

**Proceedings of the  
International conference on  
Women Education  
Equality and Empowerment  
for  
Sustainable Development**



**SELECTED PAPERS**

**From A Peer - Reviewed Proceeding**



**September 12 - 13, 2025**

**Organised By**

**Women Development Cell**

**Of**

**Ratnagiri Education Society's**

**R. P. Gogate College of Arts & Science And**

**R. V. Jogalekar College of Commerce(Autonomous), Ratnagiri**

**Under the aegis of**

**PM-USHA**

**Proceedings of the International Conference on Women Education, Equality and  
Empowerment for Sustainable Development :  
Selected Papers from A Peer - Reviewed Proceeding  
September 12<sup>th</sup>–13<sup>th</sup>, 2025**

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**Women Development Cell**

**R. E. Society's**

**R. P. Gogate College of Arts & Science, and R. V. Jogalekar College of Commerce  
(Autonomous), Ratnagiri - 415612, Maharashtra (India).**

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**Women Development Cell**

(Under the aegis of PM-USHA)

**Organizes**

**International Conference**

**(Hybrid mode)**

**On**

**“Women Education, Equality, and Empowerment for  
Sustainable Development”**

**On**

**12<sup>th</sup> and 13<sup>th</sup> September, 2025**



## **EDITORIAL NOTE**

It gives us immense pride and pleasure to present these proceedings of *the International Conference on Women Education, Equality and Empowerment for Sustainable Development*. The conference marks a significant step toward strengthening the global discourse on the role of women in building inclusive, resilient, and sustainable societies.

The theme of this conference—*Women Education, Equality and Empowerment for Sustainable Development*—is both timely and urgent. In an era defined by climate change, economic transitions, and technological advancement, the empowerment of women is not an optional agenda but a foundational necessity. The Sustainable Development Goals (SDGs) emphasize gender equality and quality education as essential pillars for achieving a just and equitable world. Without ensuring equal participation of women in education, governance, research, and entrepreneurship, sustainable development will remain incomplete.

The conference has brought together eminent scholars, researchers, practitioners and policymakers from diverse fields. Their insightful research papers and discussions reflect the richness of interdisciplinary approaches toward women's education and empowerment. From policy analysis and field-based case studies to innovative teaching methodologies and community-driven models, the contributions in these proceedings capture both the challenges and the emerging opportunities.

Education has long been acknowledged as the most powerful tool for social transformation. For women, education is not merely a gateway to knowledge but also a pathway to equality, dignity, and independence. Across the world, educated women have proven to be catalysts of positive change, innovative economies, more prosperous communities and contributing to healthier families.

These proceedings stand as a testimony to the shared vision of building societies where every woman can learn, lead, and thrive. They also remind us that the journey is ongoing. Achieving gender equality is not only a moral imperative but also a practical strategy for sustainable progress. Each article included here is a call to action, urging us to continue breaking barriers, challenging stereotypes, and creating environments where women and men can work together as equal partners.

On behalf of the editorial committee, I extend sincere gratitude to our Honourable Chairman of the R. E. Society, Smt. Shilpa Tai Patwardhan, Honourable Principal Prof. Dr. Makarand Sakhalkar, all contributors, reviewers and all committee members along with participants who have made this conference and its documentation possible. It is our hope that these proceedings will inspire further research, dialogue, and policy action toward the collective goal of women's education, equality, and empowerment for sustainable development.

**Prof. Dr. Sonali Kadam**

WDC Convener,

## **GREETINGS**

When we talk about women, they are not addressing a small segment of society. Women make up half of humanity, and their participation is vital for the advancement, stability, and prosperity of nations. Despite this, for generations they have been restricted by discrimination, cultural stereotypes, and limited opportunities. The responsibility before us is clear: these barriers must be broken down and replaced with systems that open doors rather than close them.

The starting point is education. When a girl gains access to schooling, the benefits extend far beyond her personal growth. Her family experiences improved well-being, her community gains strength, and her country moves forward. Research consistently demonstrates that women's education reduces poverty levels, leads to healthier families, and contributes significantly to economic development. Yet, millions of girls remain deprived of the fundamental right to learn. Addressing this requires a global commitment to make education for girls not only accessible but also safe and of high quality across all stages of learning.

The guiding principle is equality. Gender equality does not mean women must compete with men; it means both men and women should have equal opportunities and recognition. A fair society is one in which women's perspectives are acknowledged and valued. Whether in political assemblies, business boardrooms, schools, or village councils, women must be present and active where decisions that shape lives are being made. Equality is not merely a lofty ideal; it is justice in action, and justice is the cornerstone of lasting peace.

The desired result is empowerment. Empowerment goes beyond token inclusion. It is about granting women the authority and influence to participate fully in shaping policies, leading organizations, and determining the course of their communities. It encompasses financial independence, protection from discrimination and violence, and access to leadership roles. Empowered women contribute to building empowered communities, and such communities form the basis of nations that are stable, prosperous, and resilient.

As the world strives to achieve the Sustainable Development Goals, one truth must remain at the forefront: genuine sustainability is impossible without gender equality. Issues such as climate change adaptation, poverty reduction, innovation, and conflict resolution all require the active participation and equal partnership of women. Their involvement is not optional; it is central to success in all areas of development.

The call to action is immediate and pressing. We must go beyond speeches and promises and translate commitment into tangible steps. This means investing in girls' education, enacting and enforcing laws that guarantee equal rights, offering mentorship and support for women leaders, and actively challenging stereotypes and biases that restrict women's potential. Empowering women should never be seen as an act of generosity; it is a duty and an essential requirement for the progress and survival of humanity.

To the women here today: you carry the light of change. To the men: you are partners in this shared mission. Together, we hold the power to create a world that is sustainable, equitable, and filled with hope for future generations.

**Smt. Shilpatai Patwardhan**

Hon. Chairperson, Governing Body,

R.E. Society, Ratnagiri.



## **PRINCIPAL DESK**

### **A WARM WELCOME AND BEST WISHES**

On behalf of Ratnagiri Education Society's R. P. Gogate College of Arts & Science and R. V. Jogalekar College of Commerce (Autonomous) Ratnagiri, it is my distinct honor to extend a warm welcome to all the esteemed delegates, scholars, and participants attending this international conference on "Women Education, Equality, and Empowerment for Sustainable Development." This theme resonates deeply with our institution's core values, and we are proud to host an event of such global significance. The college is started in the year 1945 and since then it plays a role of giving a helping hand to those who want to acquire the higher education. At our college we have more than two thousand girl student and college run various activities for the continuous progress for them.

The journey towards sustainable development is an intricate tapestry, and at its very heart lies the empowerment of women. When a woman is educated, she doesn't just gain knowledge; she acquires the tools to transform her own life, her family, and her community. Education is the key that unlocks her potential, enabling her to participate meaningfully in all aspects of life, be it social, economic, or political.

However, despite significant progress, we are still grappling with persistent challenges. The gender pay gap, underrepresentation in leadership roles, and the disproportionate burden of unpaid care work are just a few of the many issues that continue to impede true equality. This conference serves as a critical platform to address these very issues head-on, fostering a collaborative environment where we can share insights, research, and innovative solutions to break down these barriers.

As we deliberate on the various sub-themes, I urge you to think beyond academic discussions and consider the practical applications of your work. How can we ensure that the girl in a remote village has access to quality education? How can we create policies that promote equal opportunities in the workplace? How can we challenge societal norms that hinder women's progress? These are the questions that will drive real, tangible change.

For this conference we have received near to 70 different research papers which includes rural and agriculture women and her problems as well as women in technology and finance and marriages to carrier. This shows the huge spectrum opening up for women.

I extend my heartfelt gratitude to the Women Development Cell for their unwavering dedication and meticulous planning in organizing this conference. Your efforts have created a forum for intellectual exchange and action. To all the participants, I wish you a fruitful and inspiring conference. May your discussions be insightful, your collaborations be strong, and may this event be a catalyst for a more equitable and sustainable future for all.

Warm regards,

**Prof. (Dr.) Makarand Raghunath Sakhalkar.**

PRINCIPAL

### **DISCLAIMER**

The publisher and editors make no representations regarding the accuracy, completeness, or reliability of the content published in this conference proceeding. The responsibility for facts, opinions, and interpretations rests entirely with the authors.

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| 72. | महिला सबलीकरण आणि भारतीय सामाजिक व्यवस्थेतील पारंपरिक धारणा: एक अभ्यास                                | डॉ. तुळशीदास बळीराम रोकडे                                  | 503-511 |
| 73. | आर्थिक सक्षमीकरणाचा मार्ग: महिला उद्योजकता विकास                                                      | प्रा. आकाश ब. वारंजे                                       | 512-516 |
| 74. | ग्रामीण भागातील महिला करिता रोजगार: संधी आणि आव्हाने                                                  | डॉ. सुरेश एम. पवार                                         | 517-521 |
| 75. | महिलांचे अधिकार हेच मानवी अधिकार : लैंगिक समानतेसाठीची कायदेशीर चौकट                                  | राजदिप चंद्रकांत कदम                                       | 522-531 |
| 76. | ग्रामीण महिला उद्योजकता आणि विकास                                                                     | प्रतीक प्रमोद कांबळे                                       | 532-538 |
| 77. | आजच्यातील रानमेवा महिला सबलीकरणाचा ठेवा                                                               | प्रा. अर्चना कमलाकर कांबळे                                 | 539-544 |
| 78. | र. धो. कर्वे यांचे समाजस्वास्थ्य याबाबत विचार आणि आजच्या संदर्भातील युवतींचे आरोग्य — चिकित्सक अध्ययन | सुहानी राजेंद्र गुरव                                       | 545-552 |
| 79. | रत्नागिरी तालुक्यातील महिला स्वयंसहाय्यता बचत गटांचा आर्थिक अभ्यास                                    | सुर्यकांत प्रभाकर माने                                     | 553-557 |
| 80. | सर्वसमावेशक आणि शाश्वत विकासामध्ये महिलांच्या आर्थिक सक्षमीकरणाची भूमिका                              | प्रा. स्मार्था राजन कीर, प्रा. सुर्यकांत प्रभाकर माने      | 558-565 |
| 81. | महिलांच्या रोजगारासाठी खाद्यसंस्कृतीची उपयुक्तता: एक अभ्यास                                           | तस्मिम इस्माईल मोगल                                        | 566-573 |
| 82. | विकसित भारत 2047 करिता भारतीय स्त्रियांचे योगदान: एक अभ्यास                                           | प्रा. रघुनाथ धोंडीराम संकपाळ                               | 574-580 |
| 83. | महिला शिक्षिकांकडून मुक्त शैक्षणिक संसाधनांचा (OERs) वापर : संधी, अडचणी व ग्रंथालयांची भूमिका         | डॉ. वैशाली उगले                                            | 581-587 |
| 84. | संकल्पनांचा संदर्भीय शोध आणि महिला सक्षमीकरणात हॅलो या अशासकीय संघटनेची भूमिका                        | डॉ. शिवाजी अशोक उकरंडे                                     | 588-598 |
| 85. | साखरतर गावातील मासे विक्रेते महिला - एक अभ्यास                                                        | बतूल सिद्दिक बारगीर                                        | 599-604 |
| 86. | राष्ट्रीय विकासातील स्त्रियांची भूमिका                                                                | सर्जेराव पांडुरंग चव्हाण                                   | 605-611 |
| 87. | हिंदी साहित्य में चित्रित खेती प्रधान स्त्री                                                          | डॉ. चित्रा मिलिंद गोस्वामी                                 | 612-617 |

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| 88. | अलका सरावगी के उपन्यासों में चित्रित नारी: नारी संघर्ष एवं नारी समस्या      | प्रिया मनोज चंदनकर      | 618-621 |
| 89. | महादेवी वर्मा के सामाजिक रेखाचित्रों में स्त्री संवेदना एक अनुशीलन          | प्रा.सौ.स्नेहलता पुजारी | 622-627 |
| 90. | मृदुला गर्ग की कहानियों में चित्रित आधुनिक नारी का चरित्र ।                 | गौरी वामन बोटके         | 628-633 |
| 91. | उर्मिला शिरीष की कहानियों में स्त्री विमर्श: परंपरा और आधुनिकता के बीच सेतु | सीमा अवधेश शुक्ला       | 634-639 |

**“A Study of Women Vegetable Seller in Ratnagiri District”**

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**Abstract**

*This study looks at the socio-economic status, working condition and financial inclusion of women who sell vegetables in Ratnagiri district, Maharashtra. The research was done in four towns – Ratnagiri, Chiplun, Dapoli, and Khed. Information was collected by talking directly to the women, using a questionnaire and observing their work. Other details were taken from books, reports and newspapers. The study found that most women are in their middle age and have only basic schooling, while some have never been to school. Many live in nuclear families. A large number took up vegetable selling to support their family income, while others do it because they have no other job options. Their monthly earnings are generally low, and many of them are the main earners for their families. Vegetable selling involves long working hours. Most women get their vegetables from wholesale markets. Many pay rent for their selling space. Only a few know about government schemes for vendors and even fewer have received help from NGOs or self-help groups. The women face many problems such as harsh weather, lack of toilets, competition from other sellers and health issues like back and leg pain. They have no savings or insurance and many depend on private moneylenders who charge high interest. There is also gender inequality, as men often get better prices and have more say in the market. The study suggests the need for better facilities in markets, health and safety measures, training programs, fair pricing systems, and more awareness about government schemes to improve the lives of women vegetable sellers.*

**Keywords:** Women Vegetable Sellers, Informal Sector, Socio-Economic Status, Women Vegetable Sellers Challenges, Ratnagiri District

**1. Introduction**

Women play a pivotal role in India's informal economy, contributing significantly to household sustenance and local commerce. Among various small-scale occupations, vegetable vending serves as an important source of livelihood for many women, particularly in rural and semi-urban areas. In Ratnagiri district, Maharashtra, women vegetable sellers form a vital link between agricultural producers and consumers, ensuring the availability of fresh produce while generating income for their families.

This occupation is often characterised by low entry barriers and flexible working hours, making it suitable for women who must balance economic activities with domestic responsibilities. However, it is also part of the informal sector, where there are no formal contracts, fixed wages, or social security benefits. As a result, women vendors face multiple challenges, including seasonal fluctuations in supply, volatile prices, competition from organised retailers, inadequate storage facilities and long working hours in open markets.

The socio-economic status of these women directly influences their ability to sustain this livelihood. Education levels, household income, asset ownership and access to credit affect not only their business operations but also their role in family decision-making. Many contribute significantly to household expenses, children's education and healthcare, yet their work often remains undervalued in economic planning. By understanding their lived experiences and market dynamics, this research seeks to highlight their contributions, address their vulnerabilities and propose actionable strategies for strengthening their economic position within the community.

## **2. Objectives of the Study**

1. To study the socio-economic background of women vegetable sellers in selected cities of Ratnagiri district, including their age, education, family structure and income.
2. To examine the working conditions, challenges and health issues faced by women vegetable sellers.
3. To assess the level of financial inclusion, access to government schemes and support from NGOs/SHGs for women vegetable sellers.

## **3. Review of Literature**

3.1 Patel (2016) studied the role of women in the informal economy and found that vegetable vending provides a crucial livelihood option for women with limited formal education. The study revealed that women vendors often work long hours, balancing household responsibilities with market activities. It highlighted their vulnerability to exploitation by middlemen and lack of access to credit facilities. Seasonal fluctuations in demand and prices significantly affected their income stability. The author emphasized the need for skill development and market linkages. The findings underline that women vendors remain economically active despite socio-economic barriers.

3.2 Kumar & Sharma (2018) analyzed socio-economic conditions of street vendors in small towns of India. They found that most vendors belong to low-income groups with limited access to healthcare, sanitation, and social security. Women vendors were particularly disadvantaged due to safety concerns and inadequate facilities in market spaces. The study noted a lack of organized vendor associations, which limits bargaining power. It also documented that family income from vending is often insufficient, leading to indebtedness. The authors suggested local government interventions for vendor welfare.

3.3 Deshpande (2015) explored women's participation in agricultural produce marketing. The research revealed that women vendors play an important role in connecting rural farmers to urban consumers. However, they face challenges such as lack of storage facilities, market fees, and competition from larger retail chains. Women vendors often rely on traditional selling methods and lack awareness about pricing strategies. The study stressed the importance of



training in financial literacy and market knowledge. It concluded that empowering women vendors could enhance rural economic growth.

3.4 Singh (2019) examined the challenges faced by women street vendors in urban and semi-urban areas. Key issues included harassment by local authorities, irregular market spaces, and the absence of identity cards under the Street Vendors Act. Many women had no permanent stall, which led to frequent relocation and loss of customers. Safety concerns, especially during early morning and late evening hours, were also reported. The author suggested policy enforcement and vendor-friendly infrastructure. Such measures could improve the socio-economic standing of women vendors.

3.5 Joshi & Mehta (2017) studied gender disparities in informal trading activities. They found that women vendors often earn less than their male counterparts despite working similar hours. This disparity was linked to lower access to high-demand goods, less capital investment, and gender-based discrimination from buyers. Cultural norms restricted women's mobility and decision-making in trade. The research also noted that women tend to invest earnings back into the household more than men. The authors recommended gender-sensitive microfinance programs.

### **Research Gap**

While several studies in India have examined the socio-economic conditions of women in the informal sector, there is limited research focusing specifically on women vegetable sellers in smaller coastal districts like Ratnagiri. Most existing literature addresses urban markets or generalized street vending, overlooking the unique challenges of semi-urban and rural market linkages. Issues such as seasonal produce dependency, impact of climate variations, and lack of structured market facilities in Ratnagiri remain underexplored. Moreover, gender-specific barriers, including safety concerns, access to credit, and decision-making autonomy, have not been comprehensively documented for this region. This gap necessitates a localized study that captures both economic and socio-cultural dimensions.

## **4. Research Methodology**

### **4.1 Research Area**

The study was conducted in Ratnagiri district, covering markets in Ratnagiri city, Chiplun city, Dapoli city and Khed city.

### **4.2 Sample Size**

A total of 450 women vegetable sellers were selected using purposive sampling.

| Sr. No. | Market Location | Number of Women Vegetable Sellers Selected | Percentage (%) |
|---------|-----------------|--------------------------------------------|----------------|
| 1       | Ratnagiri City  | 150                                        | 33.33%         |
| 2       | Chiplun City    | 120                                        | 26.67%         |
| 3       | Dapoli City     | 90                                         | 20.00%         |
| 4       | Khed City       | 90                                         | 20.00%         |
| Total   |                 | <b>450</b>                                 | <b>100%</b>    |

#### 4.3 Data Collection Methods

- **Primary Data:** Collected through structured interviews, questionnaires and direct observation.
- **Secondary Data:** Gathered from academic papers, NGOs and newspaper articles.

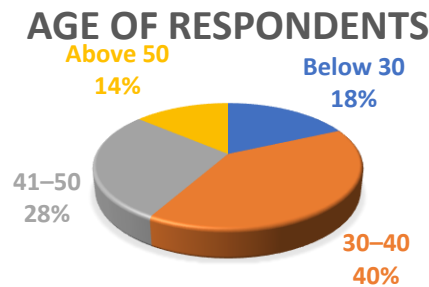
#### 4.4 Data Analysis

Descriptive analysis was done using tables and simple percentages.

### 5. Socio-Economic Background of Women Vegetable Sellers

#### 5.1 Age of Respondents

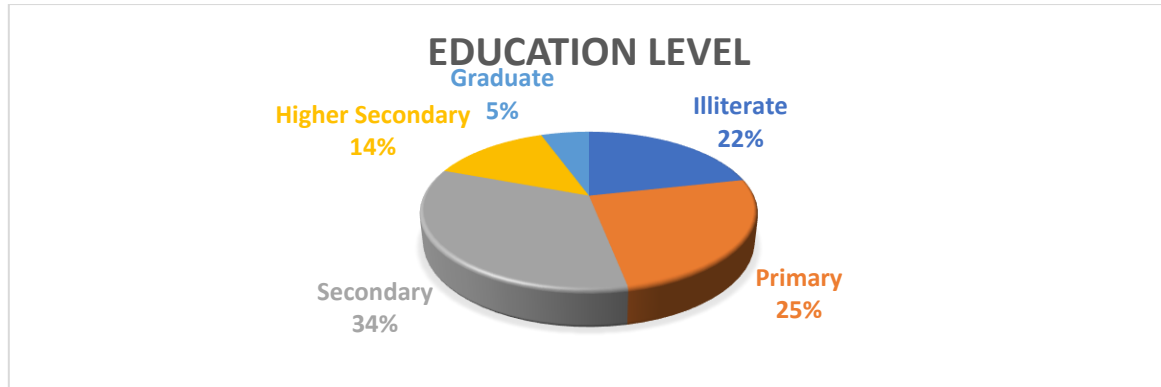
| Sr. No. | Age Group (Years) | Number of Respondents | Percentage (%) |
|---------|-------------------|-----------------------|----------------|
| 1       | Below 30          | 82                    | 18.22%         |
| 2       | 30–40             | 180                   | 40.00%         |
| 3       | 41–50             | 126                   | 28.00%         |
| 4       | Above 50          | 62                    | 13.78%         |
| Total   |                   | <b>450</b>            | <b>100%</b>    |



Most women vegetable sellers are aged 30–40 years (40%), followed by 41–50 years (28%). Younger sellers below 30 years form 18%, while 14% are above 50 years still working due to lack of family support.

#### 5.2 Education Level

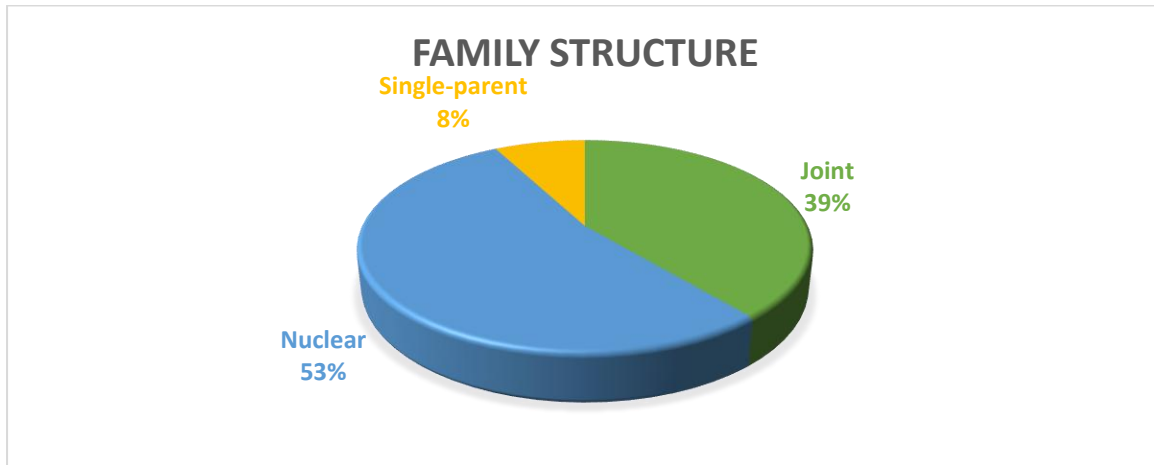
| Sr. No. | Education Level  | Number of Respondents | Percentage (%) |
|---------|------------------|-----------------------|----------------|
| 1       | Illiterate       | 97                    | 21.56%         |
| 2       | Primary          | 114                   | 25.33%         |
| 3       | Secondary        | 152                   | 33.78%         |
| 4       | Higher Secondary | 62                    | 13.78%         |
| 5       | Graduate         | 25                    | 5.56%          |
| Total   |                  | <b>450</b>            | <b>100%</b>    |



The majority of women vegetable sellers have secondary (33.78%) or primary (25.33%) education, while 21.56% are illiterate. Very few have higher secondary (13.78%) or graduate (5.56%) qualifications.

### 5.3 Family Structure

| Sr. No. | Family Structure | Number of Respondents | Percentage (%) |
|---------|------------------|-----------------------|----------------|
| 1       | Joint            | 175                   | 38.89%         |
| 2       | Nuclear          | 240                   | 53.33%         |
| 3       | Single-parent    | 35                    | 7.78%          |
| Total   |                  | 450                   | 100%           |

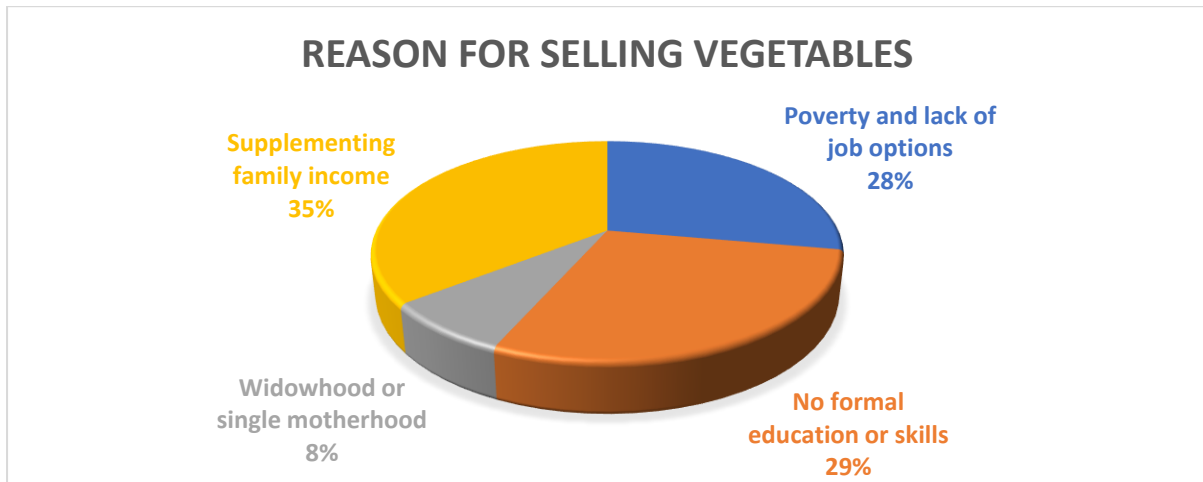


Over half of the women vegetable sellers (53.33%) live in nuclear families, while 38.89% belong to joint families. Only 7.78% are from single-parent households.

### 5.4 Reason for Selling Vegetables

| Sr. No. | Reason for Selling Vegetables   | Number of Respondents | Percentage (%) |
|---------|---------------------------------|-----------------------|----------------|
| 1       | Poverty and lack of job options | 125                   | 27.78%         |
| 2       | No formal education or skills   | 130                   | 28.89%         |
| 3       | Widowhood or single motherhood  | 35                    | 7.78%          |
| 4       | Supplementing family income     | 160                   | 35.56%         |

|       |  |     |      |
|-------|--|-----|------|
| Total |  | 450 | 100% |
|-------|--|-----|------|

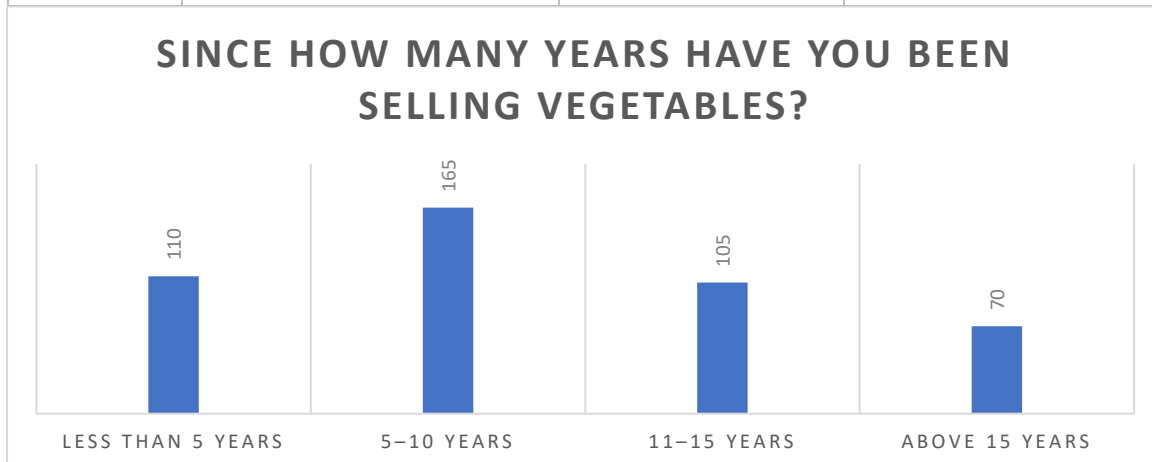


The main reason for selling vegetables is supplementing family income (35.56%), followed by lack of education or skills (28.89%) and poverty (27.78%). Only 7.78% entered the trade due to widowhood or single motherhood.

## 6. Working Conditions, Challenges and Health Issues

### 6.1 Years have you been selling vegetables

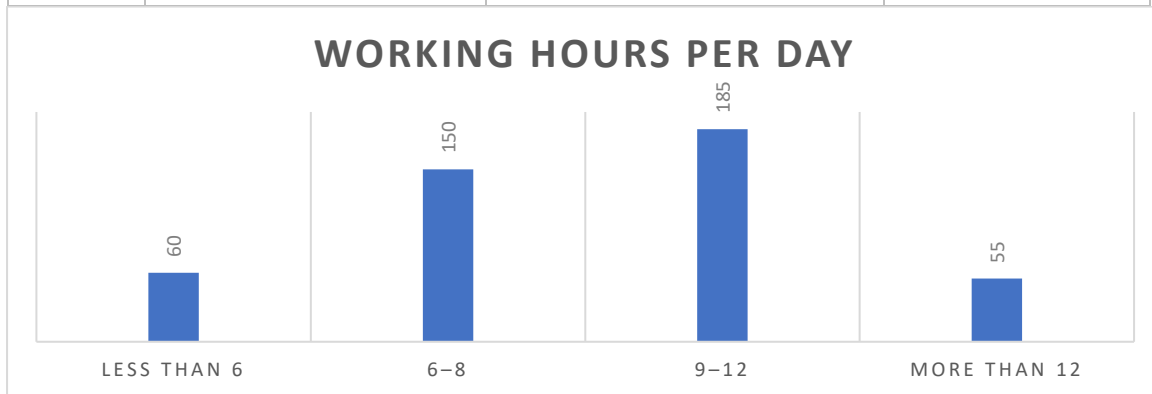
| Sr. No. | Years in Business | Number of Respondents | Percentage (%) |
|---------|-------------------|-----------------------|----------------|
| 1       | Less than 5 years | 110                   | 24.44%         |
| 2       | 5–10 years        | 165                   | 36.67%         |
| 3       | 11–15 years       | 105                   | 23.33%         |
| 4       | Above 15 years    | 70                    | 15.56%         |
| Total   |                   | 450                   | 100%           |



**Interpretation:** Most respondents (36.67%) have been selling vegetables for 5–10 years, indicating moderate experience, while 15.56% have been in the trade for more than 15 years.

### 6.2 Working hours per day

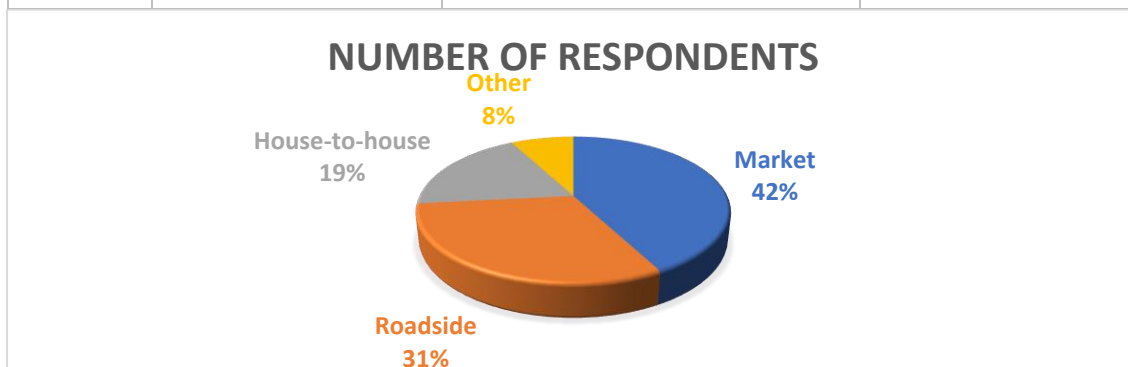
| Sr. No. | Working Hours/Day | Number of Respondents | Percentage (%) |
|---------|-------------------|-----------------------|----------------|
| 1       | Less than 6       | 60                    | 13.33%         |
| 2       | 6–8               | 150                   | 33.33%         |
| 3       | 9–12              | 185                   | 41.11%         |
| 4       | More than 12      | 55                    | 12.22%         |
| Total   |                   | 450                   | 100%           |



**Interpretation:** A large share (41.11%) work 9–12 hours daily, while only 13.33% work less than 6 hours, showing the occupation’s labour-intensive nature.

### 6.3 Place of selling vegetables

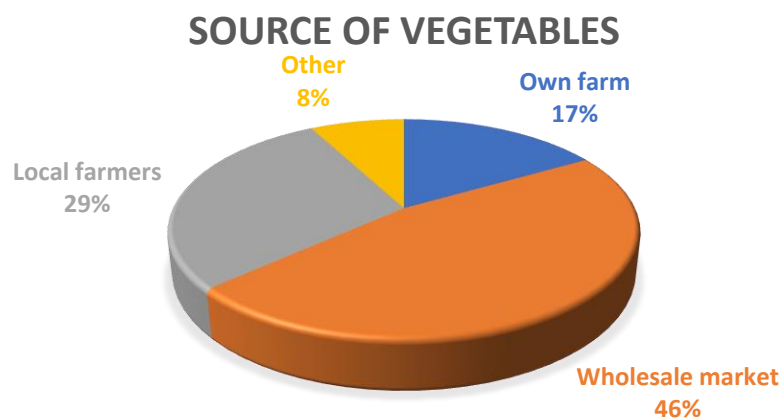
| Sr. No. | Selling Location | Number of Respondents | Percentage (%) |
|---------|------------------|-----------------------|----------------|
| 1       | Market           | 190                   | 42.22%         |
| 2       | Roadside         | 140                   | 31.11%         |
| 3       | House-to-house   | 85                    | 18.89%         |
| 4       | Other            | 35                    | 7.78%          |
| Total   |                  | 450                   | 100%           |



**Interpretation:** Most women sell in markets (42.22%), while 31.11% operate from roadside stalls, reflecting diverse selling strategies.

#### 6.4 Source of acquiring vegetables

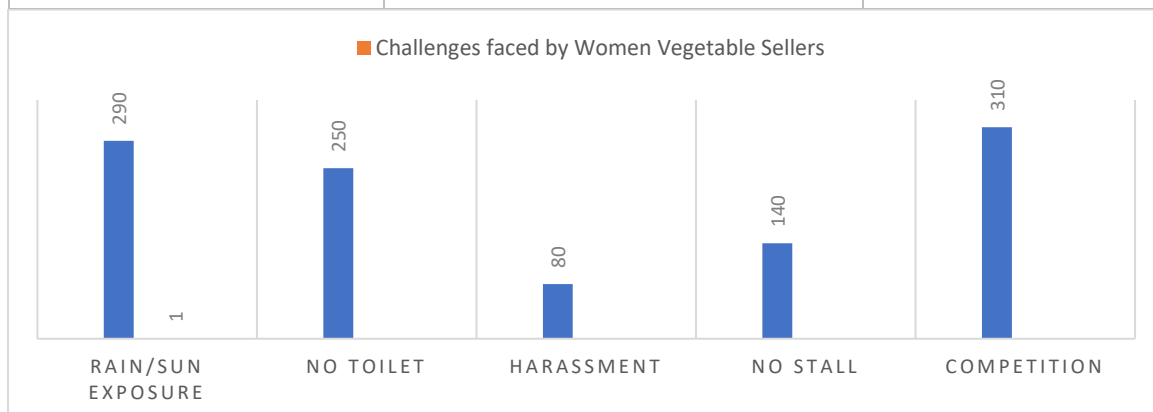
| Sr. No. | Source           | Number of Respondents | Percentage (%) |
|---------|------------------|-----------------------|----------------|
| 1       | Own farm         | 75                    | 16.67%         |
| 2       | Wholesale market | 210                   | 46.67%         |
| 3       | Local farmers    | 130                   | 28.89%         |
| 4       | Other            | 35                    | 7.78%          |
| Total   |                  | 450                   | 100%           |



**Interpretation:** Nearly half (46.67%) source vegetables from wholesale markets, while only 16.67% rely on their own farms.

#### 6.5 Challenges faced by Women Vegetable Sellers

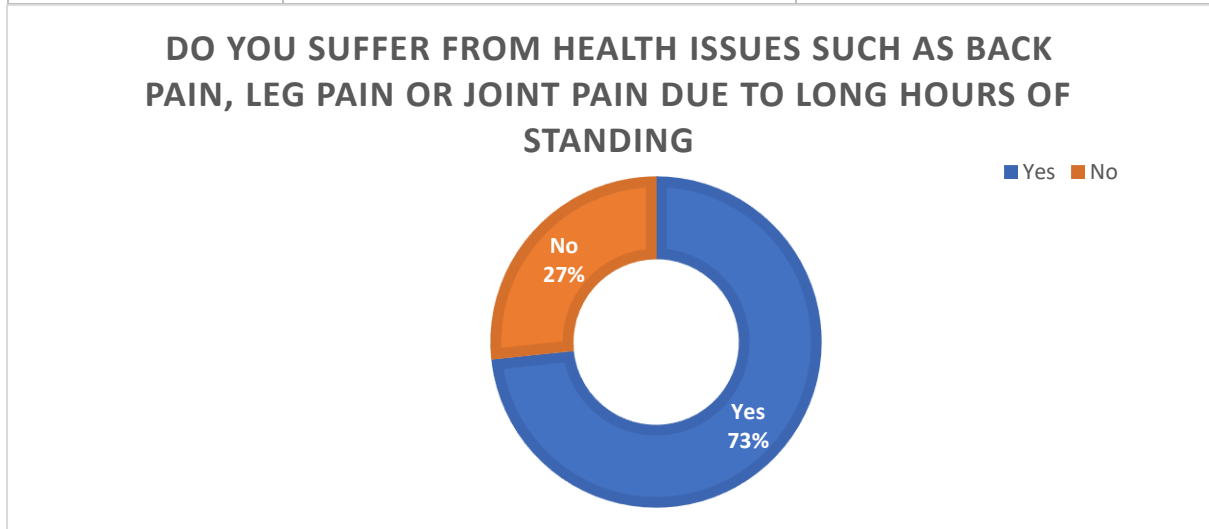
| Challenge         | Number of Respondents | Percentage (%) |
|-------------------|-----------------------|----------------|
| Rain/sun exposure | 290                   | 64.44%         |
| No toilet         | 250                   | 55.56%         |
| Harassment        | 80                    | 17.78%         |
| No stall          | 140                   | 31.11%         |
| Competition       | 310                   | 68.89%         |



**Interpretation:** Competition (68.89%) and weather exposure (64.44%) are the most common challenges, followed by lack of toilets (55.56%).

#### 6.6 Health issues such as back pain, leg pain or joint pain due to long hours of standing

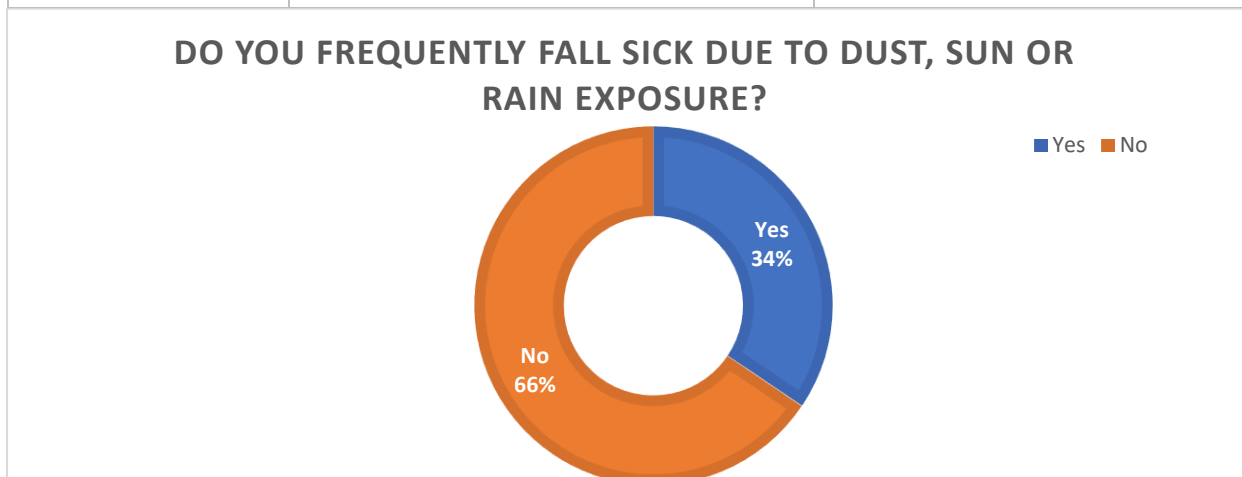
| Response | No. of Respondents | Percentage (%) |
|----------|--------------------|----------------|
| Yes      | 330                | 73.33          |
| No       | 120                | 26.67          |



**Interpretation:** Nearly three-fourths (73.33%) of respondents face musculoskeletal problems due to their work conditions.

#### 6.7 frequency of falling sick due to dust, sun or rain exposure

| Response | No. of Respondents | Percentage (%) |
|----------|--------------------|----------------|
| Yes      | 155                | 34.44          |
| No       | 295                | 65.56          |



**Interpretation:** (34.44%) report frequent illness due to occupational exposure, indicating poor health safety measures.



### 6.8 Disrespect or negative remarks from customers, market officials or others

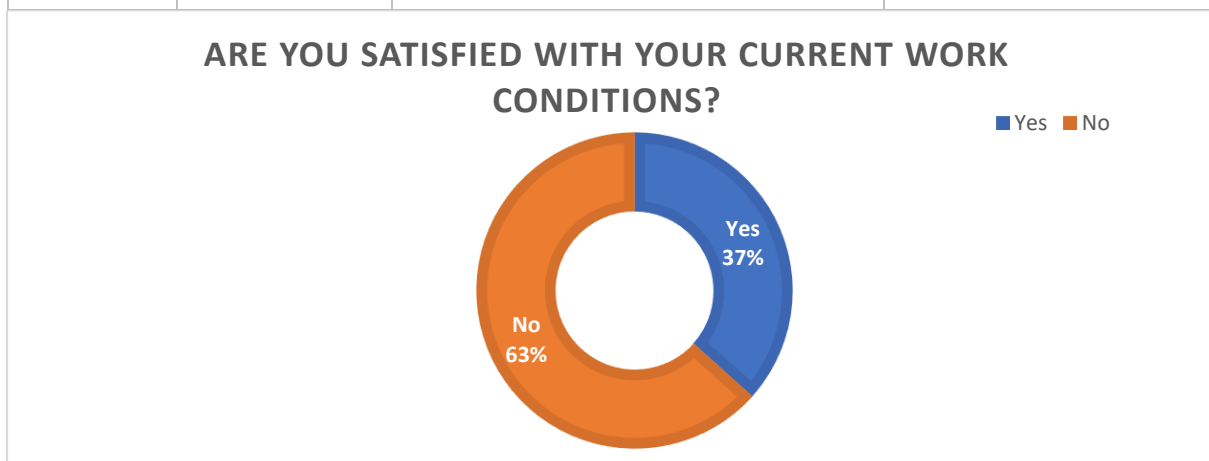
| Response | No. of Respondents | Percentage (%) |
|----------|--------------------|----------------|
| Yes      | 275                | 61.11          |
| No       | 175                | 38.89          |



**Interpretation:** Over 60% face social stigma and disrespect, reflecting persistent occupational prejudice.

### 6.9 Satisfaction from current work conditions

| Sr. No. | Response | Number of Respondents | Percentage (%) |
|---------|----------|-----------------------|----------------|
| 1       | Yes      | 165                   | 36.67%         |
| 2       | No       | 285                   | 63.33%         |
| Total   |          | <b>450</b>            | <b>100%</b>    |

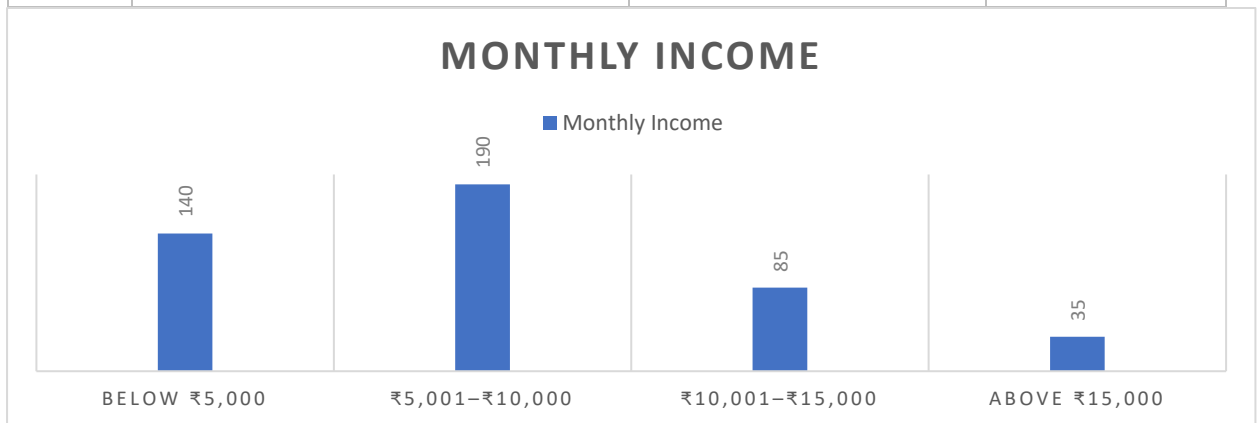


**Interpretation:** Nearly two-thirds (63.33%) are dissatisfied with their work conditions, indicating a need for better facilities and support.

## 7. Access the Level of Financial inclusion, Access to Government Schemes and Support from NGO/ SHGs

### 7.1 Monthly Income

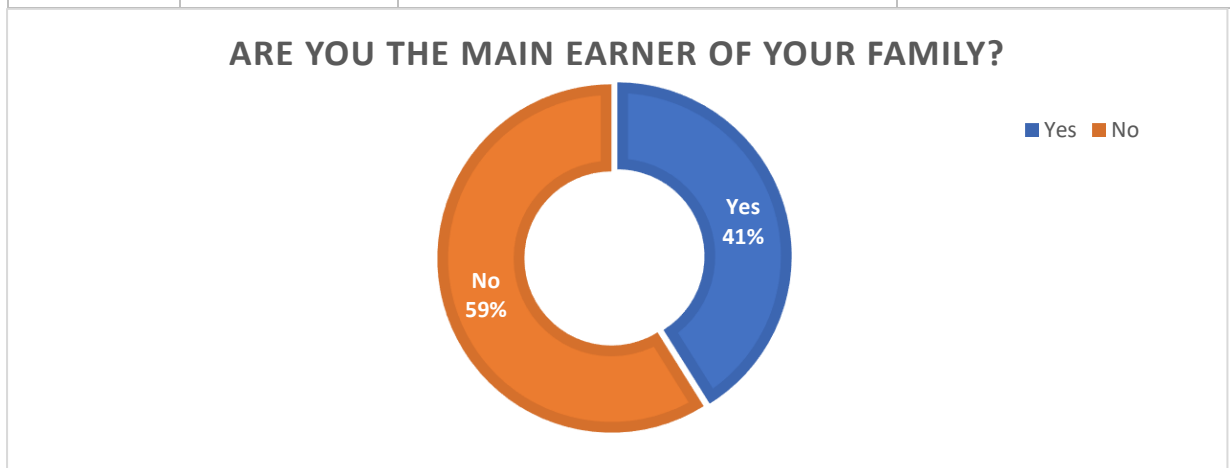
| Sr. No. | Monthly Family Income (Approx.) | Number of Respondents | Percentage (%) |
|---------|---------------------------------|-----------------------|----------------|
| 1       | Below ₹5,000                    | 140                   | 31.11%         |
| 2       | ₹5,001–₹10,000                  | 190                   | 42.22%         |
| 3       | ₹10,001–₹15,000                 | 85                    | 18.89%         |
| 4       | Above ₹15,000                   | 35                    | 7.78%          |
| Total   |                                 | <b>450</b>            | <b>100%</b>    |



Most families earn ₹5,001–₹10,000 per month (42.22%), followed by those earning below ₹5,000 (31.11%). Only 7.78% have a monthly income above ₹15,000.

### 7.2 The main earner

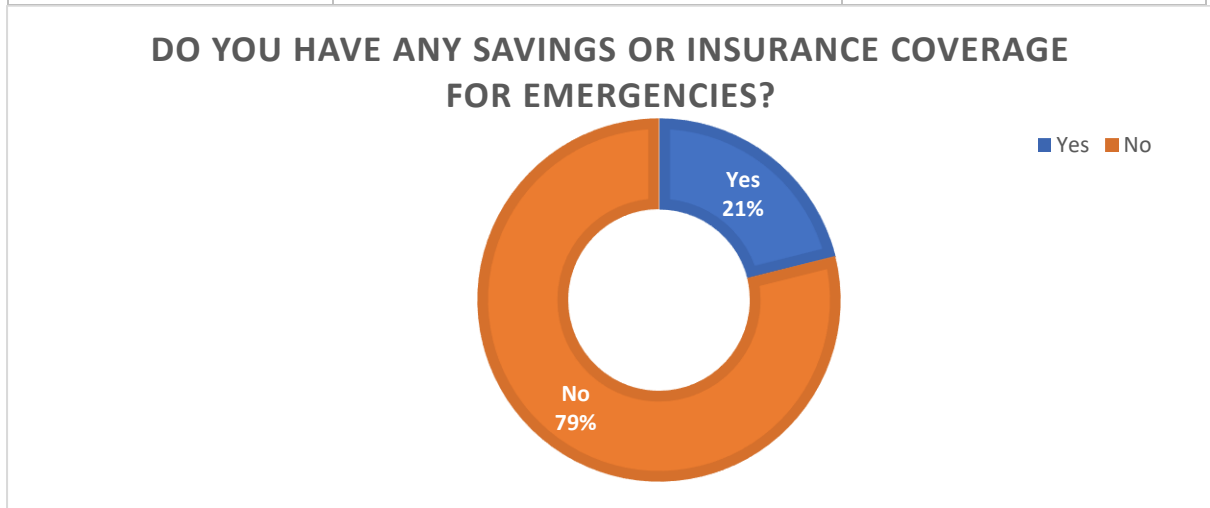
| Sr. No. | Response | Number of Respondents | Percentage (%) |
|---------|----------|-----------------------|----------------|
| 1       | Yes      | 185                   | 41.11%         |
| 2       | No       | 265                   | 58.89%         |
| Total   |          | <b>450</b>            | <b>100%</b>    |



Less than half of the respondents (41.11%) are the main earners in their families, while the majority (58.89%) depend on other income sources within the household.

### 7.3 Do you have any savings or insurance coverage for emergencies?

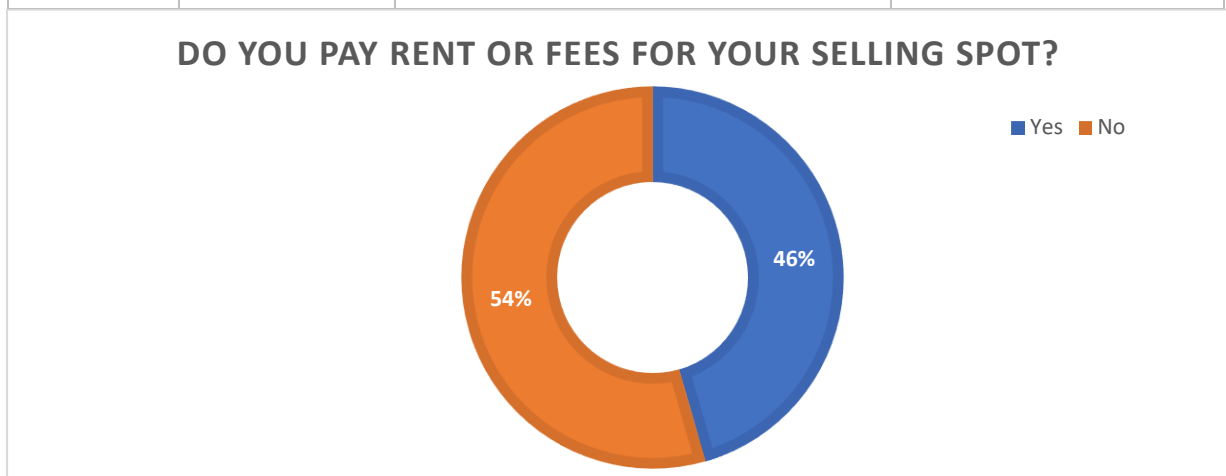
| Response | No. of Respondents | Percentage (%) |
|----------|--------------------|----------------|
| Yes      | 95                 | 21.11          |
| No       | 355                | 78.89          |



**Interpretation:** Most women (78.89%) do not have savings or insurance, indicating high financial vulnerability. Only 21.11% have some form of financial security.

### 7.4 Rent or fees for the selling spot

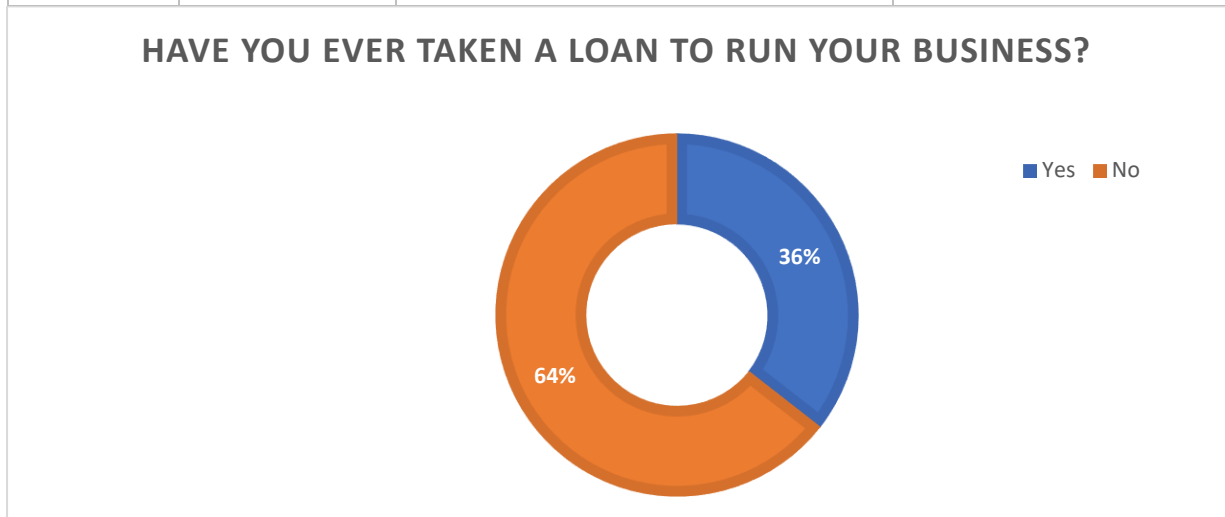
| Sr. No. | Response | Number of Respondents | Percentage (%) |
|---------|----------|-----------------------|----------------|
| 1       | Yes      | 205                   | 45.56%         |
| 2       | No       | 245                   | 54.44%         |
| Total   |          | <b>450</b>            | <b>100%</b>    |



**Interpretation:** Over half (54.44%) do not pay rent or fees, while 45.56% incur regular selling spot expenses.

### 7.5 Have you ever taken a loan to run your business?

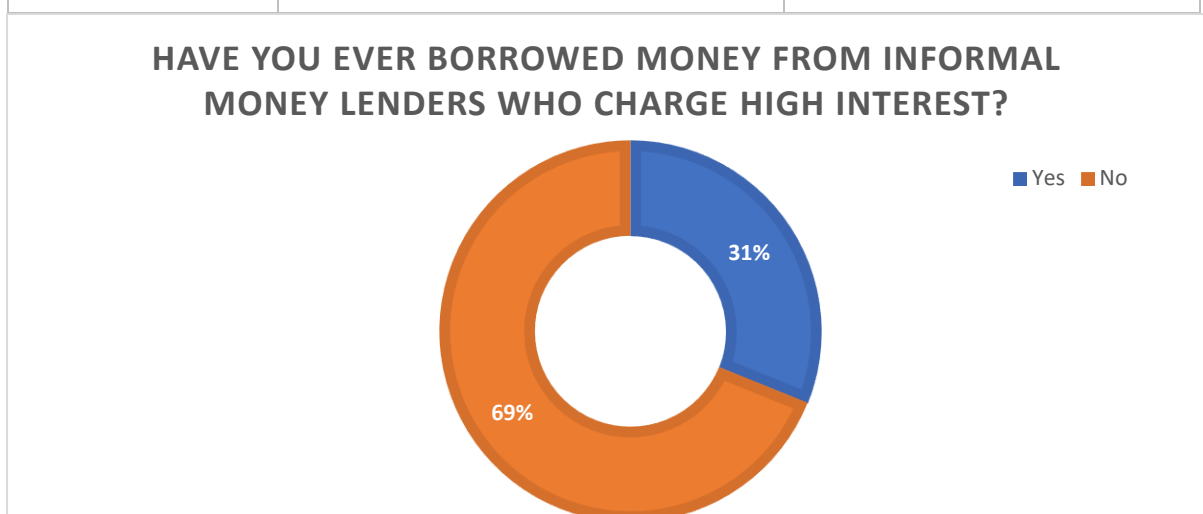
| Sr. No. | Response | Number of Respondents | Percentage (%) |
|---------|----------|-----------------------|----------------|
| 1       | Yes      | 160                   | 35.56%         |
| 2       | No       | 290                   | 64.44%         |
| Total   |          | <b>450</b>            | <b>100%</b>    |



**Interpretation:** A majority (64.44%) have never taken a loan, while 35.56% have used credit for their business.

### 7.6 Have you ever borrowed money from informal money lenders who charge high interest?

| Response | No. of Respondents | Percentage (%) |
|----------|--------------------|----------------|
| Yes      | 140                | 31.11          |
| No       | 310                | 68.89          |

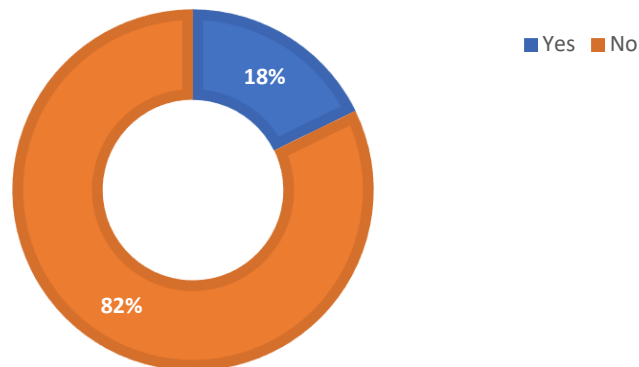


**Interpretation:** A large proportion (68.89%) rely on informal money lenders, exposing them to high interest burdens and debt traps

**7.7 Do you have access to bank loans or government credit schemes for vendors?**

| Response | No. of Respondents | Percentage (%) |
|----------|--------------------|----------------|
| Yes      | 80                 | 17.78          |
| No       | 370                | 82.22          |

**DO YOU HAVE ACCESS TO BANK LOANS OR  
GOVERNMENT CREDIT SCHEMES FOR VENDORS?**

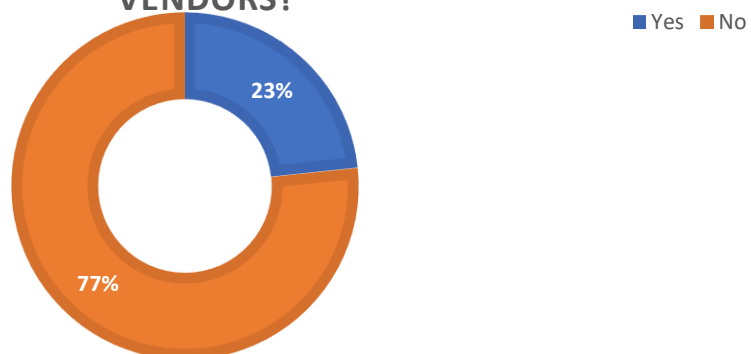


**Interpretation:** Only 17.78% have access to formal credit facilities, highlighting a major gap in financial inclusion.

**7.8 Are you aware of any government schemes for vendors?**

| Sr. No. | Response | Number of Respondents | Percentage (%) |
|---------|----------|-----------------------|----------------|
| 1       | Yes      | 105                   | 23.33%         |
| 2       | No       | 345                   | 76.67%         |
| Total   |          | <b>450</b>            | <b>100%</b>    |

**ARE YOU AWARE OF ANY GOVERNMENT SCHEMES FOR  
VENDORS?**

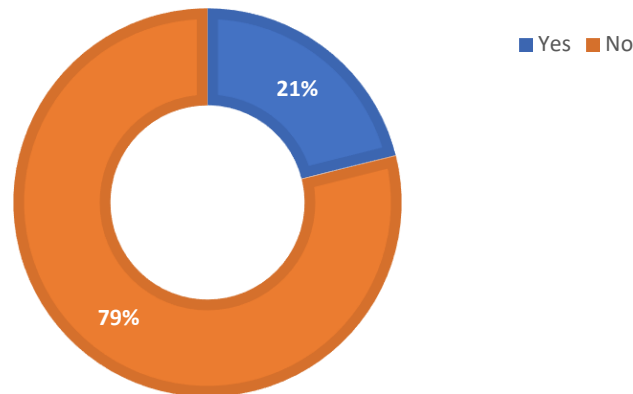


**Interpretation:** Awareness of government schemes is low, with 76.67% unaware of any vendor-related benefits.

### 7.9 Have you received help from any SHG or NGO?

| Sr. No. | Response | Number of Respondents | Percentage (%) |
|---------|----------|-----------------------|----------------|
| 1       | Yes      | 95                    | 21.11%         |
| 2       | No       | 355                   | 78.89%         |
| Total   |          | <b>450</b>            | <b>100%</b>    |

#### HAVE YOU RECEIVED HELP FROM ANY SHG OR NGO?



**Interpretation:** Nearly 79% have not received support from SHGs or NGOs, showing a gap in outreach and assistance.

### 8. Application of the Study

1. The study can help government departments plan better welfare schemes for women vegetable sellers.
2. Banks and microfinance institutions can use the findings to create special loan programs for them.
3. NGOs and SHGs can design training and awareness programs based on the problems identified.
4. Market committees can improve infrastructure and facilities for sellers.
5. Researchers can use this data to study other small business groups facing similar challenges.

### 9. Findings

1. Most women vegetable sellers are between 30–40 years old and live in nuclear families.
2. Many sellers have low education levels and only a few are graduates.
3. A large number earn less than ₹10,000 per month, which makes it hard to meet family needs.
4. They work long hours (9–12 hours a day) and have been doing this work for many years.

5. Most sellers do not get loans from banks and depend on moneylenders who charge high interest.
6. Common problems include competition, bad weather, no proper stalls and lack of toilets.
7. Many face health issues like body pain and sickness due to standing all day and working in the sun or rain.
8. Some experience disrespect from customers or officials, and men often earn more than women.
9. Very few know about government schemes or have received help from NGOs or SHGs.

## 10. Suggestions

1. Banks and governments should give easy loans and low-interest credit to women sellers.
2. Awareness programs should be held to inform them about government schemes, insurance and savings.
3. Markets should have proper stalls, shade and toilets for women vendors.
4. Regular health check-ups and safety measures should be provided.
5. NGOs and SHGs should work more closely with women sellers to give them support and guidance.
6. Rules should ensure women get equal pay and fair treatment in the market.

## 11. Conclusion

Women vegetable sellers in Ratnagiri district represent the strength and struggle of India's informal economy. Despite financial hardship, health issues and social challenges, they continue to work with dignity and resilience. Their contributions are often overlooked, but their role is vital for food security and local economy. The study reveals that women vegetable sellers in the surveyed regions face low incomes, limited financial access, inadequate infrastructure, occupational health problems and gender disparities. Despite their significant contribution to family income where 41.11% are the main earners they remain vulnerable due to lack of formal credit, insufficient awareness of welfare schemes and weak institutional support. Addressing these challenges through financial inclusion, infrastructure improvement, skill development and health interventions will not only uplift the socio-economic status of these women but also contribute to the overall growth of local market economies. This study calls for immediate attention from policymakers, NGOs and civil society to improve their working conditions and overall well-being. With proper support and empowerment, these women can lead more secure and dignified lives.

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## “A Study on Challenges of Women Enterprises in India Due to Covid-19”

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### **Abstract**

*The paper submitted deals with “The Problems Faced by Women Entrepreneur due to Covid-19” which is the most vital topic and should be recognized for the better improvement. Almost all country is affected by Covid-19; global statistics on women entrepreneur says that 87% of women enterprises show negative remark. Global Entrepreneurship Monitor reports that the rate of closing business is 20% more than the men. Covid-19 is one the cause of massive job losses. India is also having the similar effects on Women- led businesses. As per report submitted in the parliament during pandemic situation, around 3,057 Women businesses Micro, Small and Medium Enterprises closed down. A Krea University report says 10.9% women-led businesses closed down permanently. Another survey of Udyam Stree Campaign shows worst situation of women entrepreneurs to make it functional. It had affected not only organized sector but also unorganized market. The development of the country is depends upon the development of the villages and development of the villages is depend upon the job opportunities created by villagers or provided by Government. Covid-19 is a situation where country needs to restart to reach its original economic growth. This paper examines the impact of pandemic and post pandemic status of women entrepreneurship in India, exploring its opportunities in the challenges with the Governmental and non- governmental support for the economic driven and social progress. Women entrepreneur is the group of women who initiate, organize and run a business enterprise.*

**Key Words:** Women Entrepreneur, Covid-19. Challenges faced by Women Entrepreneur.

### **Introduction:**

**Women entrepreneur** is the group of women who initiate, organize and run a business enterprise. Women entrepreneur is the practice of starting new organization and to identify opportunities. The most important thing is to make arrangement of all resources and manage with proper planning, organizing and analyzing an entrepreneur with a profit motive. The study shows how the status of women is changing drastically from traditional to modern and how its affect our society and their impacts on the same. Due to increase in cost of living it's very difficult to survive in a village where there is very less or no job opportunities for illiterate people. Women Entrepreneur helps to overcome such problems and now its need of every village to create job for them.

For the sustainable economic growth Women Enterprises contributions and efforts plays significant role irrespective of gender inequality. Social progress and innovation in Women Entrepreneur can marked for strong economy.

**Government of India (2006)** “An enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women”

**Medha Dubhashi (1987)** A woman entrepreneur is someone “who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance. And above all, a person who is willing to take risks because of the adventurous spirits she possesses.”

**Moore and Buttner (1998)** A woman entrepreneur has been defined as “a woman who has initiated a business, is actively involved in managing it, owns at least 50% of the firm, and has been in operation one year or longer”

## **OBJECTIVES**

- 1) To study the major problems faced by women entrepreneurship during the pandemic situation.
- 2) To examine the pandemic impact on women entrepreneurship
- 3) To make suggestions for improvement of women entrepreneurship in India.

## **WOMEN ENTREPRENEURSHIP AND COVID -19**

Over the past two decades there is revolutionary changes, which enable women to participate in various socially progressive activities, contributing to the economic development of the country. Women Entrepreneurship creates job opportunities to other women and helps for inclusive growth. Study conducted by Global Solution Initiative estimates significant increase in reducing gender inequality by participating women in businesses. Global Entrepreneurship Monitor indicates rising contribution towards being women entrepreneur and its around 231 million worldwide, they are not starting businesses but also putting efforts for the success of the same. Study also highlights 40% of the economic growth is due to Women-led businesses and 70% of job created by Women-led businesses globally which remark crucial role of Small, Medium Enterprises before pandemic. Women participation shows steadily increasing in service oriented small businesses with innovation in the product and offering better service As compared globally, India's contribution is limited to economic progress before Covid-19. Study estimates around 17% contribution by Women-led businesses to India's GDP. It may be due to underutilization of women potential and various barriers like financial and family support in spite of having Governmental support, moral support from the family is essential.

According to the Global Setbacks Report of World Bank shows that across 18 countries women-led businesses faced problems of declining sales. 11 out of 18 countries women enterprises reported struggle of surviving business, which lead short span of business.

In the post pandemic there a growth in Women-led businesses as per the Udyam portal of MSMEs which indicates jump from 2.27 million to 4.67 million till January 2024 and successful in contributing job opportunities raised to 18.7%, as per report by Udyam. More than 73,000 startups in India have at least one women director till October 2024, shows nearly half of all registered startups in India women is in leading positions. 2024 was a record year for Women Entrepreneurs startups in India as they doubled their funding from 4,080 crores to 7,900 crores through 136 different investment deals. In the same year Government started a new scheme Women in Digital Economy Fund to tackle the problems of digitalization and

technology barriers. Such scheme will also help women in turning into the entrepreneurial activity. The number of women participating raised from 21.8 million to 36 millions till 2024.

## **CHALLENGES FACED BY WOMEN ENTREPRENEURS**

Covid – 19 affects almost all sectors of the country including Men-led businesses and Women-led businesses. Following are the key challenges faced by the country.

**1) Shutting of Business:** Covid -19 forced many women entrepreneur to close their business temporary or on permanent basis until the situation comes under control. A UN Women India (2020) reports shows that around 90% women entrepreneur in India faced declining in profit and lost customers. Women Entrepreneur was engaged in small-scale sectors like food services, retails, textile, education etc.

**2) Financing Gap:** During pandemic situation, access to fund becomes more limited than before pandemic. A World Bank Report discovered that 80% women entrepreneurship engaging in Small, Medium Enterprises in developed countries facing shortages of capital due to the crisis. In India 82% reported decrease in revenue and 70% had no history of taking formal loans. Such Women-led micro and small businesses relied on personal saving and investment.

**3) Digitalization:** According to National Family Health Survey (Fifth Round) only 54% women using mobile out of which only 33% women have access to internet. Such gap in using the technology understates the ability of women in entrepreneurial activities. A step towards digitalization is Digital India Mission to remove gender gap.

**4) Operational Breakdown:** During the pandemic India had gone through the market disruption with over 3,000 women entrepreneur affected and forced to shutting down till February 2023. In Maharashtra alone having 861 women entrepreneur closed down. It highlights urgent need for market revolution, digital training and innovation in services to sustain economic growth in urban and rural areas of the country. It's also result of heavy job losses and creates the problem of survival.

**5) Work Life Balance:** 60% women entrepreneurs report spending four or more hours on domestic chores and also managing professional life. Such double role in personal and professional life leads to stress, burnout and strained productivity. 43% women entrepreneur shows fall in productivity due to family responsibility, even lockdown provides work from home, which also remarked stress among women in maintaining balance between work and family.

**6) Increase in Unemployment Rate:** 17 – 19.3 million women got unemployed due to pandemic in March 2020. 31% of staff reduced in micro, small and medium enterprises due to this crisis. Government data shows 3,057 women businesses closed down till July 2020. Losing job leads many personal problems such as stress, question of daily bread and other necessary expenses.

**7) Networking Barrier:** Due to lockdown in the country and physical distance many entrepreneur were away from the many opportunities to spread their business product or services. For expansion of entrepreneur activity attending events, business conferences, startup pitch, local networking, and trade fair becomes necessary. Connection with mentor, investors and collaborative enterprises becomes challenge, result in reducing trust building, isolation, shortage of capital and digitalization among women entrepreneurship.

**8) Inadequate Reach of Government Aid:** During the Covid-19 Government announced many schemes to support financially to the entrepreneurs such as low interest rate, wage subsidies, tax concession and emergency grant etc. But many Women-led were unsuccessful to avail such benefits due to obstacles occurred in these crises. Many reliefs or schemes specially designed to safeguard large businesses, informal sectors were ignored. Awareness of various schemes during pandemic was not communicated effectively, not reached to rural part of the country.

Here are some suggestions and recommendation on the basis of the challenges faced by Women-led businesses for the post recovery of the pandemic to support women entrepreneur.

**SUGGESTIONS:**

- 1) To expand the micro-finance low interest loan programme for inclusive participation of women in social progress as well as for economic growth.
- 2) Encourage gender-inclusive investment fund and provide tax relief.
- 3) Offer various digital literacy programme and trained them for techno savvy. To reduce digital gap, prepare women friendly digital platform for the entrepreneur growth both in urban and rural areas.
- 4) Create women-focused market collaboration through online platform and organized trade fair and exhibition.
- 5) Recognized and integrate policy related to managing work life balance of women. Provide flexible working models understanding need of stress, provide healthy environment.
- 6) Provide skill programme and training to women entrepreneurship and should offer wage subsidies,
- 7) For sustainability promote group entrepreneurship for sharing resources and expanding activities.
- 8) Develop networking and peer to peer group not only in local level but also provide networking at national level and expand visibility of women entrepreneur.
- 9) Design inclusive relief scheme, on ground support desk and gender sensitivity policy framework.

**CONCLUSION:**

Covid-19 has changed the structure of economic growth of the country which affect globally. Women-led businesses need to encourage for their contribution in the GDP. Many registered MSMEs adversely impacted and closed. From the funding crunch to digital literacy and from networking barriers to market access and inadequate distribution of Government fund during Covid-19 were disproportionately affected. However these challenges also highlighted ability to adapt, innovation and resilience. Post recovery period must focus on creating an employment opportunity, addressing financial inclusion and digital empowerment. Facing such challenges, providing targeted support, Government, investors and community can ensure that women entrepreneur not only recover from the crisis but also playing significant role in driving inclusive and sustainable economic growth.

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**“Educate. Empower. Lead: Transforming Women’s Life at Every Stage”**

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**Abstract**

*Empowering women starts with education and needs to continue through all phases of life, from early schooling all the way to leadership in the economic, social, and political world. This paper looks into the steps of educating, empowering, and helping women take charge. It shows how each step plays a key role in reaching gender equality and steady progress. The research focuses first on basic literacy and explores how educating girls improves health, delays early marriages, and helps break cycles of poverty in families.*

*The study later dives into building skills and learning trades. It shows how women can gain independence and make better decisions for their lives while also contributing to their families and communities. It also reviews programs at the national level like Skill India, Beti Bachao Beti Padhao and local campaigns like SEWA. In Maharashtra, programs such as Mahila Arthik Vikas Mahamandal (MAVIM) and the Savitribai Phule Girls’ Education Programme have been important. These efforts have played a big role in improving women’s education, increasing the creation of self-help groups, and supporting small-scale entrepreneurship in both cities and villages.*

*The paper talks about structural obstacles like patriarchy, wage gaps, and the lack of women in leadership positions. It looks into why women are being included so less in decision-making spaces. Using case studies and a review of policies, it shows that lifting women up at every stage is not just the right thing to do but also a smart move to achieve fair growth.*

*At the end, the paper suggests policies to make sure empowerment is lifelong and covers everything from schools to corporate offices. By tying education to leadership and empowerment, it points out that when women move forward entire societies do better.*

**Keywords**

Women's Empowerment, Literacy, Leadership, Maharashtra, Gender Equality

**Introduction**

Boosting women's position in society is not just about development goals. It is essential for the progress of communities. In India, while policies and grassroots efforts have addressed women's empowerment, there are still major challenges in areas like education, work, health care, and leadership roles. Empowerment cannot just be about symbolic gestures or one-off programs. It needs to touch every part of a woman's life. This discussion looks at empowerment as an ongoing journey starting from childhood and continuing into old age.

Maharashtra, a leading state in many social measures, offers a unique way to explore how culture, politics, and reform movements shaped women’s lives. The efforts of figures like



Savitribai Phule and Anandibai Joshi remain symbols of the fight for gender equality. Yet women still deal with many issues like marrying early, leaving school, earning less than men, unpaid household duties, struggling with healthcare access, and having little say in leadership roles.

This paper studies how women gain empowerment during different phases of their lives—childhood, teenage years, young adulthood, middle age, and old age. Each stage comes with its own challenges and calls for specific policies and social programs to address those needs. The research looks at real-life examples, reviews government initiatives, and uses data from Maharashtra and other parts of India to highlight gaps and suggest ways forward.

It also examines education awareness of legal rights, access to technology, local support systems, and how different social factors connect. The study pushes to create an empowerment model that fits different life stages. It aims to be inclusive, involve people, and bring meaningful change.

This research aims to show that real empowerment is about more than just having access or chances. It involves the ongoing ability to take charge, make choices, and control your own future at all points in life.

### **Historical and Contemporary Figures in Women's Empowerment**

The history of women's empowerment in Maharashtra is deeply intertwined with the contributions of visionary reformers who challenged patriarchal norms and created platforms for education, legal rights, and social dignity for women. These pioneers not only ignited early feminist discourse in India but also laid a robust foundation for policy and grassroots efforts in later decades.

**Savitribai Phule (1831–1897)** stands as a seminal figure in Indian history. Alongside her husband Jyotirao Phule established the first school for girls in Pune in 1848. Savitribai faced intense societal resistance, yet she remained committed to the cause of education, especially for girls from marginalized castes. She also founded a home for widows and worked on issues such as menstrual health and women's agency—centuries ahead of her time.

**Anandibai Joshi (1865–1887)** became one of the first Indian women to receive formal medical training in the West. Her admission to the Woman's Medical College of Pennsylvania in 1883 marked a turning point, challenging societal norms regarding women's education and professional participation. Anandibai's journey highlighted the intersection of health, gender, and access to education.

**Ramabai Ranade (1863–1924)** another leading reformer, worked extensively for women's legal rights and their inclusion in public life. She co-founded the Seva Sadan Society in Mumbai, which provided education and vocational training to widowed and destitute women. Her efforts emphasized not only literacy but also economic independence as key components of empowerment.

**Tarabai Shinde (1850–1910)** was a pioneering feminist thinker whose pamphlet *Stri Purush Tulana* (A Comparison Between Women and Men) is one of the earliest critiques of gender inequality in Indian literature. Her bold writing questioned social norms related to caste, patriarchy, and morality—arguments still relevant in feminist discourse today.

Additionally, Dr. B.R. Ambedkar played a vital role in shaping constitutional provisions that safeguarded women's rights in independent India. His advocacy for the Hindu Code Bill sought to reform marriage, inheritance, and guardianship laws in favor of women, although the bill faced opposition and was only partially enacted after his resignation.

These reformers collectively initiated a cultural and intellectual awakening in Maharashtra that foregrounded women's voices in public discourse. Their legacy informs the contemporary landscape of empowerment and underscores the importance of integrating historical insights into present-day strategies for social transformation.

### **Case Studies and Regional Perspectives**

Policies and reform movements show a big-picture view of women gaining empowerment. Case studies, on the other hand, reveal how these efforts play out in actual lives. Maharashtra is known for its strong history of social reform and advanced education and healthcare systems, shows a complicated reality. There are both inspiring success stories and ongoing struggles. This section focuses on cases that highlight the many sides of empowerment and what shapes it throughout different phases of a woman's life.

#### **Case Study 1: Education and Retention in Rural Vidarbha**

In Gadchiroli district, a government school teamed up with an NGO to help more teenage girls stay in school. They handed out bicycles, provided access to sanitary pads, and taught about menstrual health. Over three years, the rate of girls leaving school dropped by 60%. But even with better facilities many families still followed traditional practices leading to child marriages. This shows a need to raise awareness and strengthen legal action.

#### **Case Study 2: Supporting Women's Finances with SHGs in Satara**

A women's Self-Help Group from a village close to Satara switched from stitching clothes to managing a digital kiosk. The Maharashtra State Rural Livelihoods Mission helped them make this change. Group members said they gained more control over decisions in their homes, although some men in their families resisted at first. This story shows that earning money can change gender roles, but it works better with support from the community and understanding within families.

#### **Case Study 3: Urban Leadership – A Ward Councillor in Mumbai**

Rekha Jadhav, who once worked as a domestic helper, ran for and won a municipal election in Mumbai's western suburbs. A local women's collective supported her campaign. Her leadership brought better sanitation and new safety measures to women living in her area. Her story shows how local activism can drive change and how having a voice in politics can help improve city life.

#### **Case Study 4: Health Issues and Neglect Among Older Women in Aurangabad**

A health survey of the community showed that older women and widows dealt with severe health issues and lacked financial stability. A local NGO stepped in with initiatives like free health camps and legal help to protect inheritance rights. But staying sustainable was a challenge since these services relied on grants. This situation highlights an urgent call to provide stable support to aging women.



### **Case Study 5: Coastal Women and Eco-Empowerment in Ratnagiri (Konkan Region)**

In the coastal village of Ganpatipule, Ratnagiri district, a group of women formed the Samudragandha Mahila Mandal, which focuses on eco-friendly entrepreneurship using local resources. The group manufactures natural soaps, kokum-based products, and biodegradable packaging, combining traditional knowledge with modern sustainability practices. The initiative, supported by the Konkan Krishi Vidyapeeth and NABARD, empowered women to become economically independent and environmentally conscious. Their work not only improved household incomes but also elevated women's status within the village council. Challenges included access to wider markets and logistics, but community-led problem-solving strengthened resilience.

These examples show how empowerment works in layers and changes over time. They also highlight that efforts to empower need to be specific to the situation, consider different intersections, and include ongoing tracking and flexible execution.

### **Government Interventions and Policy Landscape**

In recent decades, the Central Government and Maharashtra State Government have worked on various programs to uplift women's social and economic conditions. These programs target areas like education, employment, safety, health legal protections, and leadership roles. But how well these programs succeed depends on factors like their reach, how they are run, support from communities, and whether society accepts them.

#### **1. Beti Bachao, Beti Padhao (BBBP)**

This key program works to tackle the falling child sex ratio and boost education for girls. Urban areas in Maharashtra show better awareness, but rural regions still face challenges like early school dropouts and deep-rooted patriarchal norms. In districts such as Jalgaon and Osmanabad, reports show more girls are enrolling in school. However, staying in school long enough to finish secondary education remains a problem.

#### **2. Mahila Arthik Vikas Mahamandal (MAVIM)**

MAVIM runs as a government organization that helps women's Self-Help Groups or SHGs all over Maharashtra. It works to boost financial access, skill development, and small businesses. In places like Nashik and Sindhudurg, MAVIM's resource hubs managed by communities have brought rural women together. Still, problems like uneven funding and weak long-term market connections make growth hard.

#### **3. Ujjwala Yojana**

This scheme comes under the Ministry of Petroleum at the central level, but in Maharashtra, it has benefited women. It lowers indoor pollution and saves women's time letting them engage more in earning or learning activities.

#### **4. Tejaswini Maharashtra**

The World Bank backs a program that helps adolescent girls and young women in Maharashtra focusing on those living in tribal and less developed regions. It teaches life skills, provides job training, and includes lessons on reproductive health. Pilot trials in areas like Gadchiroli and Nandurbar show good results, but extending it more broadly is still in the works.

### **5. Manodhairya Yojana:**

Manodhairya Yojana supports women who survive violence, including acid attacks or sexual abuse. It gives them financial support and counseling. While the idea is forward-thinking, problems like funding delays and limited access weaken its impact.

### **6. Sanjay Gandhi Niradhar Yojana and Shravan Bal Yojana:**

These programs offer monetary help to struggling women and elderly individuals, like widows or single women above 50. But examples from Aurangabad and Nanded show that plenty of qualified women don't know about these programs or run into problems with paperwork and online applications.

### **7. Digital Learning Projects: DISHA and PMGDISHA**

The Digital Saksharta Abhiyan (DISHA) and its follow-up program, Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA), work to ensure that at least one person in each rural household learns digital skills. In Maharashtra, these initiatives help women pick up basic digital knowledge like operating smartphones using online services, and managing banking tasks online. Districts such as Palghar, Raigad, and Ratnagiri have hosted special camps to train groups like Anganwadi workers, members of self-help groups, and teenage girls. Although the programs show early success, challenges like owning smartphones, having reliable internet, and language barriers block consistent digital access over time. These programs have a key role in closing the gender digital gap to let women take part in digital governance, education, and trade.

Maharashtra shows a clear intent to empower women through its policies, but there is still a disconnect between how the policies are designed and their actual results in practice. To implement these, the government needs to coordinate across departments, encourage decisions at local levels, involve bodies such as Gram Sabhas and Municipal Councils, and most importantly, ensure that women participate in these efforts.

### **Strategies for Inclusive and Sustainable Empowerment**

Supporting women through their varied and changing challenges calls for methods rooted in their specific life stages, diverse experiences, and deep ties to their communities. True empowerment needs more than offering programs and initiatives. It requires building women's capacity to take charge, adapt to hardships, and lead in every aspect of their lives. Drawing from case studies, research papers, and an examination of policy shortcomings in Maharashtra, this section offers practical steps and strategies to take action.

#### **1. Enhance Opportunities to Educate and Keep Girls in Schools**

- Begin early action by ensuring all children enroll in primary school offering incentives to families from tribal and underprivileged groups.
- Offer guidance to teens through mentorship programs, awareness about menstrual health, and secure school spaces to prevent dropout rates.
- Focus on creating a curriculum that matches skills pushing STEM education and teaching digital tools to girls in rural secondary schools.

## **2. Boost Economic Opportunities with Market Connections**

- Grow SHG networks by linking them with supply chains, creating digital platforms, and offering microloans designed for women-led businesses.
- Set up startup incubators and rural e-commerce plans that welcome women working with local colleges and nonprofit organizations.
- Build support systems like affordable transport and child care centers to help women keep steady jobs.

## **3. Boost Women's Role in Politics and Civic Life**

- Organize training programs to prepare women for leadership in local governance like Panchayats and Municipal councils.
- Align district and taluka budgets with women's needs by using gender-sensitive financial planning.
- Set up mobile legal clinics and legal aid centers to help women claim their rights.

## **4. Improve Women's Health at All Ages**

- Add reproductive health lessons to school curriculums and community programs.
- Launch mobile health clinics that deliver care to widows and elderly women in far-off areas.
- Combine mental health support with current health initiatives such as Janani Suraksha Yojana and Ayushman Bharat.

## **5. Close the Digital Gap Between Men and Women**

- Help women gain mobile and internet access by setting up subsidy schemes and building tech hubs in local communities.
- Offer digital literacy programs in regional languages using Anganwadi centers and libraries in rural areas.
- Motivate people to use digital technology to govern, access financial services, and learn online.

## **6. Awareness Campaigns Linked to Culture**

- Create campaigns tailored to regions by incorporating folk art, local languages, and popular figures that challenge outdated gender beliefs.
- Involve men and boys in conversations about gender equality using school lessons and youth group activities.

## **7. Tracking Progress and Ensuring Responsibility**

- Set up systems to conduct social audits of programs meant for women and release yearly reports analyzing gender impacts.
- Bring women's groups into decision-making for program planning and feedback to make governance more inclusive.

These suggestions imagine a Maharashtra where all women, no matter their age, community, background, or location, can make smart choices, live and take charge in their communities.

Lasting empowerment can happen when the state civil groups, and women keep talking to each other.

### **Conclusion**

Empowering women is an ongoing journey that keeps changing throughout life. This paper explored how women in Maharashtra face different chances and challenges at every stage of life, from being children to growing old. The state has had inspiring leaders like Savitribai Phule and Anandibai Joshi, whose actions influenced many over the years. Yet many women's progresses are still slowed down by entrenched cultural traditions and unfair systems.

The paper uses case studies and local examples to show how problems like limited education access, economic inequality, digital gaps, and healthcare differences continue even after many policy efforts. But it also points out signs of progress. Women-led self-help groups, digital education programs, grassroots involvement in governance, and youth activities prove that change is achievable if actions remain inclusive and consistent.

To make empowerment real and long-term, plans need to match each stage of life, reflect local conditions, and rely on women taking the lead. Policies should connect areas like education, technology, healthcare, and leadership paired with structural changes and efforts to shift behaviours engaging men and entire communities.

The progress of women goes beyond numbers like literacy rates or employment data. It also shows how women see themselves as equals, as leaders, and as decision-makers in society. Maharashtra's history and strong community spirit make it a place that can drive this change forward. Supporting women at all stages of life—whether helping a girl in Konkan learn coding or ensuring an elderly widow in Nashik can access healthcare—is not just beneficial to society but is key to achieving true inclusive growth.

We need to do more than just focus on education and empowerment. There has to be a promise to build leadership opportunities for women at every stage of life.

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## “Invisible Yet Indispensable: Rethinking Women’s Role, Recognition, and Rights in Agriculture”

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### Abstract

*Across generations, women have been the silent hands shaping agriculture, from the fields of ancient India to today’s farms, yet their names have seldom appeared in the pages of recognition. In India, women are undeniably the backbone of the agricultural sector, contributing upwards of 70-80% of the labor involved in sowing, harvesting, and post-harvest processes. Yet, despite their substantial role, their efforts often go unrecognized and undervalued. Persistent challenges—such as unequal land ownership, restricted access to credit, significant wage gaps, outdated technology, and a heavy burden of unpaid care work—continue to limit both their personal advancement and the broader efficiency of Indian agriculture.*

*This paper critically examines the status of women in Indian agriculture, assessing their contributions, the obstacles they face, and possible avenues for empowerment. The analysis draws on a mixed-methods approach, incorporating quantitative data from the National Sample Survey Office (NSSO) and the Agricultural Census, alongside qualitative insights from self-help groups and notable case studies, such as the Wardha model of nutrition-sensitive farming.*

*Findings indicate that, despite women’s dominance in agricultural labor, fewer than 14% own land, and less than 5% have direct access to formal credit or agricultural training. Nevertheless, evidence from self-help groups and women-led initiatives demonstrates that when women are provided with resources, access to markets, and decision-making opportunities, both agricultural productivity and household welfare see significant improvement.*

*The paper concludes with policy recommendations, including the promotion of joint land ownership, enhanced financial inclusion, expanded skill-building programmes, and the integration of gender-sensitive extension services. Ultimately, recognizing and empowering women farmers is not only a matter of equity but also an essential step toward achieving sustainable agriculture, rural development, and national food security.*

**Keywords:** women farmers, Indian agriculture, feminization of agriculture, land ownership, rural development, agricultural productivity, women empowerment

### Introduction

For centuries, Indian agriculture has depended on the hands of women — hands that sow seeds, harvest crops, and feed families, yet remain largely unseen in official narratives. Today, women make up roughly 70–80% of the agricultural workforce in rural India, but their contributions are still overshadowed by persistent challenges such as restricted land rights, limited access to

credit, and ongoing wage disparities. Even though women play a vital role in both food security and household well-being, they are rarely acknowledged as ‘farmers’ in either practice or policy. This paper aims to shed light on both the scale of their contributions and the systemic challenges that continue to limit their potential, while exploring pathways to empower women and make Indian agriculture more inclusive.

As Indian agriculture undergoes significant shifts—especially with more men moving into non-farm work and women taking on a greater share of agricultural duties—the sector is witnessing what’s often called the “feminisation of agriculture.” Yet, while women’s presence in the fields is increasingly visible, this hasn’t translated into greater ownership, decision-making authority, or improved access to resources. Women continue to face disadvantages when it comes to holding land titles, accessing formal training, securing institutional credit, and reaching markets. These barriers not only constrain their productivity but also their economic independence. To examine these issues, this paper uses a mixed-methods approach, combining quantitative evidence from sources like the National Sample Survey Office (NSSO) and the Agricultural Census with qualitative insights from self-help groups and case studies, such as the Wardha nutrition-sensitive farming model.

This paper sets out to achieve three main goals: (1) to analyse the extent and nature of women’s participation in Indian agriculture, (2) to identify the key structural and social challenges that limit their potential, and to highlight successful initiatives and propose actionable strategies for empowerment. By combining statistical data and case studies, this work seeks to offer a comprehensive view of women’s contributions and the obstacles they encounter. The findings and recommendations presented are intended to inform policies that not only acknowledge women as farmers, but also reinforce their essential role in rural development and food security.

## **Literature Review**

### **3.1 Women’s Contribution to Agriculture**

Existing research consistently highlights that across rural India, women’s labor sustains agriculture from planting to post-harvest. NSSO data indicates they perform 70–80% of agricultural tasks, including sowing, weeding, harvesting, threshing, and processing (FAO, 2011; NSSO, 2013). Their responsibilities extend to livestock care, seed preservation, and small-scale food production, directly supporting household food security (Rukmani et al., 2018).

The migration of men into non-farm sectors has intensified their role, a shift termed the *feminization of agriculture*. In many villages, women have effectively become farm managers, making operational decisions without formal recognition or equal rights to resources (Desai & Patel, 2015).

Their agricultural knowledge often blends productivity with sustainability. For instance, the Wardha model of nutrition-sensitive farming demonstrated how integrating pulses, millets, and vegetables with cash crops improved dietary diversity and resilience (Rukmani et al., 2018).

Yet, despite this central role, many policies and records still label them as “helpers” rather than “farmers,” obscuring their contributions and limiting access to training, credit, and decision-making platforms (Agarwal, 2013). Recognizing their true role is essential for agricultural equity and growth.



### **3.2 Challenges and Structural Barriers**

Even though women form the majority of India's agricultural workforce, they still face multiple barriers that limit what they can achieve. The biggest hurdle is land ownership — only about 14% of farms are officially registered in women's names, which means most cannot directly access credit, subsidies, or important government schemes (Agricultural Census of India, 2015–16). Without legal ownership, their role in farming decisions often depends on male relatives.

Money is another major challenge. Less than 5% of women farmers receive loans from banks or other formal sources, forcing many to borrow from local lenders who charge high interest rates (NABARD, 2019). Women are also paid less than men for the same work, which adds to the financial gap (Participation in Economy, n.d.).

On the technology side, most training programmes and extension services are designed for men, so women often miss out on learning about new methods or using modern equipment. At the same time, they carry the main burden of unpaid household and care work, leaving them with less time for farm activities (FAO, 2011).

Together, these challenges make it harder for women to improve their incomes, expand their farms, or fully contribute to a stronger agricultural sector.

### **3.3 Empowerment Initiatives and Successful Models**

Overcoming these challenges calls for more than just policy promises — it requires practical, on-the-ground initiatives that recognize women as farmers in their own right and equip them to succeed. Across India, several programmes have shown that when women gain access to resources, skills, and decision-making power, both agricultural productivity and household welfare see significant improvements.

Self-help groups (SHGs) have emerged as one of the most effective platforms for collective action. By pooling savings, providing microcredit, and facilitating peer learning, SHGs help women reduce financial dependence and gain the confidence to manage farm operations. Studies show that women in SHGs are more likely to adopt improved farming techniques and diversify crop production (Rukmani et al., 2018).

The Wardha model of nutrition-sensitive farming offers another example of change in action. Here, women integrated pulses, vegetables, and millets with cash crops, improving both income and household nutrition (Rukmani et al., 2018). This approach worked not only because of technical guidance but also because it recognized women as primary decision-makers in crop planning.

Other policy-driven measures, such as joint land titles, gender-focused agricultural training, and market linkages for women-led enterprises, have shown promising results in states like Kerala and Andhra Pradesh (Kumar & Singh, 2017). These examples demonstrate that targeted interventions can shift women's role from unpaid laborers to recognized farmers, creating benefits that ripple through entire rural communities.

### **3.4 Policy Gaps and Areas for Reform**

While India has introduced numerous rural development and agricultural schemes, most still overlook the specific realities of women farmers. Policy language often assumes the “farmer” is male, which means women are unintentionally excluded from benefits, training, and financial



support. The most common barrier is land ownership — a requirement for many subsidies and loans — yet the majority of women who work the land do so without formal titles (Agarwal, 2013).

Even in cases where policies mention women explicitly, implementation on the ground remains inconsistent. Gender-focused extension services are scarce, and many women in rural areas are unaware of the entitlements available to them. As a result, well-intentioned schemes often fail to reach the women they were designed to support (FAO, 2011).

Other structural gaps include wage inequality, limited market access, and the absence of measures that acknowledge women's dual role in both farm work and unpaid care. Without provisions such as affordable childcare, flexible training schedules, and tailored financial products, policy frameworks fall short of creating real change.

To close these gaps, gender considerations must be woven into every stage of agricultural policy — from design to monitoring. Collecting and using sex-disaggregated data can help ensure accountability, while embedding women's perspectives can transform policy from symbolic recognition into meaningful empowerment.

### **3.5 Synthesis and Emerging Trends**

The literature consistently underscores two intertwined realities: women are indispensable to Indian agriculture, yet they remain structurally disadvantaged. Studies agree that women perform a substantial share of farm labor — often more than men — and contribute directly to household food security. At the same time, research highlights systemic barriers such as limited land ownership, unequal pay, restricted access to credit, and inadequate recognition in policy frameworks (Kabeer, 2015).

Across the reviewed studies, a common thread emerges — when women are given secure rights to land, access to training, financial services, and decision-making spaces, both productivity and community well-being improve. Case studies like the Wardha nutrition-sensitive farming model and the expansion of self-help groups illustrate how targeted interventions can deliver measurable gains in income, nutrition, and empowerment.

However, while localized initiatives show promise, their impact is often constrained by fragmented policy attention and weak implementation. Few programmes scale beyond pilot stages, and without gender-disaggregated data, measuring their long-term effectiveness remains challenging.

An encouraging trend is the growing academic and policy interest in the “feminisation of agriculture” and gender-responsive farming systems. There is also increasing recognition of the need for multi-sectoral approaches that link agriculture with nutrition, education, and social protection. Yet, gaps persist in translating this awareness into widespread, sustainable change.

This synthesis reveals a critical research gap: while we know much about women's participation in agriculture, there is less comprehensive, pan-India evidence on how structural barriers intersect and how combined policy, community, and market interventions can shift outcomes at scale. Addressing this gap is essential for moving from isolated success stories to systemic transformation.

## **4. Research Methodology**

### **4.1 Research Design**

This study adopts a mixed-methods approach, combining quantitative and qualitative analysis to capture both statistical trends and lived realities of women in agriculture. This approach is suitable because it connects large-scale patterns with individual experiences, giving a fuller picture of the challenges and opportunities women face.

### **4.2 Data Sources**

The research is based entirely on secondary data drawn from:

- National Sample Survey Office (NSSO) reports.
- Agricultural Census of India for gender-specific landholding data.
- Peer-reviewed journal articles, policy briefs, and working papers on women in agriculture.
- Case studies, including the Wardha model of nutrition-sensitive farming and women's Self-Help Group (SHG) initiatives.

### **4.3 Selection Criteria**

Sources were included if they met at least one of the following:

- Provided gender-disaggregated agricultural data for India.
- Assessed policies or programmes aimed at women farmers.
- Documented successful women-led or community-based agricultural practices.

Most sources are from the last 15 years, with a few older references used for historical background.

### **4.4 Data Analysis**

Quantitative data will be analysed using descriptive statistics supported by:

- Time-series comparisons to identify changes over the years.
- Regional comparisons to highlight state-level differences.
- Cross-tabulations to explore relationships between variables like land ownership, credit access, and productivity.

Qualitative data from reports and case studies will be analysed using thematic analysis, grouping findings under recurring themes such as barriers, empowerment strategies, and policy gaps.

### **4.5 Integration of Findings**

Quantitative and qualitative findings will first be examined separately, then brought together to compare patterns and deepen understanding. For example, statistical evidence on land ownership will be paired with case study insights to see how the numbers reflect ground realities.

#### **4.6 Data Limitations**

As with all secondary research, certain limitations apply:

- Some datasets may be outdated by the time they are published.
- Women's work in agriculture may be underreported due to its informal nature.
- Regional data inconsistencies may limit comparability.

These limitations will be considered in interpreting and discussing the results.

#### **4.7 Ethical Considerations**

All data sources are publicly available and will be properly cited following APA guidelines. Care will be taken to interpret findings accurately and respectfully, without reinforcing stereotypes.

### **Results & Discussion**

#### **1. Participation and Contribution of Women in Agriculture**

The feminisation of agriculture in India has deepened over the last decade, making women the silent yet steady backbone of rural farming communities. According to the Periodic Labour Force Survey (PLFS) 2022–23, 54.7% of rural women workers are engaged in agriculture, compared to 39.1% of rural men (MOSPI, 2023). This marks a steady rise from 53.3% in 2017–18, reflecting both women's resilience and the growing male migration to non-farm sectors. In many villages, it is now women who open the fields at sunrise and close them at dusk, balancing farm duties with domestic responsibilities.

Importantly, these official figures may still underestimate their true contribution. When unpaid family labour and informal contributions are taken into account, estimates from the FAO (2011) and earlier NSSO rounds suggest that women perform 70–80% of the actual agricultural work — from sowing and weeding to harvesting and post-harvest processing. This broader estimate captures the invisible yet indispensable labour that often goes unrecorded in official employment statistics.

Women's work spans sowing, transplanting, weeding, harvesting, and post-harvest processing—often carried out under physically demanding and time-consuming conditions. Notably, the share of self-employed women in agriculture has risen from 54% in 2017–18 to 58% in 2022–23 (PLFS, 2023), indicating a gradual shift towards independent cultivation roles. Yet, “self-employment” here can be misleading—while it suggests autonomy, the lack of land ownership and formal market access means many women remain economically dependent and excluded from formal recognition as farmers.

#### **2. Challenges in Access, Equity, and Working Conditions**

Despite being the primary workforce in many regions, women face entrenched structural disadvantages. Land ownership remains low—only 13.9% of operational holdings were in women's names as per the Agricultural Census 2015–16 (Government of India, 2019), with negligible improvement since. Without land titles, women are often invisible to institutional systems, excluded from collateral-based loans, subsidies, and insurance schemes.

Credit access is equally limited. The NABARD All India Rural Financial Inclusion Survey (NAFIS) shows fewer than 5% of women cultivators receive formal agricultural loans. Even

when schemes exist, bureaucratic hurdles, lack of awareness, and socio-cultural norms restrict women's participation.

Wage disparities persist. PLFS 2022–23 data reveal that women agricultural labourers earn ₹247 per day on average, compared to ₹307 for men—a gap of over 19%. This gap widens in states with higher mechanization, where men tend to occupy better-paying machine-operation roles, while women are concentrated in manual, seasonal tasks without social security.

Adding to these barriers is the “double burden” of unpaid care work. The Time Use Survey (2019) records rural women spending nearly five hours daily on household and caregiving duties, leaving limited time for skill development or participation in higher-value agricultural activities.

### **3. Pathways to Empowerment and Policy Implications**

Evidence shows that when women have access to land, resources, and decision-making spaces, agricultural productivity and household welfare both improve. The Wardha model of nutrition-sensitive farming illustrates this, with women integrating pulses, millets, and vegetables alongside cash crops. This not only improved household nutrition but also diversified income streams, reducing dependency on volatile market prices.

Self-help groups (SHGs) have emerged as a cornerstone of women's agricultural empowerment. Women active in SHGs report higher access to microcredit, stronger bargaining power, and greater involvement in community decisions (Rukmani et al., 2018). Linking SHGs with agricultural extension services has accelerated the adoption of improved farming techniques and reduced reliance on exploitative middlemen.

From this analysis, several policy priorities emerge:

- Promote joint land titles for spouses to secure women's rights and enable formal credit access.
- Expand gender-sensitive extension services that account for women's time constraints and literacy levels.
- Close the wage gap through strict enforcement of equal pay laws and by facilitating women's entry into mechanized farming roles.
- Strengthen SHGs as hubs for agricultural innovation, finance, and market linkages.

Recognizing women not just as helpers but as farmers in their own right is critical. Without this shift, productivity gains and rural development will remain limited. With it, India can build an agricultural system that is both more efficient and more just.

### **Limitations and Future Research**

This study, while comprehensive, has certain limitations that should be acknowledged. First, the reliance on secondary data sources such as NSSO reports and Agricultural Census restricts the ability to capture real-time changes and nuances at the local level. Additionally, informal and unpaid agricultural work performed by women may be underreported or inaccurately represented, affecting the precision of quantitative findings. Regional disparities in data quality and availability also limit the comparability of results across different states.

Moreover, this research primarily focuses on structural and policy-related barriers without deeply exploring socio-cultural dynamics or intersectional factors such as caste, class, and

ethnicity, which also significantly impact women's roles in agriculture. Qualitative case studies included provide valuable insights but are limited in scale and may not represent the diversity of rural India.

Future research should aim for primary field studies incorporating diverse geographic and socio-economic contexts to better understand localized challenges and successes. Longitudinal studies tracking the impact of empowerment initiatives over time would also enrich the evidence base, helping design more effective, inclusive policies.

## **Conclusion**

This study highlights the indispensable yet often invisible role of women in Indian agriculture. Despite constituting the majority of the agricultural workforce and contributing significantly to food security and rural livelihoods, women continue to face systemic barriers such as limited land ownership, restricted access to credit, wage disparities, and inadequate recognition in policies and programmes. The mixed-methods approach employed here reveals that while quantitative data underscore these disparities, qualitative case studies—like the Wardha model and self-help group initiatives—demonstrate the transformative potential when women are empowered with resources, skills, and decision-making authority. Addressing these entrenched challenges is not only a matter of social justice but also vital for improving agricultural productivity, household welfare, and sustainable rural development. The findings call for a holistic approach that integrates legal reforms, financial inclusion, capacity building, and social change to unlock the full potential of women farmers across India.

## **Recommendations**

Based on the evidence presented, the following recommendations are proposed to enhance the recognition, rights, and empowerment of women in Indian agriculture:

### **1. Legal and Institutional Reforms**

- Implement and promote joint land ownership policies to secure women's land rights.
- Simplify land registration procedures to make them more accessible to women farmers.

### **2. Financial Inclusion**

- Expand access to formal credit tailored specifically for women cultivators, including low-interest microloans.
- Increase awareness and outreach regarding government subsidies, insurance schemes, and financial services targeted at women.

### **3. Capacity Building and Extension Services**

- Develop and disseminate gender-sensitive agricultural training programmes that accommodate women's time constraints and literacy levels.
- Strengthen agricultural extension services to actively engage women farmers through flexible scheduling and female extension agents.

#### 4. Support for Women-Led Collectives

- Promote and fund self-help groups and cooperatives as platforms for peer learning, collective marketing, and financial empowerment.
- Facilitate linkages between women-led groups and markets to enhance income diversification and economic resilience.

#### 5. Addressing Social and Cultural Barriers

- Launch awareness campaigns aimed at challenging gender stereotypes and recognizing women as primary farmers.
- Provide supportive services such as affordable childcare and flexible training schedules to reduce women's unpaid care burden.

#### 6. Data and Monitoring

- Invest in systematic collection and use of sex-disaggregated data on agriculture to better inform policy and programme design.
- Monitor and evaluate gender-focused interventions to scale successful models effectively.

By adopting these recommendations, policymakers and stakeholders can create an inclusive agricultural ecosystem that values and empowers women farmers, contributing to equitable rural development and national food security.

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## “Learning Beyond Walls: Gender-Responsive Analysis of Academic Diversity in Hostel Roommate Pairings”

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### **Abstract:**

*This study explores gender-based differences in the experiences of hostel students paired with roommates from diverse academic streams, aiming to assess the impact on communication, interdisciplinary learning, and personal growth. Conducted in Ratnagiri, India, the research employed a comparative, descriptive survey design involving male and female students from various disciplines. A structured questionnaire captured quantitative and qualitative data on communication frequency, comfort levels, interdisciplinary engagement, and influence on career perspectives. Findings revealed that female students engaged in daily academic discussions more frequently (60%) compared to males (25%), and demonstrated higher comfort interacting with different-stream peers. Female participants also showed greater openness toward interdisciplinary roommate pairings, perceiving them as opportunities for personal and academic enrichment. In contrast, male students exhibited a preference for same-stream pairing, citing pragmatic academic support. While both genders acknowledged some career influence, responses indicated it was indirect rather than decisive. The study concludes that gender-responsive hostel policies, feedback system, orientation programs, and peer-led workshops could enhance interdisciplinary dialogue and sustainable educational outcomes. These findings contribute to the research on gender-sensitive strategies for fostering inclusive, collaborative residential learning environments.*

**Keywords:** Interdisciplinary hostel roommate pairing, Communication, Gender responsive, Sustainable development

### **Introduction:**

In residential academic settings, student life extends beyond classrooms and into shared living spaces where informal learning, personal development, and peer interaction take place daily. Hostel rooms, often shared by students from different academic, economic backgrounds, become micro-environments where diverse ideas, values, and knowledge systems intersect. These interdisciplinary roommate pairings hold potential for meaningful communication, collaboration, and cognitive growth. However, the effectiveness and depth of such interactions are not uniform across all students—they are significantly shaped by gender.

This study examines how male and female hostel students experience and respond to academic diversity in roommate pairings, focusing on differences in communication strategies, willingness to engage in interdisciplinary dialogue, and overall personal and academic development. Using a structured questionnaire, the research gathers data on how frequently students engage in academic discussions, their comfort levels in such interactions, and whether



exposure to a roommate from a different academic stream has influenced their learning, collaboration, or career perspectives.

Prior research suggests that gender plays a substantial role in shaping communication and learning behaviours. Female students are generally found to engage more in supportive, emotionally-driven conversations, while male students may adopt more task-oriented, instrumental communication styles (Tannen, 1990; Basow & Rubenfeld, 2003). These tendencies can influence how students navigate academic diversity in shared living situations—whether they perceive it as a challenge, a learning opportunity, or a neutral aspect of hostel life.

This gender-responsive analysis seeks to uncover whether academically diverse roommate pairings are equally effective for male and female students in promoting interdisciplinary engagement and communication. The study also explores whether these experiences contribute differently to personal growth and academic motivation across genders. In doing so, it contributes to broader conversations on sustainable educational development, particularly by informing gender-sensitive strategies that enhance peer learning and interdisciplinary understanding within university hostels.

## **Methodology**

### **1. Research Design**

This study employs a comparative, descriptive survey design to examine the impact of roommate academic diversity on communication, collaboration, and interdisciplinary knowledge exchange among male and female hostel students. The objective is to identify and compare the strategies, attitudes, and learning outcomes of students based on gender when paired with roommates from different academic streams.

### **2. Participants**

The participants consisted of local hostel students from a higher education institution in Ratnagiri, India. A purposive sampling method was used to include both male and female students who have experienced living with a roommate from a different academic stream. The sample included students from various departments such as Sciences, Humanities, Commerce, and Professional courses.

### **3. Instrument**

Data were collected using a structured questionnaire specifically designed for this study (refer to Appendix/Annexure). The questionnaire consisted of six sections:

- Demographics (gender, academic stream, roommate's academic stream)
- Roommate Diversity Experience
- Communication Frequency and Topics
- Interdisciplinary Learning
- Collaboration and Mutual Benefit
- Overall Impact

The questionnaire included both closed-ended (multiple choice) and open-ended questions to gather quantitative as well as qualitative insights. The design allowed for the measurement of

comfort levels, learning engagement, and perceived benefits of academic diversity in roommate pairings across gender.

#### **4. Data Collection Procedure**

Participants were approached individually in their hostels in Ratnagiri and informed consent was obtained prior to data collection. The questionnaire was distributed in printed format, and students were instructed to answer independently and honestly. Responses were accepted in both English and Marathi, as per participant preference, ensuring accessibility.

#### **5. Data Analysis**

Quantitative data were analysed using descriptive statistics (mean, frequency, percentage) to identify trends and patterns in responses related to gender differences. Comparative analysis was conducted to assess variations between male and female students in terms of:

- Frequency and comfort of academic communication
- Interdisciplinary learning outcomes
- Collaborative behaviours
- Perceived personal growth and career choices

Qualitative responses were analysed thematically to extract recurring ideas and experiences that highlight gendered perspectives in academically diverse roommate interactions.

#### **6. Ethical Considerations**

Participation in the study was voluntary, and all responses were kept confidential. No personally identifying information was collected. The study was conducted in accordance with ethical guidelines for research involving human participants.

#### **Results and Discussion:**

The findings of the study are presented in accordance with the structure of the questionnaire and are organized by key thematic areas. The responses were compared between male and female hostel students to observe gender-based differences in the impact of academic diversity in roommate pairings.

##### **1. Communication Frequency and Comfort**

Out of the total respondents, half were males and half were females.

Female students were more likely to report frequent discussions “Daily” 60% *compared to males i.e.25%*. Male students more often selected “Few times a week” as their response (Graph 1). Male students included almost all the topics of conversation while female students were comfortable in conversating about career related topics (Graph 2). Other than academics, boys communicate on fitness related topics while girls on different startup ideas. Male students are “very comfortable” with any type of stream while female students showed higher comfort when interacting with roommates from a different stream. (Graph 3)

These findings support earlier research on gendered communication styles, with female students demonstrating greater interpersonal openness (Tannen, 1990; Basow & Rubenfeld, 2003).

## **2. Impact on Communication Skills**

Most male students agreed there was improvement in communication skills. A smaller group of male students strongly agreed. Female students were neutral about the effect of interdisciplinary pairing on communication skills (Graph 4). The impact on communication skills was largely positive, with interdisciplinary exposure fostering broader perspectives, especially among boys.

## **3. Interdisciplinary Pairing:**

When asked whether interdisciplinary roommate pairing should be encouraged, 100% females said yes, compared to males i.e. 60% (Graph 5). Female students were more open to being paired again with someone from a different stream, citing benefits such as learning new perspectives. Male students tended to prefer same-stream pairings, citing ease of understanding and aligned study routines and pragmatic help (e.g., exam preparation).

This suggests that female students tend to embrace academic diversity more positively, perceiving it as a learning opportunity.

## **4. Influence on Career choices:**

“Maybe” was the most frequent response in both male and female students, indicating potential but not definitive influence. The “maybe” responses regarding influence on career choices reveal that while interdisciplinary living may not drastically alter academic focus, it subtly shapes career outlook by introducing alternative perspectives and opportunities (Graph 6).

## **Interpretation Summary**

The results clearly show a gendered pattern in how academic diversity among roommates is experienced and valued. Female students generally demonstrate more frequent and open communication, higher comfort levels with different stream students and greater interdisciplinary engagement. Male students tend to engage less in interdisciplinary dialogue and exhibit a preference for academic similarity in roommate pairing. Pragmatic help was the main reason observed behind this.

These findings suggest the need for gender-responsive interventions in hostel housing policies, peer learning strategies, and informal educational support systems. They also point to the value of further exploring how gender norms influence learning behaviours in shared residential spaces.

## **Future Aspects:**

The findings of this gender-responsive study suggest several actionable paths forward for educational institutions aiming to foster more inclusive and sustainable learning environments. Future initiatives should focus on developing gender-aware roommate pairing systems that leverage academic diversity as a resource rather than a barrier. Some strategies are as follows:

1. Promote interdisciplinary hostel living as part of holistic education strategies.

2. Conduct orientation programs to raise awareness about the benefits of academic diversity in residential settings.
3. Develop peer-led communication skill workshops for hostel residents to enhance cross-disciplinary dialogue.
4. Establish regular feedback mechanisms within hostels to assess comfort and learning outcomes in roommate pairings.

In this aspect, one focus will be extending the study that include longitudinal research on the long-term impact of diverse roommate pairings and the other focus will be exploring how similar dynamics unfold in other hostels of Ratnagiri district.

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## “WOMEN IN LEADERSHIP: PERSPECTIVES ON LADY ANOs IN THE NCC.”

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### ABSTRACT

***Be a woman who has:***

*Money in Pocket, Knowledge in Mind, Kindness in Heart, Confidence on Face, Responsibility in Soul.*

*More than just a dream, women's leadership is now essential to creating a just and forward-thinking society. Organisations can help women leaders reach their full potential by removing obstacles and creating supportive environments, which will strengthen and make workplaces and communities more inclusive. Women's leadership refers to the active involvement of women in positions of power within communities, organisations, and the government, where they influence choices, propel advancement, and motivate change.*

*Throughout its three wings—Army, Navy, and Air Force—the National Cadet Corps (NCC) encourages female involvement and inclusivity. A rifle-green beret continues to serve as a unifying feature, while officers of the Army wing wear khaki, Naval officers wear white, and Air wing officers wear a light blue-grey uniform.*

*In this framework, female officers who frequently hold the position of Associate NCC Officer (ANO) are referred to as "Lady Officers." The additional duty of mentoring cadets in schools and colleges falls on ANOs, who are usually teachers by profession. They play a part in character development, administration, and guidance in addition to training. In addition to teaching discipline, Lady ANOs foster leadership, resiliency, and confidence, greatly influencing cadets' personal and professional growth and helping the NCC program succeed.*

*The study highlights that for Lady ANOs, **mentorship, networking, and institutional support** are pivotal in overcoming challenges and enhancing leadership effectiveness. Furthermore, research could meaningfully explore the unique hurdles Lady ANOs encounter in implementing training programs and nurturing leadership, as well as the strategies they employ to inspire and empower cadets.*

**Key words:** Women, Leadership, NCC, ANO

### INTRODUCTION:

“Leadership It’s not about being in charge, it is about taking care of those in your Charge”

Women Leadership is more than a goal. It is a need of an hour. For a balanced and progressive society by addressing barriers and fostering supportive environments, organization can harness the full potential of women leaders contributing to stronger more inclusive communities and workplaces.

Women leadership refers women occupying leadership roles in organizations, community or government, where they influence decisions, drive progress and inspire others.

The NCC is a youth development movement that holds a significant place in the many countries especially in India.

Lady officer as an ANO, she is an important link in the NCC organization between the Battalion and the cadets. She is in direct contact with the cadets as they are the students of college or schools. There are two training establishments namely Officers Training Academy **Kamptee** and Women Officer training Academy **Gwalior**. These two institutions train the school and college teachers selected to head the company and troop. Courses in these institutions range from 21 days to 90 days in duration.

The NCC training Academy is located Gwalior in 1965. The Academy is the only one of its kind in Asia and it is meant for training in WTLOs, lady ANOs of Army, Navy, Air Force from 2004. The institution was instructed with the responsibilities to conduct personality development. Courses for eligible girls' cadets to prepare them for the SSB. The Academy conducts part I of PRCN. voluntary of lady ANOs of Air and Navy. June 1964 the Ministry of Defence acquired the ground hotel for NCC. Subsequently July 1965 the building was inaugurated as the training college for women. The institution was redesign is the incisive officers training Academy. approximately 1224 ANOs who have successfully graduated. This institution continuing its legacy of excellence.

#### **OBJECTIVES:**

- To understand the concept of Women Leadership.
- To explore the opportunities available to Lady ANOs
- To identify the key challenges faced by Lady ANOs.

#### **METHDOLOGY:**

The Present paper is totally based on secondary data. The data was drawn from various sources like books, journals, websites which have been duly acknowledged. Information on challenges faced by ANOs was obtained by consulting the website concern.

The researcher at present is working as Associate NCC officer for naval wing. Her observations and experiences also contribute as primary source of this study.

#### **ROLE OF LADY ANO:**

- The role of lady ANO is not only about wearing a uniform and leading cadets but also nurturing young minds instilling discipline and shaping future leaders. It is a role that demands dedication and commitment but rewards with a sense of pride and respect.

- A Role in youth empowerment and leadership structural training programmes that instil leadership qualities teamwork and discipline

experimental learning NCC training involves practical activities like drills scams and social services community engagement programs

- B Role in national integration diverse youth the NCC brings together youth from different background fostering a science of national unity national integration activities

social integration initiatives offering often lead cadets in social service activities and community engagement programs

- C Role in personality development training influence personality traits self-confidence teamwork and patriotism soft skill enhances soft skills life communication problem solving and time management specialised training programme workshops and activities that help cadets gain practical skills in various fields

### **BENEFITS:**

Lady ANO is associated NCC officer. Being an NCC ANO a unique blend of personal satisfaction, professional development and societal contribution. The skills and experiences gained in this role are invaluable, fostering a well-rounded and disciplined individual. From leadership development and physical fitness to community service and lifelong friendship the benefits being NCC ANO extend far beyond the uniform. They get trained at the finest training institution where they learn the advantages of discipline, physical fitness and many qualities to be Imbided to be declared a trained ANO after fixed Training program.

- They get to interact with personnel from the defence service both add the unit level and during various training camps
- They will be issued a canteen card with certain terms and conditions and worth shopping at the canteen stores, as a NO defence civilians have access to canteen store department facility.
- They may also receive concession in public transportation
- A Nos Get a taste of the military lifestyle, which can be a unique and valuable experience
- NCC officer can be selected to represent India in International Inc events and competitions showing their skills and leadership
- They can participate in international level activities through various programs like the YP camp and by representing India in international events
- They may gain access to Insync resources including training materials facilities and expert guidance from experienced personnel and resumes support and recognition from the NCC which can enhance their credibility and visibility with within the community

### **AWARDS:**

1. Raksha Mantri Padak or Defence Minister's Medal (Awarded by Defence Minister)
2. Raksha Mantri Prashashna Patra or Defence Minister's Commendation Card (Awarded by Defence Minister)
3. Raksha Sachiv Prashashna Patra or Defence Secretary's Commendation Card (Awarded by Defence Secretary)
4. NCC Mahanideshak Prashashna Patra or DG NCC Commendation Card (Awarded by DG NCC).

The Name of Recipient of these awards are announced on NCC DAY every Year which are given on Republic Day.



## **CHALLENGES OF LADY ANOs**

Apart from cadets nobody really cares who you are may be in unit some PI staff may salute but that's it. Officers will have to attempt camps with cadets.

While NCC aims to promote equality gender biases and stereotypes can still impact their experiences especially in areas like interpersonal relationships and career progressions.

- Societal expectations and gender stereotypes:
- Subtle discrimination- lady officers may encounter subtle forms of discrimination such as being held to higher performance standards than their male colleagues or facing limitations in career opportunities

**A. Stereotypical roles** - There can be pressure to conform to traditional gender roles even within the NCC which may clash with the demand of

- Interpersonal challenges- Some male colleagues may have difficulty accepting female leadership leading to strain relationship and communication barriers.
- lack of role models- limited visibility of women in higher ranks or leadership positions within the NCC may make harder for younger female officers to envision their own career progression.

**B. Infrastructure and facilities**- Limited accommodations in some units especially in remote areas, inadequate or separate accommodation, sanitation and hygiene facilities for lady officers can be a concern.

- Inadequate health and counselling services- Access to gender sensitive health care and counselling services may be limited.
- Physical training challenges- Some training activities or obstacle courses might not be fully designed to accommodate women's physical characteristics requiring adoption or alternative approach.

### **C. Psychological and emotional pressures-**

- Isolation and stress- Working in a predominantly male environment can lead to feeling of isolation and increase stress
- Factor of scrutiny - They may feel under constant scrutiny and pressure to prove themselves leading emotional exhaustion.
- Need for resilience - They need to develop strong coping mechanism and resilience to navigate the challenges and maintain their well beings.

### **Career progression.**

Limited opportunities- Historically women have faced limitations in career progression particularly in combat related roles.

- Permanent Commission- Access to permanent Commission and leadership opportunities has been a significant issue although recent reforms have improved the situation.
- Balancing family and career- Women may face additional challenges in balancing career demands with family responsibilities especially in the Armed Forces.

### **Addressing challenges**

- Policy changes- NCC and Armed Forces policies need to be reviewed update to ensure gender equality and promote inclusivity.
- Training and awareness- Comprehensive training programmes for both male and female officers on gender sensitivity leadership and interpersonal communications are crucial.
- Mentorship and support- Providing strong mentorship and support system including access to counselling and peer support can be help women navigate the challenge they face.

Promoting role models- Highlighting the achievements of successful women in the NCC and Armed Forces can inspire younger generation and breakdown stereotypes.

### **CONCLUSIONS:**

Lady ANOs are part time instructors. They are imparting knowledge and training at schools and colleges. They are responsible for the administration of their respective units. The Orient female cadets towards empowerment, focusing on entrepreneurship, skill development and women empowerment.

The challenges of ANOs are multidimensional and differ from ANOs to ANOs. The challenges are linked with her living conditions in society and their workplaces. ANOs should not be exploited in the name of work. Support should be provided to help them get rid of any situation faced at workplace.

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### **CASE STUDY**

Name: F/O Dr. Amita Ramesh Humraskar

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Directorate: Karnataka And Goa

As the saying goes "There is no elevator to success, you have to take the stairs." My journey as an ANO officially began in the year 2010. In the month of April 2010, I cleared my interview at group level and then went on to clear my interview with DDG NCC Bengaluru in the month of May 2010 and I was sent for training in the month of August 2010 in Kochi, Kerala. I never thought that things would move this fast that by the end of October 2010 I was having a new identity as Third Officer Amita Ramesh Humraskar and I brought laurels to my directorate by standing second in Rank of order and getting recognition at All India level. How happy I was with pride and honour to wear the uniform which I always desired. I was second Lady officer of my directorate. Whole of Goa and Karnataka directorate then had only two lady ANOs so lots of responsibility and many camps to attend. By 2014 the other lady ANO left NCC and here I was all alone doing camps and escort of the girl cadets. Until 2019 I got another lady

officer in unit. By now I had attended more than twenty camps. Be it Pre RDC, Pre NSC, CATC, ATC..... You name it and I was there for all my duties. I have never denied any duties as ANO and have always made sure that I give the best training to my cadets to be the best citizens of our country. I also proudly say that three of cadets have been selected to attend RDC camp at New Delhi. From Goa so far out of the 40 schools none of the school cadets have attended RDC other than mine. In the year 2020 Lead. Cdt. Nandita Kammar of my school and unit was the first girl cadet to be part of RDC2020 and have been awarded bronze medal in Best Cadet Category Junior. 2024 PO cadet Devang Kamat and in 2025 Lead. Cdt. Shriditya Sawal attended the RDC. Along with NCC training and getting promoted to the rank of First Officer I have pursued my Ph. D degree in Hindi. NCC has given me wings of confidence, ability to achieve higher goals and above all pride, honour and dignity, which was not possible otherwise. I thank Almighty God who has blessed me always and has given the best family, specifically my husband who has been backbone to achieve my goals. Without his support and guidance, it was not possible at all. Actually, for a lady to take up job like this is always a difficult task but if your family support is with you everything is possible. I am a wife of an Executive Engineer Ramesh Humraskar (Electricity Department, Government of Goa) and mother of two handsome boys namely Raj and Aarav who are pursuing their studies. Lastly, I would say that anything is possible "कौन कहता है आसमाँ में सुराख नहीं हो सकता, एक पत्थर तो तब यत से उछालो यारो"

**“Women’s Rights Are Human Rights: Legal Framework for Gender Equality  
awareness in Konkani region of Maharashtra.”**

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## **Abstract**

*Women’s rights constitute an essential component of the broader human rights discourse, recognized and upheld through national constitutions, statutory laws, and international treaties. This paper explores the comprehensive legal frameworks designed to promote gender equality, emphasizing constitutional guarantees, specific statutory protections, and global commitments such as the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and the Sustainable Development Goals (SDGs). The study highlights the role of legal empowerment in advancing women’s socio-economic status and reinforcing democratic governance. Despite commendable progress, significant challenges persist, including limited legal awareness, patriarchal biases in law enforcement, protracted judicial proceedings, and insufficient representation of women within legal institutions. To bridge the gap between legal provisions and lived realities, the paper advocates for systemic reforms encompassing legal literacy campaigns, gender-sensitive governance training, and community-based legal aid. Ultimately, the recognition of women’s rights as fundamental human rights is indispensable for achieving justice, equality, and sustainable development.*

**Keywords** - Women’s Rights, Human Rights, Gender Equality, Legal Framework, CEDAW, Legal Empowerment, Judicial Processes, Legal Literacy, Systemic Reforms

## **Introduction**

The saying "Women’s rights are human rights" is a strong message used by people fighting for gender equality, showing that women’s issues are an important part of human rights. For many years, women have faced unfair obstacles in getting education, jobs, taking part in politics, owning property, and staying safe<sup>[1]</sup>. There are several gender-related laws and policies that focus on women’s rights and opportunities, support equality, ensure fair chances, and aim to improve women’s lives<sup>[1,2]</sup>. Laws create a basic level of fairness by explaining women’s rights and setting up ways to deal with violations. Legal structure includes constitution, laws, and courts ensure justice by protecting women’s rights, promoting equality, and providing systems to address violations<sup>[3]</sup>. To explain how gender equality policies begin, many experts look at the role of women in politics and social movements. They also study how things like women’s government offices, political parties, and cultural views affect women’s political actions. The legal framework for gender equality includes constitutional rights, laws that protect women, and international agreements that promote equal treatment. **Constitutional provisions** are the fundamental laws that guarantee equal rights for all citizens, including women. **Legislative safeguards** refer to specific laws passed to prevent discrimination and protect women’s rights in areas like employment, education, and safety. **International conventions**, such as the

Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), are agreements between countries to uphold and promote gender equality worldwide <sup>[4,5]</sup>. The framework of gender equality is guided by several key principles given in table 1.1, 1.2 and 1.3

## **1. Legal Dimensions of Gender Equality <sup>[4-8]</sup>.**

### **1.1 Constitutional Rights**

Constitutions are the supreme law of the land and establish the foundational rights of all citizens. Taking India as an example, its Constitution enshrines critical provisions promoting gender equality:

| Article | Provision                               | Description                                                |
|---------|-----------------------------------------|------------------------------------------------------------|
| 14      | Right to Equality                       | Guarantees equality before law and equal protection.       |
| 15      | Prohibition of Discrimination           | Forbids discrimination based on sex, caste, religion, etc. |
| 16      | Equality of Opportunity                 | Ensures equal access to public employment.                 |
| 21      | Protection of Life and Personal Liberty | Protects life and personal liberty under law.              |

**Table 1.1**

These constitutional guarantees provide a vital legal foundation, affirming women's rights as integral to fundamental human rights.

### **1.2 Statutory Protections**

Beyond constitutional mandates, several laws address specific issues impacting women:

| Legislation                                          | Key Provision/Objective                                      |
|------------------------------------------------------|--------------------------------------------------------------|
| Protection of Women from Domestic Violence Act, 2005 | Offers protection against physical, emotional, sexual abuse. |
| Sexual Harassment of Women at Workplace Act, 2013    | Ensures safe and harassment-free work environments.          |
| Hindu Succession (Amendment) Act, 2005               | Grants daughters' equal rights in inheritance.               |
| Maternity Benefit Act, 1961                          | Regulates maternity leave and benefits for working women.    |
| Equal Remuneration Act, 1976                         | Mandates equal pay for men and women for similar work.       |

**Table 1.2**

These laws reflect state commitment to tackling violence, workplace inequality, and economic discrimination.

### 1.3 International Commitments

Women's rights are enshrined in several global treaties and initiatives, which set normative standards and encourage national adherence:

| Instrument/Platform                                                                | Objective/Significance                                                  |
|------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) | Commits nations to eliminate all forms of discrimination against women. |
| Universal Declaration of Human Rights (UDHR)                                       | Affirms equal rights and freedoms irrespective of gender.               |
| Beijing Platform for Action                                                        | A strategic framework to promote women's empowerment.                   |
| Sustainable Development Goal 5 (SDG 5) – Gender Equality                           | Aims to achieve gender equality and empower women by 2030.              |

**Table 1.3**

These instruments act as guiding principles for countries to formulate and enforce gender-sensitive policies. Such incorporated acts and registered examples discussed to understand the exact framework of legal rights.

#### **Challenges to Legal Empowerment** <sup>[9-10]</sup>.

Despite these robust legal provisions, women often face significant hurdles in accessing their rights effectively.

##### **1. Lack of Legal Awareness**

Many women are unaware of their legal entitlements, which prevent them from seeking justice or asserting their rights.

**Example:** A factory worker may not know about her entitlement to maternity leave under the Maternity Benefit Act, thus foregoing rightful benefits during pregnancy.

##### **2. Patriarchal Interpretation of Laws**

Deeply entrenched patriarchal attitudes within legal institutions can lead to biased enforcement of laws.

**Example:** Police may discourage a woman from pursuing a domestic violence complaint, citing family honor, thereby undermining her legal protections.

##### **3. Delayed Justice**

Judicial backlogs and slow legal procedures can deter women from pursuing their claims.

**Example:** A woman facing workplace sexual harassment might wait months or years for a hearing, during which she may lose her job, making the legal process seem ineffective.

##### **4. Underrepresentation in Legal Institutions**

The paucity of women judges, lawyers, and law enforcement officials may discourage women from reporting abuses.

**Example:** A girl experiencing harassment may feel uncomfortable reporting to male officers, leading to underreporting.

### **5. Intersectional Discrimination**

Women from marginalized communities often experience compounded discrimination based on caste, ethnicity, or language.

**Example:** A tribal woman facing domestic violence may hesitate to report due to fear of caste-based bias or communication barriers.

### **Role of Education, Advocacy, and Technology**

Empowering women legally requires multi-faceted approaches. Educating women in accessible language about their rights is fundamental. Technological tools such as mobile legal aid services and online platforms can expand reach, especially in remote areas<sup>[2,10]</sup>. Community organizations and advocacy groups play a crucial role in raising awareness, supporting victims, and holding authorities accountable<sup>[5, 8-9]</sup>.

### **Methodology**

#### **Study Area**

Ratnagiri District is divided administratively into nine talukas/tahshils: Mandangad, Khed, Dapoli, Guhagar, Chiplun, Sangameshwar, Ratnagiri, Lanja, and Rajapur.

#### **Questionnaire Method:**

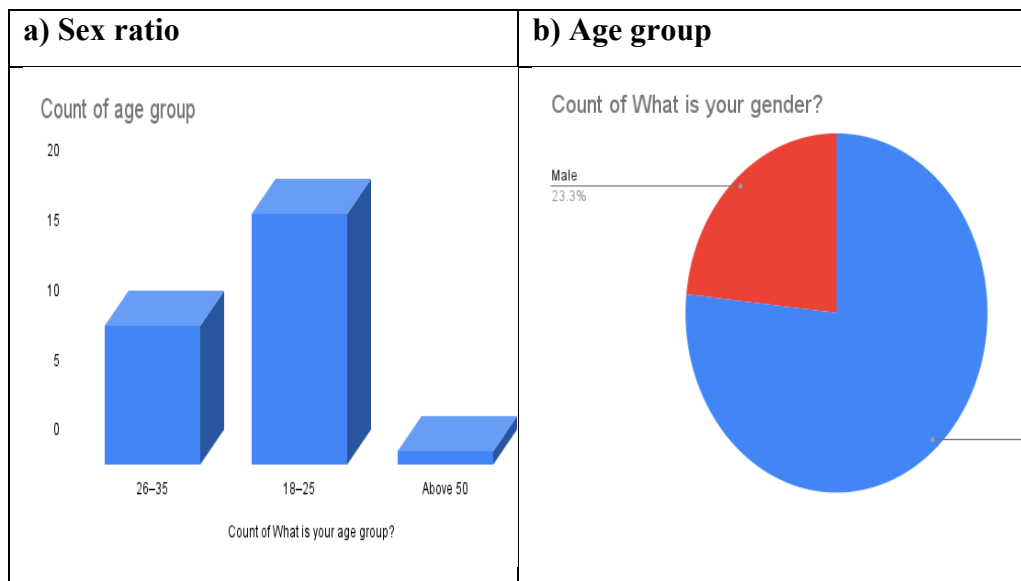
The information was collected using an online survey questionnaire distributed to the general population.

#### **Result and Discussion:**

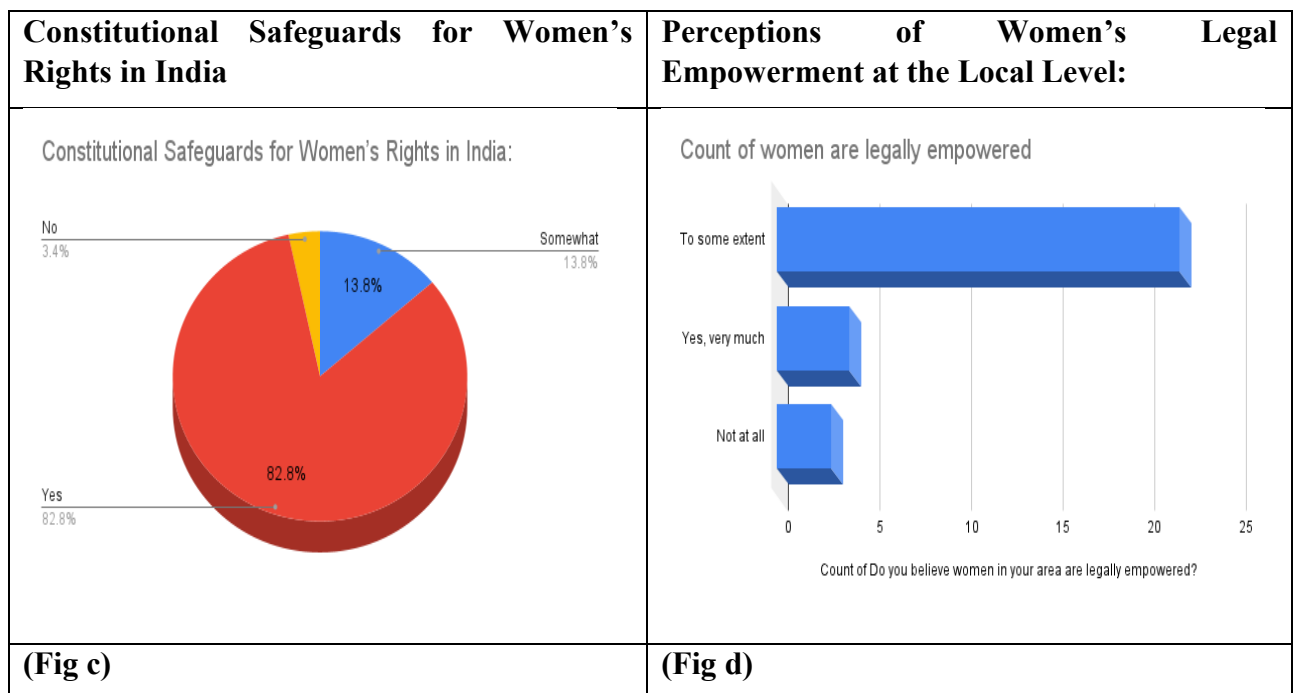
Data is received from about 30 active participants of different villages' from Ratnagiri district. The implications of the survey finding should be discussed in terms of Sex ratio, Age group, Constitutional Safeguards for Women's Rights, Perceptions of Women's Legal Empowerment, Sources of Information on Women's Rights, Legal Awareness Initiatives on Women's Rights, Awareness of International Gender Equality Frameworks, Familiarity with Gender Equality in India, Perceptions of the Effectiveness of Women's Rights Laws in India, Impact of Global Commitments on Women's Rights Policies in India, Key Barriers to Women's Access to Justice in India and Strategies to Enhance Women's Legal Awareness.

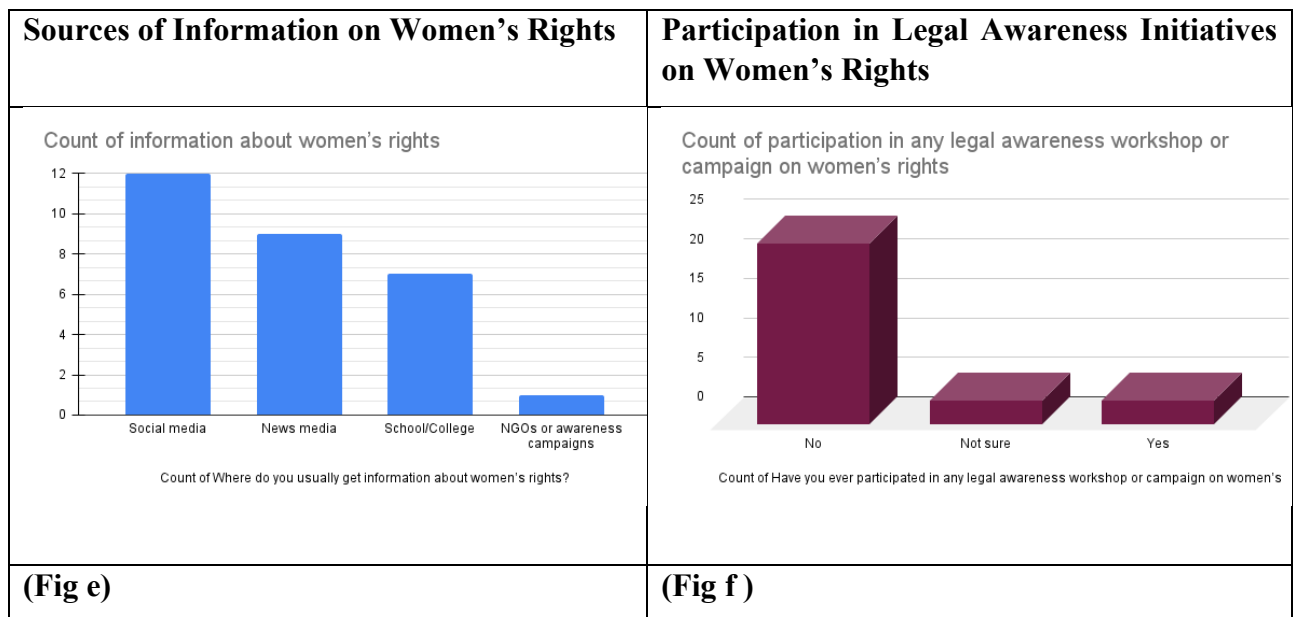
Sex ratio: Age and gender are the important factors for the study of Gender Equality awareness, on the basis of which responded person are as follows:



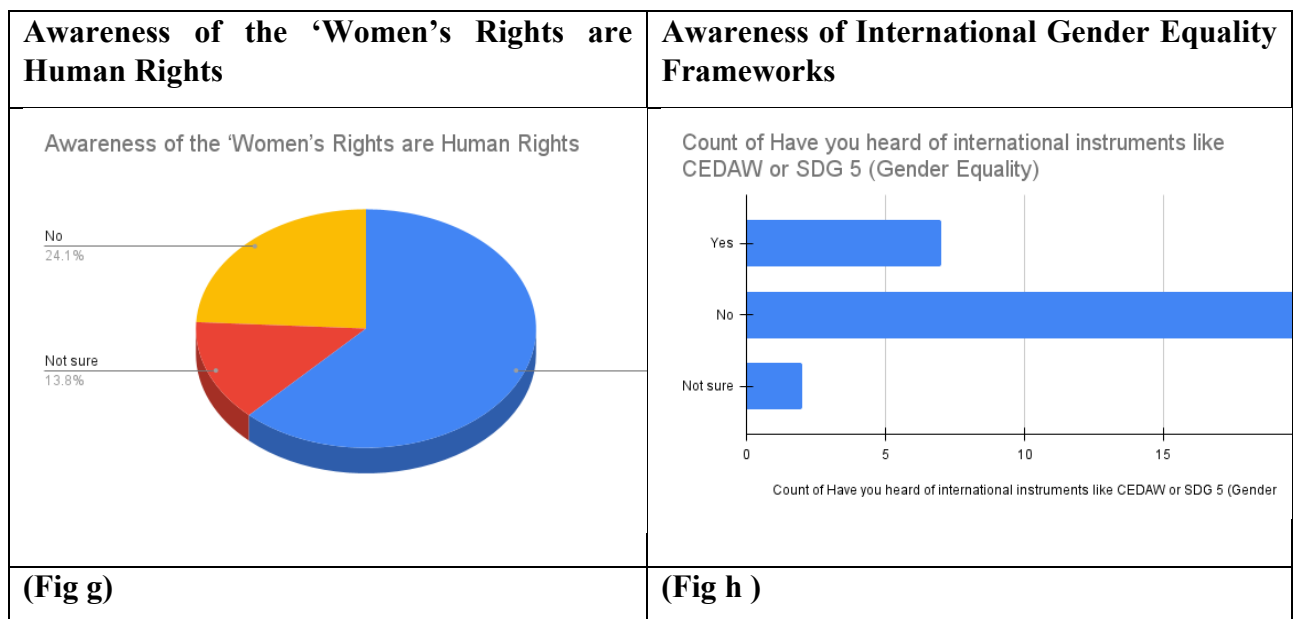


The **Fig c** indicates Constitutional Safeguards for Women's Rights in India, 82.8% of respondents are aware of constitutional safeguards for women's rights in India, the remaining partial and unaware groups highlight the need for continued awareness and education efforts. While in **Fig d**, Perceptions of Women's Legal Empowerment at the Local Level, most respondents believe women in their area are legally empowered only to some extent, fewer recognize full empowerment, indicating gaps in translating legal rights into practical realities

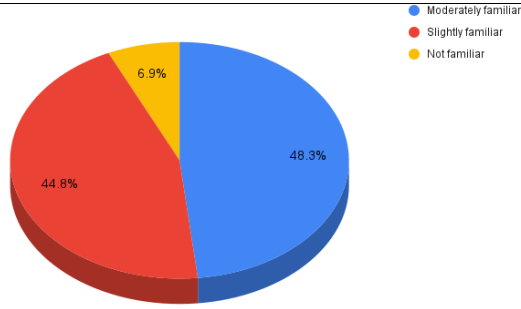
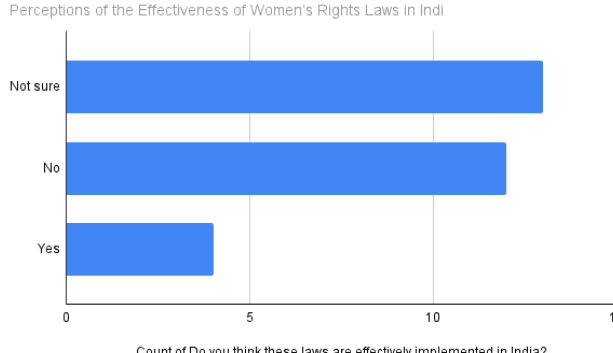




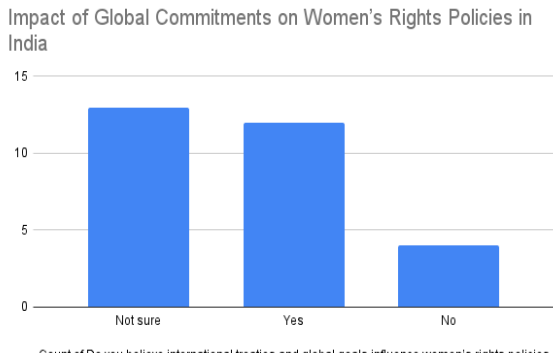
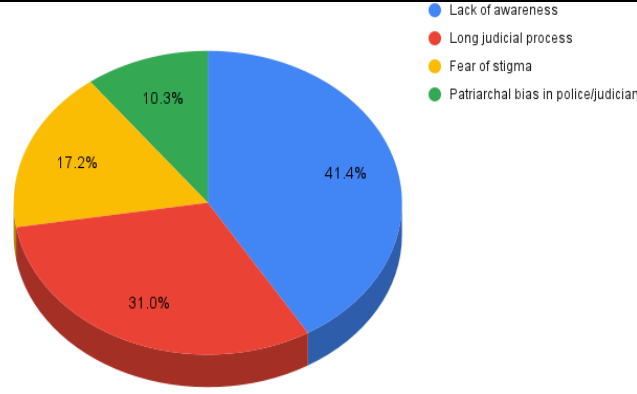
The data shown in **fig e** reveals that social media is the leading source of information on women's rights, followed by news media and educational institutions, NGOs and awareness campaigns play a minimal role. While in **fig f**, most respondents have never participated in any legal awareness workshop or campaign on women's rights, highlighting a significant gap in community engagement.



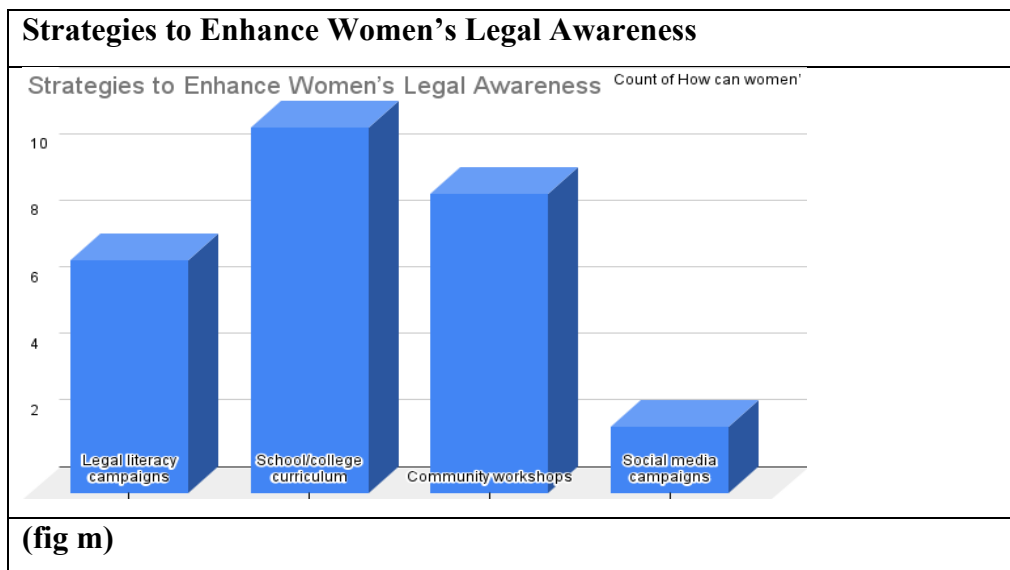
As shown in **fig g and h**, while 62.1% of respondents recognize that "Women's Rights are Human Rights," a significant proportion is unaware or unsure, highlighting the need for stronger awareness initiatives. In contrast, Figure H shows that most respondents are unfamiliar with international gender equality frameworks such as CEDAW and SDG 5.

| Familiarity with Gender Equality in India                                                                                                                                   | Perceptions of the Effectiveness of Women's Rights Laws in India                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p>Legend: Moderately familiar (blue), Slightly familiar (red), Not familiar (yellow)</p> |  <p>Count of Do you think these laws are effectively implemented in India?</p> |
| (Fig i)                                                                                                                                                                     | (Fig j)                                                                                                                                                          |

The data shown in **fig i** most respondents are either moderately (48.3%) or slightly (44.8%) familiar with gender equality in India, while a small minority (6.9%) are not familiar at all. The results (**fig j**) indicate limited confidence in the effective implementation of women's rights laws in India, with most respondents either uncertain or perceiving them as ineffective.

| Familiarity with Gender Equality in India                                                                                                                                                    | Key Barriers to Women's Access to Justice in India                                                                                                                                                                               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p>Count of Do you believe international treaties and global goals influence women's rights policies</p> |  <p>Legend: Lack of awareness (blue), Long judicial process (red), Fear of stigma (yellow), Patriarchal bias in police/judiciary (green)</p> |
| (Fig k)                                                                                                                                                                                      | (Fig l)                                                                                                                                                                                                                          |

The findings indicate in **fig k and l**, mixed perceptions about the influence of international treaties and global goals on women's rights policies in India, while also revealing that women's access to justice is primarily hindered by lack of awareness (41.6%), followed by a long judicial process (30%), fear of stigma (17.2%), and patriarchal bias in the judiciary (10.3%).



The data in **fig m** reveals that, school/college curriculum is major strategy to enhance women's legal awareness, followed by community workshop and legal literacy campaigns, while social media campaigns play a minimal role.

### Conclusion

The survey shows that while many people know about the constitutional rights of women in India, awareness of global agreements like CEDAW and SDG 5 is still very low. Social media is the main way people learn about women's rights, while schools, colleges, NGOs, and awareness campaigns have less impact. Most respondents feel that women are only partly empowered in legal terms. Common barriers to justice include lack of awareness, slow court processes, fear of stigma, and patriarchal attitudes. Very few people have attended workshops on women's legal rights, which show that community engagement is weak. Many are unsure whether women's rights laws are effectively implemented. Respondents believe the best way to improve awareness is by including gender equality topics in school and college education, along with community workshops and legal literacy programs. Overall, there is a clear need for more education, awareness, and active efforts to ensure women's legal rights are fully understood and applied in real life.

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## “Women empowerment in the fisheries sector”

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### **Abstract:**

*The fisheries sector provides livelihood opportunities to millions of fisherwomen through its various activities in marine and inland fisheries. Women play a multidimensional role in fisheries, which includes various roles from home to harvest, women involved in basic preparation for harvesting for the men of the family to harvesting and marketing fish. Empowering women in fisheries leads to financial, nutritional security and socioeconomic development of women. There are various initiatives taken by different government and non-government organizations to equip women with skills through training and technical and financial support.*

**Keywords:** Fisheries, Empowerment, FFPOs (Fish Farmers Producer Organizations), Cooperatives, Self-help groups.

### **Introduction**

Globally, fisheries provide livelihood security to millions of individuals. Fisheries and aquaculture production have reached 223.2 million tons, comprising 185.4 million tons of aquatic animals and 37.8 million tons of algae. In aquaculture, inland production accounts for 62.6% of farmed aquatic animals, while marine and coastal aquaculture contributes 37.4%. For the first time, aquaculture has surpassed capture fisheries in aquatic animal production, reaching 94.4 million tons and representing 51% of the world's total. The primary production sector employs an estimated 61.8 million people, predominantly in small-scale operations (FAO, 2024a; Gopal et al., 2012).

Women in fishing communities worldwide fulfill diverse roles, encompassing livelihood, household, reproductive, and community responsibilities. Despite their active participation in various harvest and post-harvest activities across both capture and culture fisheries, their contributions to fisheries value chains often go unrecognized (Gopal et al., 2012). It is estimated that women constitute 47 percent of the total population dependent on capture fisheries (World Bank, 2012).

The Coastal Fisheries Initiative promotes gender equity and equality in small-scale fisheries, where women play a crucial but often undervalued role. This sector employs 45 million women, primarily in informal, underpaid positions that are frequently overlooked in policy decisions. The initiative focuses on empowering women harvesters, fishmongers, and seafood processors by developing their leadership and entrepreneurial skills, enabling them to take control of their businesses and lives, and participate in decision-making processes. Additionally, it advocates for gender-based legal reforms to protect women's rights at the institutional and policy levels. Women constitute about 40% of the global small-scale fisheries

workforce, with 50% working in post-harvest roles and 45% in subsistence fishing and shellfish harvesting. Despite their significant economic and social contributions, women's work in this sector is often under-recognized and under-evaluated. The informal nature of their work, combined with household responsibilities, leads to institutional and societal undervaluation (FAO,2024b).

Sex-disaggregated data for 27 countries show that women represent 24% of fishers and fish farmers, but 62% of the post-harvest sector workforce. As per 2022 estimates, 61.8 million people were engaged in the primary sector of commercial fisheries and aquaculture as full-time, part-time, occasional unspecified workers, a slight decrease from 62.8 million in 2020. The workforce distribution shows 36% in aquaculture, 54% in capture fisheries, with the remaining 10% unspecified between the two sectors. The international trade of aquatic products has reached a record value of USD 195 billion, involving over 230 countries and territories. Projections suggest a 10% increase in aquatic animal production by 2032, driven by aquaculture expansion and capture fisheries recovery (FAO,2024a).

Priya et al. (2021) conducted an analysis of over 9,000 peer-reviewed articles on women's empowerment that were published between 1999 and 2019 and found that the most often mentioned source was Kabeer's (1999) article in *Development and Change*, where she defines empowerment as the process by which people expand their ability to make strategic life choices, particularly in contexts in which this ability had been denied to them. There are other ways to define empowerment, including the typology of power (Rowlands 1995, 1997), which contrasts generative forms of empowerment, such as "power within" (involving self-respect, self-efficacy, and an awareness of rights), "power to" (enacting personal goals), and "power with" (acting collectively towards shared interests), with the idea of dominating or exercising "power over" others.

Two major global studies have quantified women's participation and contributions in small-scale fisheries (SSF), highlighting their significant but often overlooked roles. Harper et al. 2020 estimated that around 2.1 million women are directly involved in SSF globally, making up about 11% of total SSF employment. The economic value of women's work in SSF was estimated at approximately USD 14.8 billion annually, underscoring their crucial contributions to coastal economies, food security, and family subsistence.

In contrast, a more recent and comprehensive study published in 2023 by FAO, Duke University, and WorldFish titled *Illuminating Hidden Harvests* found that roughly 44.7 million women participate in SSF worldwide, which corresponds to about 39.6% of the active SSF workforce across pre-harvest, harvest, and post-harvest activities. This study also noted that women represent 15.4% of total employment in the pre-harvest sector (including tasks such as fishing gear manufacturing, repair, bait and ice provisioning, and boat building) and about 18.7% in the harvesting sector (encompassing both vessel-based and non-vessel-based activities).

### **Indian scenario:**

India's fisheries sector has been steadily developing, supported by a vast coastline stretching 11,098.81 kilometers, India is a global player in the fish trade, ranking second in fish production and share around 8% of global fish production (GOI, 2025). The fishery sector contributes Rs. 2,88,526 crores to the GDP (GVA:2021-22). The average yearly growth rate for fish production is 7.98%.



Maharashtra's coastline is 877.97 km (GOI,2025). In the fiscal year 2022-23, the state's marine fish production was 4.46 lakh metric tons, with an additional 1.44 lakh metric tons from inland sources. Coastal communities are vital as centers for residence and business for local people. Within these communities, fisherwomen play a critical role in family support by engaging in activities such as fish processing, marketing, and distribution. Their involvement can lead to higher incomes, depending on their annual working hours. According to the 2019-20 census, Maharashtra had 5,29,433 inland fisherwomen and 1,88,499 marine fisherwomen (Handbook of fisheries statistics,2023).

The crucial role that women play in the fishing industry emphasizes their diverse contributions to different phases of the business. Women in fishing villages, who have historically been marginalized, have increasingly taken on important roles and made considerable contributions to the sustainability and economic growth of the fishing industry. In India, women's roles in the fishing industry have changed dramatically, shattering long-held stereotypes (World Bank, 2012).

Women perform various activities in culture and capture fisheries. The number of women involved in aquaculture varies depending on its size and kind of culture practice; for example, women produce more fish from freshwater ponds than from marine cages. This is due to the necessity for explicit gender strategies for holistic development and the acknowledgement of the significance of gender (Gopal et al.,2012). The 2017 National Policy on Marine Fisheries recognizes the role of women in pre-harvest, harvest, and post-harvest fisheries operations. It acknowledges that women make up over 66% of the workforce in post-harvest activities in the fishing industry and that, in addition to raising families, they play a significant role in the retailing of fish, the drying of fish, and other value-adding activities carried out by women's self-help groups (SHGs).

The policy aims to strengthen women's roles by facilitating the formation of women's cooperatives; women-friendly financial support schemes; favourable working conditions, which include transportation facilities for retail marketing, safety, security, and hygiene; encouragement for value-addition activities and small-scale fishing; and facilitating women's active engagement in fisheries management (UN Women, 2020).

Getting gender integration right is emphasized in the CGAIR's 2012 report, which identifies aquatic agricultural systems as a key instrument for reducing poverty. According to Rajaratnam (2016), aquaculture is gendered, with a higher proportion of men than women working in the industry and holding separate positions. Women typically labour in lower-status positions and get less compensation for doing the same task. Women are more likely to participate in aquaculture when it is seen as having little value, such as when the industry is just starting out or is in decline. The employment and power dynamics of women in aquaculture value chains are similar to those in other productive occupations, such as agriculture, in terms of asset ownership, rights, and power dynamics (Williams et al. 2012, Bergere 2015).

Nonetheless, women are crucial to the fishing industry in all coastal regions, and nearly all shore-based activities focus on women. They do engage in a variety of tasks that are frequently invisible to the outer world. As a result, women manage, earn, and control large amounts of money, funding a range of fish-based businesses and producing significant returns for both their household and the community (Salim et al.,2011; FAO,2024b).

Current aquaculture policies and strategies lack a gender perspective. Certification, good practice accreditation, and all aquaculture labor practices should align with Sustainable Development Goals (SDG 5), which focuses on gender equality and the empowerment of all women and girls, and (SDG 8), which promotes decent work and economic growth. Achieving these SDG targets requires the involvement of all aquaculture stakeholders. Gender equality must be integrated into aquaculture planning, development, monitoring, and evaluation, necessitating political commitment from sector leaders, advocates, and gender champions, along with new technical tools for implementation. (Brugere and Williams, 2017). The Sustainable Development Goal (SDG) 5 of gender equality and women's and girls' empowerment has also raised the need for indicators to track growth (Quisumbing et al., 2023).

### **Role of women in fisheries**

Women in fisheries play a multidimensional role in the fishing sector from harvesting, capturing, culture fisheries, marketing, and processing. According to a 2019 Indian survey, women—including fisherwomen—performed household tasks like cooking, cleaning, and laundry for an average of five hours and fifteen minutes per day. Additionally, a third of the women, primarily those with young children, devote an additional two hours and seventeen minutes per day on average to the care and education of children: A total of seven and a half hours women devote to daily household activities (Gopal et al., 2012).

### **Fish Harvesting:**

Fishing at sea or offshore has traditionally been viewed as a male-dominated activity. However, in states like Kerala, women participate in prawn netting in backwaters and play a significant role in gathering bivalves from these areas, as well as marketing them to ornamental dealers and lime collectors. Approximately 58% of those who collect fish or shrimp seed are women (Gopal and Ananthan, 2022). In Odisha and West Bengal, women are primarily involved in collecting fish and prawn seeds. Along the Gulf of Mannar in Tamil Nadu, women from fishing communities collect seaweed naturally found in the region and sell it to companies. Women often engage in coracle fishing, using small canoes and gear such as gillnets (Tanuja et al., 2024). In some areas of India and Bangladesh, women collect shrimp seeds and fish fry, and rural women are deeply involved in activities such as manuring fish ponds, feeding fish, harvesting, and marketing aquaculture products (Siason et al., 2002). Women participate in various fishing-related duties, including mending nets, gathering bait, handling fishing equipment, collecting catches, and sorting fish. Along coastlines worldwide, women collect benthic animals, glean mollusks, crustaceans, small fish, and algae in intertidal zones, shallow waters, and reef areas (Monfort, 2015)

### **Fish processing:**

Women often hold key responsibilities in the fish processing and marketing sectors. According to the CMFRI Marine Fisheries Census (2016), 86% of those engaged in marketing within the marine fishing community are women. They play a major role in post-harvest activities such as drying (curing), prawn peeling, processing, gutting, smoking, freezing shrimp, packaging fish for sale, and working as laborers. In numerous coastal communities, women manage traditional fish preservation techniques like drying and smoking, and they also prepare pickles. In India's post-harvest fisheries sector, women are especially prominent in the fresh fish trade. Women constitute 90% of those involved in curing and processing, and 95% of prawn peelers (Tanuja et al., 2024; Siason et al., 2002)

### **Marketing activities:**

Women often take on important roles in selling fish in local markets. They maintain marketing networks by monitoring current prices, actively selling fish, seeking the best deals, and working on market development (Monfort, 2015). Many women operate or own fish stalls, engage in fish trading, and participate in small-scale retail. In various parts of the country, women are commonly involved in selling smoked and dried fish (Legaspi, 1995). Many of the mobile vendors who travel from place-to-place selling fish are women who buy fish directly at auctions held at wholesale markets or landing centers. These women sell fish door-to-door, often on foot while carrying loads of fish on their heads (Tanuja et al., 2024)

Within the marketing sector, three groups of women are identified:

- **Head loaders:** These women handle small quantities of lower-value fish species sold mainly in villages. Their investment is minimal, which limits their ability to bear financial risks.
- **Petty fish traders:** These women trade medium-value species and have higher investment capacities. They often travel outside their villages, reach suburban markets, and use public transportation. Because of their investment levels, they are regarded as creditworthy by non-institutional lenders.
- **Dry fish traders:** Typically, older women's group is involved in large-scale fish salting and drying. They procure fish during periods of abundance ("glut" landings) and usually employ family members for processing. These women access weekly markets and usually operate as wholesalers (Siason et al., 2002).

### **Aquaculture/culture fisheries :**

Women make up an estimated 70 percent of the global aquaculture workforce across all production systems (Hishamunda, 2014). They participate in various aquaculture activities worldwide, including shellfish farming, mariculture, freshwater farming, ornamental fisheries, seaweed farming, and aquaculture entrepreneurship (Brugere and Williams, 2017). In India, women engage in aquaculture tasks such as seaweed cultivation, crab farming, pond preparation, seed stocking, fertilizer application, feed preparation, weed removal, and guarding ponds (Tanuja et al., 2024). However, women are largely excluded from technically demanding roles like feed formulation, water quality monitoring, and disease management, mainly due to limited knowledge and skills. Some women have successfully become aquaculture entrepreneurs independently or with assistance in Tamil Nadu (Shanthi et al., 2010). In Thailand, women undertake most aquaculture responsibilities, including pond maintenance, cleaning, purchasing fingerlings, feeding fish, measuring pH levels, monitoring water quality, and record keeping. Additionally, some women are owners, co-owners, or managers of aquaculture businesses (Satapornvanit, 2014).

### **Community Leadership:**

In various coastal and fishing communities, women increasingly assume leadership positions, playing a vital part in the management of local fisheries and the promotion of sustainable resource use. They often spearhead the formation and operation of cooperatives, organize advocacy groups to represent the interests of fisherfolk, and initiate educational programs aimed at raising awareness about marine conservation and responsible fishing practices. Such leadership not only empowers women within their communities but also contributes

significantly to the sustainability and resilience of fisheries resources. These roles highlight the growing recognition of women's contributions beyond traditional fishing activities, emphasizing their influence in governance and community development efforts (Chambon et al,2024 ; Siles, 2019 ; Galappaththi et al,2022).

### **Research and conservation:**

Women contribute significantly to fisheries research, monitoring, and conservation initiatives. They often collaborate with NGOs and government agencies to gather data, conduct scientific studies, and advocate for sustainable fishing practices. For example, in Bangladesh, women have been empowered as key agents of change in the co-management of hilsa fisheries, participating actively in governance, compliance with seasonal fishing bans, and promoting sustainable use policies that led to improved fish stocks and community livelihoods. Women also serve as volunteer fish wardens, leaders, and watchers in coastal and fish sanctuary areas, helping to enforce regulations and protect ecosystems (Macusi, 2023).

A systematic review of small-scale fisheries highlights that although women's participation in fisheries management is often limited, their involvement leads to positive socio-cultural and environmental outcomes, underscoring the need to integrate gender perspectives into fisheries research and governance (Chambon et al., 2023). Overall, involving women in fisheries monitoring and conservation supports more inclusive and effective management of marine resources (Williams, 2025).

### **Entrepreneurship:**

Some women in fisheries have become entrepreneur by establishing various fish-related businesses, including seafood restaurants, fish farms, and processing units. In India's seafood sector, women play a vital role across the value chain, not only in processing and marketing but also increasingly as business owners and leaders. For example, Women's Self-Help Groups (SHGs) in states like Tamil Nadu and Andhra Pradesh have successfully launched seafood projects, highlighting the growing presence of women entrepreneurs in aquaculture and seafood processing. Globally, women represent a large share of the workforce in seafood processing, with many rising to supervisory and managerial positions or owning small and medium enterprises in the sector (Monfort, 2015). Research also shows that women's entrepreneurship in fishing communities contributes to economic resilience and socio-cultural transformation .

### **Overall management:**

It involves enabling spouses to focus primarily on fishing by taking over financial responsibilities, compliance and fiscal duties, sourcing supplies, managing crew or staff, and handling marketing tasks.

### **Constraints to women in fisheries:**

**Invisible, unrecognized, unregulated, and poorly remunerated:** poor productivity, high seasonality, and extremely poor wages are the main characteristics of women's employment in the region's traditional fisheries. Low per capita fish production and low income levels are variables that affect current employment and may affect future employment patterns for women in Bangladesh, India, and Indonesia, the three nations with the highest employment rates in the fishing industry (UN Women, 2020).

**Poor regulation of tenure:** The system of laws and traditions that either grants or denies women the ability to obtain fish, either individually or collectively, is called tenure. Tenure security would entail the protection of all these rights because the right to tenure in fisheries is a combination of rights, including the right to harvest fish and other aquatic resources, the right to unrestricted access to fishing grounds, and the right to land and marketplaces for post-harvest activities (FAO 2012).

**Inefficiencies and associated wastage and loss:** Due to the perishable nature of fish, impoverished women who lack access to transportation and storage technology are particularly susceptible to the losses brought about by its waste. Fish loss reduction is consequently an urgent problem (UN Women, 2020).

**Low credit access:** Many fisherwomen face significant challenges when starting their businesses, with a common obstacle being a lack of working capital (Das and Sundarajan, 2003; Karim, 2001; Maysami and Goby, 1999). Compared to men, women in the fishing industry typically face higher production barriers, such as limited financial availability. Women used to take microfinance as their needs are small but frequent (FAO,2015; Biswal, 2017). Securing funds is often difficult, as convincing banks and suppliers to provide loans or credit can be a major hurdle (Ayadurai, 2005). Most of the time, fisherwomen face difficulties that arise from exploitation by middlemen, intense competition, and low incomes.

**Limited market access:** Women fish vendors with baskets of fish for sale and headloads of fish cannot access most public transportation. Often, the only alternative to walking is to use private conveyance, which reduces trade profit (Das and Sundarajan 2003).

**Lack of formal work recognition:** Securing legal protection for tenure, whether in the primary harvest or secondary post-harvest sectors, also requires formal recognition of women's identification as fishermen and their labour in the industry.

Some nations have formally acknowledged women's contributions to the fishing industry and granted them the same privileges as men. In Senegal, women fish vendors receive recognition and have access to professional associations and microcredit programs (UN Women, 2020).

**Lack of social security:** Social security is "A society's protection for individuals and households to ensure access to healthcare and to guarantee income security, especially in cases of old age, unemployment, sickness, invalidity, work injury, maternity, or loss of a breadwinner" (ILO undated).

**Occupational health and safety concerns:** A disproportionate number of women who obtain formal employment in fishing sectors in the post-harvest processing industry, which is inadequately regulated and linked to occupational health risks that negatively impact their health (Islam 2008). Long working hours and health issues, including nutritional deficiencies, also add to their struggles (Sathidas et al, 2003). Knowledge gaps in health and sanitation are still pervasive, which leads to issues like diarrhea and other sickness among fisherwomen (Mahesh et al.,2016).

Most commonly, fish retailers, in particular, contend with high interest rates on loans, inadequate public transport to markets, insufficient ice and storage facilities, and poor market infrastructure, including informal taxes. Moreover, many women feel they lack the necessary skills, knowledge, and business expertise while also suffering from limited exposure and weak business networks. Their household and caregiving duties reduce the time available to devote



to marketing activities, limiting income potential. On top of these difficulties, women often face limited access to leadership roles and have little influence in decision-making processes (Sathiadhas et al, 2008).

**Initiatives for empowering women in the fisheries sector** (Tietze et al., 2007; Reshma and Kalluraya, 2024)

Programs designed to empower women in fisheries focus on various key areas. These include specialized training to build skills in fishing techniques and aquaculture, ensuring women have fair access to resources like boats, equipment, and credit, and providing financial support through microfinance or grants to help women start or grow their businesses.

Efforts also include raising awareness about women's important roles in fisheries and promoting gender equality within communities. Creating networks and support groups helps women share experiences and knowledge, while legal advocacy works toward securing their equal rights in the sector. Embracing technology is encouraged to improve efficiency and empower women with modern tools.

Studies recommend specific actions for fisherwomen, self-help groups (SHGs), cooperatives, NGOs, banks, government bodies, and fisheries institutions to strengthen capacities and support livelihoods in fishing communities. Women are encouraged to form SHGs linked with financial institutions to access credit for capital needs and small business development. Efforts also focus on improving infrastructure, market access, and including fishing communities' concerns in resource management.

Income-generating opportunities include fisheries-related micro-enterprises such as small-scale fish, prawn, shellfish, and crustacean farming, integrated fish and poultry farming, ornamental fish breeding, and fish processing activities. Increasing awareness about SHGs and promoting new partners to support these groups is vital, as many fisherwomen remain unaware of such initiatives. Studies in Maharashtra's Konkan region identify suitable micro-enterprises for women, including various forms of fish farming, shellfish culture, fish drying, and horticulture such as coconut and cashew cultivation on small landholdings.

Digital marketing offers additional avenues for women to brand and sell fish products, shell craft, and jewelry through e-commerce platforms and websites. Strengthening microfinance support through closer cooperation between financial, research, and fisheries institutions can facilitate credit flow, while insurance coverage for small enterprises can provide security.

Recommendations also include creating externally funded technical cooperation projects for pilot fish farming and post-harvest technology adoption, exposure visits, capacity building, marketing support, and participation in coastal resource management.

Training materials and monitoring manuals tailored to different SHG profiles should be developed and widely disseminated, sharing success stories to inspire new groups. Governments, such as Maharashtra's, are encouraged to prioritize fisherwomen SHGs in leasing water bodies and appoint women trainers to link them with government programs.

Partnerships with district rural development agencies (DRDAs) and fishery institutions are essential for capacity building and monitoring economic activities. Awareness programs for government officials, NGOs, and grassroots workers can improve livelihood support for fisherwomen. Exposure visits to fisheries research centers can familiarize women with advanced aquaculture and fish processing techniques.

Market access programs aim to open opportunities for women to sell their products fairly and grow economically. Policies supporting women emphasize equal access to resources, skill development, financial aid, social protections, and involvement in decision-making to ensure their voices influence fisheries management. Practical support, such as childcare facilities, helps women balance work and family demands, while health and safety measures address their specific needs. Overall, these initiatives work together to create a more inclusive, supportive environment that enables women in fisheries to thrive.

### **Women empowerment through FFPOs, Cooperatives, and Self-help groups Fish Farmer Producer Organization (FFPOs):**

FFPOs is an association of fishers or fish farmers or fisheries-related stakeholders registered under Part IX A of the Companies Act or under the Co-operative Societies Act of the concerned state, with the primary objective of establishing a sustainable fisheries value chain business.

FFPO is a scheme under Pradhan Mantri Matsya Sampada Yojana (PMMSY) launched in the financial year 2020 -2021. To achieve the PMMSY goals, the Government will register 3477 "Sagar Mitra" in coastal areas and promote the formation of Fish Farmers Producer Organizations (FFPOs) to boost domestic fish consumption with corresponding health benefits (Nasre and Dutt, 2025).

The FFPO aims to increase fish production and efficiency, modernize and enhance the value chain, build strong regulatory and management frameworks for fisheries, and ensure the welfare of fishermen by generating greater returns for all stakeholders. Small and marginal fish farmers represent the majority of the fisheries sector. These farmers deal with a variety of problems as a result of their low individual volumes, including restricted resources for expanding their production scale and related loan facilities, limited availability to high-quality seed and feed, and limited potential markets, all of leading to in lower profit margins. Meanwhile, as there are few middlemen between the producer and the market, the primary producer might only receive a small portion of the price that the final customer pays.

In the year 2023, a new FFPO emerged successfully from Varwade village of Ratnagiri district, named as Chandikadevi Matsya Vyavsay Sahakri Sansthan, which is a group of 100 fisherwomen. This FFPO is an example of a successful fisheries business by women of fisher community. The women are provided financial assistance through NCDC (National Cooperative Development Corporation) and technical assistance, in activities like processing, packaging, provision of essential equipment for packaging, marketing and managing finance through the College of Fisheries, Ratnagiri.

### **Self-help group:**

A Self-Help Group is a small, economically homogeneous, and affinity group of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per group decision for meeting productive and emergent needs (NABARD 2020). SHGs contribute to women's empowerment by expanding their capacity to make life choices, increasing their bargaining power within the household, and their participation in community life (Kabeer, 2005).

ICAR-CMFRI implemented a demonstration project in Wadatar, Sindhudurg district, to disseminate practical bivalve farming technologies as part of a UNDP-GEF funded initiative, training the 10-member Self Help Group "Prasidhi" in oyster cultivation; the group managed



500 strings containing about 7,000 oysters, harvested and marketed live oysters at Rs. 150–200 per dozen, and realized a profit of Rs. 45,000, highlighting the viability of oyster farming as a sustainable and lucrative livelihood for coastal communities in Maharashtra (Asokan et al., 2013).

Parida et al., (2022) A success story of ornamental fish farming as a tool for the alternative livelihood of tribal women in Keonjhar District, Odisha, India. Pragati Self Help Group, a group of seven women and three men in Bhatunia Village, was established in 2005. Members of this group are from tribal communities and most of them are housewives of farmers. The elected president is Mrs Mamata Dehury and the secretary is Mrs Basanti Dehury. Initially, this self-help group was provided with some financial aid from the block headquarters to run activities in microfinance and agriculture. Training and awareness activities were conducted by a combined effort of NAIP and CIFA (ICAR) under the livelihood project. The facility was visited and provided technical guidance from scientists, unit were provided with livebearers such as guppy (*Poecilia reticulata*); molly (*Poecilia latipinna*), swordtail (*Xiphophorus helleri*) and platy (*Xiphophorus maculatus*). Leads to the development of a successful women led ornamental breeding unit.

The Kudumbashree initiative is an initiative for the economic empowerment of women by the government of Kerala State in southern India. Kudumbashree, which signifies to "prosperity of the family," encourages the establishment of women's self-help groups and microbusinesses on the basis that empowering women is the most effective way to eradicate poverty. Women as fish farmers and business owners, including in Maharashtra, are encouraging sustainable practices and improved livelihoods through aquaculture training. In Kerala, groups of women established 15 fish-selling and 3 fish/seafood processing companies which receive assistance from the government (UN Women, 2020).

Vipinkumar et al. (2013) in their work, success case studies of women mobilisation in the marine fisheries sector of Maharashtra, describe the case of Naigaon night fish market in Maharashtra. The Naigaon Night Fish Market in Maharashtra is a successful example of collective action and empowerment among fisherfolk, especially women. Operating from 1:30 to 4:30 am, the market handles wholesale fish landing, sorting, auctioning, and distribution with equal participation from men and women, including women auctioneers who play vital roles in market operations. Established 25 years ago, it now involves 450 boats from three villages and manages high volumes, particularly of pomfret, generating significant income and employment for the community. The night system ensures fresher fish, rapid transport, and reduced spoilage. Women vendors and auctioneers benefit with profit margins up to Rs 700-800 per market day, and 70-80% of the market's catch is distributed through wholesalers. This model is noted for its efficiency, transparent stakeholder cooperation, and as a replicable case for empowering women and optimizing fisheries market systems.

ICA (International Cooperatives Alliance) defines cooperatives as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise (ICA, 2025). The Cooperative Society functions according to the Indian Cooperative Society Act of 1960.

Self Employed Women Association (SEWA) in India, is a cooperative located in Gujarat. It's a trade union of poor, self-employed women workers, organized women in fisheries sector to form cooperatives. The cooperatives helped women to gain access to cold storage,

transportation, get better prices for their fish by reducing dependence on middlemen, and receive training on hygiene, processing, and value addition. This leads to higher incomes, better working conditions, and improved social status of fisherwomen (sewafederation).

Case study of women fish vendors in Anchuthengu (Kerala), Joys Alex launched a WhatsApp-based fish delivery venture called *Fresh Fish*. This provides fresh fish at the doorstep to consumers. It's launched with the help of Self-Employed Women Association (SEWA) livelihood initiative. SEWA provided training (online marketing, financial skills), initial capital, and a vehicle (on interest-free terms) to help them sell directly to customers—and repay the loan in installments. Fresh Fish service can be availed of in the WhatsApp numbers 8921658297 & 9497342327 (ICSF,2022).

### **NGOs working for the empowerment of fisherwomen**

#### **India Fisherwomen Assembly (IFA) - 2024**

IFA united fisherwomen nationwide, with backing from the National Fishworkers' Forum (NFF) and Kerala Swatantra Matsya Thozhilali Federation (KSMTF). Focused on promoting visibility, tackling patriarchy, and mobilizing women leaders in dialogues on climate, Blue Economy, and food sovereignty. The assembly features discussions on critical themes, including blue economy, ocean grabbing, climate crisis, and food sovereignty.

#### **International Collective in Support of Fish Workers (ICSF) -1986**

An international NGO co-founded by activist Nalini Nayak in 1986. ICSF fosters feminist perspectives in fisheries and supports women-driven cooperatives in India.

#### **South Indian Federation of Fishermen Societies (SIFFS)**

Kerala-based NGO with ~6,000 members through 100 primary societies. Though male-led primarily, SIFFS increasingly integrates women in governance and small-scale enterprise.

#### **Jaljeevika**

Pune-based non-profit organization focused building community resilience and capacity to enhance livelihood opportunities by providing technology and using existing water bodies to people involved in fisheries. It also empowers rural women (including in Maharashtra) as fish farmers and entrepreneurs, promoting sustainable practices and enhanced livelihoods through aquaculture training ( <https://jaljeevika.org/>).

#### **Conclusion:**

Overall, this study reveals that women play a substantial and economically impactful role across all stages of fisheries globally. There are various policies, NGOs, national and state organizations working toward the empowerment of women in fisheries. Recognizing and integrating their contributions more fully into policies and management is critical for advancing gender equality, coastal community livelihoods, and sustainable development goals related to food security and poverty reduction.

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## “Women’s Silence: On Marital Rape”

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### **Abstract**

*Marital rape, or forced sex by a husband without his wife’s consent, is a form of violence that remains deeply hidden and rarely talked about, especially in societies shaped by patriarchy. In India, despite clear evidence that such violence causes serious physical and emotional harm, the law still exempts husbands from being punished for raping their wives if the wife is over 18 years old. This legal protection is rooted in old cultural ideas that marriage automatically means a wife consents to sex, denying her control over her own body.*

*Women often remain silent about this abuse because of weak legal protections, family and social pressure, fear of shame, economic dependence, and distrust of institutions like the police and courts. Many survivors suffer alone with their trauma, unable to speak out or seek justice.*

*This paper looks at how patriarchal culture, legal loopholes, and social stigma combine to keep women silent about marital rape, focusing mainly on the Indian context but also looking at global comparisons. It explores the serious harm silence causes, and outlines urgent reforms needed in law, society, and support systems to break this cycle and truly protect women’s rights and dignity.*

### **Key words**

Marital rape, patriarchy, consent in marriage, Section 375 IPC, economic dependence

### **1. Introduction**

Marital rape is when a husband forces his wife to have sex without her consent. It differs from other forms of sexual violence because it usually happens inside the “private” space of marriage, which many societies wrongly exempt from legal

scrutiny. Cultural beliefs often say marriage means a wife has given consent forever and must obey her husband sexually.

While rape outside marriage is widely criminalized, marital rape remains legally unrecognized or protected in many countries, including India. Women who suffer this violence often keep silent because speaking up risk’s stigma, violence from family, loss of financial support, or even social isolation.

This paper asks: Why are so many women silent about marital rape? How do patriarchal norms, outdated laws, and social stigma support this silence? What are the health and dignity consequences? And what legal and social changes are essential to protect survivors and stop this abuse?

## **2. Understanding Marital Rape**

### 2.1 What Is Marital Rape?

Marital rape means forced sex by a husband without the wife's willing agreement. Consent must be present every time, and marriage does not mean automatic or unlimited consent. The abuse may involve physical force, emotional pressure, or threats.

Because it happens at home, often with no witnesses, it is much harder for women to get justice compared to rape outside marriage.

### 2.2 The Legal and Global Scene

Many countries have criminalized marital rape after years of feminist activism and social change—for example, the UK, Canada, and South Africa. Yet India's law still excludes marital rape from punishment if the wife is 18 or older, based on old ideas that a wife must consent once and for all when she marries.

The Protection of Women from Domestic Violence Act (PWDVA) in India can address some sexual abuse, but it is a civil law and does not treat forced sex as the serious crime rape is.

## **3. Patriarchy, Marriage, and Women's Rights**

### 3.1 The History of Patriarchal Marriage

Patriarchy places men as heads of families and treats women's bodies as men's property. Legal traditions, like the 18th-century "Hale's Doctrine" in England, said a wife gave permanent consent to her husband on marriage day, so he could not rape her.

While many countries abandoned these ideas, INDIA's criminal law still has this exception, reflecting deep-rooted patriarchal control.

### 3.2 Social Conditioning and Gender Roles

From childhood, girls in many cultures are taught to put family honor first, suppress their sexual feelings, and accept male dominance. Women who say no to forced sex are often blamed for causing conflict or accused of being bad wives.

This leads many to see forced sex not as abuse but normal marital duty. The belief that "family matters stay inside" stops many women from reporting or even naming their experience as rape.

## **4. The Law: Barriers and Challenges**

### 4.1 The Indian Penal Code's Marital Rape Exception

Section 375 IPC defines rape broadly but excludes husbands having sex with wives aged 18 or more from rape. This legal gap means most forced sex in marriage is not punished criminally.

Since the PWDVA deals with domestic violence but not rape, women must rely on a law that doesn't fully recognize the damage done by forced sex in marriage.

### 4.2 Constitutional Concerns and the Courts

This exemption clashes with India's constitutional values of equality and dignity. The Supreme Court has criticized patriarchal family laws in cases like *Joseph Shine* (2018) but reform on



marital rape is still lacking. The government has said criminalizing marital rape would be “too harsh,” preferring civil remedies instead.

#### 4.3 International Perspective

Globally, many nations treat marital rape as a crime and have abolished related exemptions decades ago. International treaties like CEDAW emphasize consent and equality in marriage. India’s refusal to criminalize marital rape thus lags behind global standards.

### **5. Why Women Stay Silent**

#### 5.1 Shame, Fear, and Blame

Women fear being branded disloyal or troublemakers. They worry about losing family support, money, or custody of children. Reporting is often seen as betraying the family, and victims are blamed or ignored.

#### 5.2 Normalization of Abuse

In many communities, forced sex is seen as a wife’s duty. This “normalized” abuse leads victims not to recognize it as violence, making them less likely to seek help.

#### 5.3 Institutional Failure

Police and medical institutions often dismiss cases of marital rape as private matters. Without legal recognition, police frequently refuse complaints or pressure women to “adjust” at home.

### **6. The Human Cost of Silence**

Silence hides immense suffering. Many survivors face depression, anxiety, PTSD, and suicidality. Physically, they may endure injuries, reproductive health problems, infections, and unwanted pregnancies. The stress can weaken their overall health and well-being.

### **7. The Vicious Cycle of Patriarchy and Law**

Patriarchy teaches women to remain silent to preserve the family’s honor, while the law endorses this silence by not recognizing marital rape as a crime. Women don’t report because they expect no support, and lawmakers avoid fixing the law because there is little official complaint.

### **8. Breaking the Silence: The Way Forward**

#### 8.1 Legal Reform

Remove the marital rape exception from Section 375.

Make clear that consent applies within marriage and absence of consent is rape.

Sensitize police, healthcare workers, and judges to treat marital rape seriously.

Provide confidential, survivor-centred reporting and protection systems.

#### 8.2 Challenging Social Norms

Run public campaigns to teach consent, respect, and gender equality.

Encourage men to become allies against sexual violence in marriage.

Teach children and youth about bodily autonomy and healthy relationships.

#### 8.3 Support and Rehabilitation

Expand access to counselling, shelters, and legal aid for survivors.

Give survivors protection from retaliation.

Foster community discussions to break taboos around marital sexual violence.

## **9. Conclusion**

Women's silence on marital rape is no accident. It results from a patriarchal society, weak laws, social stigma, and institutional failure. Breaking this silence is necessary to protect women's dignity, rights, and health.

Only by removing legal exceptions, changing attitudes about marriage and consent, and building robust support systems can society ensure that marriage does not become a shield for sexual violence. It is time to listen to survivors, amend laws, and create safe spaces where women can speak freely and seek justice without fear.

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**“Women Empowerment and Challenges in India”**

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**ABSTRACT**

*India has been declared 2001 year for Women Empowerment at National level. World Population Conference was conducted in Kairo in 1994 and deeply discussed problems of women. Women empowerment is necessary in the current scenario of India. Especially, women are more deprived in South Asia. If society wants to increase their standard of living genuinely, then must to work in appropriate framework. The society has experienced gender-based discrimination in several platforms such as education, economic, political and cultural. Women are dominated by patriarchy social system and they are suffering by following issues since ancient period such as female foeticide, child marriage, illiteracy, malnutrition, health issues, domestic violence and harassment etc. Development of women is not easy in developing country like India because, women have lack of confidence and they are not ready to grow themselves against society. Only verbal, formal and theoretical arguments cannot provide expected results regarding empowering women. Essentially, empowerment concept is coined by Black and Radical groups in United States in 1960. There are worldwide several opinions for empowering women but in Indian perspective is different because Indian women are facing more questions and difficulties comparing others like cast-based issues and lack of basic human rights. Patriarchy society makes the women as per their requirement and expectations and it is harmful for human being. Women also deprived from basic rights, authority, dignity and natural resources. Eventually, in recent period the Government, NGOs and some institutions are working for women. The Indian Constitution provides equal rights for all the Indian citizens. The Government run some policies for women development like Beti Bachao-Beti Padhao, Right to Education, Mahila Bachat Gat and Ladkai Bahin Yojana etc. In this study the researcher has broadly covered Problems of women in India, Policies for empowering women and what are the challenges for women empowerment.*

- **Key Words:** Discrimination, Deprived, Patriarchy and violence.

**Introduction:**

There are many reasons for women empowerment in India. The level of respect for Indian women decreased significantly during the medieval period compared to ancient times. The respect they were given in ancient times began to wane during the Middle Ages. In the modern era, many Indian women are deployed in many important political and administrative positions, yet ordinary rural women are still forced to stay in their homes and lack basic amenities like

healthcare and education. Women in India also lag far behind men in terms of education. The literacy rate of men in India is 81.3 percent, while the literacy rate of women is only 60.6 percent. Women in urban areas of India are more employable than women in rural areas, according to statistics, about 30 percent of women in cities in India work in the software industry, but while about 90 percent of women in rural areas are primarily engaged in daily wage employment, agriculture and related activities.

Another major reason for the need for women empowerment in India is pay inequality. A study has revealed that women in India are paid 20 percent less than men, despite having the same experience and qualifications. Our country is progressing very rapidly and enthusiastically, but we can only sustain it if we can eliminate gender inequality and ensure equal education, advancement, and pay for women as for men.

About 50 percent of India's population is women, which means that this half of the population is needed for the development of the entire country, which is still not empowered and is bound by many social constraints. In such a situation, we cannot say that our country can develop in the future without strengthening half of our population. The need for women's empowerment arose because India had gender inequality and had been a male-dominated society since ancient times. Women were oppressed by their own families and society for many reasons and faced many forms of violence and discrimination within the family and society; this is seen not only in India but also in other countries.

In Indian society, there is a tradition of worshipping female deities in the form of mothers, sisters, daughters, and wives to honour women, but today it has become a mere show. Socio-political rights (freedom to work, right to education, etc.) were completely restricted by the men in the family. Over the past few years, the government has created and implemented several constitutional and legal powers to eliminate gender inequality and bad practices against women. However, solving such a big issue requires the continued cooperation of everyone, including women. Modern society is more aware of women's rights, as a result of which many self-help groups and NGOs are working in this direction. Women are more open-minded and are breaking social barriers to gain their rights in all dimensions. However, crime accompanies it.

### **Objectives of Study:**

1. To understand the Women Empowerment concept.
2. To discuss the challenges for Women Development in India.

### **Research Methodology:**

The present study uses a qualitative based secondary data approach to investigate the women empowerment and its challenges in India. The secondary data were gathered from books, peer-reviewed journals, government reports, and web materials. A thematic analysis was conducted to recognize key factors regarding empowerment of women and what are the challenges for that.

### **Result and Discussion:**

The state has many useful development opportunities for the youth and women. Along with school education, many renowned institutions are functioning in the state that provides

vocational education to the aspirants. The state government has also provided many options for employment and self-employment to those who are interested.

### **Challenges for Women Empowerment in India:**

Indian society is one such society, which includes many types of customs, beliefs, and traditions. There are also some old beliefs and traditions that hinder women's empowerment in India. Some of these restrictions are as follows -

Due to old and traditional ideologies, women are prohibited from leaving their homes in many parts of India. In such areas, women do not have the freedom to leave their homes for education or employment. Living in an environment of old and orthodox ideology, women begin to consider themselves inferior to men and fail to change their current social and economic status. Workplace exploitation is also a major obstacle to women's empowerment. Private sectors such as the service industry, software industry, educational institutions, and hospitals are the most affected by this problem.

Male dominance in society creates problems for women. Violence against women in the workplace has increased rapidly in recent times and has increased by about 170 percent in the last few decades. In India, women still face gender discrimination in the workplace. In many areas, women are not even allowed to leave the house for education and employment. Along with this, they do not have the freedom to work independently or make decisions related to the family, and they are always considered inferior to men in every job.

Women in India are paid less than their male counterparts, and the problem is more acute in the unorganized sector, especially where daily wages are involved. Despite doing the same amount of work for the same amount of time, women are paid much less than men, and such work reflects the power inequality between women and men. Women working in the organized sector are paid less than men, despite having the same experience and qualifications as their male counterparts.

Issues like illiteracy and dropout among women are also major obstacles to women's empowerment. While girls in urban areas are on par with boys in terms of education, they lag far behind in rural areas. The female literacy rate in India is 64.6 percent, while the male literacy rate is 80.9 percent. Many rural girls who are go to school dropout and fail to pass even the tenth standard. Although the incidence of child marriage in India has decreased significantly due to effective government decisions in the last few decades, A UNICEF report in 2018 showed that in India, about 1.5 million girls are still married off every year before the age of 18. Early marriage stunts the development of women and prevents them from growing physically and mentally.

Serious crimes like dowry deaths, honour killings, and trafficking are seen alongside many domestic violence cases against Indian women. However, it is strange that women in urban areas are more vulnerable to criminal attacks than those in rural areas. Even working women do not use public transport late at night for their safety. Women empowerment in the true sense can only happen when women's safety can be ensured and they can go anywhere without any hindrance like men. Female feticide or sex-based abortion is one of the biggest obstacles to women's empowerment in India. Female feticide is a form of gender-based infanticide in which a female foetus is aborted without the mother's consent when it is found to be female. Female feticide has created a huge gap in the sex ratio in states like Haryana and Jammu and Kashmir.

Without the complete eradication of female foeticide, our claims of women empowerment will not be fulfilled.

### **Role of Government for Women Empowerment:**

The Indian government has many schemes for women empowerment. Many of these schemes are related to things like employment, agriculture, and health. These schemes have been designed keeping in mind the situation of Indian women so that they can increase their participation in society. Some of the major schemes are MGNREGA, Sarva Shiksha Abhiyan, Janani Suraksha Yojana (a scheme to reduce maternal mortality), etc.

With the hope that one day women in Indian society will also benefit from every opportunity like men, the following schemes are being implemented by the Ministry of Women and Child Development and Welfare and the Government of India for the empowerment of Indian women:

### **Beti Bachao Beti Padhao Yojana:**

This scheme has been made keeping in mind female foeticide and girls' education. Under this, an attempt is being made to change the mindset of those who consider girls a burden by planning for the welfare of girls and providing them with financial assistance.

### **Women Helpline Scheme:**

Under this scheme, 24-hour emergency assistance services are provided to women. Women can report any type of violence or crime on the prescribed number under this scheme. Under this scheme, women can register their complaints by dialling 181 across the country.

### **Ujjwala Yojana:**

This scheme has been launched to protect women from trafficking and sexual exploitation. Along with this, work is also done under it for their rehabilitation and welfare.

### **Support for Training and Employment Programme for Women (STEP):**

The STEP scheme works to enhance the skills of women so that they can also get employment or start their own businesses. Under this program, women are educated in various fields such as agriculture, horticulture, handloom, tailoring, and fisheries.

### **Mahila Shakti Kendra:**

This scheme focuses on empowering rural women through community participation. Under this, community volunteers like students and professionals inform rural women about their rights and welfare schemes.

### **Reservation for women in Panchayati Raj schemes:**

In 2009, the Union Cabinet of India announced 50 percent reservation for women in Panchayati Raj institutions, an attempt by the government to improve the social status of women in rural areas. Through which a large number of women were elected as Gram Panchayat Presidents in Bihar, Jharkhand, Orissa and Andhra Pradesh as well as other states.

### **Some of the laws passed by the Parliament to empower women:**

The Parliament has also passed some laws to empower women with legal rights. Those laws are as follows -

- (i) Immoral Traffic (Prohibition) Act 1956
- (ii) Dowry Prohibition Act 1961
- (iii) Equal Remuneration Act 1976
- (iv) Medical Termination of Pregnancy Act 1987
- (v) Sex Determination Techniques Act 1994
- (vi) Prevention of Child Marriage Act 2006
- (vii) Sexual Harassment of Women at Workplace Act 2013

### **Role of Women in Nation Building:**

With the changing times, women of the modern era have become free to read and write. They are aware of their rights and take their own decisions. Now they cross the threshold of the house and do special important work for the country. Women constitute almost half of the population of our country. For this reason, the goal of nation building can be achieved only by fully and properly considering the role and contribution of women in the great task of national development.

There is no dearth of women in India who have not let the internal fear of social change and women's dignity overcome them. One such example is Atiya Sabri of Saharanpur. Atiya is the first Muslim woman to raise her voice against triple talaq.

Today, efforts are being made in all parts of the country to empower women. The results of this are also being seen. Today, women in the country have become aware. The idea that today's women can fulfil the responsibilities of home and family in a better way has changed. Working shoulder to shoulder with men, today's women are making their significant contributions in the largest fields of work. Be it wage work or going to space. Women are proving their mettle in every field.

### **Benefits of Women Empowerment:**

Without women empowerment, a woman cannot always find her place in the country and society. Without women empowerment, she cannot face old traditions and evils. Being free from bondage, she cannot make her own decisions. Due to lack of women empowerment, she cannot have personal freedom and control over her decisions.

Women empowerment has brought about many changes in the lives of women.

- \* Women are starting to take an active part in every work.
- \* Women are taking decisions related to their lives themselves.
- \* Women are starting to fight for their rights and are gradually becoming self-reliant.
- \* Men are also now understanding women and giving them their rights.

Men are now starting to respect women's decisions. Rights have to be taken away by asking for them, and it is also said that women have won rights from men through their achievements and organization. Only women empowerment can play a significant role in ensuring women's rights and equal opportunities. Because, women empowerment not only prepares women for livelihood, but also awakens female consciousness and prepares them to get rid of social oppression.



### **Findings:**

- Just as India has become the fastest growing country in the world today, India also needs to focus on achieving the goal of women empowerment in the near future.
- To truly empower women in Indian society, the main causes of the male-dominated and male-oriented systems of society that perpetuate bad practices against women must be understood and eliminated.
- It is imperative to change our outdated thinking about women and amend constitutional and legal provisions. In today's society, many Indian women have become Presidents, Prime Ministers, administrative officers, doctors, lawyers, etc., but even today, many women still need support and help.
- They still need more support for education, and for working freely, safe travel, safe work, and social freedom.
- This work of women empowerment is extremely important because India's socio-economic progress depends on the socio-economic progress of women.
- Women empowerment gives women the strength to fight for their rights. We all should respect women and give them opportunities to progress.
- The twenty-first century is a century of happy possibilities in a woman's life. Women are now coming forward in every field. Today's woman has now become awake and active.

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**“A study on the correlation between female literacy and women empowerment in India”**

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**Abstract: -**

*This study examines the critical correlation between female literacy and women's empowerment in India. It begins by establishing that women's empowerment, defined as the development of creative power and the achievement of socioeconomic and political justice, is an integral part of national development. The research article's primary objectives are to analyze the current status of female literacy, understand its importance as a foundation for empowerment, and suggest measures for improvement. Drawing on historical data from sources like the Census of India, the study reveals a significant increase in female literacy since 1951, yet highlights a persistent and concerning gender gap, particularly in rural areas and states such as Rajasthan and Bihar. The findings detail how literacy directly contributes to various forms of empowerment—personal, financial, social, political, and health—by enabling women to make informed decisions, access better employment, and participate actively in society.*

*The paper concludes that despite the implementation of government schemes, major challenges like poverty and child marriage hinder progress. It emphasizes that female literacy is a prerequisite for achieving true empowerment, asserting that empowerment without literacy is akin to a building without a foundation, and calls for concerted efforts to prioritize women's education for the overall development of the nation.*

**Introduction-**

Woman is considered as the power of creator. Women's empowerment is defined as the development of this creative power as well as socioeconomic and political justice, freedom of opinion, freedom of belief and worship, and equality of opportunity. To improve the social and economic status of women so that they have equal opportunities for employment, education and economic advancement as well as social freedom and advancement. This is the only way for women to achieve their goals just like men. First empowerment in simple terms can be defined as the process of empowering women to make their own decisions about their lives and live happily in their families and communities. Women's empowerment means their ability to exercise their true rights in society.

In a developing country like India, women empowerment is not only a matter of social justice, but has become an integral part of national development. Literacy is a key factor in the

advancement of women and their equal status in society. Literacy of women has a direct impact on their personal, family and social life, thereby accelerating the overall development of the country. Active participation of women is essential for the overall progress of society, and literacy is a fundamental and important means for this participation. Historically, women's education has been neglected in Indian society, depriving them of many social, economic and political rights. But, over the last few decades, the importance of women's education has been highlighted, and significant progress has been made in this field.

In this research article, what is the exact role of women's literacy in women's empowerment in India, how does this literacy affect women's personal, family and social life, and the current challenges and future directions in this regard, how literacy helps women to increase economic independence, economic awareness and social participation. Power has been studied in detail.

**Objectives: -**

1. To study the actual status of women literacy.
2. To suggest measures for women empowerment,
3. To know the importance of literacy in women empowerment,
4. To study the various schemes of the Government for women empowerment,

**Hypothesis: -**

1. The literacy rate of women in India is low compared to men.
2. The role of women's literacy has become important in women's empowerment.
3. The literacy rate of women has increased in the post-independence period.

**Concept of Women Empowerment: -**

United Nations Population Information Network (POPIN) has defined women's empowerment based on five components, which are as follows:

Women's sense of self-worth.

Their right to have access to opportunities and resources.

Their right to have the power to control their own lives, both within and outside the home.

Their right to have and to determine choices.

Their ability to influence the direction of social changes to create a better social and economic order, nationally and internationally

From the definitions of women's empowerment, as defined in the literature, we may visualize an empowered woman. An empowered woman is confident in her ability; she is capable of leading her life independently; she is socially as well as economically independent; she is opinionated, enlightened and has freedom from all sorts of domination; and finally, she is someone who is capable of standing for her own rights.

Women empowerment means ensuring equal opportunities and participation of women in the development of society. It is necessary to focus on empowering them in the fields of education, health, economic and political, as well as protecting their rights. The term women empowerment is all about power, or power based on sharing the inalienable rights of women. The term refers to liberating women from socio-economic constraints. About 50% of the

country's population is women and a large part of them is economically dependent on each other without employment. In the era of feminism, women in India.

A small section is independent and can exercise their free will and are allowed to shape their lives as they wish. But there is a large section of women in this country who need hopeful support. In most Indian villages and semi-urban cities, women are still denied basic education and despite gaining the necessary understanding, they never get the right to continue with higher education. Women empowerment is about women in India being able to effectively achieve that right.

### **Women Empowerment and Literacy: Correlation**

Literacy is the foundation of empowerment. Female literacy is not just about knowing letters, it also provides women with the ability to access, understand and make informed decisions. Education makes women aware of their rights and responsibilities, which enables them to live their lives with more confidence. When a woman becomes literate, she not only becomes able to read and write, but also opens up new avenues of knowledge and information. Literacy helps women to:

#### **1. Personal Empowerment: -**

Educated women are more aware of their rights. They have better knowledge about important issues such as health, sanitation, nutrition and family planning. This has a direct impact on their own health and the health of their children, which in turn reduces child mortality and improves the health of the family. Literacy allows women to make their own decisions with more confidence, which increases their self-esteem and makes them more self-reliant. They can access various sources of information, which increases their knowledge and broadens their perspective.

#### **Financial Empowerment: -**

Education provides women with better employment opportunities. Literate women are not limited to traditional household chores but also have the opportunity to work in both formal and informal sectors. They can learn more skilled jobs and earn better wages. This increases the family income and improves their financial situation. Economic independence is an important sign of women's empowerment. When women become financially independent, they play a more active role in more family decisions and can fulfill their needs and desires. Literacy also serves as an important basis for self-employment and starting small businesses, which can then provide employment to others.

#### **Social Empowerment: -**

This type of empowerment is the ability of women to participate fully in social and cultural life, free from discrimination and violence. This includes access to education, healthcare and legal services, as well as the ability to exercise their rights and freedoms. Literate women play a more active role in society. They become aware of the events and problems that occur in society.

#### **Political Empowerment: -**

Participate in village panchayats, local self-government bodies and other social activities. Empowerment means the ability of women to participate alongside men in political life and decision-making processes. This includes voting and running for office.

This includes the ability to fight, as well as access to leadership positions and participation in the policy-making process. Literate women teach their children the importance of education and encourage them to send them to school, which continues the cycle of education and educates the next generation.

### **Health Empowerment: -**

Women have the ability to access health care and make decisions about their health and well-being. This includes information, services, and resources that promote reproductive health, maternal health, and overall well-being.

Overall, these types of empowerments are interconnected and complementary, and empowering women in one area can have positive effects in other areas.

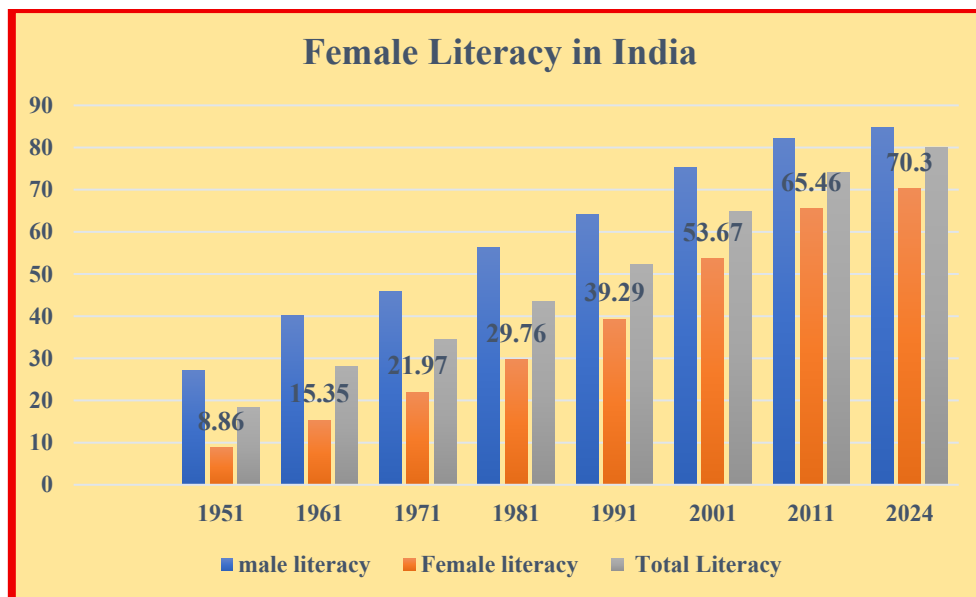
### **Female literacy in India: -**

Although the female literacy rate in India has increased, it is still lower than the male literacy rate. According to the 2011 census, the overall literacy rate in India was 74.04%, with male literacy rate being 82.14% and female literacy rate being 65.46%. Female literacy rate is still very low in rural areas and in certain states.

### **Male & Female literacy**

| No | Year | Male literacy | Female literacy | Total Literacy |
|----|------|---------------|-----------------|----------------|
| 1  | 1951 | 27.16         | 08.86           | 18.33          |
| 2  | 1961 | 40.04         | 15.35           | 28.03          |
| 3  | 1971 | 45.96         | 21.97           | 34.45          |
| 4  | 1981 | 56.38         | 29.76           | 43.57          |
| 5  | 1991 | 64.13         | 39.29           | 52.21          |
| 6  | 2001 | 75.26         | 53.67           | 64.83          |
| 7  | 2011 | 82.14         | 65.46           | 74.04          |
| 8  | 2024 | 84.70         | 70.30           | 80.09          |

Reference: Census of India 2011



The above table shows the change in literacy rates of women and men in India since independence from 1951 to 2024. In India, there has been a significant increase in the literacy rates of both women and men between 1951 and 2024. In 1951, the overall literacy rate was 18.33%, while in 2011 it was 74.04%. For men, the rate was 27.16% in 1951 and 82.14% in 2011, while for women, the rate was 8.86% in 1951 and 65.46% in 2011. It was 82.14% in 2011. It was 80.30% in 2024. There has been an increase in literacy rates from 1951 to 2024.

Although the female literacy rate in India has increased, it is still lower than the male literacy rate. According to the 2011 census, the overall literacy rate in India was 74.04%, with male literacy rate being 82.14% and female literacy rate being 65.46%. The literacy rate in rural areas and in certain states is still very low. As of 2024, the overall literacy rate was 80.09%, with male literacy rate being 84.70% and female literacy rate being 70.30%. The female literacy rate is still very low.

#### States with lowest literacy in India: -

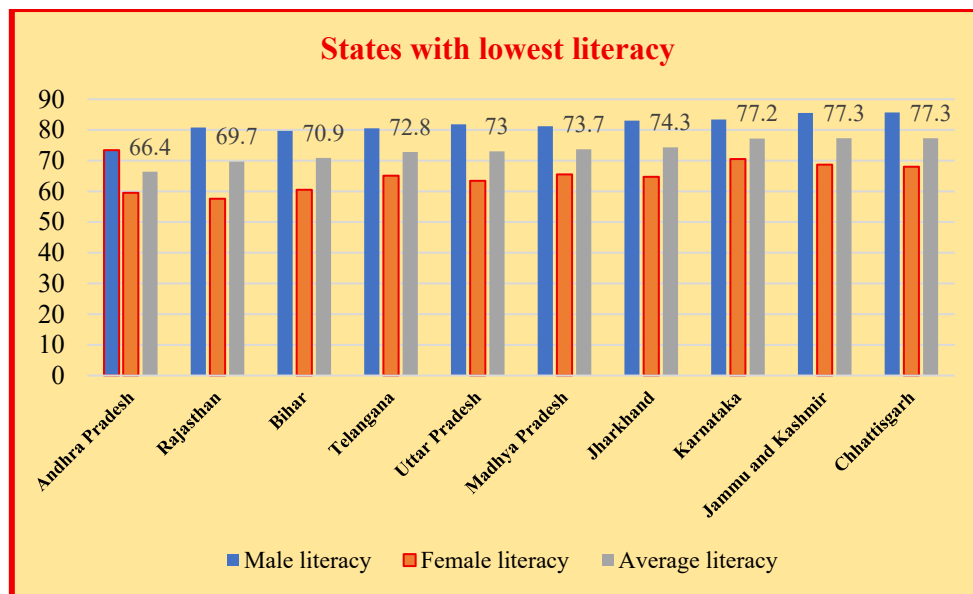
India is a developing country which has grown significantly in the area of studies. It is very important for a state to develop. Even though some states managed to reach a higher development rate, some states still have lower literacy rates. However, the government has planned several ways to make education better in such states.

The literacy rate in India is on a constant rise. With only 14% of the Indian population literate at the time of independence, the percentage has risen to 76.32% in recent years. Some of the Indian states have surpassed the national literacy average, becoming one of the most literate states of India. In a very recent announcement by the Tripura Chief Minister Manik Saha, the state became the third most literate state after Mizoram and Goa's declaration of 100% Literacy Rate. This article will contain the states with the 10 most illiterate states in India.

### States with lowest literacy in India

| No | State             | Male literacy | Female literacy | Average literacy |
|----|-------------------|---------------|-----------------|------------------|
| 1  | Andhra Pradesh    | 73.4          | 59.5            | 66.4             |
| 2  | Rajasthan         | 80.8          | 57.6            | 69.7             |
| 3  | Bihar             | 79.7          | 60.5            | 70.9             |
| 4  | Telangana         | 80.5          | 65.1            | 72.8             |
| 5  | Uttar Pradesh     | 81.8          | 63.4            | 73.0             |
| 6  | Madhya Pradesh    | 81.2          | 65.5            | 73.7             |
| 7  | Jharkhand         | 83            | 64.7            | 74.3             |
| 8  | Karnataka         | 83.4          | 70.5            | 77.2             |
| 9  | Jammu and Kashmir | 85.5          | 68.7            | 77.3             |
| 10 | Chhattisgarh      | 85.7          | 68.0            | 77.3             |

Reference: Census of India 2011



The data on the states with low literacy rates in India are given in Braille, Kodraka. Among the states with low literacy, Rajasthan has the lowest female literacy rate (57.6%), followed by Andhra Pradesh (59.5%) and Bihar (60.5%). The female literacy rate in these states is much lower than the national average. Rajasthan: Male literacy rate is 80.8% and female literacy rate is 57.6% (difference: 23.2%). This gender gap is the highest, which requires special attention for women's education. Bihar (difference: 19.2%), Andhra Pradesh (difference: 13.9%), and Uttar Pradesh (difference: 18.4%) also have significant gender gaps. All states should make efforts to reduce gender-based educational disparities, and the model of Karnataka and Chhattisgarh can be an inspiration for other states. These states should implement free education, scholarships and awareness campaigns for girls. Campaigns should be implemented



in local languages to expand educational resources and raise awareness about the importance of literacy.

### **Schemes implemented by the Central Government of India for women empowerment: -**

Many schemes are being implemented by the Government of India for the empowerment of women. The Ministry of Women and Child Development and Welfare of the Government of India is paying special attention to women empowerment. Some selected schemes like Sukanya Samriddhi Yojana, P.M. Jan Dhan Yojana are being implemented by the Government of India. If women get the benefits of these announcements and various schemes for women empowerment, they will become truly empowered. Of course, in order to get equal opportunities and equal place for women in all fields, it is necessary to strictly implement all the legal provisions and programs made for women, then women will get equal place as a full component of the society and it will help in women empowerment. Women empowerment has brought many changes in the lives of women. Women have started taking an active part in every work. Women have started taking their own decisions. Women are gradually becoming self-reliant. Men are also now understanding women and giving them their rights. Men are now respecting women's decisions.

### **Challenges facing women's education**

Although female literacy rates have increased in India, many challenges still remain. Literacy rates are still low among women in rural areas, tribal communities, and economically backward classes. Poverty, common stoop, child marriage, and lack of educational facilities are some of the major challenges.

### **Measures to increase female literacy for women empowerment**

Women's empowerment through education is the process of providing girls and women with the knowledge, skills, and confidence to fully participate in society and make informed decisions about their lives. Education is one of the most powerful tools for women's empowerment, as it can help them gain the knowledge, skills, and confidence that can help them improve their lives and the lives of their families and communities. Economic empowerment, health and well-being, political participation, and social empowerment are some of the ways in which education can empower women.

- To make education accessible to all. Providing schools and educational facilities for girls, especially in remote and rural areas.
- Raising awareness: Conducting awareness campaigns to convey the importance of literacy to every section of society.
- Financial Assistance: Providing financial assistance for education to girls from poor families.
- Changing social norms. Bringing about social change to change negative attitudes towards women's education,
- Adult Education Programs: To more effectively implement adult education and literacy programs for women who did not receive education as children.

Overall, women's education is essential to achieving gender equality and empowering women to realize their full potential. By investing in girls' education, we can create a more just and equitable world for all.

**Conclusion: -**

Increasing female literacy is essential for women empowerment in India. Literacy is not just a part of education, it is an important way for women to realize their rights, entitlements and capabilities. The government and society must work together to remove barriers to female education, encourage girls to send them to school, and help them pursue higher education. Only when every woman is literate will women be truly empowered and India's overall progress be achieved. Imagining empowerment without female literacy is like a building without a foundation, which can never be strong.

In short, the importance of women's literacy in women's empowerment in India is invaluable. Literacy is not just about knowing letters, it also makes women aware of their rights, responsibilities and capabilities. It empowers them economically, socially and politically. If women are educated, the future of the family and, in turn, the country will be brighter. Therefore, prioritizing women's literacy is very important for the overall development of India.

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## “A Study on the Impact of E-Payment on Personal Finance Management of Salaried Women aged 21 to 50 in Ratnagiri City”

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### **Abstract:**

*This study examines the adoption, usage, and impact of e-payment platforms on personal finance management among salaried women aged 21–50 in Ratnagiri City. Data was collected from **52 respondents** using a structured questionnaire. The study highlights high adoption rates, frequent usage, platform preferences, confidence levels, and the influence of e-payments on expense tracking, savings, and spending behavior. Challenges faced and satisfaction levels were also analyzed. Findings indicate that while e-payment platforms provide convenience and aid in expense tracking, they have mixed effects on savings and can encourage increased spending. The study concludes with recommendations for improving system security, reliability, and user awareness.*

### **Keywords:**

E-payment, Personal Finance Management, Salaried Women, Ratnagiri City, Digital Payments

### **1. Introduction**

E-payment platforms have revolutionized financial transactions by offering convenience, speed, and security. With the growing adoption of smartphones and internet banking, salaried women in urban and semi-urban areas increasingly rely on digital payment methods for everyday transactions. This study aims to explore the **impact of e-payment platforms on personal finance management** among salaried women in Ratnagiri City, examining **usage patterns, confidence levels, financial behavior, challenges faced, and overall satisfaction.**

### **2. Research Objectives:**

1. To examine the adoption, usage, and confidence level of salaried women towards e-payment systems.
2. To study the impact of e-payment methods on personal finance management, including budgeting, saving, and expense tracking.
3. To identify the key challenges faced and overall satisfaction level while using e-payment platforms.

### **3. Hypothesis:**

- **H<sub>0</sub> (Null):** E-payment usage does not significantly influence personal finance management.
- **H<sub>1</sub> (Alternative):** E-payment usage positively influences personal finance management.

#### **4.Review Of Literature**

- 1.Punyani et al. (2015) examined young females' perceptions toward e-payment systems in online shopping. The study revealed that women prefer e-shopping for its convenience but remain concerned about payment security, scams, and costs. The authors stressed the importance of trust and customer relationships in online retail.
2. Vijaya and Seethalakshmi (2019) examined the impact of digital money transactions on Indian women, highlighting both positive and negative effects. The study found that increasing female literacy and participation in technology-related sectors have encouraged women to adapt to digital payments. Working women benefit from greater exposure and learning opportunities, while non-working women adopt digital methods out of necessity. The research emphasized that digitization significantly influences women's roles in managing household finances and investment decisions, especially in urban areas.
3. Yeddula and Shantha Kumari (2015) found that contactless and mobile payments increase spending frequency and amount, raise cash usage and savings, and reduce overdraft fees. These effects persist over time and influence budgeting, saving, investing, and debt management practices.

#### **5.Research Gap**

Existing studies have discussed women's use of e-payment systems and their overall benefits and challenges. However, most of this research focuses on urban areas or a general population, leaving limited understanding of the situation in semi-urban regions like Ratnagiri. There is also a lack of detailed analysis on how e-payments influence specific aspects of personal finance management, such as budgeting, saving, expense tracking, and investment habits. In addition, little attention has been given to understanding the link between confidence in e-payment systems and actual changes in financial behaviour. This study aims to address these gaps by focusing on salaried women aged 21 to 50 in Ratnagiri, providing insights into both their financial practices and the role of e-payments in shaping them.

#### **6. Research Methodology**

##### **Population and Sample:**

The study focuses on salaried women aged 21–50 in Ratnagiri City. A total of **52 respondents** completed the structured questionnaire designed by the researcher.

##### **Data Collection Tool:**

Primary data was collected using a **structured questionnaire** covering demographic details, e-payment usage, personal finance management, challenges faced, and satisfaction.

##### **Data Analysis Method:**

The collected responses were analyzed using **percentage analysis** to understand adoption, usage, confidence, financial behavior, and challenges. Findings are presented **objective-wise**, along with interpretation.

## 7. Data Analysis & Interpretation

### Objective 1: Adoption, Usage, and Confidence Level of E-Payment Platforms

| Question                                                      | Options           | Percentage (%) | Interpretation                                                                           |
|---------------------------------------------------------------|-------------------|----------------|------------------------------------------------------------------------------------------|
| <b>Do you use e-payment platforms?</b>                        | Yes               | 98.1           | <b>Almost all salaried women use e-payment platforms, indicating very high adoption.</b> |
|                                                               | No                | 1.9            | <b>Only 1 respondent does not use e-payment platforms.</b>                               |
| <b>How often do you use them?</b>                             | Daily             | 40.4           | <b>Majority use e-payment daily, showing habitual usage.</b>                             |
|                                                               | Weekly            | 38.5           | <b>Weekly users also form a large portion, indicating regular engagement.</b>            |
|                                                               | Monthly           | 13.5           | <b>Small proportion uses occasionally.</b>                                               |
|                                                               | Rarely            | 7.7            | <b>Very few respondents rarely use e-payment platforms.</b>                              |
|                                                               |                   |                |                                                                                          |
| <b>Which platform do you use?</b>                             | Google Pay        | 86.5           | <b>Google Pay is the most preferred, reflecting convenience and trust.</b>               |
|                                                               | PhonePe           | 50             | <b>PhonePe is moderately used.</b>                                                       |
|                                                               | Paytm             | 19.2           | <b>Paytm is less popular among respondents.</b>                                          |
|                                                               | Net Banking       | 23.1           | <b>Some respondents use net banking for specific needs.</b>                              |
|                                                               | Debit/Credit Card | 75             | <b>Debit/Credit cards are highly used, indicating preference for secure payments.</b>    |
| <b>How confident are you while using e-payment platforms?</b> | Very confident    | 35.3           | <b>Most respondents feel very confident in using e-payments.</b>                         |
|                                                               | Confident         | 41.2           | <b>Combined with very confident, 76.5% are comfortable using e-payments.</b>             |

|  |                      |            |                                                                       |
|--|----------------------|------------|-----------------------------------------------------------------------|
|  | Neutral              | 15.7       | <b>A few remain neutral about their confidence.</b>                   |
|  | <b>Not confident</b> | <b>7.8</b> | <b>Small proportion is not confident, showing limited hesitation.</b> |

## **Objective 2: Impact of E-Payment Methods on Personal Finance Management**

| <b>Question</b>                                                                 | <b>Options</b> | <b>Percentage (%)</b> | <b>Interpretation</b>                                                                                           |
|---------------------------------------------------------------------------------|----------------|-----------------------|-----------------------------------------------------------------------------------------------------------------|
| <b>Have you reduced cash usage due to e-payment?</b>                            | Yes            | 61.5                  | Majority reduced cash usage, indicating that e-payment platforms help reduce dependency on cash.                |
|                                                                                 | Partially      | 23.1                  | Some respondents partially reduced cash usage, showing partial adaptation.                                      |
|                                                                                 | No             | 15.4                  | A small portion continues using cash, indicating limited effect for them.                                       |
| <b>Do e-payment methods help you manage your personal finances better?</b>      | Yes            | 44.2                  | Nearly half feel e-payments help in managing finances, reflecting usefulness in budgeting and expense tracking. |
|                                                                                 | No             | 30.8                  | A significant portion does not feel any benefit, suggesting other factors affect financial management.          |
|                                                                                 | Sometimes      | 25                    | Some respondents experience occasional benefit.                                                                 |
| <b>Do you track your expenses using e-payment summaries or bank statements?</b> | Yes            | 50                    | Half of the respondents regularly track expenses, showing that e-payment records facilitate monitoring.         |
|                                                                                 | No             | 30.8                  | Around a third do not track expenses, indicating gaps in using digital tools for management.                    |
|                                                                                 | Occasionally   | 19.2                  | Some track only sometimes, showing partial use of tracking tools.                                               |

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|                                                     |             |      |                                                                                                                 |
|-----------------------------------------------------|-------------|------|-----------------------------------------------------------------------------------------------------------------|
| <b>Have e-payments encouraged you to save more?</b> | Yes         | 17.3 | Very few respondents feel e-payments help increase saving, indicating limited positive impact on saving habits. |
|                                                     | No          | 63.5 | Majority feel no increase in savings, suggesting that convenience may lead to more spending instead.            |
|                                                     | Not sure    | 19.2 | Some are uncertain about the impact on savings.                                                                 |
| <b>Has your spending increased with e-payment?</b>  | Yes         | 61.5 | Majority admit increased spending, showing that easy digital payments may encourage higher expenses.            |
|                                                     | No          | 15.4 | Few respondents have controlled spending despite using e-payments.                                              |
|                                                     | Can't say   | 23.1 | Some are unsure about the effect on their spending patterns.                                                    |
| <b>Do you overspend due to cashback offers?</b>     | Yes         | 44.2 | Many respondents admit overspending triggered by promotional offers.                                            |
|                                                     | No          | 32.7 | Some avoid spending more despite offers.                                                                        |
|                                                     | Sometimes   | 23.1 | A portion occasionally succumbs to offers.                                                                      |
| <b>Does e-payment apps lead to impulse buying?</b>  | Yes         | 55.8 | More than half report impulse buying, indicating convenience may negatively affect spending discipline.         |
|                                                     | No          | 21.2 | Few manage to resist impulse purchases.                                                                         |
|                                                     | Not sure    | 23.1 | Some respondents are unsure about their impulse buying tendencies.                                              |
| <b>Has e-payment affected your saving?</b>          | I save less | 57.7 | Majority report saving less due to digital convenience and increased spending.                                  |
|                                                     | No changes  | 34.6 | Some maintain stable savings despite e-payments.                                                                |



|  |                    |            |                                                  |
|--|--------------------|------------|--------------------------------------------------|
|  | <b>I save more</b> | <b>7.7</b> | <b>Very few report improved saving behavior.</b> |
|--|--------------------|------------|--------------------------------------------------|

### Objective 3: Challenges Faced and Satisfaction with E-Payment Platforms

| Question                                                                           | Options             | Percentage (%) | Interpretation                                                                            |
|------------------------------------------------------------------------------------|---------------------|----------------|-------------------------------------------------------------------------------------------|
| <b>Have you experienced any technical problems while using e-payment systems?</b>  | Yes                 | 63.5           | Majority faced technical issues, indicating that system reliability is a key challenge.   |
|                                                                                    | No                  | 36.5           | Some respondents did not face any issues, showing partial satisfaction.                   |
| <b>What kind of issues have you faced?</b>                                         | Transaction failed  | 52             | Most problems were transaction failures, highlighting the need for stable systems.        |
|                                                                                    | Delay in processing | 44             | Delays in processing were significant, affecting user convenience.                        |
|                                                                                    | Fraud or scam       | 10             | A few experienced fraud or scams, indicating security concerns.                           |
|                                                                                    | No issue            | 28             | Some respondents reported no issues, reflecting a positive experience for them.           |
|                                                                                    |                     |                |                                                                                           |
| <b>Do you feel secure while making large payments through e-payment platforms?</b> | Yes                 | 38.5           | Only a portion feels fully secure, showing trust is moderate for high-value transactions. |
|                                                                                    | No                  | 23.1           | Some respondents feel insecure, highlighting risk perception.                             |
|                                                                                    | Sometimes           | 38.5           | A significant portion feels security depends on circumstances, showing cautious behavior. |
| <b>How satisfied are you with e-payment services overall?</b>                      | Very satisfied      | 21.2           | Few respondents are very satisfied, indicating room for improvement.                      |

|                                                                      |                       |      |                                                                                     |
|----------------------------------------------------------------------|-----------------------|------|-------------------------------------------------------------------------------------|
|                                                                      | 2                     | 40.4 | Many are moderately satisfied, reflecting average experience.                       |
|                                                                      | 3                     | 28.8 | A notable portion reports neutral satisfaction.                                     |
|                                                                      | 4                     | 5.8  | Very few are dissatisfied.                                                          |
|                                                                      | 5                     | 3.8  | Very few are extremely dissatisfied.                                                |
| <b>What improvements would you like to see in e-payment systems?</b> | Better security       | 48.1 | Nearly half prioritize better security, indicating a top concern for users.         |
|                                                                      | Faster service        | 30.8 | Many also want faster processing, showing need for efficiency.                      |
|                                                                      | Simpler interface     | 19.2 | Some respondents prefer simpler navigation for ease of use.                         |
|                                                                      | More language options | 1.9  | Very few want additional language options, showing minimal language barrier issues. |

## 8. Findings of the Study

- 1) 98.1% of salaried women in Ratnagiri City use e-payment platforms, and 78.9% of them are daily or weekly users indicating frequent usage.
- 2) Google Pay and debit/credit cards are the most preferred platforms, and 76.5% of respondents feel confident while using e-payment systems.
- 3) 61.5% of respondents have reduced cash usage due to e-payments, and 50% regularly track expenses through e-payment summaries or bank statements.
- 4) Only 17.3% of respondents have increased savings, while 63.5% reported no improvement in savings.
- 5) Increased spending and impulse buying are experienced by 61.5% and 55.8% of respondents respectively.
- 6) Technical problems are faced by 63.5% of respondents, mainly due to transaction failures and delays, and only 38.5% feel fully secure during large transactions.
- 7) Overall satisfaction is average, with 40.4% reporting moderate satisfaction.
- 8) The main areas for improvement are better security and faster service.

9)The alternative hypothesis ( $H_1$ ) is partially supported, as e-payment platforms aid convenience and expense tracking but have limited positive impact on savings and may lead to increased spending.

## **9. Conclusion**

E-payment platforms are widely adopted among salaried women in Ratnagiri City and provide significant convenience in financial transactions. They help reduce cash dependency and facilitate expense tracking. However, the platforms have limited impact on savings and may encourage increased spending and impulse purchases. Technical issues and moderate trust in security indicate areas needing improvement. Overall, e-payment platforms are **beneficial tools** but require **user discipline, system reliability, and awareness programs** for effective personal finance management.

## **10. Recommendations**

1. Security protocols should be strengthened to ensure safer large transactions.
2. Technical reliability should be improved by reducing transaction failures and processing delays.
3. Financial awareness programs should be conducted to educate users on budgeting and savings using digital tools.
4. E-payment applications should have simplified navigation and include multiple language options.
5. Promotional offers such as cashback should be monitored to encourage responsible usage and prevent overspending.
6. Automatic expense tracking and saving suggestions should be integrated into e-payment applications.

**“Feminisation of Agriculture in India: Exploring the Role of Agro-Tourism in Women’s Economic Empowerment and Rural Sustainability”**

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**Abstract**

*The feminisation of agriculture in India is a growing socio-economic trend, largely driven by rural men migrating to urban areas for non-farm jobs. With nearly 33.7% of rural males migrating (Census 2011), women are increasingly taking charge as cultivators, livestock managers, and farm decision-makers. At the same time, agro-tourism has emerged as a rural diversification strategy, offering supplementary income and promoting rural development. By blending farming with tourism, women can showcase traditional practices, cuisine, handicrafts, and cultural heritage. This creates avenues for income generation, skill enhancement, and leadership. However, challenges remain, including limited access to land, credit, training, and markets. Strengthening women’s role in agro-tourism can boost economic viability and social recognition. Policy support is essential to bridge resource and skill gaps. Linking agriculture and agro-tourism can promote gender-inclusive growth while preserving cultural and environmental sustainability.*

**Keywords:**

Feminisation of Agriculture; Women Farmers; Agro-Tourism; Rural Development

**1. Introduction:** This section presents an overview of the feminisation of agriculture in India, focusing on the role of agro-tourism in women’s economic empowerment and rural sustainability. It details the problem statement, objectives, research design, and scope, clarifying the study’s purpose and methodological approach.

**1.1 To Study the Feminisation of Agriculture in India:**

As per the 2011 Census, around 33.7% of rural males migrate in search of better employment opportunities, leading to a significant shift in rural labour patterns and the growing feminisation of agriculture in India. With men engaged in non-farm sectors, women have increasingly taken responsibility for farm management, agricultural labour, and allied activities such as animal husbandry, horticulture, and small-scale Agri enterprises. Traditionally seen as helpers rather

than primary cultivators, women's roles are now more visible and essential for sustaining rural livelihoods.

The feminisation of agriculture is driven by multiple factors. The gender division of labour channels women into low-paid, irregular, and labour-intensive agricultural work, perceived as "women's tasks." Social mobility patterns and male preference in education and physically demanding urban jobs lead men to migrate, leaving women to manage both household and farm duties. Poverty also plays a major role, as women take up agricultural or domestic labour to supplement family incomes, often shouldering double or triple workloads.

While showcasing women's resilience, this shift brings challenges. Work overload is common, with women balancing reproductive, care, and farm roles, leaving little rest or leisure. Socio-cultural isolation may occur as women take on roles traditionally reserved for men, sometimes facing disapproval from conservative communities. Family life is affected—limited time for child-raising can impact supervision, education, and emotional support, even when male migration brings remittances. The mental health of women is often strained by spousal separation, loneliness, and increased responsibilities, yet remains largely unaddressed due to stigma and poor healthcare access.

A persistent challenge is lack of recognition and ownership. Despite managing farms, rearing livestock, and selling produce, women are rarely acknowledged as farmers in policy or legal frameworks, limiting access to land titles, credit, subsidies, and training programs. In this context, women's participation in natural farming offers a transformative opportunity. By relying on ecological processes and natural inputs, natural farming reduces dependence on costly chemicals, improves farm incomes, and ensures ecological balance and nutritional food security. Women's caregiving roles make them particularly inclined towards producing healthy, chemical-free food. They also play a crucial role in biodiversity conservation, preserving indigenous seeds, preparing natural fertilizers, and utilizing local resources sustainably.

## **1.2 Statement of the Problem**

The feminisation of agriculture in India, driven by male outmigration, has increased women's responsibility in farm operations, offering both empowerment opportunities and challenges such as limited resources, socio-cultural barriers, and heavy workloads. Agro-tourism presents a promising rural diversification strategy that can complement agricultural livelihoods and enhance women's economic participation. However, research on the link between feminisation of agriculture and agro-tourism remains limited, with gaps in policies, training, and market access hindering rural women from fully realising its potential for sustainable development.

## **1.3 Research Objectives:**

- To study the trends in women's participation in agriculture and their transition into agrotourism activities.
- To identify the challenges faced by women in integrating farming with agro-tourism services such as homestays, farm visits, and local cuisine experiences.
- To explore the opportunities for women in agro-tourism, including handicrafts, food processing, and cultural heritage promotion.

- To suggest strategies and policy measures for enhancing women farmers' income and empowerment through agro-tourism initiatives.

#### **1.4 Research Design:**

The study is based entirely on secondary data sources, including Census data, NSSO reports, and official publications from NABARD, ICAR, and the Ministry of Tourism. Additionally, scholarly articles and case studies on the feminisation of agriculture and rural diversification were analyzed. Two case studies of women-led agro-tourism initiatives were selected to provide in-depth insights into the role of women in integrating agriculture with tourism.

#### **1.5 Scope of the Study**

The study focuses on rural regions of India where both feminisation of agriculture and agrotourism activities are observable. Emphasis is placed on women's role in integrating agricultural production with agro-tourism services, including farm stays, local cuisine preparation, handicrafts, and cultural performances. The scope includes economic, social, and cultural dimensions of women's empowerment. The study aims to provide recommendations for policy frameworks, training modules, and sustainable business models to support women in these sectors.

#### **1.6 Limitations of the Study**

The study is region-specific and may not represent all agro-tourism and agricultural contexts in India. Relies on self-reported data, which may be subject to bias. Seasonal variations in agricultural and agro-tourism activities may affect data accuracy. Access to women participants in certain rural areas may be restricted due to socio-cultural barriers. Financial and time constraints may limit the sample size and geographical coverage.

### **2. Review of Literature**

- Agarwal, B. (2018) examined the gendered dynamics of agricultural labour in South Asia, noting that feminisation of agriculture stems from both male migration and structural rural changes. However, women's growing role in cultivation rarely comes with increased land ownership or resource control, limiting their decision-making power.
- FAO (2011) in *The State of Food and Agriculture* reported that women form a significant share of the agricultural workforce but face barriers in credit, technology, and training access. Closing the gender gap could boost productivity, incomes, and food security.
- Patil, S. & Kokate, K. D. (2017) explored agro-tourism in Maharashtra, finding women central to offering rural hospitality, cuisine, and crafts. While agro-tourism monetises their skills, inadequate marketing networks remain a challenge.
- Sharma, R. & Gupta, M. (2020) studied women-led agro-tourism enterprises, showing they enhance income, preserve heritage, and promote sustainable livelihoods. Yet, poor infrastructure and limited training hinder growth.
- Sundar, K. & Rani, P. (2022) analysed feminisation in Tamil Nadu, finding it improved household resilience but was constrained by lack of policies and gender-sensitive services. They suggested integrating agriculture and tourism policies for genderinclusive rural development.

**3. Discussion:** This section examines the role of agro-tourism in advancing women's economic empowerment and rural sustainability within the context of the feminisation of agriculture in India. It also explores how agro-tourism influences public awareness of gender-inclusive sustainable agriculture and promotes environmentally responsible operational practices.

### **3.1 The Vital Contribution of Women to Indian Agriculture**

Agriculture remains the primary livelihood for nearly 70% of Indian households, employing about 60% of the population and contributing roughly 18% to India's GDP. Rural women form a crucial part of this sector, with nearly 80% engaged in agriculture and allied activities, accounting for 33% of the agricultural labour force and 48% of self-employed farmers. Rising male migration to urban areas has positioned women as primary farm managers, responsible for producing an estimated 60–80% of India's food. Their roles span cultivation, livestock rearing, horticulture, fishing, post-harvest processing, and forestry, alongside labour-intensive tasks like cattle care, fodder collection, threshing, and winnowing. Women also lead in community management, agricultural knowledge dissemination, and grassroots extension services. The S M Sehgal Foundation's Local Participation and Sustainability Program strengthens women's leadership through capacity building, empowering Women Elected

Representatives (WERs) and forming Women Farmer Clubs (WFCs). A notable example is Swapna, president of the WFC in Mohamadshapur, Telangana, who cultivates diverse crops and practices sustainable farming techniques like Jeevamritam, mulching, and bio leaf extracts. Beyond improving her own farm, she mentors fellow women farmers, embodying the transformative potential of women's leadership in agriculture.

### **3.2 Role of Women in Rural Development**

Women in rural India are vital contributors to economic and social progress, actively involved in agriculture, entrepreneurship, healthcare, education, and community leadership. Nearly 80% work in agriculture and allied sectors, ensuring food security and managing livestock, as seen in women-led dairy cooperatives in Pulwama, Kashmir. They run small-scale enterprises like handicrafts, tailoring, dairy, and food processing, with support from initiatives such as SEWA (Gujarat) and Pudhu Vaazhvu (Tamil Nadu). In healthcare, women serve as ASHA workers and community health leaders through NGOs like Naandi Foundation and Jan Swasthya Sahyog, improving nutrition and reducing maternal and child mortality. Education-focused self-help groups and programs like Kudumbashree (Kerala) empower women with literacy, digital skills, and leadership opportunities. Additionally, they play a key role in governance, water management, sanitation, and sustainable farming, as demonstrated by Chetna Organic (Maharashtra) and Mahila Shakti Kendras (Jharkhand), fostering both economic resilience and social change in rural communities.

### **3.3 Active Participation of Women in Agro-Tourism in India**

In India, regions with strong agro-tourism potential such as Maharashtra, Kerala, Himachal Pradesh, and Sikkim are increasingly witnessing the pivotal role of rural women in developing agro-tourism ventures. Government schemes, NGOs, and private collaborations have introduced entrepreneurial training in farm-based hospitality, traditional cuisine, handicrafts, and eco-friendly practices. These initiatives aim to enhance women's economic participation while preserving culture and promoting sustainable rural development.



Women-led cooperatives and self-help groups (SHGs) have improved market access, networking, and the adoption of community-based tourism models. Backed by family support, community solidarity, and infrastructure upgrades, rural women are combining agriculture with hospitality, value-added product sales, and cultural experiences—boosting income while safeguarding traditions.

This feminisation of agriculture reveals both challenges and opportunities. It highlights persistent gender inequalities in access to resources, decision-making, and fair labour valuation, yet it also opens pathways to rural economic diversification. With targeted policy support—such as land rights, training, and market linkages—women can transform participation into sustainable livelihoods.

Contemporary consumers' interest in the farm-to-table journey and organic farming has further expanded opportunities for women in agro-tourism. Organic models preserve biodiversity, promote eco-friendly farming, and appeal to health-conscious tourists. Sikkim's women-run agro-tourism units showcase how women can manage operations, marketing, and digital promotion, integrating traditional knowledge with modern business practices.

This approach has given women financial independence, leadership confidence, and stronger voices in household and community decisions. The Sikkim experience serves as a blueprint for other states, proving that organic agro-tourism can drive women's economic empowerment, foster social inclusion, and support poverty reduction. With strategic investments in training, infrastructure, and market systems, women's participation in agro-tourism can become a transformative force in rural India's economy and culture.

In rural India, where agriculture remains the primary source of livelihood for a large section of the population, women often bear a disproportionate burden of poverty due to limited access to resources, training, and decision-making opportunities. However, the intersection of agriculture and tourism—particularly through organic farming—has created new avenues for women's empowerment and rural development. Agro-tourism serves as a platform where rural communities can attract visitors to experience farming life, learn about cultivation practices, and participate in rural cultural activities.

In Maharashtra, particularly in the Konkan region, women play a pivotal role in agro-tourism by integrating sustainable agriculture with cultural experiences. They engage in organic crop cultivation of fruits, vegetables, spices, and herbs, preserving indigenous seeds and maintaining soil health, thereby enhancing both farming skills and income. Women also prepare traditional Konkan meals, manage farm cafés, and cater for agro-tourism events, promoting local cuisine and generating revenue. Acting as farm guides, they conduct tours, workshops, and harvesting demonstrations, building confidence and community respect. Handicraft production, including coconut-based crafts, bamboo items, and organic beauty products, provides additional income while preserving local art forms. They organise cultural programs such as folk dances, music shows, and festivals, strengthening cultural identity and attracting seasonal tourists. In management roles, women oversee bookings, coordinate with operators, and maintain facilities, demonstrating strong entrepreneurship. Marketing efforts through social media and brochures expand reach, while self-help groups (SHGs) foster collective management, risksharing, and access to micro-finance. They also develop value-added products like kokum syrups, mango pickles, and herbal teas, diversifying income streams. Moreover, women lead

eco-friendly initiatives such as composting, rainwater harvesting, and waste management, enhancing the sustainable appeal of agro-tourism destinations in the Konkan belt.

### **3.4 Women in Agritourism Entrepreneurship**

- Women entrepreneurs are increasingly being recognized as important contributors to agritourism growth. They bring fresh perspectives to rural tourism by combining farming knowledge with hospitality skills, thus creating experiences that attract both domestic and international visitors.
- By blending traditional farming practices with modern tourism concepts, women entrepreneurs are able to create unique offerings that stand out in the market. This combination helps preserve cultural heritage while generating additional income streams.
- Many women-led ventures emphasize sustainability, adopting eco-friendly practices such as organic cultivation, rainwater harvesting, and renewable energy sources. These approaches not only appeal to eco-conscious tourists but also protect the rural environment.
- Women in agritourism often design experiences that are family-oriented and educational. They incorporate local cuisine, folklore, and seasonal farming activities, offering tourists an authentic taste of rural life.
- Innovation is central to their business models, as they find creative ways to balance environmental responsibility with financial viability. This involves careful resource management and marketing strategies tailored to niche audiences.
- Some ventures provide accommodations like eco-lodges, farm stays, yurts, or tiny houses powered by solar energy. These spaces blend comfort with sustainability, appealing to tourists seeking nature-based getaways.
- Educational components, such as farm tours, cooking workshops, and interactive agricultural activities for children, form an important part of women-led agritourism.

These activities promote awareness of farming and strengthen community involvement.

### **3.5 Opportunities for Women in Agro-Tourism**

- Agro-tourism allows women to showcase their traditional skills such as cooking, handicrafts, and organic farming techniques. These activities not only generate income but also help preserve rural culture and traditions.
- Hosting tourists in farm stays and homestays enables women to directly interact with visitors, creating a platform for cultural exchange while enhancing hospitality skills. This improves self-confidence and leadership abilities.
- Selling homemade products like pickles, jams, organic vegetables, and handicrafts offers women an additional income stream. Such products gain higher value when linked to authentic farm experiences.
- Involving women in guiding farm tours and explaining agricultural practices promotes environmental awareness and connects visitors to sustainable farming methods. This strengthens their role as educators and community ambassadors.

- Agro-tourism creates opportunities for women to access training in marketing, entrepreneurship, and eco-tourism. These skills help them expand their ventures and reach wider markets, including online platforms.

### **3.6 Obstacles and Challenges for Women in Agro-Tourism**

- Women engaged in agro-tourism encounter a wide range of challenges that limit their growth potential and business sustainability. One of the most significant barriers is the limited access to education and vocational training in areas such as hospitality management, agro-tourism operations, digital marketing, and sustainable farming practices. This skills gap often results in missed opportunities for service quality improvement and business expansion.
- Financial constraints pose another major challenge. Many women struggle to obtain bank loans or credit facilities due to the absence of collateral, lack of land ownership rights, and gender bias in lending processes. Moreover, low awareness of government schemes, subsidies, and rural entrepreneurship programs further limits their ability to invest in necessary infrastructure such as accommodation facilities, sanitation, and recreational amenities.
- Social and cultural norms in rural communities frequently restrict women's mobility and decision-making authority. In many cases, family or community expectations discourage women from travelling alone, attending training programs, or taking independent business decisions. These restrictions not only limit operational efficiency but also reduce networking opportunities.
- Women entrepreneurs in agro-tourism also face stereotypes and societal perceptions that underestimate their leadership capabilities. Such attitudes can weaken their confidence, reduce access to partnerships, and slow business growth.
- Seasonal fluctuations in tourism demand create income instability, making it difficult for women to maintain steady cash flow throughout the year. This is particularly challenging in regions dependent on specific climate conditions or festivals for tourist inflow. Additionally, the growing competition in the agro-tourism sector requires continuous innovation, unique branding strategies, and customer engagement initiatives—skills that may be difficult to develop without adequate support and training.
- Sustainability is another pressing issue. Women operators must find ways to balance profitability with environmental conservation, ensuring that agricultural land, water resources, and biodiversity are not adversely affected by increased tourist activity. This challenge is compounded by changing tourist preferences, which require adaptability to emerging trends such as eco-tourism, farm-to-table dining, and cultural immersion experiences.

### **3.7 Policy Recommendations for growth of women entrepreneurship:**

- Increasing women's access to capital through gender-focused loan programs, microfinance initiatives, and low-interest credit facilities can significantly support their ventures. Financial literacy programs can further enhance their ability to manage resources effectively.

- Designing financial products specifically for women in agritourism—such as small startup grants or season-based repayment plans—can encourage more participation and reduce the financial burden on entrepreneurs.
- Capacity-building programs in areas like agritourism operations, marketing, and ecofriendly farming techniques will equip women with the skills to run sustainable and competitive businesses.
- Mentorship and networking platforms can connect women entrepreneurs with industry experts, investors, and other successful business owners. This exchange of ideas and resources fosters innovation and confidence.
- Policymakers should actively promote gender-inclusive policies that encourage rural women to engage in entrepreneurship. This includes simplifying licensing processes and providing training subsidies.
- Offering tax benefits or exemptions to women-led agritourism projects can serve as an incentive for more women to start such ventures. These benefits can also support the expansion of existing businesses.
- Providing technical assistance in adopting sustainable practices—such as solar-powered irrigation or eco-friendly waste management—can help women balance profitability with environmental care.
- Ensuring women's voices are included in rural development planning can lead to more relevant and inclusive policies. Representation in decision-making bodies ensures that women's challenges are addressed directly.

**Case study:** Some case studies taken into consideration are briefed hereunder.

#### **4.1 Case I: Culture Aangan – Empowering Rural India through Sustainable Tourism:**

Culture Aangan, founded in 2010 by entrepreneur Rashmi Sawant, stands as a pioneering model of sustainable rural tourism in India, focused on empowering rural communities—especially women—through cultural preservation and economic development. Beginning its journey in Sindhudurg, Maharashtra, Culture Aangan has expanded its footprint to states like Rajasthan, Andhra Pradesh, and Uttarakhand, adapting each project to the unique cultural and environmental context of the region. By collaborating closely with local Self-Help Groups (SHGs) and community leaders, the organization ensures that its initiatives directly benefit the people they involve. Its key programs include mangrove eco-tourism, which educates visitors about environmental conservation while providing alternative livelihoods to local fishermen and guides, as well as SHG empowerment projects that train women in hospitality, handicrafts, and sustainable agriculture, fostering financial independence and leadership. Craft revival efforts have also played a crucial role in preserving fading traditional arts such as weaving, pottery, and embroidery, while educational initiatives promote environmental awareness and cultural pride among rural youth. Culture Aangan's impactful work has been recognized nationally, winning the ASSOCHAM Award for Best Rural Tourism Initiative and accolades from the Indian Responsible Tourism Awards. Rashmi Sawant's expertise has been sought by international bodies like UNDP-GEF, highlighting the program's integration of tourism with environmental and social sustainability. The tangible social and economic outcomes include sustainable income generation for hundreds of families, curbing rural out-migration by creating

local employment, and strengthening women's roles as decision-makers in their households and communities. Additionally, the organization's efforts have contributed to preserving indigenous languages, art forms, and traditions, thereby enriching cultural heritage. Through these multifaceted impacts, Culture Aangan exemplifies how culturally rooted, community driven agro-tourism can drive rural empowerment and sustainable development.

#### **4.2 Case II: *Farm of Happiness***

Sampada Kulkarni, co-founder of *Farm of Happiness* (FOH), stands as the heart and soul of this unique agro-tourism venture alongside her husband, Rahul Kulkarni. With a background as an actress, she infused the project with creativity, warmth, and a deep sense of cultural connection, transforming their ancestral village into a sustainable rural getaway. Known affectionately as "Sampada tai" by guests, she is celebrated for her organic, home-cooked meals and meticulous attention to detail, making dining at FOH a memorable, heartfelt experience. Beyond her culinary skills, she acts as an emotional anchor and cultural ambassador, forging personal connections with visitors and fostering an environment that feels like home. Her unwavering support was crucial when Rahul left his corporate career to pursue organic farming, and her commitment to celebrating local traditions—such as gifting handmade rakhis—turns every stay into a rich cultural exchange. Sampada's leadership, hospitality, and creative vision have made FOH not just a farmstay, but an immersive, meaningful journey into rural life.

### **5. Findings**

The study reveals that feminisation of agriculture in India is a growing trend due to male outmigration and women's increasing responsibility for farm management. Case studies indicate that women-led agro-tourism initiatives have diversified rural incomes and improved community participation. Women entrepreneurs in agro-tourism have leveraged local culture, farm produce, and hospitality to attract visitors, generating both direct and indirect employment. Institutional support from NABARD, ICAR, and state tourism boards has played a significant role, though awareness and access to such schemes remain limited. Infrastructure gaps, marketing challenges, and social norms still restrict women's full participation in agrotourism enterprises. Successful ventures demonstrate that family support, training, and networking are critical to sustainability. Women involved in agro-tourism report increased selfconfidence, decision-making power, and financial independence.

### **6. Recommendations**

Capacity-building programs tailored for rural women should be strengthened to enhance entrepreneurial and hospitality management skills. Government and private stakeholders should improve rural infrastructure, including roads, internet connectivity, and accommodation facilities to support agro-tourism growth. Access to low-interest credit and simplified loan procedures can encourage more women to invest in agro-tourism ventures. Marketing support, including digital platforms and tourism fairs, should be extended to women-led initiatives for wider outreach. Policies should integrate agriculture and tourism sectors at the grassroots level, promoting women's cooperatives for collective branding and sales. Partnerships between agrotourism centres and educational institutions can foster internship and volunteer programs, creating exposure for women entrepreneurs. Social awareness campaigns should address gender biases and promote acceptance of women as agro-tourism leaders in rural communities.

## 7. Conclusion

The feminisation of agriculture in India presents both challenges and opportunities, with agrotourism emerging as a viable strategy for rural diversification and women's empowerment. Evidence from case studies shows that when provided with training, financial access, and infrastructure, women can successfully merge agricultural activities with tourism services to create sustainable livelihoods. Such integration not only enhances women's income but also preserves local culture, traditions, and biodiversity. Institutional interventions, family support, and community acceptance are key determinants of success in this sector. However, overcoming infrastructural and social barriers remains essential for scaling up women-led agrotourism models. By strategically aligning agricultural and tourism policies with gender-inclusive frameworks, India can strengthen rural economies and foster inclusive development.

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- Matale Suvarna Shankar, MBA, LLB, Assistant Professor, Sharadchandra Pawar Institute of Management & Dr. Mahesh P. Bhaskar, MBA, Ph.D., Associate Professor, Samarth Group of Institutions Faculty of Management. *The Potential of Women Entrepreneurs in Agritourism: Sparking Innovation and Sustainable Growth.*



## “Reproductive Rights and Bodily Autonomy: The Foundation of Equality”

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### **Abstract:**

*As conversations around gender equality gain momentum, the denial of bodily autonomy and reproductive rights continues to threaten the dignity, health, and freedom of millions worldwide—especially women and marginalized communities. This paper investigates the legal, socio-cultural, and economic barriers that restrict reproductive decision-making, despite widespread global advocacy.*

*Bodily autonomy encompasses the right to decide about one's own health care, use of contraception, and sexual relations. Yet, data from the United Nations indicates that only 55% of women aged 15–49 can make these decisions freely. Disparities are heightened by poverty, lack of education, gender-based violence, and harmful cultural practices such as child marriage, marital rape, and female genital mutilation.*

*The study analyzes landmark legal frameworks, such as India's MTP Act and the 2017 Puttaswamy v. Union of India judgment, in contrast with global anti-abortion laws and policies that criminalize pregnancy outcomes. By highlighting real-world case studies—such as Ms. Y in Ireland and Evelyn Hernández in El Salvador—the paper underscores the human cost of restrictive reproductive laws.*

*Moving beyond critique, the paper proposes a multi-dimensional pathway forward: implementing comprehensive sexuality education, strengthening legal protections, promoting equitable healthcare access, and transforming discriminatory social norms. It also emphasizes the need for international solidarity and sustained investment in gender equality.*

*Ultimately, the paper argues that reproductive rights are not optional—they are foundational to democracy, freedom, and justice. Without control over one's body, full societal participation remains an illusion.*

**Keywords:** Bodily Autonomy and Integrity, Reproductive Justice, Gender-Based Discrimination, Sexual and Reproductive Health Rights (SRHR), Legal and Policy Reforms

### **Introduction**

Reproductive rights and bodily autonomy are not merely individual entitlements but fundamental pillars upon which gender equality, public health, and societal well-being are built. The ability of individuals to make independent decisions concerning their bodies, health, and future is inextricably linked to their overall freedom and equality within society.

"Bodily autonomy is defined as the right to make decisions about your own body, life, and future, without coercion or violence. This encompasses crucial choices such as deciding whether or not to have sex, use contraception, or seek medical care. Complementing this, reproductive



rights rest on the recognition of the basic right of all couples and individuals to decide freely and responsibly the number, spacing and timing of their children, and to have the information and means to do so, along with the right to attain the highest standard of sexual and reproductive health.

These concepts are often encapsulated within the broader framework of Sexual and Reproductive Health and Rights (SRHR). SRHR is the concept of human rights applied to sexuality and reproduction, recognizing every person's right to make fully informed and self-determined decisions about their sexual participation, including contraception use, sexual partners, and access to sexual health information and services, without discrimination, violence, and/or coercion. SRHR encompasses a combination of four distinct yet interconnected fields: sexual health, sexual rights, reproductive health, and reproductive rights."

At its core, bodily autonomy embodies 'The Power to Say YES, The Right to Say NO.' It is fundamentally about power—the power to make decisions over one's own body and life, free from external imposition. This principle is not novel; its echoes can be found throughout history. As early as 400 BC, the Greek gynaecologist Agnodice challenged laws that barred women from practicing medicine, an early testament to the struggle for bodily self-determination. Throughout history, women's movements have consistently championed this cause, articulating the powerful and enduring call: 'Our bodies, our choice.'

### **Literature Review**

The discourse on reproductive rights and bodily autonomy has evolved significantly, informed by legal scholarship, feminist thought, public health research, and global human rights frameworks. Several key works have contributed to understanding how access to reproductive healthcare is deeply tied to broader social, economic, and legal structures.

Petchesky (1980) offered an early feminist critique of how reproductive rights are not merely about privacy or choice but must be understood as a matter of social justice and access. She emphasized the importance of framing bodily autonomy in terms of collective entitlements rather than individualized freedoms, especially for marginalized groups. Similarly, Sen, Germain, and Chen (1994) expanded on this by introducing the concept of "reproductive empowerment", arguing that women's autonomy over their reproductive lives is intrinsically linked to education, economic participation, and access to healthcare services.

Legal scholars like Reva Siegel (2008) have highlighted how constitutional law often reflects societal biases, particularly around gender and reproduction. Her work interrogates how reproductive restrictions are used to enforce social norms and disproportionately penalize poor women and women of color. This perspective aligns with Doyal's (1995) feminist analysis of health, which stresses the intersection between biological, social, and political determinants of women's well-being.

Further, the World Health Organization (2022) provides a comprehensive, rights-based framework linking reproductive health to gender equality, non-discrimination, and the right to health. Their reports emphasize that criminalizing abortion and denying access to contraception are violations of international human rights law. Studies by United Nations agencies (UN Women, 2021) echo this, presenting empirical evidence that when reproductive rights are denied, it leads to broader social inequality, poor health outcomes, and entrenched cycles of poverty.

Critical regional analyses, such as that of Hernández Castillo (2021), examine Latin American contexts, where religious conservatism and patriarchal laws have led to brutal enforcement of anti-abortion statutes. These insights are supported by recent global reports by the Guttmacher Institute (2021), which reveal how restrictive laws correlate with higher maternal mortality rates and unsafe abortion practices.

Finally, empirical and intersectional studies (Ross, 2017) emphasize that women of colour, LGBTQ+ individuals, and people with disabilities face unique and compounded barriers to reproductive autonomy. These contributions are crucial in moving beyond generalized policy debates to centre the lived realities of those most affected.

## **Objective**

This research paper explores the critical role of reproductive rights and bodily autonomy in achieving genuine gender equality and human dignity. It examines how their denial hinders women's freedom and perpetuates systemic inequality across legal, social, economic, and cultural spheres.

Key objectives include:

- To define and contextualize reproductive rights and bodily autonomy in global and historical terms.
- To analyze legal, social, cultural, and economic barriers that restrict reproductive freedom, especially for women and marginalized groups.
- To highlight real-life consequences of oppressive laws and practices through case studies.
- To assess both empowering and restrictive legal frameworks, focusing on India and international comparisons.
- To suggest evidence-based strategies—legal, educational, and policy-driven—to promote bodily autonomy and gender justice.
- To emphasize the urgency of collective action and sustained support to uphold bodily autonomy as a fundamental human right.

## **Methodology**

This study adopts a qualitative, interdisciplinary, and analytical approach, drawing from legal studies, gender studies, public health, and human rights research to construct a comprehensive understanding of the issue.

The methodology is grounded in the following components:

### **1. Document Analysis**

- Examination of national and international legal texts, including the Medical Termination of Pregnancy Act (India), Protection of Women from Domestic Violence Act, and landmark judicial rulings such as the Puttaswamy v. Union of India case.
- Review of global human rights conventions and reports, including those from the UNFPA, WHO, OHCHR, and UN CEDAW.

## 2. Case Study Approach

- Detailed study of real-world incidents such as the cases of *Ms. Y in Ireland* and *Evelyn Hernández in El Salvador* to contextualize the human cost of restrictive reproductive policies.

## 3. Literature Review

- Analysis of academic journal articles, research papers, and books related to gender-based violence, reproductive justice, and social inequality.
- Inclusion of statistics and data from authoritative sources such as WHO, UNHRC, UNFPA, and peer-reviewed studies to support claims and arguments.

## 4. Comparative Legal Framework Analysis

- Comparison of laws across countries that either protect or restrict reproductive rights, to highlight disparities and identify best practices.

## 5. Thematic Categorization

- The data and information collected are thematically categorized under legal, cultural, social, and economic determinants to allow structured and targeted analysis.

### Reproductive Autonomy and Gender Equality: An Indivisible Link

The statement "*Reproductive Rights and Bodily Autonomy: The Foundation of Equality*" reflects a fundamental truth—gender equality is unattainable without bodily autonomy. A woman's ability to make independent decisions about her body, free from coercion or discrimination, is essential to her equal participation in society.

**Beyond Reproduction:** Bodily autonomy influences far more than reproductive choices—it impacts access to education, employment, property, and political participation. Women who can freely decide on matters like contraception and reproductive health tend to experience better health, greater financial independence, and enhanced family well-being (UNFPA).

**Discrimination at the Core:** Denial of autonomy is deeply rooted in systemic discrimination—based on gender, race, age, or class (UN CESCR, 2009). Harmful practices like female genital mutilation, marital rape, and denial of sexual health services are rooted in gender norms and directly undermine liberty and dignity.

**Global Disparities:** Only 55% of women globally can make autonomous decisions about healthcare, contraception, and sex. In countries like Mali, Niger, and Senegal, over 90% of women lack this autonomy, reflecting entrenched patriarchal systems.

**A Call for Equality:** The slogan "*Our Bodies, Our Choice*" encapsulates the essential link between bodily autonomy and gender equality. Without this power, cycles of disempowerment persist, obstructing progress toward true gender parity.

### Socioeconomic Disparities and the Erosion of Bodily Autonomy

Violence against women remains a major barrier to bodily autonomy, especially among those in vulnerable socioeconomic groups. According to WHO, 1 in 3 women globally experience physical or sexual violence, mostly from intimate partners. About 27% of women aged 15–49

in relationships report such abuse, which leads to severe physical, mental, and reproductive health consequences, including increased risk of HIV and other STIs.

Beyond violence, systemic healthcare discrimination worsens outcomes for marginalized women. Around 800 women die each day from pregnancy-related causes, with poor women facing additional barriers like language issues, neglect, and cost-based denial of care—as seen in cases of migrant women turned away from hospitals.

A lack of basic health information further compounds risk. Only 34% of youth in developing countries can correctly answer five basic HIV questions. As a result, adolescents account for 2.5 million of the 19 million unsafe abortions each year, making up 70% of related hospitalizations in developing countries.

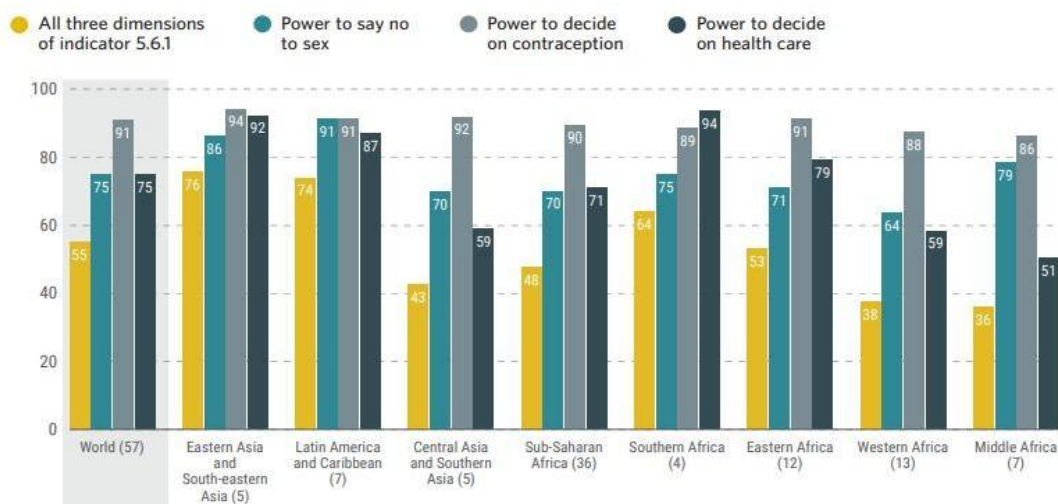
Globally, only 55% of women have full autonomy over healthcare, contraception, and sex, with rates dropping below 10% in countries like Mali, Niger, and Senegal. Legal restrictions on abortion worsen the crisis—42% of women live where abortion is highly restricted, driving unsafe procedures underground, especially for those already facing poverty and discrimination.

## Determinants of Reproductive and Bodily Autonomy in Today's World:

### 1. Socioeconomic Circumstances

- **Education:** A woman's educational attainment directly correlates with her power over sexual refusal, contraception, and healthcare decisions. Lower education levels for women, especially compared to their partners, increase the risk of sexual violence (UNFPA, 2019).
- **Wealth:** Girls and women in the lowest wealth quintiles are more susceptible to experiencing unwanted sexual relations.

Figure 1. *Proportion of women aged 15 to 49 years who make their own decisions regarding sexual and reproductive health and rights by SDG region (2007–2018). Adapted from United Nations Population Fund, 2020.*



As illustrated in *Figure 1*, only 55% of women worldwide make their own decisions across all three key areas of sexual and reproductive health—healthcare access, contraceptive use, and sexual consent—highlighting global disparities in bodily autonomy (UNFPA, 2020).

## **2. Interpersonal Relations**

- Partner & Family Influence: Relationships with partners and extended family significantly impact autonomous decision-making. Men, often as household heads, frequently dominate sexual and reproductive health decisions, despite these often being seen as "women's issues."
- Gender Norms: Norms paradoxically assign women responsibility for reproductive health while denying them decision-making power.
- Communication: Effective communication within relationships is a key predictor for joint or autonomous decision-making on sexual and reproductive health. The opinions of mothers-in-law are also influential.

## **3. The Role of the Community**

- Conflicting Norms: Community values may conflict with bodily autonomy, leading to pressure to bear children or perpetuating submissive sexual roles for women.
- Discussion Barriers: Community norms can discourage open discussion of sexual and reproductive health with men, hindering negotiation for sexual relations, contraception, and healthcare.
- Unequal Power: Studies show some men believe they are entitled to dominate women, reflecting clear power imbalances (e.g., Habibov et al., 2017; Fahmida & Doneys, 2013; Hattori & DeRose, 2008).

### **Social and Cultural Challenges:**

The exercise of reproductive rights and bodily autonomy is severely hampered by deeply ingrained social and cultural norms, practices, and systemic biases.

- Forced and Child Marriage: These practices deny individuals the fundamental right to choose their partner and consent to marriage, directly violating bodily autonomy and human rights (OHCHR, 2020). They are rooted in patriarchal attitudes, stripping women and girls of decision-making power over their own bodies, healthcare, contraception, and sex.
- Harmful Marital Practices: Beyond forced entry into marriage, certain traditions, like widow inheritance, compel women into non-consensual sexual relations, significantly increasing health risks, including HIV transmission (Mabumba et al., 2007; Agot et al., 2010).
- Modern Slavery: An estimated 40 million people are subjected to modern slavery globally, completely deprived of control over their bodies or lives (United Nations, n.d.). Over 70% of these victims are female, highlighting an extreme form of exploitation and denial of autonomy.
- Humanitarian Crises: During emergencies, the breakdown of social structures elevates the risk of sexual violence and fuels fears for "family honor," often leading to an increase in forced and child marriages as a perceived protective measure (UN HRC, 2019).
- "Honour" Killings: These extreme acts deny autonomy by prioritizing a family's perceived "honour" over a woman's life, often for defying social norms. An estimated

5,000 "honour" killings occur annually, with 58% of female murder victims globally killed by an intimate partner or family member (WHO, 2013).

- Marital Rape and "Marry-Your-Rapist" Laws: Many legal systems still don't recognize marital rape as a crime, or allow rapists to evade punishment by marrying their victims (Equality Now, 2020). This reflects traditional views of a wife's body as her husband's property.
- Female Genital Mutilation (FGM): Defined as non-medical removal or injury to female genitalia (WHO, 2020a), FGM is a human rights violation rooted in gender inequality, aimed at controlling women's sexuality and denying their bodily autonomy. Over 230 million women and girls live with FGM globally (UNFPA 2020c; UNICEF 2020a).
- Adolescent Pregnancy and Unsafe Abortions: In low- and middle-income countries, 21 million adolescent pregnancies occur annually, with half being unintended and frequently leading to unsafe abortions (WHO, 2019–2023). This highlights a significant lack of reproductive autonomy and access to safe care for young women.
- Pervasive Violence Against Women: A staggering 1 in 3 women worldwide experiences physical and/or sexual violence, predominantly from intimate partners (WHO Data). This widespread violence severely impacts physical, mental, sexual, and reproductive health, and increases HIV risk.
- Discrimination and Gender Inequality: The very foundation of autonomy rests on the right to make decisions free from discrimination based on sex, age, race, or other factors (UN CESCR, 2009). The denial of this right, often through stereotypes and assigned gender roles, undermines fundamental equality and privacy, as highlighted by the UN Working Group on Discrimination Against Women (2017).

### **Legal Framework: Laws that Empowers and Laws that Controls**

Legal systems play a dual role in shaping bodily autonomy and reproductive rights: some laws empower and protect, while others restrict and control. This section examines both types, with a particular focus on the Indian context and critical global issues.

- **Restrictive Abortion Laws:**
  - Such laws do not reduce abortions but make them unsafe, driving them underground (WHO).
  - They are a form of gender-based oppression, undermining dignity and autonomy, disproportionately affecting marginalized groups.
  - Globally, 42% of reproductive-age women faced highly restrictive abortion laws in 2017.
- **Empowering Indian Laws:**
  - Protection of Women from Domestic Violence Act, 2005: Safeguards against all forms of domestic abuse, providing legal recourse and support.
  - Sexual Harassment of Women at Workplace Act, 2013: Ensures safe work environments and mandates redressal mechanisms for harassment.



- Maternity Benefit Act, 1961 (Amended 2017): Guarantees paid maternity leave (up to 26 weeks) and job security.
- Medical Termination of Pregnancy (MTP) Act, 1971 (Amended for 24 weeks): Legally regulates abortion for various reasons, including risk to health, rape, or contraceptive failure.
- Prohibition of Child Marriage Act, 2006: Prohibits underage marriages (girls under 18, boys under 21) to prevent forced unions and protect minors, though cultural challenges persist.
- Immoral Traffic (Prevention) Act, 1956: Targets human trafficking and exploitation for prostitution, punishing traffickers and aiding survivors.
- PCPNDT Act, 1994: Prevents female feticide by banning sex determination and regulating diagnostic techniques.
- **Landmark Judgment: Puttaswamy v. Union of India (2017):**
  - India's Supreme Court declared the Right to Privacy a fundamental right under Article 21, explicitly affirming individual bodily autonomy.
  - This ruling strengthens constitutional backing for reproductive choices, including abortion rights, and LGBTQ+ rights, recognizing dignity and personal liberty.

### **Global Case Studies: The Human Cost of Criminalizing Reproductive Rights**

The devastating consequences of restrictive reproductive laws are exemplified in international case studies such as that of *Ms. Y* in Ireland and *Evelyn Hernández* in El Salvador. *Ms. Y* was an asylum seeker who became pregnant as a result of rape and was denied an abortion under Ireland's then-total abortion ban. Despite expressing suicidal intent, she was forced to carry the pregnancy to near-term via Caesarean section in 2014, sparking national outrage and legal reform debates. Similarly, *Evelyn Hernández*, a teenager in El Salvador, was sentenced to 30 years in prison for aggravated homicide after suffering a miscarriage in 2016. El Salvador's total abortion ban criminalizes all pregnancy outcomes, even in cases of miscarriage or rape. These cases underscore how punitive laws disproportionately impact vulnerable women, violating their human rights and bodily autonomy.

### **Pathways to Empowerment: Strengthening Bodily Autonomy and Reproductive Rights**

Achieving universal bodily autonomy and reproductive rights demands a multi-pronged approach encompassing legal reforms, social transformation, enhanced healthcare systems, and sustained investment.

#### **A. Comprehensive Sexuality Education**

- Must be early, scientific, inclusive, and rights-based.
- Empowers youth with critical knowledge on contraception, consent, and HIV prevention.

#### **B. Health System Overhaul**

- Prioritize sexual and reproductive health in national policies.



- Provide services that are affordable, non-judgmental, culturally sensitive, and available in local languages.
- Healthcare decisions must be patient-centered, ensuring individuals have the final say over their reproductive and sexual health.

### **C. Public Awareness & Social Norm Change**

- Actively challenge and transform patriarchal beliefs and social/cultural norms that limit choices (e.g., around marriage, motherhood, obedience).
- Support public awareness campaigns, community dialogues, and storytelling to promote bodily autonomy for all genders.

### **D. Legal Empowerment and Effective Implementation**

- Develop and strengthen enabling laws that protect against violence, guarantee access to contraception and abortion, and ensure equal treatment.
- Crucially, these laws must be effectively practiced, not just promised, ensuring consistent upholding across all communities and systems.

### **E. Global and Local Solidarity**

- Foster cross-border collaboration to support survivors, amplify marginalized voices, and push back against regressive policies.

### **F. Sustained Investment and Gender Equality**

- Genuine bodily autonomy requires committed and ongoing investment across all sectors (education, awareness, legal systems, healthcare).
- Autonomy fundamentally depends on true gender equality, enabling women and girls to make decisions without fear, pressure, or discrimination.

### **Conclusion**

"Any person who does not control what happens to their body cannot be free." This paper has affirmed that reproductive rights and bodily autonomy are the indispensable foundation of equality. We've explored the profound socioeconomic, social, and cultural challenges that erode this autonomy, from pervasive violence and harmful traditional practices to restrictive laws that deny fundamental control over one's body, as tragically illustrated by global cases.

While acknowledging legal frameworks that both restrict and empower, it's clear that true autonomy is more than a legal concept; it's a fundamental human right, an issue of equality, and ultimately, freedom. As highlighted throughout, every story of denial—whether a child bride, a woman refused contraception, or a silenced survivor—is a direct call to action.

The pathways to empowerment are clear: they necessitate robust, rights-based sexuality education, comprehensive healthcare system overhauls, challenging deeply ingrained social norms through public awareness, and the diligent enforcement of empowering legal frameworks. It demands global and local solidarity, coupled with sustained investment to ensure that laws are not just promised, but practiced. If we genuinely aspire to build a world where every girl can dream freely, every woman can live with dignity, and every person possesses the inherent power to choose, we must begin by unequivocally defending the power of choice over

our own bodies. This is the cornerstone upon which a truly equitable and just society can be built.

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## “Economic Empowerment for Sustainable Change – Role of Women Entrepreneurs and Government Schemes.”

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### ABSTRACT

*This research paper explains how women in India can become financially strong by starting their own businesses. When women earn money, it helps not just their families, but also their communities and the country. This is called economic empowerment. It means women have the power to earn, save, and take decisions for a better life.*

*The paper talks about women entrepreneurs and how different government schemes are helping them. Schemes like **MUDRA**, **Stand-Up India**, **Mahila E-Haat**, and others provide loans, training, and online platforms to sell products. These schemes have helped many women from both cities and villages to become business owners. Some now even provide jobs to other women and inspire others to do the same. We have used simple examples and real-life stories to show how women are growing through business. These stories make it easier to understand the challenges and success of women entrepreneurs. Still, many face problems like lack of education, less support from family, shortage of money, and limited access to digital tools or the internet.*

*This paper also gives easy and useful ideas to solve these issues like giving digital training to women, spreading awareness about the available government schemes, and encouraging families and society to support women's efforts. Schools and colleges can also play an important role by teaching young girls about entrepreneurship from an early age.*

*The main goal of this paper is to show that when women grow, the country grows. Helping women earn is not just good for them, but also for the entire society. With better support and equal opportunities, more women in India can lead, succeed, and bring long-term positive change to the country.*

### 1. Introduction

Economic empowerment means giving people, especially women, the tools and support to earn money and control their lives. When women earn, they improve not only their lives but also their families and communities. This paper studies how women entrepreneurs and government schemes together help achieve economic empowerment and sustainable development. Sustainable change means improvement that lasts a long time. It does not just focus on short-term results but builds a strong future. Women's involvement in business is a key to this. Their success brings growth in education, health, and economy.

## **2. Objectives of the Study**

- To understand the meaning of economic empowerment and sustainable development.
- To explore the role of women entrepreneurs in India.
- To study the impact of government schemes on women's entrepreneurship.
- To identify the challenges faced by women entrepreneurs.
- To give suggestions for better support and empowerment.

## **3. Economic Empowerment – A Simple Explanation**

Economic empowerment means giving people the ability and confidence to make their own decisions about money — how to earn it, spend it, save it, and invest it. It helps them become self-reliant, meaning they don't have to depend on others for their needs.

For women, economic empowerment plays a very important role. When women are financially independent, they can:

- Start their own businesses or jobs
- Manage their household expenses better
- Save money for the future
- Support their family during hard times
- Make decisions about their children's education and health
- Contribute to the growth of the community and economy

When one woman becomes financially strong, she uplifts others too — like hiring other women, helping neighbours, or starting a group.

## **4. Role of Women Entrepreneurs**

Women entrepreneurs are women who start and run businesses. In recent years, more women in India are becoming business owners, in both cities and villages. They sell products online, open beauty parlours, food stalls, boutiques, or become consultants.

### **Contributions:**

- Creating jobs for others.
- Inspiring more women to join the business world.
- Bringing innovation and local ideas into the market.

### **Success Story Example:**

Kiran Mazumdar Shaw started Biocon, a leading biotechnology company in India. She began with limited funds but became one of India's richest self-made women.

## **5. Government Schemes Supporting Women Entrepreneurs**

To help women become entrepreneurs, the Indian government has launched many schemes. These schemes offer financial help, training, loans, and guidance.

### **a. Stand Up India Scheme**

- o Provides bank loans between Rs. 10 lakhs to Rs. 1 crore to women and SC/ST entrepreneurs.

**b. Mudra Yojana (PMMY)**

- o Gives loans without collateral.
- o Includes Shishu (up to ₹50,000), Kishor (₹50,000–₹5 lakh), and Tarun (₹5–₹10 lakh).
- o In 2025, more women-friendly processing and fast approvals are added.

**c. Mahila E-Haat**

- o Online platform for women to sell handmade, home-based, and local products.
- o In 2025, it includes mobile app features and digital training in local languages.

**d. Trade Related Entrepreneurship Assistance and Development (TREAD)**

- o Helps women with training and funding.
- o Provides grant up to 30% of total project cost.
- o NGOs help with training, credit, and project support.
- o Focuses more on tribal and rural women in 2025.

**e. Support to Training and Employment Programme (STEP)**

- o Provides skills training for women in different sectors.

**f. Digital Saksharta Abhiyan (DISHA)**

- o Trains women in digital skills.
- o Helps women entrepreneurs use smartphones and computers for business.

**6. Challenges Faced by Women Entrepreneurs**

Even with government support, women face many problems.

**A. Lack of Education:**

Many women, especially in villages or small towns, don't get the chance to go to school or college.

Without proper education, they don't learn business skills like planning, marketing, or accounting.

They may also struggle with using digital tools or understanding official documents. This makes it hard for them to start or grow a business. Education is the foundation, and without it, they face many difficulties. As a result, they often depend on others for important decisions.

**B. Financial Problems:**

Starting a business needs money, but many women don't have savings or property. Banks and lenders often ask for collateral like land or a house, which women usually don't own. Even if they apply for loans, they are not always taken seriously. There is also fear of taking loans due to the risk of failure.

Without financial help, their business ideas cannot become reality. This stops many women from even trying to start a business.

### **C. Family Responsibilities:**

Women are expected to take care of their home, children, and elderly family members. Because of this, they have less time and energy to focus on business. Many families don't support women stepping outside the home to work or run a business. They are often told to prioritize household duties over their career. Lack of support from husbands or in-laws adds to their burden. Managing both family and business becomes very challenging for them.

### **D. Lack of Awareness:**

The government has many schemes, loans, and training programs for women. But most women don't know these opportunities exist. They may not have access to the internet, newspapers, or proper guidance. Even when the information is available, it's sometimes too complex to understand.

Without awareness, they miss out on help that could support their business. Better communication and outreach are needed to solve this problem.

## **7. Real-Life Examples / Case Studies**

### **➤ Case Study 1: Sunita's Spice Business from Maharashtra**

Sunita is a housewife from a small village near Nagpur. In 2023, she wanted to support her family financially. She came to know about the Mudra Yojana, a government scheme that provides small loans to people who want to start their own business.

With the help of this loan, Sunita started a small spice-making business from her home. She used her own traditional recipes to prepare fresh and natural spices. Slowly, more people started liking her products. In 2025, Sunita joined Mahila e-Haat, an online platform where women can sell their handmade products. Now, she gets online orders and delivers her spices to nearby towns.

Not only that, Sunita also teaches five other women in her village how to run a business. Her small step has become a source of hope and inspiration for others.

### **➤ Case Study 2: Priya's Online Boutique from Pune**

Priya is a young woman from Pune who had an interest in fashion designing. During the COVID-19 lockdown, she lost her job and started thinking about working from home. She decided to open her own online boutique, where she could design and sell clothes.

She joined the Women Entrepreneurship Platform (WEP) and took part in digital training programs. With this help, she learned how to promote her business online, handle payments, and talk to customers.

By 2025, Priya's boutique became very popular. She now employs 10 women, many of whom work from their homes. Her story shows how digital tools and government support can help women become strong and independent entrepreneurs.

## **8. Suggestions for Improvement**

- Run more awareness campaigns in local languages about government schemes.
- Provide short training programs on business skills in villages.



- Make mobile apps simpler for women to use.
- Encourage families to support women in starting businesses.
- Give digital tools like smartphones or tablets to rural women.
- Provide safe transport options for women.
- Create local help centers in every village.
- Invite successful women to guide others as mentors.
- Offer rewards or recognition to women entrepreneurs.
- Connect banks with NGOs to help women apply for loans easily.
- Allow flexible business timings for women with children.
- Promote women's participation in online markets and fairs.
- Government should offer free Wi-Fi in rural areas.
- More women-only business events should be organized.
- Provide toll-free numbers to answer women's business queries.

## **9. Benefits of Women's Economic Empowerment**

- **Reduces Poverty:** When women start earning, they contribute to the family income. This helps in fulfilling basic needs like food, clothes, and shelter. As a result, poverty in the family and community can reduce.
- **Promotes Gender Equality:** Earning women gain confidence and respect in the family and society. They get involved in important decisions and are treated equally. This helps break old thinking that only men should lead.
- **Improves Family Welfare:** When mothers earn money, they spend it wisely on their children's health, school, and good food. This leads to a better quality of life and brighter future for the whole family.
- **Strengthens the Economy:** When more women work or run businesses, it creates more jobs for others. It boosts the country's income and supports faster development.
- **Builds Leadership:** Financially strong women become more confident and active in society. They join community work, raise their voices for change, and inspire others as leaders.
- **Brings Sustainable Change:** Empowered women often care about their surroundings and future generations. They support clean energy, save resources, and teach others about better living habits.
- **Reduces Domestic Violence:** Women who are financially independent don't have to stay in abusive or controlling relationships. They can stand up for themselves and live with dignity and safety.

## **10. Conclusion**

Women are the backbone of a strong and sustainable society. When they are given opportunities, they can achieve great things. Women entrepreneurs are proving this every day by running successful businesses, supporting families, and helping their communities grow. The Indian government has taken strong steps through helpful schemes, especially in 2025. But more work

is needed to spread awareness, provide training, and create a safe environment. Government schemes in 2025 are playing an important role, but more efforts are needed to reach every woman, especially in rural areas.

If families, communities, and the government come together, India can become a leader in women led businesses. Empowering women is not just about business, it's about creating a better, fairer, and brighter future for everyone.

With support from families, society, and policies, we can create a future where every woman has the power to lead a better life.

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## “Role of Women in Ancient India and Their Contribution in Literature”

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### **Abstract:**

*Women in ancient India played diverse role in society, reflecting the socio-cultural and economic, religious complexities of the time. In Vedic period (1500 BCE to 500 BCE) women had a significant role in religious rituals and were considered equal to male in religious matters. They were also involved in educational and intellectual pursuits. Women like Maitreyi and Gargi are well-known for their philosophical debates and their intellectual contributions. Women's status varied across different socio-religious classes as some of them held high positions. The Vedas and Upanishadas mention women sages, scholars, warriors, philosophers and Rishis highlighting their significant role in ancient Indian Society. Women also played a significant role in preserving and transmitting socio-cultural knowledge, cultural traditions, values and norms. Largely, women in ancient India played multifaceted roles contributing to various aspects of society, culture, and intellectual pursuits. The present article is an attempt to understand the role of women ancient Indian society and their contribution in contemporary literature.*

**Key Words:** Ancient India, Vedic literature, Patriarchy, Female figures, Women Empowerment Societal Expectations, Sovereignty and Independence, Equality, etc.

### **Introduction:**

Ancient India was a civilization that flourished on the Indian subcontinent from the Indus Valley Civilization (3300-1300 BCE) to the Gupta Empire (320-550 CE). Ancient Indian texts like the Vedas and Upanishads contain philosophical and spiritual knowledge. Education was imparted through gurukulas, where students lived with their gurus and learned various subjects. Ancient India was a complex and dynamic civilization that laid the foundation for many aspects of Indian culture, philosophy, and society that continue to influence the country today. Women in Vedic period had significant roles and contributions to ancient Indian society. Women like Gargi and Maitreyi are mentioned as the great philosophers and participated in various philosophical debates and discussions on spiritual and philosophical topics. Women like Lopamudra and Ghosha are credited with composing hymns and poems that are part of Vedic literature. They are mentioned as spiritual leaders and teachers, guiding others on the path of spiritual enlightenment.

These esteemed women were provided the position of joining higher education in Gurukulas, to take part in high intellectual and spiritual conferences, also, women's autonomy to contribute in political endeavors, self-protection maneuvers, educational activities; decision-making accentuates the nature of women's position in the society during the Vedic period. They were also granted unconditional financial sovereignty and relished higher roles, liability and accountability in wars and were definite upright positions, the self-sufficiency of political decisions and education were provided to them.

In 1500 BCE at Hathigumpha inscription a female political figure is mentioned which accounts the endeavors and statements of a woman, Tvastarī. It is an evidence of women's active engagement in politics and how it had a deeper impact on social structure. One more example is the Māmsāyana Arthashastra i. e. popularly known as Kautilya's Arthashastra which contains detailed instructions on how to run a government and describes various socio-political achievements of contemporary women in power and they had respectable status at home and in society. During Vedic period, women commonly held leadership positions as they received equal education; in Yajur- Veda a woman is mentioned as "Soma priest". We find the mention of dignified women as Lopmudra, āradh, Saram, Roma, Vivavr, Apl, Yami, and Gho in scriptures.

There are more than 300 sages and seers mentioned in Rig-Veda amongst them twelve are women. During this era people had a mindset that was more gender-sensitive, progressive, and liberal as compared in modern times. Ancient literature like Vedas, Vedangas, Brahmanaka, Upanishads, Grihya Sutra, Dharma Shastras, Epics, Smritis and Puranas have depicted women with extreme reverence and admiration underlining the status of women were at par with that of their male counterparts and enjoyed free and esteemed positions as mentioned in the Rig-Vedic society. They proved themselves in every aspect of the society as they are politically active, economically productive and independent.

Women not only learned various activities like dancing, fencing, music, and painting; and were actively involved in intellectual debates and were publicly active and were appreciated. They were free to participate in highly skilled activities such as war, gymnastics, archery, horse riding, community activities like religious ceremonies, educational activities, decision making, and participation in philosophical and intellectual has portrayed the nature of women's status in the social canvas during ancient times. Panini in Ashtadhyai mentioned girl students studying Vedas in Gurukulas; Katyayana revealed teachers Upadhyaya or Upadhyayi. Samrat Ashoka after his initiation in Buddhism chose his daughter Sangha Mitra for preaching of Buddhism across the world.

According to Huen Tsang, the famous traveler, mentions Rajyashri, the sister of Harshvardhan as a distinguished scholar of the time. Many women sages were known as Bramhavadinis, who donated to the Vedic texts, particularly the Rig- Veda. Some of the most prominent female writers are Lopamudra, Maitreyi, Ghosha, Vishwawara, and Gargi. These women were not only receivers of knowledge but also active composers and interpreters of Vedic hymns. Lopamudra was the wife of sage Agastya and is credited for composing several verses in the Rig-Veda. Maitreyi was a wife of sage Yajnavalkya, and known for her philosophical insights and is attributed with about ten hymns in the Rigveda. Ghosha- a female sage who composed two hymns in the tenth Mandala of the Rigveda, overcoming physical ailments to do so. Vishwawara-a Brahmadadini is also mentioned as a prominent Vedic scholar; Gargi a daughter of sage Vachaknu, was a prominent philosopher and debater, known for her academic expertise and contribution in philosophical debates.

One of the holy scripts refers a female rishi Visvara; some Vedic hymns, are attributed to women such as Apala, the daughter of Atri, Ghosa, the daughter of Kaksivant or Indrani, the wife of Indra. Superficially, in early Vedic times, women also received the sacred thread and could study the Vedas as the Haritasmṛti indicates a class of women called Brahmadadinis who remained unmarried and spent their lives in study and ritual. Panini's division between acharya (a preceptor) and acharyani (a lady teacher or a preceptor's wife), and upadhyaya (a preceptor)

and upadhyayani prove that women were equally revered and respected. The women were conferred a very important position, in the ancient India, in fact far superior position to the men of the time.

### **Conclusion:**

Women in ancient India played a significant role in restructuring the literary landscape of India. A vast number of these brilliant and ingenious female writers and poets defied societal norms and showcased their immense talent and creativity. Their contributions in literature can be traced back to the ancient Sanskrit texts such as the Vedas, Upanishads, and the Mahabharata. Empowerment through Education is a key in the contribution of these Vedic women writers.

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## **“The Missing Women at the Top: Exploring Barriers in Higher Education Leadership”**

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### **Abstract**

*In a patriarchal society, women's position has always remained marginalized. In this structure, their world and career were restricted to the private sector, specifically their family, which forced them to become entangled in domestic duties and responsibilities. The social structure of patriarchy controlled them to establish their identity in the public sphere. It is significant to note that a spread of education and opportunities opened a new horizon for women to tap into their talent and potential. However, it has been observed that a large number of highly educated and qualified women in society are not accepted for higher positions in higher education. Keeping at the centre, this fact the present paper attempts to explore the barriers for women to achieve the top position in higher education leadership.*

**Key Words:** women, leadership, higher education, patriarchy, barriers

### **Introduction**

*Women may be more publicly visible now than in the past, but it is misleading that there is a specific form of leadership practiced by "women as leaders" or "women in management" (Mitra 209)*

It clearly states that males continue to dominate organizations and impose their leadership, while women seldom get an opportunity to achieve a top position, which is underrepresented. It happens because of gender biased discrimination, which is observed and practiced in every sector of a society. Unfortunately, an educational organization is also a witness to the same. The socio-cultural context and structure still deny women's position as leaders. As a result, women are far behind as far as "equal position" and "equal opportunity" are concerned in the educational field, especially in higher education.

Yashodhra Pant and Rabindra Shivkoti refer to the quote of Grogan & Shakeshaft. It says:

*Globally, education is becoming increasingly feminized, as more women enter the teaching profession. Yet leadership positions remain male-dominated due to long-standing disparities in external exposure and opportunity. Understanding women's motivations and the barriers they face is crucial for improving gender balance in educational leadership (Grogan & Shakeshaft, 77)*

It suggests that the rigid patriarchal ideology and socio-cultural norms are responsible for keeping women away from leadership. Though a large number of highly educated and qualified women are seen in society, they are not accepted for higher positions in academia.

The access of men to higher positions and an opportunity to lead is taken for granted; in fact, they take it. While women's entry into higher positions is difficult to accept, Today, however, over half the population is well educated, they remain underrepresented in leadership. It is due to gender discrimination that women have limited opportunities, which forces them to lag in acquiring higher positions.

Women who seek to have higher positions face several problems, such as coping with additional family and domestic roles, managing conflicts between paid work and unpaid work, etc. Several factors may be responsible for missing women's entry into higher positions. Broadly, they may be categorized as Individual Barriers, Social Barriers, and Organizational Barriers.

## **I) Individual Barriers**

### **i) Family Life and Work Culture**

Women play a vital role in a domestic life and they are a central figure in a family. They are engaged in an endless and wide-ranging work within a family. On this background, keeping a family at the centre, they get entrapped emotionally and psychologically. Thus, they become victim of their psyche and divert themselves to sign up for a higher position. It is significant to note that a patriarchal influence on women is one of the barriers to preventing them from claiming a higher position in an academic institution. It is quite obvious that any organization demands employees' quality time to enhance the performance of an institute. Women find this demand challenging, as a family has always been remained a priority for them. It makes them worried whether they could balance family life and work culture. Therefore, for having a peaceful family life and healthy relationships, they prefer to sacrifice a higher position and leadership opportunity too. In addition, women may be afraid of work pressure and coping with challenging situations in the workplace, which results in denying promotions and higher positions.

### **ii) Lack of Motivation**

If we raise a question, why are there still so few women in positions of power and responsibility? The easy answer to this question is that they lack the drive force for power and recognition. The reason for this may be self-assertive aggressiveness. It may be because they are doubtful about their abilities and leadership qualities. Though they are capable of leading higher positions in education, they prefer to remain behind. It seems that they deliberately ignore their inner strength and become satisfied with what they have in their hand. It indicates that women do not have the same motivations towards work as men.

### **iii) Lack of Confidence**

Though women are the best in academics, the majority of them lack confidence in administration as it requires different skills like decision-making power, developing a human network, aggressiveness, smooth handling of the various factors in an institution, keeping confidentiality for certain issues, and the need to give extra time, etc. Accordingly, women accept that they do not deserve for a higher position as they lack expected certain qualities. Though women suffer at the workplace due to men's domination, they surrender to the organizational culture without struggle. The lack of confidence pushes them to deny the higher position.



#### **iv) Unconscious Bias**

As women are the product of the patriarchal system, they are also the victims of the same structure. They are brought up inculcating the gender roles along with their assigned duties and responsibilities. As a result, they make up their minds that they do not want anything more at the cost of their family. Many educated women carry a phobia of administrative positions. They firmly believe that the higher position and leadership are not their cup of tea.

#### **v) Mental Blocks**

For being at a higher position, one requires facing challenging situations frequently. It has been observed that women do not leave their comfort zone easily. They feel that if they accept the higher position, their family may suffer and shatter. Though women are qualified for their career advancement through the opportunity of higher position, their typical patriarchal frame of mind pulls them behind, thinking that their academic leadership may hamper their family and familial relationships. In addition to this, women themselves believe in the stereotypes and behave accordingly. These mental blocks force them to take a step back from the higher position.

#### **vi) Lack of Research Oriented Mindset**

In the academic sector, one needs to concentrate on research to have a higher position. To achieve a top position in the academics, one has to develop a research-oriented mindset. It demands that one has to be always in research activities, like pursuing a doctorate, to publish the research papers, to undertake Major and Minor Research Projects, to be a guide, etc., which may be exhausting for women as they have to perform their household duties too. As a result, women remain behind to dream themselves at the top in the academia.

### **II) Social Barriers**

#### **i) Patriarchal Mindset of a Society**

A patriarchal structure and mindset believe in "the sexual division of labour", which initiates "the sexual structuring of organization." Accordingly, a patriarchal structure and an ideology get percolated within an educational organization that controls women from hiring the higher position. As a result, fewer women are seen at the top in the most fields. The education field is also no exception for the same.

#### **ii) Traditional Assumptions**

There are certain deep-rooted attitudes and assumptions regarding women's work that hamper their career positions. Myths like women work for 'pin money', women do not work if they do not have to, and women being more satisfied than men with intellectually less challenging jobs, prove an obstacle for women to accept higher position and leadership. The traditional notion leads organizations to believe that leadership is performed by men, which requires certain qualities that men and women lack. Thus, this traditional approach of men towards leadership forbids women from leadership.

#### **iii) Myths of Women's Weaknesses**

It has been observed that women hold positions of school teachers, nurses, secretaries, receptionists, etc. or they prefer to work in lower ranges of prestigious occupations like those in the administrative sector. It is understood that although women are as qualified as men, they have a tendency to earn less. It may be dealt with based on the division of work in a society. In other words, it says that though women are capable and have competency, they are denied because they are women. The other significant myth is that people, consciously or sub-consciously, believe that women in positions of power have reached there through bribing men with their sexuality rather than through their capabilities. Hence, very few women dare to go against this myth to prove their potential. Women do not want to be a victim of such dirty whispering that tear down their character. Therefore, women do not wish to work at the top position in higher education.

#### **iv) Gender Roles**

At a broad level, it is assumed that organizational roles are intellectual, risky and require decision-making capacity with a lot of crucial responsibilities. Consequently, it is accepted worldwide that it is beyond women's capacity to deal with the issues that demand certain qualities. This patriarchal mindset ignores the fact that traditionally, women have engaged in and practiced multiple tasks and multiple responsibilities efficiently. Though women have the capacity and potential to acquire leadership position, their work is labeled as "domestic work" and "women's work" and thus undervalued. Thus, it is believed that their talent and leadership qualities are not suitable to carry any organizational authority. It exhibits the hypocrisy of a dominated society. The society expects stereotypical gender roles from women, and they are suppressed from exploring their abilities.

#### **v) Lack of Professionalism**

It is believed that women lack professionalism, which involves career-mindedness, competency, commitment to task, reliability, integrity, adaptability, accountability, time management, ethical behavior and developing professional relationships, etc. A society motivates women for education and career, but it claims that women are not able to hold a higher position as they lack professionalism.

### **III) Organizational Barriers**

#### **i) Organizational Culture**

It has been observed that in any organization, women employees are comparatively fewer in number than men. Women experience domination by men at the workplace. On this background, women avoid leading higher positions as this work culture does not encourage women to reach at the higher position. Sometimes, women have overheard the discussion and bitter comments by men at the workplace, which do not allow them to accept a higher position in academics. If any organization is reputed for its excellence, it expects quality work from its employees. To pursue better results, an organization demands more hours of work, and this 'workaholic' mentality gets in the way of women acquiring a higher position.

#### **ii) Policies of Organization**

If organization works with a biased approach and believes in 'the sexual division of labour', it never offers an opportunity to women to hold a higher position. Moreover, an organization's attitude promotes gender discrimination at the workplace, which may develop an unhealthy and uncomfortable atmosphere for women employees. As a result, they find it

more comfortable to work with colleagues than to be in contact with a higher authority in the organization. If an organization follows rigid working policies, women do not take the initiative to accept a higher position. Policies like fixed working hours, rigid leave policies, increment policies, telecommuting options, etc., prove a hurdle in women's adopting a higher position.

### **iii) Glass Ceiling**

This invisible barrier obstructs women from reaching at the highest level of leadership, despite their qualifications and experience. It can be a result of subtle biases, lack of access to influential networks, and the perception that women are not suited for leadership roles. Sometimes patriarchal attitude of men does not allow them to work under a woman's guidance or with women, especially when women are at the top position.

### **iv) Lack of Mentorship and Sponsorship**

Women may have limited access to mentor who can provide guidance and advocate them for their advancement. This lack of support can hinder their career progression, especially in the male-dominated fields.

### **v) Stereotype Female Employees**

Any organization does not need stereotypical female employees i. e. family-oriented and entrapped in familial roles and responsibilities. As a result, organizations are against appointing stereotyped women at higher position. They expect that their female employees should perform their official and administrative duties without giving any familial excuses. If given an opportunity to work at the top position, they expect women to carry the responsibility too. In such a case, women may fail to agree with the conditions of an organization, which leads them to withdraw from a higher position and leadership too.

In short, it has been observed that men occupy official leadership whereas women work at the boundary level. This picture indicates the domination of the public sphere over the private domain; production over reproduction, paid work over domestic and unpaid work. Moreover, it is assumed that women tend to occupy less powerful, lower-paid, and lower-status organizational positions than men, which is not true. The fact is that in a man-dominated structure, they are not allowed to hold any higher position.

A higher position consists of leadership and the right of power. The private and the public sector including an education is male-dominated which invite power and position at men's hand. Hence, it can be state that masculinity, leadership and power are inextricably linked. If women achieve a higher position, men at the workplace find it difficult to deal with women's working qualities like sincerity, honesty, punctuality, loyalty, transparency, devotion to work, etc. Women at higher position may create a problem for men at the workplace, as they cannot behave and talk freely. On this background, there will be restrictions for the malpractices, which may appear a hurdle for some organizations. If women achieve a higher position, they get the power of position, which makes them "empowered", and the idea of women using their power to dominate men at the workplace is intolerable for many people in the organization.

### **Conclusion**

To conclude, it can be stated that a spread of education offers women career opportunities. But they are underrepresented due to a patriarchal mindset and socio-cultural

norms. Though women have knowledge, talent, abilities, potential, capacities and skills, they are not given an opportunity to have a higher position in the academic sector. They are considered less professional than men and thus, they are kept away from having higher position. Men at a higher position misused their power "to dominate" and "to suppress" women, which led the majority of women to remain behind as far as the higher position and leadership are concerned. Power of position should not be used for "power over", rather it should be used "to empower" the weaker and minority section, i. e. women at the workplace. The power of position should be used for a better working culture in the workplace. However, men dominate society, and organizations do not go "beyond sex division roles," and that adversely affects women's ability to achieve a higher position and ultimately leadership, though they are capable of reaching at the top in any organization.

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## “Empowering Women through Entrepreneurship: Schemes and Current Status in India”

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### **Abstract**

*In India, the growing number of female entrepreneurs has become a key factor in social change, job creation, and economic expansion. In addition to changing the business environment, women-owned businesses are serving as role models for upcoming generations of female entrepreneurs. The Government of India has established a complete ecosystem for funding, mentorship, and capacity building through Startup India, NITI Aayog's Women Entrepreneurship Platform (WEP), and other specialized programs in order to quicken this pace. The SIDBI Fund of Funds, Startup India Seed Fund Scheme, Credit Guarantee Scheme for Startups, and Startup India Investor Connect are important programs that, when taken as a whole, improve access to financing, ease networking, and encourage women-led innovation in a variety of industries. Targeted benefits such free ZED certification for women-led MSMEs, algorithm-based investor matching, market access in emerging countries, and sustainable development are given particular attention. Together with increased female ownership of nearly 1.40 crore Micro, Small, and Medium-Sized Enterprises (MSME) businesses, these policies are helping to close funding shortages, boost entrepreneurial potential, and promote balanced socioeconomic growth in India.*

### **Keywords**

Women Entrepreneurship, Startup India, SIDBI Fund of Funds, Startup India Seed Fund Scheme, Credit Guarantee Scheme for Startups, MSMEs, ZED Certification, Government Schemes in India

### **Introduction**

Women entrepreneurship in India has evolved from small-scale, home-based ventures to a dynamic force contributing significantly to economic and social development. Traditionally engaged in informal and cottage industries, women entrepreneurs now operate across diverse sectors, including technology, manufacturing, services, and agriculture. This transformation is driven by improved access to education, digital technologies, government support, and changing societal attitudes. Initiatives like the Women Entrepreneurship Platform (WEP), Startup India, and targeted funding schemes have created enabling ecosystems for women-led businesses. Women-owned enterprises not only generate employment and foster innovation but also promote inclusive growth by empowering communities and inspiring future generations. The rising participation of women in the Micro, Small, and Medium Enterprises (MSME) sector, alongside increasing representation in the startup ecosystem, marks a significant shift in India's entrepreneurial landscape. Despite persistent challenges, women entrepreneurship is emerging as a critical pillar for sustainable and balanced economic progress.

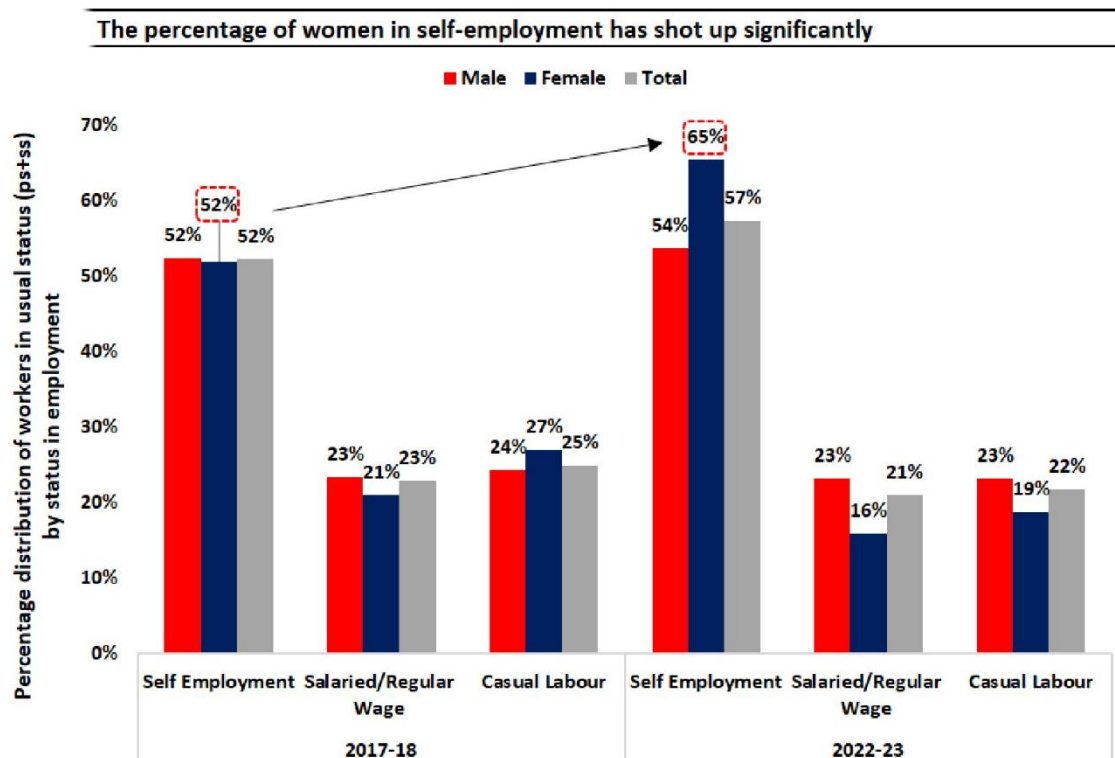
## Material and method

Secondary data on internet and previously published research.

## Results and discussions

It has been observed that women are showing more interest towards entrepreneurship than getting job in private sector. The increasing presence of women as entrepreneurs has led to significant business and economic growth in the country. Women-owned business enterprises are playing a prominent role in society by generating employment opportunities in the country, bringing in demographic shifts and inspiring the next generation of women founders.

As of 3rd November 2023, INR **132.13** crore worth of guarantees was issued to **46** startups. Out of this, INR **11.3** crore worth of guarantees have been issued to **7** women-led startups. The number of employees employed by these startups is **6073**. The startups covered range from a variety of industries, including consumer services, capital goods, agriculture & allied activities, services, information technology, metals and mining, textiles, and the utilities industry, and are spread across states like Delhi, Gujarat, Haryana, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Tamil Nadu, West Bengal, and Uttar Pradesh.



*Source: Marcellus Investment Managers, Periodic Labour Force Survey (Annual Report 2022-23 and 2017-18); period under consideration is July 2017-June 2018 & July 2022-June 2023 respectively; data taken for rural+urban*

Entrepreneurial engagement appears to have grown significantly, especially among women in rural areas, with a jump in self-employment rates.

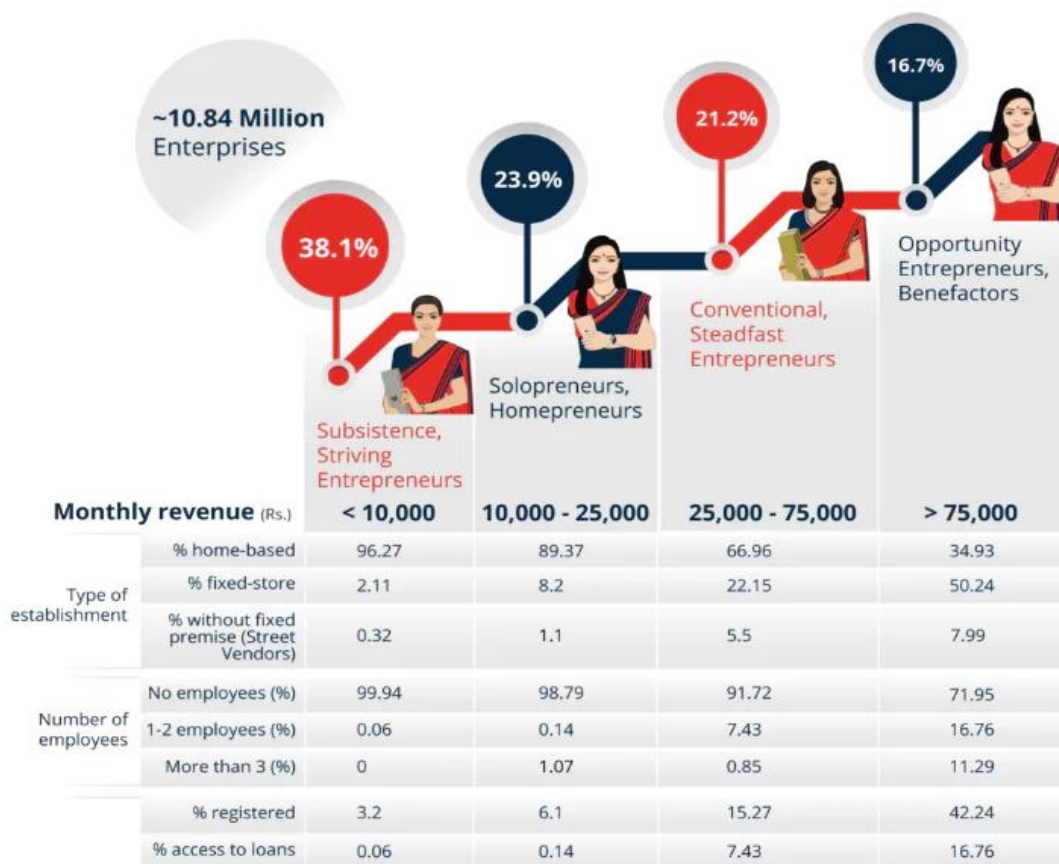
Rural women are increasingly involved in self-driven or enterprise-like roles, possibly reflecting both opportunity creation and survival strategies.



The decline in formal employment underscores a structural shift toward informal sectors—including agriculture and micro-enterprises—as the main avenue for women’s economic participation.

**Policy Implication:** While the rise in self-employment indicates resilience and adaptability, it also reinforces the need for supportive infrastructure, skill development, market access, and financial inclusion to shift women from subsistence activity toward sustainable entrepreneurship.

Following editorial is based on the news “[Unnati-Udyamita se Pragati and Mentorship Platform](#)” which was published in PIB. Recently, the 9th Annual Shakti International Women Entrepreneurs Summit was held in New Delhi.



<https://pwnlyias.com/editorial-analysis/women-entrepreneurs-in-india/>

At the 9th Shakti International Women Entrepreneurs Summit held on March 1, 2024, in New Delhi, the Union Minister for MSME announced three transformative initiatives designed to strengthen the ecosystem for women-led MSMEs in India. These initiatives reflect a strategic push to bolster women’s access to registration, capacity-building, and mentorship—with the aims of formalization, growth, and sustainability.

{Micro, Small and Medium Enterprises (MSME)}.

- ✓ **Panjikaran Se Pragati:** The Ministry of MSME and Women Entrepreneurship Platform (WEP) are partners in this integrated nationwide campaign.

**Target: to get Udyam registered and unlock a world of opportunities.**



- ✓ **WEP Unnati :** Pragati Udyamita Tak is a collaborative initiative of the Women's Entrepreneurship Platform (WEP) and the Ministry of MSME. The Women Entrepreneurship Platform (WEP) is the mentorship platform.
- ✓ **WEP:** Introduced at the 8th Global Entrepreneurship Summit in 2017, it is an initiative of NITI Aayog. It is a unique, unified access site that enables women from all across India to fulfill their dreams of becoming entrepreneurs.
- ✓ **Founding Pillars: Ichha Shakti:** Ichha Shakti It stands for inspiring would-be company owners to launch their ventures.
- ✓ **Gyaan Shakti:** It supports women entrepreneurs by offering them ecosystem support and expertise to encourage entrepreneurship.
- ✓ **Karma Shakti:** This refers to giving entrepreneurs practical assistance in starting and growing their enterprises.
- ✓ **An Unprecedented Increase:** A record-breaking rise in the MSME sector. Over 1.40 crore MSMEs are run by women.
- ✓ Women-owned MSMEs can now obtain Zed Certification for free.

With a vision to promote the sustainable development of women entrepreneurs for balanced growth in the country, Startup India is committed towards strengthening women entrepreneurship in India through initiatives, schemes, creation of enabling networks and communities and activating partnerships among diverse stakeholders in the startup ecosystem.

**1) Scheme: - [Skill Upgradation and Mahila Coir Yojana](#)**

**Ministry: -** Ministry of Micro, Small and Medium Enterprises

**Department: -** Coir Board

**Benefit of the Scheme: -** It is an exclusive training programme aimed at the skill development of women artisans engaged in the coir industry. Two months of training in coir spinning is imparted through this programme. The candidates who undergo this training are given a stipend of Rs. 3000/- per month. The trained artisans under the scheme are encouraged to avail assistance through Prime Minister's Employment Generation Programme (PMEGP)

**Eligibility Criteria: -** Rural women artisans in regions producing coir fibre.

**Website: -** [https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/1\\_3\\_5\\_1.html](https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/1_3_5_1.html)

**2) Scheme: - [Mahila Samriddhi Yojana](#)**

**Ministry: -** Ministry of Social Justice and Empowerment

**Department: -** National Scheduled Castes Finance and Development Corporation

**Benefit of the Scheme: -** Micro Finance scheme for women with a rebate in interest. Financial Assistance up to the cost of Rs. 1,40,000/- is provided.

**Eligibility Criteria: -** Women belonging to backward classes, as per the government norms, and whose family income is less than Rupees three lakhs per annum.

**Website: -** <https://nsfdc.nic.in/en/mahila-samriddhi-yojana>

**3) Scheme: - [Women Entrepreneurship Platform \(WEP\)](#)**

**Ministry:** -Niti Aayog

**Benefit of the Scheme:** - As an aggregator platform, WEP hosts information and services relevant to women entrepreneurs. It enables key partnerships to bring crucial content, workshops, campaigns, and other avenues of learning and growth to its users from trailblazers in the industry.

Through its partnerships, services are provided in 6 main focus areas

- Community and Networking
- Funding and Financial Assistance
- Incubation and Acceleration
- Compliance and Tax Assistance
- Entrepreneur Skilling and Mentorship
- Marketing Assistance

**Eligibility Criteria :-** Existing and aspiring women entrepreneurs.

**Website:** - <https://wep.gov.in/>

**4) Scheme:** - Trade Related Entrepreneurship Assistance and Development (TREAD)

**Ministry:** - Ministry of Micro, Small and Medium Enterprises

**Benefit of the Scheme:** - Assistance in the form of the Government of India (GoI) grant of up to 30 percent of the total project cost, as appraised by the lending agency is provided to the Non-Governmental Organisations (NGOs) for promoting entrepreneurship among target groups of women. The remaining 70 percent of the project cost is financed by the lending agency as a loan for undertaking activities as envisaged in the project. The NGOs can utilise the grant for training, counselling, tie-ups for marketing on behalf of the beneficiaries, etc. besides their capacity building for assisting women. Selected training institutions and NGOs conducting training programmes for the empowerment of women beneficiaries identified under this scheme can also avail of GoI grant of up to Rs. 1.00 lakh per programme, for imparting training to the women entrepreneurs, provided such institutions also bring their share of at least 25 percent of the grant.

**Eligibility Criteria:** - Be a legal entity with a minimum registration of three years. Having experience in thrift and saving programmes with Self-Help Groups (SHGs).

Be engaged in income generation activities for women entrepreneurs.

Have basic infrastructure, qualified support staff, and services to undertake micro-enterprise development for women.

Prior experience in preparing project proposals on behalf of women entrepreneurs/women SHGs for income generation activities and taking loans from financial institutions for onward disbursement to them

**Website:** - <https://msme.gov.in/know-about-scheme>

**5) Scheme:** - Support to Training and Employment Programme for Women

**Ministry:** - Ministry of Women and Child Development

**Benefit of the Scheme:** - The scheme has 2-fold objectives viz. To provide skills that give employability to women. To provide competencies and skills that enable women to become self-employed/entrepreneurs.

**Eligibility Criteria:** - Women of age 16 years and above across the country

**Website:** - [https://wcd.nic.in/sites/default/files/Revised%20schemeof%20STEP\\_0.pdf](https://wcd.nic.in/sites/default/files/Revised%20schemeof%20STEP_0.pdf)

**6) Scheme:** - Mudra Yojana for Women/ Mahila Udhyaami Yojana

**Ministry:** - Ministry of Finance

**Department:** - Department of Financial Services

**Benefit of the Scheme:** - Loans up to Rs 10 lakh are provided to women entrepreneurs, without any collateral, and with low interest with flexible repayment tenure. Other terms and conditions: There is no requirement of collateral, for availing Mudra loan for women, Loans can be only allocated for non-corporate, non-farming and non-agriculture-based business, which is headed and run by women entrepreneurs, Total tenure for loan repayment for women is a maximum of 5 years, and a minimum of 3 years.

**Eligibility Criteria:** - Women entrepreneurs who are heading and managing any manufacturing or production business are eligible to get loans up to Rs 10 lakh, without any collateral. Examples being artisans, weavers, craftsmen etc. Other small and micro-scale businesses which qualify for Mudra loans for women are phone repairing, auto-repairing, tailoring, photocopying, servicing centres for electronics appliances, spa, beauty parlor services. Loans under Mudra Yojana Scheme for women can be used to set up a new business, expand an existing business or modernize existing business with the latest technology and tools. The age limit for women who can avail of loans under the Mudra scheme is 65 years. The minimum age requirement is 18 years.

**Website:** - <https://msmemissionshakti.in/mudra-yojana/#:~:text=In%20this%20scheme%2C%20which%20is,interest%20with%20flexible%20repayment>

**7) Scheme:** - Stand-Up India

**Ministry:** - Small Industries Development Bank of India (SIDBI)

**Department:** - Small Industries Development Bank of India (SIDBI)

**Benefit of the Scheme:** - Stand-Up India (SUI) scheme for financing SC/ST and/or Women Entrepreneurs has been launched by Hon'ble Prime Minister (PM) on April 05, 2016.

The objective of the SUI scheme is to facilitate bank loans between Rs.10 lakh and Rs.1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one-woman borrower per bank branch for setting up a greenfield enterprise. This enterprise may be in manufacturing, services, agri-allied activities or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur.

**Eligibility Criteria:** - SC / ST and /or Women entrepreneurs, age of above 18 years

Loans under the scheme is available only for Green Field Projects. Green Field signifies, in this context, the first-time venture of the beneficiary in the services or manufacturing or agri-allied activities or trading sector.

In case of non-individual enterprises, 51% of the controlling stake and shareholding should be held by either SC/ST and/or Women Entrepreneur.

Borrower should not be in default to any Financial Institution. / Bank

**Website:** - <https://www.standupmitra.in/Home/SUISchemes>

<https://www.standupmitra.in/>

**8) Scheme:** - Nai Roshni- Scheme for Leadership Development of Minority Women

**Ministry:** - Ministry of Minority Affairs

**Department:** - Empowers and instils confidence among minority women, including their neighbours from other communities living in the same village/locality, by providing knowledge, tools and techniques for interacting with Government systems, banks and other institutions at all levels.

Nai Roshni programme is run with the help of NGOs, Civil societies and Government Institutions all over the country. It includes various training modules like Leadership of women, Educational Programmes, Health and Hygiene, Swachh Bharat, Financial Literacy, Life Skills, Legal Rights of Women, Digital Literacy and Advocacy for Social and behavioural change.

**Benefit of the Scheme:** -

**Eligibility Criteria:** - Women belonging to minority communities/ rural areas

**Website:** - <http://www.nairoshni-moma.gov.in/>

**9) Scheme:** - Mahila Shakti Kendra

**Ministry:** - Ministry of Women and Child Development

**Department:** -

**Benefit of the Scheme:** - The Mahila Shakti Kendra (MSK) Scheme was approved in November, 2017 as a centrally sponsored scheme to empower rural women through community participation. The scheme is envisaged to provide an interface for rural women to approach the government for availing theory entitlements and for empowering them through training and capacity building.

**Eligibility Criteria:** - Rural women

**Website:** - <https://wcd.nic.in/schemes/mahila-shakti-kendras-msk>

**10) Scheme:** - Nari Shakti Puraskars

**Ministry:** - Ministry of Women and Child Development

**Department:** -

**Benefit of the Scheme:** - Nari Shakti Puruskars confer to eminent women and institutions in recognition of their service towards the cause of women empowerment. 20 Nari Shakti Puraskars are conferred every year on 8th March on the occassion of International Women's Day. Institutional category awards include: Rani Rudramma Devi Awards, Mata Jijabai Award,

Kannagi Devi Award, Rani Gaidinliu Zeliang Award, Devi Ahilyabai Holkar Award, and Rani Lakshmibai Award each carrying a certificate and cash amount of rupees two lakhs . Individual category awards include: Award for Courage & Bravery and Seven Awards for making outstanding contributions to women's endeavour/community work/making a difference/women empowerment each carrying a certificate and cash amount of rupees one lakh.

**Eligibility Criteria:** - The Puruskars are open to all Indian Institutions, organisations and individuals without any distinction or discrimination on ground of race, caste or creed. In case of Individual category, the awardee must be above 30 years of age on 1st January of the year for which the award is to be given. The applicant should have worked in the relevant field for at least last 5 years. She should not have been a recipient earlier of the award (including Stree Shakti Puruskars).

**Website:** - <https://wcd.nic.in/schemes/nari-shakti-puraskar>

**11) Scheme:** - Women Scientists Scheme

**Ministry:** - Ministry of Women and Child Development

**Department:** -

**Benefit of the Scheme:** - Nari Shakti Puruskars confer to eminent women and institutions in recognition of their service towards the cause of women empowerment. 20 Nari Shakti Puraskars are conferred every year on 8th March on the occasion of International Women's Day. Institutional category awards include: Rani Rudramma Devi Awards, Mata Jijabai Award, Kannagi Devi Award, Rani Gaidinliu Zeliang Award, Devi Ahilyabai Holkar Award, and Rani Lakshmibai Award each carrying a certificate and cash amount of rupees two lakhs . Individual category awards include: Award for Courage & Bravery and Seven Awards for making outstanding contributions to women's endeavour/community work/making a difference/women empowerment each carrying a certificate and cash amount of rupees one lakh.

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**Website:** - <https://wcd.nic.in/schemes/nari-shakti-puraskar>

**12) Scheme:** - Women Scientists Scheme

**Ministry:** - Ministry of Science and Technology

**Department:** - Department of Science and Technology

**Benefit of the Scheme:** - This initiative primarily aimed at providing opportunities to women scientists and technologists between the age group of 27-57 years who had a break in their career but desired to return to mainstream. Under this scheme, women scientists are being encouraged to pursue research in frontier areas of science and engineering, on problems of societal relevance and to take up S&T-based internship followed by self-employment. Following three categories of fellowships, with research grants, are available for Indian citizen:

Women Scientist Scheme-A(WOS-A): Research in Basic/Applied Science

Women Scientist Scheme-B (WOS-B): S&T interventions for Societal Benefit

Women Scientist Scheme-C (WOS-C): Internship in Intellectual Property Rights (IPRs) for the Self-Employment

This scheme will provide a research grant for a well-defined project proposal (under WOS-A and WOS-B) for a period of maximum three years. This grant will cover the fellowship of the applicant and cost of small equipments, contingencies, travel, consumables, etc. Institutional overhead charges will be extra.

**Eligibility Criteria:** - The scheme is meant to encourage women in S&T domain, preferably those having a break in career and not having regular employment, to explore possibility of re-entry into the profession.

**Qualifications:**

Minimum Post Graduate degree, equivalent to M.Sc. in Basic or Applied Sciences or B.Tech. or MBBS or other equivalent professional qualifications

M.Phil./M.Tech/M.Pharm/M.VSc or equivalent qualifications

Ph.D. in Basic or Applied Sciences

Age: The minimum age to apply in WOS-A & WOS-B is 27 years and maximum age is 57 years. Age relaxation of 5 yrs would be given to candidates belonging to SC/ST/OBC and physically challenged category. Attested copies of supporting documents in this regard must be enclosed.

**Website:** - <https://dst.gov.in/scientific-programmes/scientific-engineering-research/women-scientists-programs>

**13) Scheme:** - National Startup Awards

**Ministry:** - Ministry of Commerce and Industry

**Department:** - Department for Promotion of Investment and Internal Trade

**Benefit of the Scheme:** - Entities benefit in various aspects of their business, including but not limited to, business, financing, partnerships and talent, role model for other entities and budding entrepreneurs, and will inspire them to be purposeful and responsible about creating a socio-economic impact.

**Eligibility Criteria:** - Startups are eligible to apply under special categories (mentioned below). A single winner will be declared under each special category

Women led Startups

Impact in Rural Areas

Campus Startup

Manufacturing Excellence

Innovation tackling the pandemic (preventive, diagnostic, therapeutic, monitoring, digital connect, work from home solutions etc.)

Solution delivery or business operations in Indic languages



Startups from North-East (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura) and Hilly States/ UT (Himachal Pradesh, Jammu & Kashmir, Ladakh and Uttarakhand)

**Website:-** <https://www.startupindia.gov.in/content/sih/en/nsa2022.html>

**14) Scheme:** - BIRAC-TiE WInER Awards (Biotechnology Industry Research Assistance Council (BIRAC) - The Indus Entrepreneurs (TiE) Women in Entrepreneurial Research award)

**Ministry:** - Ministry of Science and Technology

**Department:** - Department of Biotechnology

**Benefit of the Scheme:** - 15 selected women entrepreneurs will receive seed funding of INR 5 lakhs each; access of expert mentor network of TiE and BIRAC, one year membership of TiE Delhi NCR, showcase opportunities at TiE, Access to TiE Startup Accelerator programme, opportunity to go through an intensive accelerator programme.

**Eligibility Criteria:** - A women entrepreneur in the area of life sciences/ biotech/ pharma with an exciting entrepreneurial idea. The woman entrepreneur should be: an Indian citizen, one of the promoters of an Indian company in existence for less 10 years as on date of closure of call, the Principal Investigator of the idea/ project being pitched for.

**Website:** - [https://birac.nic.in/desc\\_new.php?id=818](https://birac.nic.in/desc_new.php?id=818)

**15) Scheme:** - BIRAC Regional Techno-entrepreneurship Centre East and North East Region (BRTC-E & NE)

**Ministry:** - Ministry of Science and Technology

**Department:** - Department of Biotechnology

**Benefit of the Scheme:** - Mining and assessment of Techno-commercial resource pool in East & North East Region

Roadshows on essentials of Techno-Entrepreneurship

Capacity building training programs for rural women entrepreneurs

North East Immersion Program

North East showcase Event

Design Workshop

Incubation Practice School

**Eligibility Criteria:** - Chhattisgarh, Jharkhand, Manipur, Meghalaya, Odisha, Sikkim, Tripura, West Bengal.

**Website:** - [https://birac.nic.in/desc\\_new.php?id=759](https://birac.nic.in/desc_new.php?id=759)

**16) Scheme:** - Credit Guarantee Scheme for Micro and Small Enterprises

**Ministry:** - Ministry of Science and Technology

**Department:** - Department of Biotech

**Benefit of the Scheme:** - Mining and assessment of Techno-commercial resource pool in East & North East Region



Roadshows on essentials of Techno-Entrepreneurship

Capacity building training programs for rural women entrepreneurs

North East Immersion Program

North East showcase Event

Design Workshop

Incubation Practice School

**Eligibility Criteria:** - Citizens of Assam, Bihar, Chhattisgarh, Jharkhand, Manipur, Meghalaya, Odisha, Sikkim, Tripura, West Bengal.

**Website:** - [https://birac.nic.in/desc\\_new.php?id=759](https://birac.nic.in/desc_new.php?id=759)

**17) Scheme:** - Credit Guarantee Scheme for Micro and Small Enterprises

**Ministry:** - Ministry of Micro,

Small and Medium Enterprises

**Department:** -

**Benefit of the Scheme:** - Credit facility upto INR 5 Lakhs at 1% interest rate to women, micro enterprises and units covered in Northeast region, Above INR 5 Lakhs and up to INR 50 Lakhs at 1.35% interest rate to women, micro enterprises and units covered in Northeast region, Above INR 50 Lakhs and up to INR 200 Lakhs at 1.80% to women, micro enterprises and units covered in Northeast region

**Eligibility Criteria:** - New and existing Micro and Small Enterprises engaged in manufacturing or service activity excluding Agriculture, Self Help Groups (SHGs), etc. As of now, all activities that come under service sector as per MSMED Act, 2006 are eligible for coverage under the scheme

**Website:** - <https://www.cgtmse.in/>

**18) Scheme:** - Self Employment Lending Schemes- Credit Line 1 - Mahila\_Samridhi\_Yojana

**Ministry:** - Ministry of Minority Affairs

**Department:** - National Minorities Development and Finance Corporation

**Benefit of the Scheme:** - Training is given to a group of around 20 women in any suitable women friendly craft activity. The group is formed into Self Help Group during the training itself and after the training, micro-credit is provided to the members of the SHG so formed.

The maximum duration of the training is of six months with maximum training expenses of INR 1,500 p.m. per trainee.

During the training a stipend of Rs. 1,000 p.m. is also paid

**Eligibility Criteria:** - Applicable for Self Help Groups.

Credit Line 1 is the existing stream of concessional credit, being disbursed on the basis of income limits of Rs.98,000 p.a. for rural areas & Rs.1.20 lacs in urban areas.

**Website:** -

<https://nmdfc.org/nmdfcschemes>

(The data is provided by <https://www.startupindia.gov.in/content/sih/en/entrepreneurs.html>)

### Implications for Women Entrepreneurs

- **Formalization & Access:** By encouraging Udyam registration, **Panjikaran Se Pragati** opens doors to formal recognition, subsidies, and institutional support, helping women-led MSMEs move beyond informal constraints.
- **Capacity Building:** The **WEP Unnati ATR** program offers a structured growth journey—from recognition to resource mobilization. This “reward-driven” framework incentivizes performance and helps accelerate scalability.
- **Mentoring Impact:** The Mentorship Platform is particularly critical. It addresses known challenges—lack of business networks, strategic guidance, and role models—by embedding women-led ventures within supportive, advisor-rich ecosystems.
- **Quality and Recognition:** Free **ZED certification** helps women-led MSMEs align with global quality standards, enhancing brand credibility and supply chain integration.

Together, these measures represent a holistic ecosystem approach—formalizing operations, empowering scale, and weaving mentorship into the entrepreneurial journey—to drive **inclusive and sustainable growth** for women-led enterprises in India.

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## **“Beyond Borders and Binaries: Comparative Insights on Transgender Inclusion in UK and India within SDG 5 Frameworks”**

**Bareen Aowte**

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### **Introduction:**

Sustainable Development Goal 5 (SDG 5) represents the global commitment to achieve gender equality and empower all women and girls by 2030. As part of the United Nations 2030 Agenda for Sustainable Development, SDG 5 emphasizes eliminating discrimination, violence, and harmful practices, ensuring equal participation in public life, and providing universal access to health, education, and economic opportunities. However, the framework of SDG 5 remains primarily centred on the experiences of cisgender women and girls, with little to no explicit reference to transgender, non-binary, or gender-diverse individuals. This omission reinforces a binary and cisnormative understanding of gender, rendering the unique challenges faced by transgender people largely invisible in global development discourse.

This study aims to critically evaluate how transgender individuals are included or excluded in the formulation and implementation of SDG 5 policies, particularly in the domains of healthcare, education, and employment. The goal is to identify structural gaps and propose actionable reforms to ensure that SDG 5 truly reflects gender diversity. UK law explicitly prohibits workplace discrimination based on gender reassignment under the Equality Act (2010), with clearer penalties than India's 2019 Act. India's challenge lies in enforcement and employer awareness despite legal protection.

The urgency of this research is underscored by persistent social, legal, and developmental inequalities faced by transgender populations, including violence, discrimination, lack of legal recognition, and limited access to basic services. Without intentional inclusion, transgender individuals will continue to be left behind in the pursuit of gender equality.

SDG 5 primarily focuses on cisgender women and girls, overlooking the distinct needs of transgender individuals. This narrow scope creates a disconnect between legal recognition, where it exists, and meaningful inclusion in policies, services, and funding resulting in the systemic marginalization of transgender people within global gender equality efforts.

### **Research Objectives**

1. To evaluate how transgender individuals are included in the formulation and implementation of SDG 5-related policies.
2. Secondary Objectives:
3. To analyse the language and scope of SDG 5 indicators and targets in relation to gender diversity.
4. To assess access to key services (healthcare, education, employment) for transgender populations in select countries. UK law explicitly prohibits workplace discrimination based on gender reassignment under the Equality Act (2010), with clearer penalties than India's 2019 Act. India's challenge lies in enforcement and employer awareness despite legal protection.

5. To recommend inclusive policy frameworks that reflect gender diversity under SDG 5.

To what extent are transgender individuals represented in SDG 5 frameworks and national action plans?

The universal targets and indicators of SDG 5 are overwhelmingly cisnormative:

- Targets emphasize "women and girls", focusing on their leadership, economic rights, youth, and reproductive health—without acknowledgment of transgender or gender-diverse people. Prominent indicators include the proportion of women in leadership roles, access to reproductive services for women aged 15–49, and land ownership by women [Wikipedia](#).
- Even regional updates urging intersectionality—such as UNESCAP's 2025 update—note that persons with diverse sexual orientations or gender identities are often excluded from inclusive programming and data collection for SDG 5 [repositorio.unescap.org](https://repositorio.unescap.org).

This points to a structural absence: transgender individuals are rarely named or explicitly included in the core SDG 5 framework.

India India has taken notable steps such as the Transgender Persons (Protection of Rights) Act, 2019 allowing self-identification without medical intervention, though verification committees still exist. By contrast, the UK's Gender Recognition Act (2004) still requires a medical diagnosis and proof of living in the acquired gender for two years—highlighting how India is ahead on self-declaration but behind on implementation and social acceptance.

- The University Grants Commission (UGC) responded to the 2014 Supreme Court ruling (recognizing Hijras as a third gender) by mandating transgender categories on university applications and certifications. In India, the University Grants Commission's mandate for transgender categories in applications mirrors inclusive policy intent. The UK, while lacking a centralised university policy, integrates gender identity protections under the Equality Act 2010, showing a stronger enforcement culture.
- The National Council for Transgender Persons (NCTP) was established in 2020 as per the Transgender Persons (Protection of Rights) Act, 2019. It includes transgender representatives from across regions to advise on transgender/intersex policy matters [Wikipedia](#).
- Kerala state went further with gender-responsive planning in the health sector that includes transgender persons. Its State Transgender Policy (2015) expanded inclusion beyond legal recognition into budgeting and local governance frameworks. In India, some states like Kerala include transgender persons in health budgeting, though access remains patchy. The UK's NHS offers gender-affirming care nationwide, yet waiting times can stretch to years, creating different but equally significant barriers.

These are examples of progressive national and sub-national frameworks that try to operationalize inclusion through dedicated structures and policies.

This model is a standout example of inclusive policy development, grounded in meaningful consultation and structural design.

## Summary Table

| Region / Country               | Inclusion of Transgender Individuals                                                                                                                                                                                                                                                                                                    |
|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Global SDG 5 Framework         | Largely cisnormative; lacks explicit inclusion or indicators for transgender people.                                                                                                                                                                                                                                                    |
| Argentina & Brazil (WPS Plans) | Mention LGBTIQ groups; Argentina more comprehensive, Brazil less detailed.                                                                                                                                                                                                                                                              |
| Canada (2SLGBTQQA+ initiative) | Inclusive, particularly within Indigenous action plans.                                                                                                                                                                                                                                                                                 |
| United Kingdom                 | Gender Recognition Act (2004) allows legal gender change but requires medical diagnosis and proof of living in acquired gender for two years; Equality Act (2010) prohibits discrimination on basis of gender reassignment; NHS provides gender-affirming care but has long waiting times; increasing visibility in politics and media. |
| India (UGC, NCTP, Kerala)      | Notable institutional integration of transgender persons in education, policy, budgeting.                                                                                                                                                                                                                                               |
| Pakistan (Strategic Framework) | Well-designed, consultative plan specifically for transgender political inclusion.                                                                                                                                                                                                                                                      |

## Key Takeaways

1. Global SDG 5 frameworks currently lack direct representation of transgender individuals, reinforcing gender binary narratives.
2. National action plans vary widely—countries like Argentina, Canada, India, and Pakistan display degrees of transgender inclusion through intersectional and participatory policies. India has taken notable steps such as the Transgender Persons (Protection of Rights) Act, 2019 allowing self-identification without medical intervention, though verification committees still exist. By contrast, the UK's Gender Recognition Act (2004) still requires a medical diagnosis and proof of living in the acquired gender for two years—highlighting how India is ahead on self-declaration but behind on implementation and social acceptance.
3. Effective inclusion requires:
  - Explicit mention of transgender/gender-diverse people in policy language.
  - Disaggregated data collection and monitoring indicators tailored to gender diversity.
  - Dedicated institutions or bodies to guide transversal inclusion (e.g., NCTP, national frameworks).
  - Community-led and consultative design in crafting policies.

Transgender people encounter barriers to education, healthcare, and employment under SDG 5. UK law (Equality Act 2010) explicitly forbids workplace discrimination based on gender

reassignment, with stricter penalties than those outlined in India's 2019 Act. India's challenge lies in enforcement and employer awareness despite legal protection.

Transgender individuals face multiple, intersecting barriers in accessing SDG 5-related services especially in education, healthcare, and employment. These barriers are shaped by discrimination, lack of legal recognition, structural exclusion, and societal stigma. Here's a breakdown: UK law explicitly prohibits workplace discrimination on the basis of gender reassignment under the Equality Act (2010), with clearer penalties than India's 2019 Act. India's challenge lies in enforcement and employer awareness despite legal protection.

### **Barriers to Accessing SDG 5-Related Services**

#### **1. Education**

##### **Key Barriers:**

- Bullying, violence, and harassment in schools and universities.
- Lack of inclusive curricula and gender-sensitive training for educators.
- Gender-segregated facilities (e.g., restrooms, hostels) excluding or endangering transgender students.
- Documentation mismatch: IDs or certificates that don't reflect gender identity hinder enrolment, examination access, and scholarships.
- Dropout risk: Many transgenders youth leave school early due to emotional and physical insecurity.
- In India, a UNESCO report (2019) noted that 56% of transgender students faced harassment in school, leading to high dropout rates. India has taken notable steps such as the Transgender Persons (Protection of Rights) Act, 2019 allowing self-identification without medical intervention, though verification committees still exist. By contrast, the UK's Gender Recognition Act (2004) still requires a medical diagnosis and proof of living in the acquired gender for two years—highlighting how India is ahead on self-declaration but behind on implementation and social acceptance.

#### **2. Healthcare**

##### **Key Barriers:**

- Denial of care or substandard treatment by providers due to stigma or lack of training.
- Gender-insensitive protocols: Transgender individuals may not be addressed with correct pronouns or may be placed in incorrect wards.
- Lack of access to gender-affirming care (hormones, surgeries, counselling)—often not covered by insurance or public health schemes.
- Mental health neglect: Higher rates of depression, anxiety, and suicidality often go untreated due to discrimination or cost.
- Legal gatekeeping: In many countries, transgender people are required to undergo surgery or psychiatric evaluation to access care or legal documents.
- A 2021 study in *Transgender Health* found that 33% of transgender patients had to teach their doctors about transgender health needs.



### 3. Employment

#### Key Barriers:

- Discrimination in hiring: Many transgender applicants are rejected outright or not taken seriously due to appearance or mismatched documents.
- Workplace harassment: Transgender employees face misgendering, exclusion, or bullying.
- No legal protection: In many countries, gender identity is not included in anti-discrimination labour laws.
- Limited opportunities: Due to disrupted education and lack of family support, many are pushed into informal or unsafe sectors (e.g., sex work).
- Lack of gender-neutral facilities (e.g., restrooms) reinforces exclusion at work.

#### Cross-Cutting Structural Barriers

- Legal and ID mismatch: In many countries, legal gender recognition is either unavailable or requires sterilization/surgery.
- Data invisibility: Transgender individuals are often excluded from official statistics and national surveys—meaning their needs go unaddressed.
- Violence and safety risks: High rates of sexual violence, police harassment, and homelessness increase vulnerability and restrict access to services.
- Cultural/religious exclusion: Traditional and religious norms in some societies actively stigmatize gender diversity, reinforcing systemic bias.
- Funding and policy neglect: Transgender inclusion is often a footnote or omitted entirely in SDG action plans and gender budgeting.

#### Why This Undermines SDG 5

##### SDG 5 aims to:

- End discrimination based on gender.
- Ensure equal access to education and health.
- Promote economic empowerment and leadership.

Yet transgender individuals are systematically excluded from all these goals when:

- They can't safely attend school.
- Their healthcare needs are not recognized.
- They face economic marginalization and policy invisibility.

#### Solution Pathways (Policy-Level Recommendations)

1. Legal gender recognition without medical requirements.
2. Inclusion of gender-diverse categories in national censuses and surveys.
3. Gender-inclusive training for teachers, doctors, and employers.
4. Public funding for gender-affirming care and mental health support.

5. Anti-discrimination protections based on gender identity and expression.
6. Trans-led organizations included in policy design and monitoring.

How can SDG 5 be reframed or expanded to meaningfully include all gender identities?

Reframing or expanding SDG 5 (Gender Equality) to meaningfully include all gender identities, including transgender, non-binary, and gender-diverse individuals, requires moving beyond binary and cisnormative assumptions. Here's a structured approach:

Reframing SDG 5 to Include All Gender Identities

### **1. Expand the Scope of SDG 5 Language**

#### **Current Limitation:**

SDG 5 is framed around "women and girls", which tends to exclude anyone outside the cisgender female category.

#### **Reframing Strategy:**

- Use inclusive terminology: Replace or expand “women and girls” with “all individuals marginalized on the basis of gender identity and expression,” where appropriate.
- Define “gender equality” as a concept that includes transgender, non-binary, intersex, and gender-diverse people.
- Align with UN Free & Equal campaign language, which explicitly includes LGBTQ+ populations.

### **2. Revise and Diversify SDG 5 Targets & Indicators**

#### **Current Limitation:**

Most SDG 5 indicators only track binary gender categories, often based on biological sex (e.g., female labour force participation, ownership rates).

#### **Reframing Strategy:**

- Create additional or revised indicators that measure:
  - Legal gender recognition policies.
  - Prevalence of discrimination based on gender identity.
  - Access to gender-affirming care.
  - Inclusion of transgender individuals in leadership and education.
- Require gender-disaggregated data to go beyond binary sex (male/female) and include self-identified gender.

### **3. Integrate Intersectional, Rights-Based Approaches**

#### **Current Limitation:**

Policies often assume gender is a standalone axis of identity, missing intersections with sexuality, race, class, disability, and migration status.

#### **Reframing Strategy:**

- Embed intersectionality into SDG implementation, recognizing how transgender people face layered vulnerabilities (e.g., Black trans women, disabled trans people, migrants).
- Use a human rights-based framework, ensuring bodily autonomy, legal protection, and agency over identity.

#### **4. Institutionalize Inclusion in National SDG Policies**

##### **Current Limitation:**

Few countries incorporate transgender rights explicitly in their SDG reporting or planning.

##### **Reframing Strategy:**

- Mandate the involvement of trans-led organizations in designing and monitoring national SDG plans.
- Create national indicators tailored to local transgender realities (e.g., access to ID, housing, employment). UK law explicitly prohibits workplace discrimination on the basis of gender reassignment under the Equality Act (2010), with clearer penalties than India's 2019 Act. India's challenge lies in enforcement and employer awareness despite legal protection.
- Implement gender-responsive budgeting that allocates specific resources for transgender welfare and empowerment.

#### **5. Mainstream Gender Diversity Across All SDGs**

Although SDG 5 is the focal point for gender, it must be integrated across the full 2030 Agenda:

| SDG                 | Inclusive Integration Strategy                                                          |
|---------------------|-----------------------------------------------------------------------------------------|
| SDG 3 (Health)      | Include gender-affirming care and trans-specific health services.                       |
| SDG 4 (Education)   | Create safe, inclusive environments with anti-bullying policies for trans youth.        |
| SDG 8 (Decent Work) | Ban workplace discrimination based on gender identity.                                  |
| SDG 10 (Inequality) | Use disaggregated data to assess trans inequality in income, mobility, and opportunity. |

#### **Principles for Trans-Inclusive SDG 5 Implementation**

1. **Visibility** – Recognize transgender and gender-diverse people in global and national SDG data.
2. **Voice** – Include them in policymaking and review mechanisms.
3. **Validation** – Ensure laws and social systems affirm gender self-identification.
4. **Vigilance** – Monitor and report trans-specific indicators related to violence, access, and equity.
5. **Value** – Promote trans leadership and empowerment in public and private institutions.

## Summary

| Element    | How to Expand                                           |
|------------|---------------------------------------------------------|
| Language   | Use inclusive, non-binary definitions of gender         |
| Indicators | Add metrics reflecting transgender inclusion            |
| Policies   | Institutionalize trans representation and funding       |
| Data       | Collect and analyse gender identity beyond male/female  |
| Approach   | Ground SDG 5 in intersectional, rights-based frameworks |

## “WOMEN EMPOWERMENT THROUGH MICRO FINANCE”

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### ABSTRACT

*In India, several financial initiatives have been launched to enhance women's empowerment, and microfinance is one of the most significant among them. It is a financial tool aimed at supporting individuals who cannot access credit from conventional banks or formal financial institutions. During the 1990s, microfinance programs targeting women became a key component of donor strategies for poverty alleviation and gender equality. Growing recognition of the link between gender equality and poverty reduction, along with women's higher loan repayment rates, created a broad consensus on the importance of focusing on women. In India, the microfinance sector is largely driven by Self-Help Groups (SHGs), which serve as an effective means of delivering financial services to the “unreached poor” while also building their collective self-help capacities, leading to empowerment. Microfinance plays a vital role in reducing exploitation and instilling confidence for economic self-reliance among rural populations, particularly rural women.*

*The outcomes of these SHGs have been encouraging, making them a subject of close study as they have proven to be a practical approach to poverty alleviation and economic empowerment. This paper seeks to emphasize the significance of microfinance and SHGs in advancing women's empowerment in India.*

**Keywords:** Micro finance, poverty alleviation, self-help group

### 1: INTRODUCTION:-

Microfinance through Self-Help Groups (SHGs) is recognized globally as an effective tool to reduce poverty and promote rural development. It empowers women, raises awareness, and supports sustainable growth. Women, often the most marginalized in society, have long been excluded from formal financial services despite government and NGO efforts. In recent years, microfinance has become a powerful means of empowering rural women, with banks, NGOs, and other institutions increasingly offering such services. By providing credit, savings, and other essential financial tools to low-income individuals without collateral, microfinance brings banking services to the “unbankable,” with women forming the majority of its beneficiaries.

## **2: WHAT IS EMPOWERMENT?**

Empowerment can manifest as personal development that takes place within the existing social framework. This form of empowerment involves the ability to make independent decisions, achieve greater self-reliance, and maintain control over financial and material resources. It also signifies increased participation in decision-making processes, allowing individuals to build confidence in their capacity to make choices and to acknowledge their right to do so.

Women's empowerment must occur across multiple dimensions, including economic, socio-cultural, familial or interpersonal, legal, political, and psychological aspects. Since these dimensions encompass a wide range of factors, women may experience empowerment in one or more specific areas. For instance, the "socio-cultural" dimension includes various aspects such as marriage practices, norms around women's physical mobility, and the social support systems and networks available to them outside the family.

## **3. OBJECTIVES OF THE STUDY**

1. To explore the concept and extent of microfinance.
2. To explore how microfinance contributes to advancing women's empowerment.
3. To evaluate the social and economic impact of microfinance on women.
4. To highlight the barriers and constraints women face in accessing microfinance services.
5. To suggest policy measures and program enhancements for better outcomes.

## **4. CONCEPTUAL FRAMEWORK**

### **1. WOMEN'S EMPOWERMENT AND MICROFINANCE:**

Empowerment is the process through which women gain influence and autonomy over their own lives and develop the ability to make significant and purposeful decisions. It encompasses:

**Economic Empowerment:** Generating income, owning assets, and achieving financial independence.

**Social Empowerment:** Gaining decision-making authority, improving mobility, and actively participating in community activities.

**Political Empowerment:** Engaging in political processes and taking up leadership positions.

**Psychological Empowerment:** Building self-confidence and becoming aware of one's rights.

Microfinance offers services such as: Microcredit (small-scale loans), Savings facilities, Micro-insurance, Skill-building and financial literacy programs

Key institutions include Self-Help Groups (SHGs), NGOs, Microfinance Institutions (MFIs), and banks like NABARD in India.

Most microfinance programs prioritize women with the aim of empowering them. The motivations behind promoting women's empowerment vary. Some believe that women are among the poorest and most vulnerable segments of society and should therefore be given priority support. From a feminist perspective, improved access to financial services is seen as an opportunity and a pathway toward greater empowerment.

## 2. THE ROLE OF MICROFINANCE IN PROMOTING WOMEN'S EMPOWERMENT:

In developing countries, women play a vital yet undervalued role in agriculture and household work, often facing limited education, property rights, and market access. Microfinance provides savings, credit, and insurance services without collateral, enabling women to start income-generating activities, improve household welfare, and gain confidence, decision-making power, and social networks. Women are generally more reliable borrowers than men, using loans productively for nutrition, children's education, and asset building, which benefits entire communities. However, microfinance can also lead to challenges such as domestic violence, over-indebtedness, and exploitative recovery practices. Its impact on women's empowerment varies across contexts, requiring a clear definition of empowerment and a nuanced, long-term analysis of social and economic outcomes.

## 3. SOCIO-ECONOMIC IMPACT OF MICROFINANCE ON WOMEN: -

Microfinance plays a vital role in empowering women by promoting financial inclusion, social inclusion, employment, and social development. It provides poor women access to small loans, savings, and basic banking services, reducing their dependence on moneylenders and helping them build financial security. At the same time, it fosters social inclusion by organizing women into Self-Help Groups (SHGs), where they gain confidence, awareness, and collective strength to participate in family and community decisions. Microfinance also creates self-employment and earning opportunities by enabling women to start small businesses like tailoring, livestock rearing, or petty trade, improving household income and reducing poverty. Beyond economic benefits, it contributes to social development as women prioritize better nutrition, healthcare, and education for their families while also engaging in community projects such as sanitation, clean water, and literacy initiatives. For example, Kerala's *Kudumbashree* program has empowered thousands of women to achieve financial stability, improve community health, and actively participate in local governance. Thus, microfinance not only enhances individual livelihoods but also strengthens the social and economic fabric of marginalized communities.

## 4. BARRIERS AND CONSTRAINTS WOMEN FACE IN ACCESSING MICROFINANCE SERVICES.

### 1. Lack of financial literacy –

Many women are unaware of microfinance schemes or do not fully understand loan terms, interest rates, and repayment rules.

### 2. Cultural and social barriers –

Patriarchal norms often restrict women's mobility and decision-making power, and sometimes husbands or male relatives take control of the loans.

### 3. Limited collateral and group guarantee –

Some microfinance programs require collateral or group guarantees, which poor women may find difficult to arrange.

### 4. High interest rates and strict repayment schedules –

Frequent weekly repayments and relatively high interest can create financial stress.

### 5. Risk of over-indebtedness –



Women sometimes take multiple loans from different sources, leading to debt traps.

6. Lack of skills and market access –

Many women lack proper training, business knowledge, or access to profitable markets, which limits the income from microfinance-supported activities.

7. Pressure from peer groups –

Group-based lending can sometimes create social pressure and conflicts if members fail to repay on time.

8. Limited impact on long-term poverty –

Small loans may improve household income temporarily but often fail to create sustainable economic growth.

**5. POLICY MEASURES AND PROGRAM ENHANCEMENTS FOR BETTER OUTCOMES:**

1. Enhance financial literacy and awareness –

Conduct regular training programs to help women understand loan terms, interest rates, repayment schedules, and basic financial management.

2. Provide skill development and entrepreneurship training –

Link microfinance with vocational training, business planning, and marketing support to improve the profitability of women's enterprises.

3. Ensure reasonable interest rates and flexible repayment schedules –

Reduce the financial burden by offering lower interest rates and allowing monthly or seasonal repayments instead of frequent weekly payments.

4. Strengthen social support and legal protection –

Introduce policies to prevent exploitation by moneylenders, ensure fair recovery practices, and protect women from social pressure in group lending.

5. Link microfinance with other welfare schemes –

Combine loans with health, education, and insurance programs to create a more holistic development impact.

6. Improve market access and infrastructure –

Support women with better market linkages, storage facilities, and transport to sell their products at fair prices.

7. Promote digital financial services –

Use mobile banking and digital payment systems to make transactions easier, safer, and more transparent for women.

8. Encourage male and community sensitization –

Conduct awareness programs to involve families and communities in supporting women's economic activities and decision-making.

9. Strengthen monitoring and regulation of MFIs –

Ensure that microfinance institutions follow ethical practices and maintain transparency in lending operations.

10. Provide larger and need-based loans –

Offer bigger loan amounts for successful enterprises so women can scale up their businesses beyond subsistence levels.

**5. CONCLUSION: -**

Microfinance has emerged as a powerful tool for women's empowerment by enhancing their economic independence, social participation, and decision-making capacity. It promotes financial and social inclusion, improves household welfare, and strengthens community development. However, its impact is not uniform and faces challenges such as lack of financial literacy, social barriers, high repayment pressures, and limited long-term poverty reduction. To maximize its benefits, microfinance must be integrated with skill development, market access, digital financial services, and supportive policies that address social inequalities. With proper implementation, regulation, and community sensitization, microfinance can effectively transform women from passive beneficiaries into active contributors to economic growth and social change. Microfinance can transform women's lives through economic & social empowerment, but its success depends on supportive policies, skill training, and community awareness.

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## **“Women Entrepreneurs in India: The Role of Microfinance and Technology in Driving Inclusive Growth”**

**Dr (CA) A R Pilankar**

### **Abstract**

*Women entrepreneurs are emerging as pivotal drivers of inclusive growth in India, contributing to employment generation, innovation, and socio-economic transformation. This paper examines the current landscape of women-led enterprises in India with a dual focus on microfinance and digital technology as enablers of entrepreneurial success. Using secondary data from the World Bank, Global Entrepreneurship Monitor (GEM), Indian government reports, and industry publications, the study situates Indian trends within a global framework while emphasizing local specificities. Women currently own approximately 20% of India's micro, small, and medium enterprises (MSMEs), employing an estimated 22–27 million people. In rural areas, self-help groups (SHGs) and microfinance initiatives have enabled women to launch income-generating ventures despite limited collateral or prior business experience. The Shree Ji SHG case in Uttar Pradesh illustrates how collective financing, training, and market linkages can transform livelihoods. In urban and semi-urban contexts, digital tools—particularly smartphones, Unified Payments Interface (UPI), and e-commerce platforms—are enabling 'tech-savvy' women entrepreneurs to expand market reach, build credit histories, and participate in India's innovation ecosystem. However, persistent barriers include limited access to formal credit, gender bias, and sectoral concentration in low-capital industries. The paper concludes that targeted expansion of microfinance, enhanced digital literacy, and supportive policy measures can accelerate women-led development, aligning with India's sustainable growth goals and global gender equality commitments.*

**Keywords:** Women entrepreneurship, microfinance, self-help groups, digital technology, India, gender equality

### **Introduction**

Women entrepreneurship has emerged as a critical lever for economic inclusivity and sustainable development worldwide. The Global Entrepreneurship Monitor (GEM, 2024) reports a steady increase in women's entrepreneurial activity across most economies, yet significant gender disparities persist, especially in access to finance and high-growth sectors. In India, women constitute around 20% of the total entrepreneurial base, owning over 13 million enterprises (World Bank, 2023). These enterprises not only generate livelihoods but also create ripple effects in education, health, and community welfare.

Government policies such as the Pradhan Mantri MUDRA Yojana (PMMY), Stand-Up India, and the Startup India initiative have enhanced financial inclusion, supported startup growth, and facilitated skill development for women entrepreneurs (Ministry of Skill Development and Entrepreneurship, 2024). Despite these advances, structural challenges—such as collateral requirements for loans, gender stereotypes, and balancing domestic responsibilities—continue to constrain growth potential (International Finance Corporation, 2019).

Two enabling factors have shown particular promise in bridging these gaps: microfinance and digital technology adoption. In rural areas, microfinance and self-help group (SHG) networks provide collective savings, credit access, and skill-building opportunities, enabling women to start and sustain small-scale enterprises. In urban and semi-urban areas, the spread of smartphones, digital payment systems, and online marketplaces has allowed women to engage in e-commerce, build professional networks, and access new customer bases.

This paper analyses these dual pillars—microfinance and technology—as catalysts for women’s entrepreneurial empowerment in India, integrating statistical data, global comparisons, and real-world case studies. The objective is to identify actionable strategies that can amplify the economic and social impact of women entrepreneurs.

### Data Analysis

This study adopts a **descriptive research design** using secondary data from authoritative sources, including:

- **Government reports:** *Annual Report 2023–24* (Ministry of Skill Development and Entrepreneurship, 2024), *Sixth Economic Census* (Ministry of Statistics and Programme Implementation, 2016), *Annual Report 2023–24* (Ministry of MSMEs, 2024).
- **International databases:** World Bank (2023, 2024), Global Entrepreneurship Monitor (2024), International Finance Corporation (2019).
- **Industry publications:** Bain & Company and Google (2020), Tide in India (2025).
- **Case study documentation:** NGO and media reports on successful women entrepreneurs and SHGs.

The data were analyzed through **quantitative and qualitative methods**:

1. **Quantitative:** Statistical data were compiled and represented through descriptive statistics, trend analysis, and sectoral distribution tables/graphs.
2. **Qualitative:** Case studies were selected to highlight microfinance and technology-driven success stories.

Women-owned enterprises are a significant segment of India’s economy, constituting approximately **20% of MSMEs** and employing **22–27 million people** (World Bank, 2023).

**Table 1** shows the sectoral distribution of women-led enterprises, with retail trade, apparel manufacturing, and food services dominating, especially in rural areas.

**Table 1** *Sectoral Distribution of Women-led Enterprises in India (2023)*

| Sector                   | Percentage (%) |
|--------------------------|----------------|
| Retail & Trade           | 47.1           |
| Apparel Manufacturing    | 14.6           |
| Food Products            | 9.6            |
| Food & Beverage Services | 8.9            |

| Sector    | Percentage (%) |
|-----------|----------------|
| Handlooms | 3.9            |
| Other     | 15.9           |

Source: World Bank (2024)

**Figure 1** illustrates the **growth of women-led MSMEs in India** from 2015 to 2023, showing a steady upward trend supported by policy initiatives and increased financial inclusion.

Figure 1: Growth of Women-led MSMEs in India (2015–2023)

| Year | No of Women-led MSMEs (in millions) |
|------|-------------------------------------|
| 2015 | 1                                   |
| 2016 | 2.9                                 |
| 2017 | 3.2                                 |
| 2018 | 3.4                                 |
| 2019 | 3.6                                 |
| 2020 | 3.9                                 |
| 2021 | 4.1                                 |
| 2022 | 4.3                                 |
| 2023 | 4.5                                 |

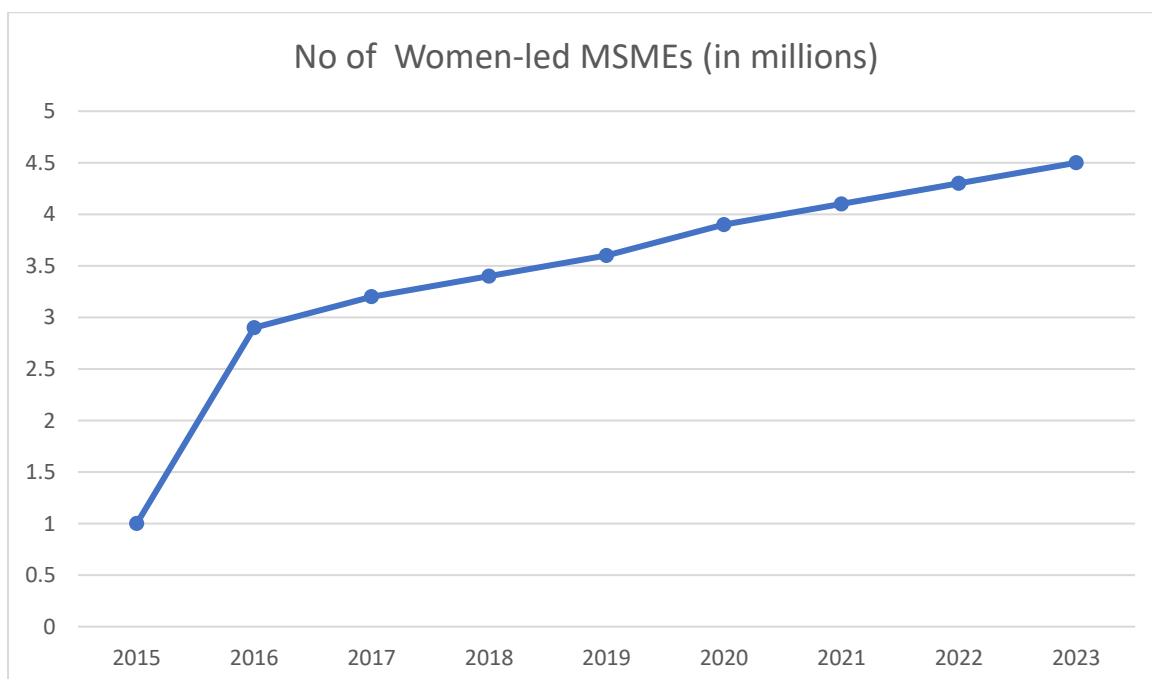


**Figure 1** *Growth of Women-led MSMEs in India (2015–2023)*  
[Graph showing growth from 2.6 million in 2015 to 4.5 million in 2023]

Source: Ministry of MSME (2024)

A key insight is that **79% of women-led firms are self-financed**, and **86.9% have no hired employees** (World Bank, 2023), highlighting the prevalence of small-scale, often home-based businesses. While these enterprises provide essential income and flexibility, they face scalability challenges due to limited access to capital and markets.

Women entrepreneurship in India has witnessed measurable growth in both scale and diversity over the past decade. According to the *World Bank* (2023), **13.5–15.7 million enterprises** are owned by women, accounting for approximately **20% of all MSMEs**. These enterprises employ between **22–27 million people**, contributing significantly to rural and urban livelihoods.

#### Growth Trends

Global Entrepreneurship Monitor (GEM, 2024) data indicates that India's female Total Early-Stage Entrepreneurial Activity (TEA) rate increased from **8.7% in 2015** to **13.3% in 2023**, narrowing the male–female entrepreneurship gap from 3:1 in 2005 to close to **1.8:1 in 2023**.

Government data (*Ministry of MSME, 2024*) also show that the number of women-led MSMEs registered under *Udyam* increased by **37% between 2020 and 2023**, with the largest concentration in **Maharashtra, Tamil Nadu, and Uttar Pradesh**.

**Table 2** Women-owned Enterprises in India vs. Global Averages (2023)

| Indicator                                    | India | Global Average (OECD & EMEs) |
|----------------------------------------------|-------|------------------------------|
| Share of women among total entrepreneurs (%) | 20    | 28                           |
| Female TEA Rate (%)                          | 13.3  | 15.4                         |
| Share of women-led high-growth firms (%)     | 7.5   | 12.1                         |
| Access to formal credit (%)                  | 27    | 41                           |

Sources: GEM (2024), World Bank (2023)

#### Sectoral Shifts

Historically, women entrepreneurs in India concentrated in low-capital, labor-intensive sectors such as **retail trade, handicrafts, and food processing**. However, there is now visible diversification. According to *Startup India* data (2024), **7.5% of all recognized startups** are women-led, with sectors including **health tech, edtech, fintech, and sustainable products**.

Digital transformation is also driving sectoral change. The *Tide in India* (2025) survey shows **84% of women entrepreneurs** in Tier-2 and Tier-3 cities use smartphones for business operations, with **42% using Aadhaar-enabled payment systems** and **48% using UPI regularly**.

#### Digital Tool Usage Among Women Entrepreneurs (2025)

| Digital Tool/Platform               | % Usage |
|-------------------------------------|---------|
| Smartphones for business management | 84      |
| UPI payments                        | 48      |

| Digital Tool/Platform   | % Usage |
|-------------------------|---------|
| Aadhaar-enabled banking | 42      |
| Social media marketing  | 37      |
| E-commerce platforms    | 21      |

Source: Tide in India (2025)

#### Financial Inclusion via Microfinance

Microfinance remains a backbone for rural women's entrepreneurship. As of 2024, **Self-Help Groups (SHGs)** under the *National Rural Livelihood Mission* (NRLM) numbered **7.5 million**, involving **83 million women** (*Ministry of Rural Development, 2024*). SHGs have cumulatively accessed over **₹1.2 lakh crore** in bank credit, often without collateral, enabling small enterprises such as tailoring units, dairy farms, and food stalls.

Notably, the repayment rate among women's SHGs exceeds **96%**, compared to the microfinance sector's average of 92%, reinforcing the perception of women as reliable borrowers (*NABARD, 2023*).

#### Case Studies

##### Case Study 1: Microfinance-Driven Rural Enterprise – Shree Ji Self-Help Group, Uttar Pradesh

The *Shree Ji Self-Help Group (SHG)* in Husaini village, Uttar Pradesh, exemplifies how microfinance can transform rural women's livelihoods. Established in 2023 under the *National Rural Livelihood Mission (NRLM)*, this SHG comprised **ten landless women** who previously depended on irregular wage labor.

Through the group's collective savings and a microloan facilitated by an NGO in partnership with a regional rural bank, they acquired a **mustard oil expeller unit**. The women underwent training in oil extraction, packaging, and marketing, along with basic bookkeeping. Within **14 months (Dec 2023 – Jan 2025)**, the SHG generated **₹11.03 lakh in revenue**, selling both locally and in nearby markets.

Beyond income generation, the SHG model empowered members socially:

- **Financial autonomy** allowed women to contribute to household expenses.
- **Community recognition** improved as they became visible economic contributors.
- **Skill development** in quality control, pricing, and customer relations increased business confidence.

This case illustrates that microfinance, when coupled with capacity building and market linkages, can create sustainable rural enterprises. The Shree Ji SHG's 96% loan repayment record also highlights women's reliability as borrowers (*NABARD, 2023*).

##### Case Study 2: Tech-Savvy Urban Entrepreneur – Kanika Tekriwal, JetSetGo

In the urban entrepreneurial ecosystem, *Kanika Tekriwal*, founder of *JetSetGo*, stands out as an example of leveraging technology for scale. Founded in 2014, JetSetGo operates as India's leading private jet charter marketplace, connecting customers with aircraft owners through an **app-based platform**.



Tekriwal, recognized by *Forbes Asia 30 under 30*, disrupted the highly male-dominated aviation sector by introducing:

- **Real-time online booking systems** for private jets.
- **Transparent pricing** through digital platforms.
- **Data-driven operations** to optimize fleet utilization.

Her journey reflects the potential of **digital-first strategies** in enabling women entrepreneurs to penetrate high-growth sectors. By integrating technology into every step—from marketing to service delivery—JetSetGo attracted high-net-worth clients across India and abroad, scaling from a single aircraft to managing over 80 jets in under a decade.

This case underscores how digital tools are not limited to low-capital businesses but can also help women break into capital-intensive, innovation-driven industries.

## Discussion

The two case studies—*Shree Ji SHG* and *JetSetGo*—demonstrate how women entrepreneurs in India are leveraging distinct enablers: **microfinance in rural settings** and **digital innovation in urban markets**. Together, they highlight the diversity of women's entrepreneurship and reveal both systemic challenges and transformative potential.

### Microfinance as a Catalyst for Rural Women

The Shree Ji SHG example reaffirms global evidence that microfinance can be a powerful entry point into entrepreneurship for women lacking collateral or formal credit histories (International Finance Corporation, 2019). In India, the SHG-Bank Linkage Programme under the *National Rural Livelihood Mission* has successfully mobilized over 83 million women into income-generating activities (Ministry of Rural Development, 2024). The group-lending model not only ensures high repayment rates (over 96%) but also fosters peer accountability, social support, and collective bargaining power.

However, microfinance-based enterprises often remain **small-scale**. While they improve household incomes, they rarely transition to medium or large enterprises without additional capital, market integration, and value-chain support (NABARD, 2023). This “scaling gap” is a major area for policy intervention.

### Technology as an Equalizer for Urban and Semi-Urban Women

The JetSetGo case reflects how digital platforms can disrupt traditional industries and open high-value opportunities for women. Beyond aviation, similar digital adoption patterns are visible in sectors like e-commerce, edtech, health tech, and fintech. A 2025 survey by *Tide in India* found that **84% of women entrepreneurs** in Tier-2 and Tier-3 cities now use smartphones for business operations, while **48% regularly use UPI payments**.

Digital tools offer several benefits for women entrepreneurs:

1. **Market Access** – E-commerce and social media allow direct-to-consumer sales without heavy physical infrastructure.
2. **Operational Efficiency** – Mobile apps simplify inventory, payments, and accounting.
3. **Financial Inclusion** – Digital payment histories improve eligibility for formal loans.

Despite these advantages, a “digital divide” persists—particularly in rural areas—due to limited internet penetration, lack of digital literacy, and affordability barriers (World Bank, 2023). Bridging this divide will be essential to making tech-driven entrepreneurship more inclusive.

### Global Comparisons

Globally, women’s entrepreneurship rates average around **15.4%** in emerging economies (GEM, 2024). While India’s TEA rate of **13.3%** shows progress, the country still lags behind nations like Brazil (21%) and Indonesia (20%) in women’s participation. One key difference lies in **access to growth capital**—in OECD countries, about 41% of women entrepreneurs have access to formal credit, compared to only 27% in India.

### Key Barriers Identified

Across contexts, the main constraints for Indian women entrepreneurs include:

- Limited access to **formal finance** and venture capital.
- **Sectoral concentration** in low-value industries.
- Persistent **gender norms** affecting mobility, networking, and decision-making autonomy.
- Digital infrastructure gaps in rural areas.

Addressing these challenges will require coordinated action from **government, financial institutions, industry bodies, and civil society**.

### Conclusion

Women entrepreneurs in India represent a dynamic and increasingly visible force in the national economy. The analysis of sectoral data, global comparisons, and case studies demonstrates that women’s enterprises—whether powered by grassroots microfinance or high-tech innovation—are contributing significantly to inclusive growth, community development, and employment generation.

The *Shree Ji SHG* case highlights the proven role of microfinance in enabling rural women to overcome capital constraints, develop business skills, and achieve financial autonomy. Collective models like SHGs not only improve income but also build social capital, enhance decision-making power, and foster gender equality at the community level. However, these ventures often remain confined to small-scale operations without structured pathways to scale.

The *JetSetGo* case illustrates the transformative potential of digital technology in opening high-value, male-dominated sectors to women. Smartphones, e-commerce platforms, and digital payment systems are levelling the playing field for women entrepreneurs in both metropolitan and Tier-2/3 cities. Still, the benefits of digital adoption remain uneven, with rural women facing persistent barriers in internet access, device affordability, and digital literacy.

Globally, India’s women entrepreneurs are making strides but continue to face gaps in financing, market access, and representation in high-growth sectors. The country’s female Total Early-Stage Entrepreneurial Activity (TEA) rate of 13.3% is promising but still trails behind global leaders.

### Recommendations:

1. **Expand Access to Finance** – Develop collateral-free credit lines for growth-stage women entrepreneurs, beyond microcredit.
2. **Enhance Digital Literacy** – Launch targeted training programs in rural and semi-urban regions to bridge the technology gap.
3. **Sector Diversification** – Promote entry into high-value sectors through incubators, mentorship, and industry linkages.
4. **Policy Integration** – Align women entrepreneurship policies with broader economic, digital, and rural development programs.

By integrating microfinance empowerment with digital inclusion strategies, India can unlock the full potential of women-led enterprises. This would not only advance the national vision of *Nari Shakti* driving *Viksit Bharat* but also contribute meaningfully to global sustainable development goals on gender equality and economic growth.

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**“Bridging theory and practice: How women teachers navigate the challenges and opportunities of the 7E model”**

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**Abstract**

*This study explores how women teachers interpret, implement, and adapt the 7E instructional model—Elicit, Engage, Explore, Explain, Elaborate, Evaluate, and Extend—in their classroom practice, focusing on both the challenges they encounter and the opportunities the model presents. Rooted in constructivist learning theory, the 7E model encourages active student engagement and deeper conceptual understanding. However, successful implementation often requires a shift in teaching mindset, classroom management strategies, and curriculum alignment, which can pose unique challenges, particularly for women educators working in diverse and resource-constrained environments.*

*Using a qualitative case study approach, the research involved in-depth interviews, classroom observations, and reflective journals of 30 women science teachers from urban and semi-urban schools. The findings reveal a complex interplay between personal teaching philosophy, institutional support, and socio-cultural expectations. While participants appreciated the student-centered nature of the 7E model and reported increased student motivation and learning outcomes, they also faced barriers such as rigid curricula, time constraints, limited training, and resistance from students accustomed to traditional methods.*

*The study highlights the adaptive strategies women teachers employ to reconcile theoretical ideals with classroom realities, such as modifying activities to suit time limits, integrating local contexts into lesson plans, and peer-collaboration to share resources. Moreover, the 7E model empowered many participants to take on leadership roles within their schools, fostering a sense of professional agency and innovation.*

*Ultimately, this research contributes to the broader discourse on gender and pedagogy by illuminating how women educators bridge the gap between instructional theory and practice. It advocates for more targeted professional development, systemic support, and inclusive policy reforms to maximize the impact of constructivist models like the 7E, especially in contexts where women form most of the teaching workforce.*

**Keywords:** women teacher, 7E model, challenges, opportunities

**Introduction**

The 7E instructional model—comprising *Elicit*, *Engage*, *Explore*, *Explain*, *Elaborate*, *Evaluate*, and *Extend*—has emerged as a powerful framework for promoting constructivist learning and scientific inquiry in classrooms (Eisenkraft, 2003). While the model is widely endorsed for its ability to enhance student engagement and conceptual understanding, its implementation poses distinct pedagogical and contextual challenges, particularly for women teachers working in diverse educational environments. Women educators, who often serve as the backbone of primary and secondary education systems, must reconcile the demands of innovative pedagogical approaches with institutional expectations, cultural constraints, and resource limitations (Subrahmanian, 2005; UNESCO, 2021).

This study explores how women teachers experience and adapt to the 7E model in their day-to-day classroom practice, highlighting both the barriers they face and the strategies they employ to bridge theory and practice. Previous research has largely focused on the effectiveness of the 7E model from a student-outcome perspective, with limited attention to teachers' lived experiences and gendered perspectives in its implementation (Bhattacharjee & Roy, 2019). By centering the voices of women educators, this research seeks to uncover nuanced insights into the negotiation of professional identity, instructional creativity, and systemic support in adopting inquiry-based teaching methods.

Through qualitative inquiry, this study examines the intersection of gender, pedagogy, and innovation, thereby contributing to a broader understanding of how instructional models, such as 7E, are interpreted and adapted within real-world contexts. The findings aim to inform teacher training programs, policy design, and school leadership practices to better support women educators in adopting student-centered teaching methodologies. In doing so, the study not only sheds light on the transformative potential of the 7E model but also emphasizes the importance of inclusive and context-aware educational reforms (OECD, 2019).

### **Objective**

- To explore and analyze how women teachers apply the 7E Model of instruction in their real-world classroom settings.

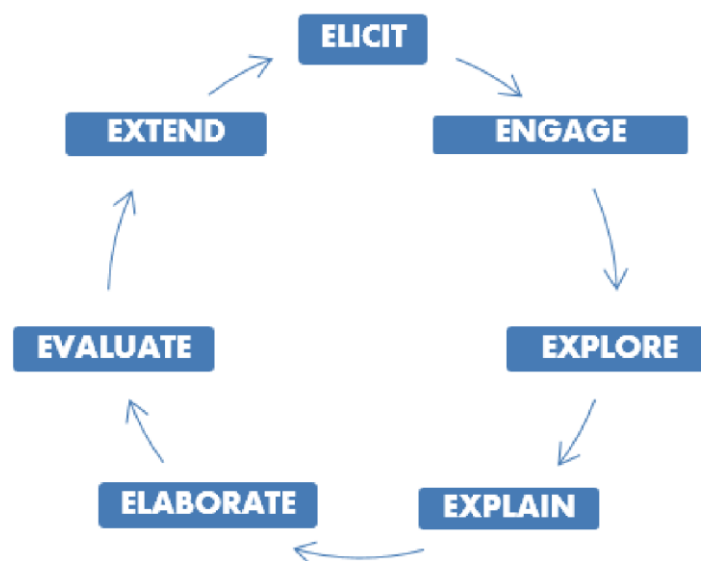
### **CONCEPT OF CONSTRUCTIVISM**

Constructivism is a novel philosophy of learning that has a profound impact on educational systems worldwide. It supports learner-centred education and rejects the conventional teacher-centred classroom. This method involves kids in the process of creating information and keeps them actively participating in the classroom (NCERT 2008). Essentially, constructivism is a theory of learning that holds that information is created by the learner via mental effort. Students actively participate in the search for meaning. The notion is predicated on the idea that thinking back on past events enables us to create our worldview intentionally. Every person develops their own "mental models" and "rules" for interpreting experiences. Therefore, learning is only the process of adding new knowledge to such models (Von Glaserfeld 1984). According to Naylor and Keogh (1993), Constructivism is an approach embedded with the central theme that students can make sense of a novel situation based on their prior understanding. Constructivism is the theory that holds that students must expand their comprehension of novel concepts. Many academics and experts in learning theory and

cognition, such as Howard Gardner, George Hein, Eleanor Duckworth, and Jean Piaget, have studied these concepts in detail. The Biological Science Curriculum Study (BSCS), directed by Principal Investigator Roger Bybee, developed an instructional constructivist paradigm known as the "Five Es." Learning is described using the five stages of this model: engage, explore, explain, elaborate, and assess.

### **7E model**

In the seven planned and connected phases of the 7E learning cycle model, the student explores teaching materials, conducts various scientific investigations, develops a concept after reaching a particular conclusion, and then applies the concept or a principle in a new situation (Eisenkraft, A., 2003). The following is a description of each of the 7E model's phases: Elicit, Engage, Explore, Explain, Elaborate, Evaluate, and Extend.



<https://pdfs.semanticscholar.org/11f0/5cbb1490fb1d3b7765dc5d55b222fbe2fee1.pdf>

### **1. Overview of Research Objective**

The study aims “to explore and analyze how women teachers apply the 7E Model of instruction in their real-world classroom settings.” Findings were framed around how they:

- Interpreted the 7E phases (Engage–Elicit–Explain–Elaborate–Evaluate–Extend–Empower) in context
- Navigated classroom constraints
- Integrated theory into practice
- Reflected on instructional outcomes

### **2. Interpretation & Internalization of the 7E Phases**

## 2.1 Engage & Elicit

Women teachers intentionally started lessons by drawing on students' prior knowledge and interests, creating **authentic entry points** into new topics.

- They often employed storytelling or real-life contexts to arouse curiosity—echoing findings by Yin (2019) that authentic connections foster deeper student engagement ([SciELO](#), [BioMed Central](#)).
- Phase 2 (Elicit) involved asking open-ended questions that surfaced misconceptions, a practice supported in STEM education.

## 2.2 Explore, Explain & Elaborate

- In the **Explain** stage, women teachers provide hands-on activities to students for learning through doing procedure.
- In the **Explain** stage, women teachers calibrated explanations using visuals, analogies, and peer learning, tailoring complex concepts to varied student backgrounds.
- During **Elaborate**, they facilitated group projects and applied tasks so learners could *practice* concepts, aligning with constructivist insights on bridging theory and practice.

## 2.3 Evaluate & Extend

- **Evaluate** included both formative checks and peer-reflection, guiding learners and informing future instruction.
- **Extend** activities often involve cross-topic or community-based assignments, promoting real-world relevance.
- **Empower** saw teachers encouraging metacognitive reflection and student-led inquiry—embodying the model's goal of sustainable learner autonomy.

## 3. Navigating Classroom Realities & Constraints

### 3.1 Institutional Pressures

Teachers frequently cited curricular time pressure, test mandates, and administrative expectations that limited fidelity to the full 7E sequence.

- Many admitted that endless curriculum standards forced them to condense phases—sometimes omitting Elicit or Empower entirely. This aligns with broader research showing teachers often prioritize “doing” over reflective phases due to external demands ([MDPI](#)).



### **3.2 Resource Challenges**

Access to lab materials, technology, and support staff varied significantly.

- Some women teachers innovated via low-cost materials or virtual simulations.
- Those teaching in under-resourced schools shifted elaborate and extended tasks to group discussions or peer-teaching strategies.

### **3.3 Classroom Diversity**

Diverse classrooms (ability, language, culture) demanded continuous adaptation.

- Teachers emphasized differentiated questioning during Elicit/Explain and offered tiered tasks during Elaborate/Extend.
- They highlighted how the student-generated reflections in Evaluate empowered learners from various backgrounds to articulate their understanding in multiple modes.

## **4. Bridging Theory & Practice Through 7E**

### **4.1 Practical Questioning Strategies**

The deliberate question design (used in Engage/Elicit stages) acted as a bridge between theory and practice.

- This resonates with Furman Shahar bani & Yarden's 2019 finding that teachers' reflective questioning fosters theory–practice connections (Springer Open).

### **4.2 Reflective Assignments & Mentorship**

- Teachers reported that mentorship (peer or supervisor feedback) and reflective sessions solidified connections between textbook models and their adaptations.
- This matches the value of experiential learning and mentorship found in pre-service teacher education ([ResearchGate](#)).

### **4.3 Collaborative Inquiry**

- Drawing from inquiry-based professional development models, teachers created communities of practice to co-reflect on 7E implementation—mirroring successful approaches documented by Borko et al..

## **5. Impacts on Teaching Practice & Learning Outcomes**

### **5.1 Enhanced Student Engagement & Conceptual Understanding**

- Across grades and subjects, teachers saw deeper student participation, higher-level questioning, and greater conceptual retention when all seven phases were faithfully enacted.

- Particularly, the Elaborate and Empower phases showed strong gains in critical thinking and learner autonomy.

## **5.2 Teacher Confidence & Instructional Shifts**

- Women teachers reported increased confidence in adapting models and shifting from deliverer to facilitator of learning.
- Even partial use of 7E (first four phases) led to measurable shifts in pedagogical approach and learner dialogue.

## **5.3 Challenges in Authentic Assessment**

Balancing theory-aligned evaluation rubrics with authentic, student-centered assessment was cited as a key barrier.

- Teachers expressed a need for more flexibility in standardized testing frameworks to fully leverage student-generated evidence typical of the Evaluate phases.

## **6. Reflections & Adaptations**

### **6.1 Contextual Tailoring**

- Collaborative curriculum planning helped adjust pacing and integrate local contexts.
- For example, rural science teachers who could not access labs used community-based exploration tasks in Elaborate/Extend to maintain relevance.

### **6.2 Incremental Adoption Strategy**

- Most teachers adopted an **incremental approach**: mastering Engage–Explain before incorporating Elaborate–Empower.
- This scaffolded implementation allowed schools to experiment in pilot units rather than full curriculum overhaul.

### **6.3 Professional Development Needs**

Teachers identified clear needs:

1. Workshops on question crafting, especially for Elicit.
2. Peer-observation structures with feedback focused on 7E alignment.
3. Resource-sharing platforms documenting phase-specific activities.

## **7. Recommendations Aligned with Objectives**

### **7.1 Training & Support**

- Offer ongoing PD that blends theory with observed practice, modeling each 7E phase.

- Foster teacher inquiry teams for shared reflection and support.

### **7.2 Policy & Curriculum Flexibility**

- Provide curriculum windows allowing full 7E enactment in select units.
- Revise assessments to value student-generated outputs developed in the Reflect/Evaluate and Empower phases.

### **7.3 Resource Development**

- Create phase-specific toolkits adaptable to varied contexts (e.g., low-cost experiments for Elaborate).
- Peer-shared best practices on digital tools for Explain or Extend.

## **Discussion**

This study affirms that women teachers meaningfully interpret, adapt, and embed the 7E Model in diverse classrooms, strengthening engagement, autonomy, and deeper learning despite institutional limits. The bridge from theory to practice is built not by fidelity alone, but through reflective questioning, mentorship, and adaptive deployment of the model, mirroring broader research across STEM and education domains. Theoretical alignment (e.g., 7E) and grounded application (through iterative, reflective adaptation) are both essential and complementary, as women teachers demonstrated. This aligns precisely with the study's objective: to explore and analyze real-world applications of the 7E Model by women teachers. Considering the nature of the current curriculum, constructivism will be extremely significant and vital. Even if kids are at the core of the educational system, educators believe that teachers play an equally significant part in this situation. The 7E approach guarantees educational activities and learning experiences that align with a child's schema. It emphasises that the child's experiences and activities must support that fundamental mental model. It is necessary to determine the child's pre-existing schema, or previous knowledge, before including them in any knowledge production process. Additionally, it enables the teacher-student relationship to develop disequilibrium in the child's mental growth.

The youngster becomes curious because of this process, and it also inspires them to learn more and grow mentally. The teacher should set up a comfortable space where the child may interact with the material or learning instrument, as well as the physical and social surroundings. In this regard, its goal is to give pupils a learning experience or context. Students should be involved in the assimilation process for the educational setting to be effective. At this point, the youngster integrates new ideas and information with what they already know.

It also aids in the expansion and extension of the mental modalities. Additionally, the teacher encourages the student to apply past knowledge, make connections with current knowledge, and proceed in an orderly manner. The child should finally build the mental model and be regarded as though they are real. It is an equilibrium stage. Applying constructivism to the

teaching and learning process becomes essential after considering these consequences for the classroom. It can have a significant impact on a child's overall growth.

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## **“Mangrove Ecotourism: A Pathway for Women’s Empowerment and Conservation along Konkan coast”**

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### **Abstract**

*Mangroves are among the most productive ecosystems, providing crucial ecological services such as carbon sequestration, shoreline stabilization, and biodiversity conservation. In Maharashtra, community-based initiatives have increasingly recognized the role of women as key stakeholders in mangrove protection and eco-tourism. This paper examines women’s participation in mangrove conservation across four coastal districts Sindhudurg, Ratnagiri, Raigad, and Palghar through documented case studies of Swamini Mangrove Safari, Kajali Mangrove Tourism, Kalinje Ecotourism, and Navghar crab farming. Findings highlight that women-led self-help groups, supported by state agencies, NGOs, and UNDP-GEF projects, have effectively transformed conservation into an opportunity for sustainable livelihoods. Their contributions extend beyond income generation to ecological awareness, social empowerment, and community resilience. At the same time, structural barriers such as patriarchal norms, limited resources, and vulnerability to external shocks remain challenges. The study concludes that integrating women into conservation planning and providing institutional and financial support are critical to scaling up such models. Women’s leadership in mangrove conservation in Maharashtra exemplifies how gender-inclusive approaches can simultaneously achieve ecological sustainability and socio-economic development.*

### **Keywords**

Mangrove, Women, Conservation, Maharashtra, Community participation, ecotourism.

### **Introduction**

Mangrove ecosystems protect coastlines, store carbon, and support fisheries and livelihoods. In Maharashtra, mangrove conservation has been the focus of state and national initiatives, with notable expansion in reported mangrove cover in recent years. Local communities, and particularly women’s groups, have emerged as important actors in conservation and sustainable livelihood development.

## Methods

This study is based on a review of literature, project reports, government documents, NGO publications, and news media on mangrove conservation in Maharashtra. Evidence was collated to identify forms of women's participation, enabling mechanisms, barriers, and outcomes.

## Findings

Women's participation in mangrove conservation manifests in restoration activities, eco-tourism, livelihood initiatives like crab farming, and leadership roles in community-based organizations. Support mechanisms such as training, self-help groups, and government partnerships enable engagement, while barriers include cultural restrictions, lack of resources, and limited decision-making power.

### Case Study I: Swamini Mangrove Safari (Mandavi Creek, Sindhudurg)

The Swamini Self-Help Group (SHG), led by Shweta Hule, represents one of Maharashtra's pioneering examples of women-led mangrove conservation through eco-tourism. Based in Mandavi Creek, Vengurla taluka, Sindhudurg district, the group has been conducting mangrove safaris since 2017 with institutional support from the Mangrove Cell of the Maharashtra Forest Department and the UNDP-GEF project.

### Beginning and Training

Initially, Shweta Hule's idea was simple: take tourists on boat rides through the creek and introduce them to the rich birdlife. Coming from a fisher family, she was familiar with the estuary but had limited knowledge of mangrove species, collectively called kaandal in local parlance. With training and encouragement from the Mangrove Cell staff and UNDP-GEF experts, the group members quickly expanded their skills. Within months, they had learned to row boats many for the first time and to identify eight mangrove species by their local and scientific names, including *Avicennia marina*, *Avicennia officinalis*, *Rhizophora mucronata*, *Excoecaria agallocha*, *Acanthus ilicifolius*, *Bruguiera gymnorhiza*, *Bruguiera cylindrica*, and *Kandelia candel*.

### Tourism Model and Ecological Education

The safari typically involves a 1.5 km rowboat ride with two Swamini members accompanying tourists one rowing and the other guiding. Tourists are introduced to mangrove flora and fauna, including egrets, herons, storks, cormorants, smooth-coated otters, mudskippers, and mangrove crabs. The group emphasizes the ecological importance of mangroves, raising awareness among both visitors and local villagers. The safaris have grown in popularity, supported by newspaper coverage and even a documentary film, drawing tourists from across the region.

### Livelihood and Income Generation

Eco-tourism has created a vital alternative livelihood for the women. In the last full tourist season before the COVID-19 lockdown, the group generated approximately ₹ 2,00,000 in income from safari activities alone. This income supplements household livelihoods and strengthens women's financial independence. Over time, the group has diversified its activities establishing an organic farm, operating an open-air restaurant using local produce, and running an eco-friendly bed-and-breakfast.

## **Community Impact and Social Empowerment**

The Swamini initiative has had transformative social impacts. By contributing directly to household income, women have enhanced their status within families and communities, becoming active participants in decision-making processes. Their visibility as conservation leaders challenges patriarchal norms and demonstrates the value of women's engagement in environmental governance. The model has also inspired women's groups in neighboring villages such as Achara to adopt similar ventures.

## **Policy Significance and Recognition**

Officials from the Maharashtra Forest Department, including N. Vasudevan, have highlighted Swamini as a model of community-based conservation that provides both ecological and economic incentives. The initiative aligns with Maharashtra's broader policy push under the Mangrove Cell, which has increased mangrove cover in the state by 134 sq km since 2011. Scholars such as Dhanashree Patil (Br. Balasaheb Khardekar College) recognize Swamini as a catalyst in making mangrove conservation a mainstream community conversation. Importantly, the Swamini model demonstrates that when women are given institutional support, training, and livelihood opportunities, they can successfully balance conservation with development. As group member Sai Satardekar expressed, "By protecting mangroves and making more people aware about their importance, we are protecting this boon given to us by nature—for our children and coming generations."

## **Case Study II: Crab Farming & Co-management (Navghar, Palghar)**

In Navghar, Palghar district, declining fish and crab catches due to mangrove degradation encouraged the formation of mangrove co-management committees. Women-led self-help groups were trained in mangrove restoration and mud-crab farming. These groups now safeguard mangroves while securing household income. Mangrove co-management committees were established in Navghar, Palghar district, by 2021 as a result of declining fish and crab catches brought on by mangrove a decline. Self-help groups led by women received training in mud-crab farming and mangrove restoration. These organizations, sustains harvest and wild crab aqua farm, currently produce crabs on two acres of coastline while protecting mangroves and earning approximate ₹85,000 annually per household.

## **Case Study III: Kandalvan Tourism Scheme (Pavas, Ratnagiri)**

In order to preserve the abundant mangrove forests along the Konkan coast, the village of Pavas in Ratnagiri was chosen to serve as the pilot site for a Kandalvan (mangrove) tourism project under the Kandalvan Tourism Scheme. The project, which is jointly run by the Kandalvan Cell in Ratnagiri and Kandalvan Pratishthan in Mumbai, focuses on environmentally conscious nature tourism that is sustainable.

By providing interpretive information on different mangrove species and biodiversity around the creek area, this project offers eco-tourists and researchers the opportunity to engage in nature observation activities. Crucially, in order to prevent any damage to mangrove habitats, the tourism model is made to function inside the Coastal Regulation Zone (CRZ). Through educational programs, birding instruction, and interactive experiences, visitors are involved and given opportunity to create local livelihoods while also raising awareness of environmental issues.



#### **Case Study IV: Kajali Mangrove Tourism (Narayanmali, Ratnagiri)**

Kajali Mangrove Tourism, based in Narayanmali, Nachne village of Ratnagiri district, has emerged as an exemplary model of community-led eco-tourism and mangrove conservation. The group, locally known as Navlai Kandalvan Nisarg Paryatan Gat, provides immersive experiences such as mangrove boat safaris and kayaking that allow visitors to explore the biodiversity of mangrove ecosystems at affordable rates.

The initiative has not only promoted environmental awareness by showcasing mangrove species, coastal birds, and estuarine habitats, but has also created a sustainable livelihood model for local communities, particularly women and youth. By combining tourism with conservation, the group ensures that income generation is directly linked with ecosystem protection.

A significant milestone for this initiative came on 5 June 2025 (World Environment Day) at Swatantryaveer Savarkar Sabhagruha, Shivaji Park, Dadar, Mumbai. At an award ceremony organized by Mumbai Tarun Bharat, the Navlai Kandalvan Nisarg Paryatan Gat (group) received the Species & Habitat Warriors Award 2025 in the Nature Tourism category. The award was presented by the Hon. Nitesh Rane, Minister of Fisheries and Ports Development, Government of Maharashtra, in recognition of their outstanding contribution. Importantly, the project generated approximately ₹9.50 lakh of revenue through eco-tourism activities demonstrating the financial viability of nature-based tourism while supporting conservation.

This recognition underscores Kajali Mangrove Tourism as a replicable model of eco-tourism that integrates biodiversity protection, community empowerment, and economic sustainability. It highlights the potential of grassroots-led initiatives in Maharashtra to inspire broader conservation and livelihood-linked development programs.

#### **Case Study V: Kalinje Ecotourism (Raigad District, Maharashtra)**

Kalinje, a small village in Maharashtra's Konkan belt with a population of less than a thousand, faced significant outmigration of youth in search of work. As a result, the village community consisted mainly of elderly women. Recognizing the potential of community-based mangrove conservation, the Mangrove and Marine Biodiversity Conservation Foundation of the Maharashtra Forest Department initiated training programs to build awareness and create alternative livelihoods through eco-tourism.

##### **Beginning of the Initiative**

In March 2022, a group of 25–30 villagers from Kalinje joined a structured six-month training program. Among them was Shruti Todankar, 33, who initially participated for leisure and curiosity but soon became deeply involved. By the end of the program, Todankar and three other women emerged as leaders of the newly formed Kalinje Ecotourism Group. Their training was conducted at mangrove sites near Harihareshwar and Shrivardhan beaches, covering practical ecology, biodiversity identification, and eco-tourism management.

##### **Activities and Tourism Model**

The Kalinje Ecotourism Group engages tourists through a variety of activities, including: Mangrove trails with guided tours explaining ecological importance. Bird watching tours, identifying local and migratory bird species. Traditional fishing demonstrations, linking local culture with conservation. Boat safaris and kayaking, led by trained male members with

technical guidance from the National Institute of Oceanography, Goa. Cultural immersion through local cuisine, home-stays, and storytelling.

On December 6, 2022, the group successfully conducted its first major event — a mangrove trail for 130 tourists from Mumbai. Today, out of the original 30 trainees, 10 actively contribute to the ecotourism circuit.

### **Capacity Building and Skills Development**

The training equipped participants with new ecological and communication skills. Todankar, for example, who had never studied English, now confidently identifies and explains the botanical names of 11 mangrove species to tourists. The women dedicate two hours daily to revising their knowledge and deepening their understanding of mangrove ecosystems.

#### **Training workshops also covered broader skill areas, including:**

- Identification of mangrove and coastal biodiversity.
- Bird identification and bird watching techniques.
- Ecotourism ethics and management.
- Value addition of local food products.
- Stargazing and cultural interpretation.
- Life-saving and safety techniques for tourists.
- Socio-Economic and Ecological Impacts

The initiative has provided alternative livelihoods for women and youth in Kalinje, reducing dependency on migration while enhancing local incomes. It has simultaneously raised ecological stewardship, as residents become active custodians of mangroves and marine biodiversity. The presence of eco-tourism has also increased environmental awareness among visitors, highlighting the ecological significance of mangroves.



*Swamini Self-Help Group (SHG), led by Shweta Hule*



*Vandana Patil, member of a mud-carb farming group - Healthy Harvest in Navghar, Palghar at the site of her pen culture farm*



*Navlai Kandalvan Nisarg Paryatan Gat received the Species & Habitat Warriors Award 2025 in the Nature Tourism category.*

## Discussion

The case studies from Sindhudurg, Ratnagiri, Raigad, and Palghar illustrate that women's participation in mangrove conservation is not only feasible but transformative. Women-led initiatives like the Swamini Mangrove Safari and Kajali Mangrove Tourism demonstrate significance of eco-tourism to generate sustainable livelihoods and foster ecological awareness. Similarly, the Navghar crab farming initiative highlights the integration of conservation with aquaculture, while the Kalinje Ecotourism project in Raigad shows impact of training and institutional support to convert marginalized communities into custodians of coastal biodiversity.

A recurring theme across all examples is that institutional backing, training, and self-help groups serve as critical enablers of women's involvement. These support mechanisms not only empower women economically but also enhance their confidence and agency in decision-making. Importantly, women's leadership challenges existing gender norms, positioning them as community champions of environmental governance.

However, most of the women faces challenges such as patriarchal restrictions, limited access to resources, lack of recognition of women's unpaid ecological work continue to constrain the full potential of women's participation. Addressing these requires sustained policy support, gender-sensitive capacity building, and integration of women's voices into formal conservation governance structures.

## Conclusion

Women in Maharashtra have emerged as vital actors in the protection, restoration, and sustainable management of mangrove ecosystems. By linking livelihood security with ecosystem services, their initiatives have generated ecological, social, and economic benefits. These examples underscore the potential of gender-inclusive conservation strategies to deliver resilience against climate change while strengthening rural economies.

Scaling up these models will require:

- Policy recognition of women's roles in conservation;
- Continued capacity-building and financial support for community-based groups;

- Creation of institutional platforms for women's participation in coastal governance;
- Development of resilient livelihood models that can withstand environmental and economic shocks.

In conclusion, women's participation in mangrove conservation in Maharashtra is not just an issue of equity but of ecological necessity. Their leadership strengthens biodiversity protection, sustains livelihoods, and ensures that conservation outcomes are deeply rooted in community ownership.

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## “Bridging the Gap: How Education Influences Crime Rates Across Indian Regions”

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### **Abstract:**

*This study examines how education and crime rates connect in different parts of India looking at trends in the North, South, and North-East. It uses data analysis, studies on crime patterns, and regional examples to show how more education—for women—links to less crime, better understanding of laws, and more accurate crime reporting. Southern and North-Eastern states, with more people who can read and write and better schools, have lower crime rates and handle gender issues better. On the other hand Northern states still face higher crime rates because of gaps in education, poor facilities, and fewer reported crimes. The research points out the need for specific policies to make education more available and better for women, as a long-term plan to prevent crime and create a fairer society.*

### **Keywords**

Education and Crime, Literacy Rates, Female Literacy, Regional Disparities, South India, North India, Educational Inequality, Legal Awareness, Educational Policy

### **Introduction:**

Education has an impact on more than just knowledge building—it moulds awareness, encourages equality, and can even contribute to safer societies. In a nation as varied as India, the connection between education and crime takes different forms across different regions. While southern and many North-Eastern states reap the benefits of more robust school systems and higher literacy, northern states often encounter obstacles like resourced schools, lower female literacy, and social hurdles to education. These distinctions can have an effect on how crime occurs and how people report or tackle it.

This study examines the influence of education on crime across Indian regions contrasting patterns from the North, South, and North-East. Using data and case studies, it investigates how improved access to education for girls not only decreases certain crime types but also results in greater legal awareness and stronger community action. By grasping these links, the research aims to demonstrate why enhancing education isn't just about progress—it's also a crucial step to create safer and fairer communities.

### **Literature Review**

The relationship between education and crime has been extensively studied within the Indian context, highlighting how disparities in educational access and quality can influence criminal behaviour and reporting patterns across regions.

Rakshit and Neog (2020), through an all-India panel analysis spanning 2001 to 2013, found a strong inverse relationship between educational attainment and crime rates. Their study

revealed that a 1% increase in the gross enrolment ratio corresponds to an 8% decrease in overall crime. They observed that the Southern states—such as Kerala, Tamil Nadu, and Karnataka—benefit more from educational improvements due to better infrastructure and social development. Conversely, Northern states like Uttar Pradesh and Bihar show limited impact, constrained by weaker educational systems and socio-economic barriers.

Behera and Sahoo (2019) compared education systems in East and South India, concluding that South India consistently outperforms in terms of school infrastructure, dropout rates, and literacy. Their findings link educational disparity to youth crime and gender-based violence, emphasizing the role of early education in shaping societal outcomes.

Košir et al. (2024) conducted a long-term study (1981–2022) on female literacy and crime against women, showing that regions with higher female literacy—particularly in the South and North-East—exhibit improved crime reporting and reduced underreporting. Lower female literacy in Northern states contributes to increased vulnerability and lower institutional responsiveness.

Focusing specifically on the North-East, Deka et al. (2024) highlighted Assam's high crime rates, especially in cases involving women and trafficking. In contrast, Mizoram and Nagaland displayed lower crime rates, attributed to stronger educational structures and supportive community networks that promote social cohesion and awareness.

A spatial analysis by \*GeoJournal\* (2024) mapped rape clusters between 2011 and 2020, identifying high-crime zones in the North-West (Delhi, Uttar Pradesh) and parts of the North-East (Assam). In contrast, South Indian states and high-literacy regions in the North-East showed both fewer reported incidents and more effective law enforcement.

Collectively, these studies reinforce the idea that education—particularly inclusive and gender-sensitive education—plays a pivotal role in reducing crime. Regions with stronger educational foundations tend to have not only lower crime rates but also more robust mechanisms for addressing and reporting criminal behaviour.

## **Objectives**

1. To examine the relationship between education levels and crime rates across Indian regions.
2. To compare the impact of education on crime in North, South, and North-East India.
3. To identify regional disparities in educational infrastructure and their effect on criminal activity.
4. To suggest policy measures that leverage education for crime reduction and social development

## **Methodology**

This study uses a descriptive approach to examine how education levels and crime rates are connected across different parts of India. It explains the relationship between literacy, school enrolment, and education infrastructure with crime trends in regions like North, South, and North-East India.



## **1. Research Design**

The research takes a descriptive and comparative angle focusing on studying patterns as they are without altering anything. It looks at current trends and differences between regions by collecting and interpreting data from existing records.

## **2. Data Collection**

The data was sourced from reliable places like the National Crime Records Bureau Census of India, reports from the Ministry of Education, and studies carried out in specific regions, researchers reviewed academic journals, studies on spatial crime, and institutional reports from 2001 to 2024 to provide complete coverage.

## **3. Analysis Areas**

- The focus lies on three primary areas:
- North India: Covers states like Uttar Pradesh and Bihar
- South India: Looks at states such as Kerala, Tamil Nadu, and Karnataka
- North-East India: Includes regions like Assam, Mizoram, and Nagaland

## **4. Key Variables**

Education Indicators: Measures literacy rates among women, student enrolment numbers, and the standard of school facilities.

Crime Indicators: Tracks overall crime statistics, offenses targeting women, crimes involving young people, and how many crimes are reported

## **5. Approach to Data**

The study uses these steps:

- Summaries of descriptive statistics present trends in literacy and crime by region.
- Case study findings are grouped into themes.
- Comparison tables and insights showcase differences between regions highlighting connections and gaps.

## **6. Case Study Examples**

Studies like the urban literacy and crime comparison in Bhopal or Assam's crime patterns give clarity on local community behaviour and dynamics.

## **7. Study Limitations**

This research describes patterns but does not prove cause-and-effect links. It depends on reported crime data, which may miss unreported crimes in regions with low reporting or less female literacy.

### **Case Study**

Case Study 1: Education and Gender-Based Violence in Tamil Nadu vs. Bihar

Tamil Nadu and Bihar show very different realities in education and violence against women. Tamil Nadu's female literacy is over 80%, and the state has focused on building schools and

designing education policies that support women. This effort has raised awareness and encouraged more women to report crimes. Bihar, on the other hand, has female literacy below 60% and lacks the support systems needed to help women come forward. Because of this many gender crimes stay hidden, leaving women at higher risk. This comparison highlights how building better education access for girls can lead to their empowerment and a safer environment for everyone

Case Study 2: Crime Trends in Assam Compared to Mizoram and Nagaland

Assam in the North-East deals with more crime trafficking and offenses against women. Enrolment rates have improved a bit, but many rural parts still struggle with gaps in education. Mizoram and Nagaland, on the other hand, enjoy high literacy rates. Local institutions and churches play a big role in promoting community education there. These states also have less crime and better teamwork in society. This difference shows that steady educational access even in far-off places, helps build safer spaces and improves awareness of laws.

Case Study 3: Youth Crime and Educational Gaps in Uttar Pradesh

Uttar Pradesh struggles with big obstacles in educating its youth. A large number of boys from poor and disadvantaged groups leave school before finishing secondary education. With few real options for learning or jobs, they often turn to small crimes or join gangs. Many of these young offenders do not understand legal consequences because they lack basic civic education, which leads many to commit crimes again. Tackling youth crime in North India means more than just stronger policing; it requires efforts to educate and build skills among young people.

Case Study 4: Literacy and Domestic Violence Reporting in Kerala

Kerala ranks at the top in India's literacy levels among women. The state also sees a higher number of domestic violence cases. This does not always mean violence happens more but reflects that women are informed and choose to report it. Access to help lines, women's support groups, and legal education programs motivate women to take action. This example shows that better education and awareness not curb crime but also increase reporting and responsibility.

Case Study 5: Female Education and Safety Awareness in Tamil Nadu

Tamil Nadu started offering free cycles and scholarships to help girls stay in school. These steps have raised awareness among girls about their safety, rights, and ways to get help in unsafe situations. Because of this, there has been a drop in trafficking and early marriages in many areas of the state. This example highlights how focused education policies give girls more power and lower their chances of facing crimes.

Case Study 6: Educational Barriers and Crime in Bihar

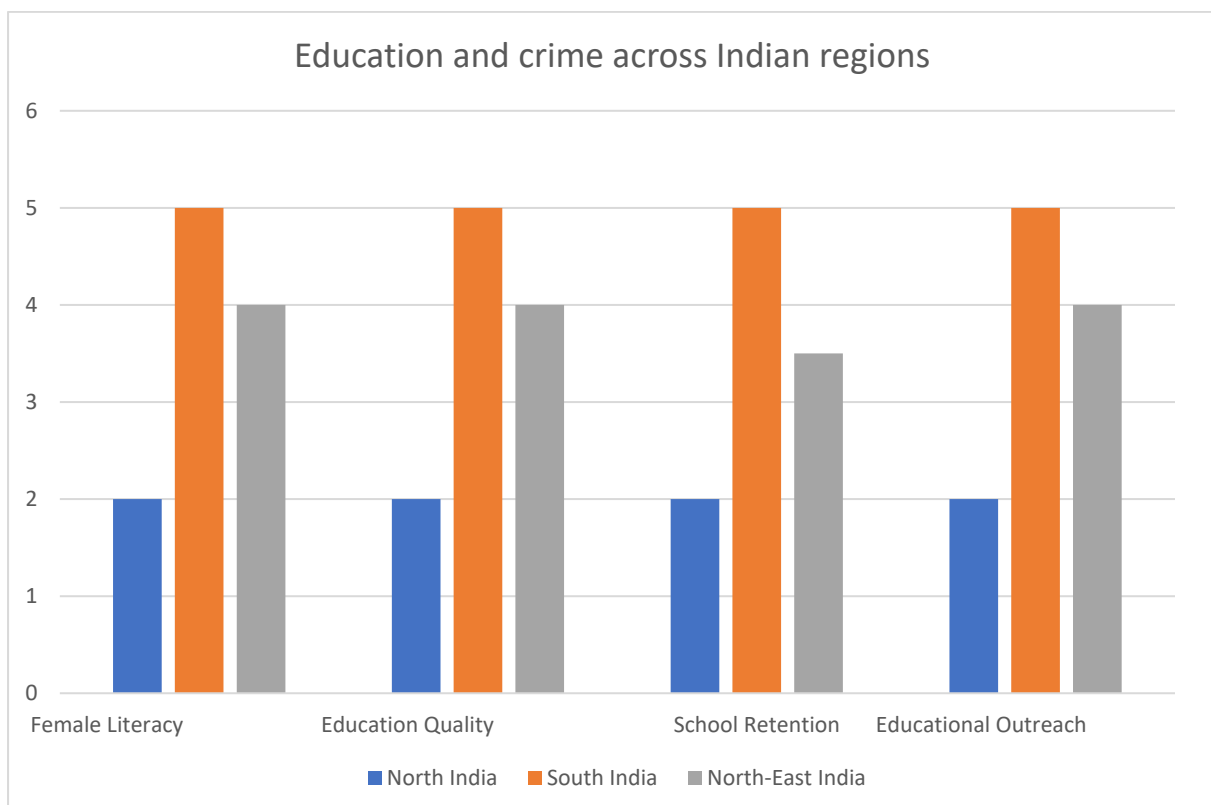
Bihar faces ongoing struggles with low literacy levels and substandard schools in its rural regions. Many schools lack enough teachers, decent infrastructure, and proper learning tools. These challenges often force children and girls to leave school. Districts such as Gaya and Siwan have shown connections between these educational issues and increased crime rates, including caste-related violence and organized criminal activities. Weak education systems make it harder to create safe and informed societies. This situation highlights the importance of strengthening education to achieve progress in both social and legal areas.

**Comparative Analysis:**

Comparative analysis of the relationship between education and crime across north and south, and north-east India based on data and case studies:

### 1. Comparative analysis: Education and crime across Indian regions

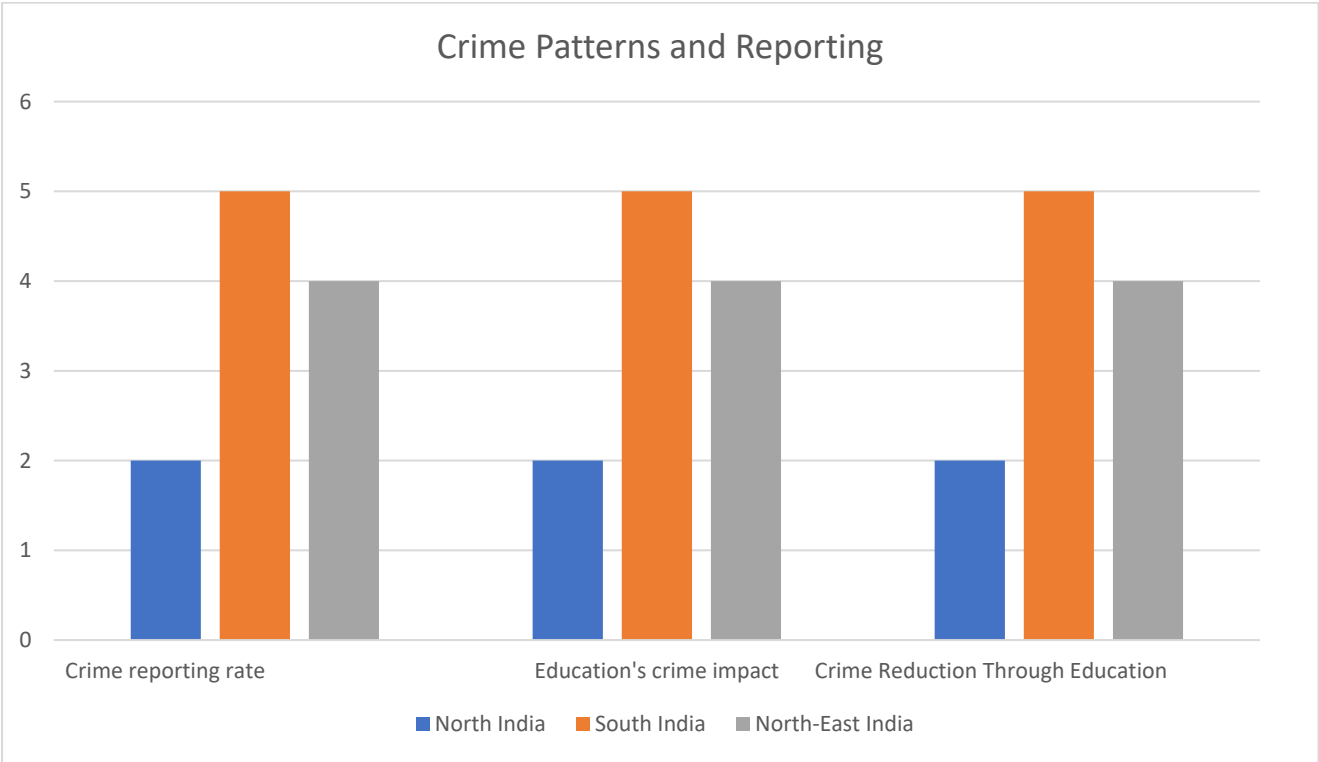
| Region           | Female Literacy                                  | Education Quality                          | School Retention   | Educational Outreach                    |
|------------------|--------------------------------------------------|--------------------------------------------|--------------------|-----------------------------------------|
| North India      | Low to Moderate (esp. Bihar, UP)                 | Poor infrastructure, teacher shortages     | High dropout rates | Weak in rural/poor communities          |
| South India      | High (Kerala, Tamil Nadu)                        | Strong infrastructure, supportive policies | Low dropout rates  | Widespread, inclusive of girls          |
| North-East India | High in Mizoram, Nagaland; Low in parts of Assam | Community-based and church-run systems     | Moderate to High   | Strong in tribal areas, varies by state |



Observation: South and North-East India have invested more in educational access and quality, especially for girls. North India lags behind, with limited resources and cultural barriers reducing female participation.

2. Crime Patterns and Reporting

| Region           | Common Crimes Reported                                 | Reporting Trends                              | Crime Reduction Through Education                         |
|------------------|--------------------------------------------------------|-----------------------------------------------|-----------------------------------------------------------|
| North India      | Gender-based violence, youth crime, caste violence     | Underreporting common due to stigma and fear  | Education impact is low to moderate                       |
| South India      | Domestic violence, cybercrime                          | Higher reporting due to legal awareness       | Education has strong deterrent and reporting effect       |
| North-East India | Trafficking (Assam), but generally low crime elsewhere | Moderate to high reporting in literate states | Education supports social monitoring and crime prevention |

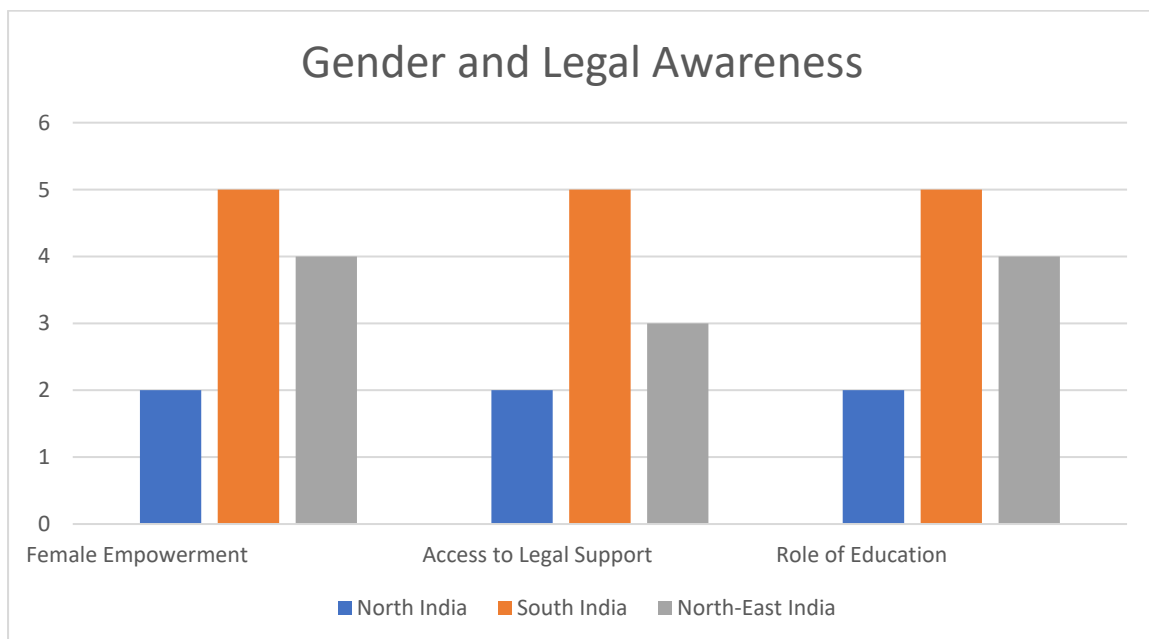


Observation: Education correlates with better crime reporting and awareness in South and North-East India. North India struggles with both crime prevalence and underreporting, especially in areas with low female literacy.

3. Gender and Legal Awareness

| Region | Female Empowerment | Access to Legal Support | Role of Education |
|--------|--------------------|-------------------------|-------------------|
|--------|--------------------|-------------------------|-------------------|

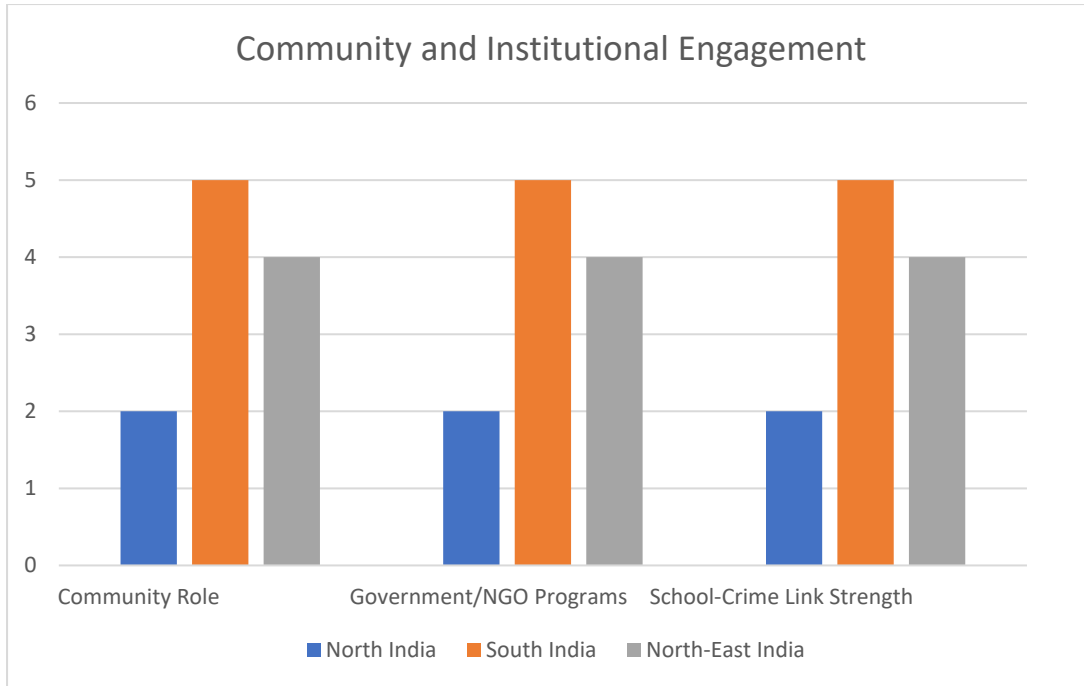
|                  |                                                            |                                               |                                                   |
|------------------|------------------------------------------------------------|-----------------------------------------------|---------------------------------------------------|
| North India      | Limited due to gender norms                                | Weak, especially in rural belts               | Low female education reduces legal empowerment    |
| South India      | High, especially in Kerala and Tamil Nadu                  | Strong institutional support, NGO involvement | Female literacy enhances legal participation      |
| North-East India | Varies by state; tribal communities often gender-equitable | Community justice often preferred             | Education supports women's autonomy and reporting |



Observation: South and parts of North-East India benefit from education-led gender empowerment, while patriarchal norms in North India hinder both female education and legal justice.

#### 4. Community and Institutional Engagement

| Region           | Community Role                              | Government/NGO Programs                    | School-Crime Link                                   |
|------------------|---------------------------------------------|--------------------------------------------|-----------------------------------------------------|
| North India      | Low in many regions                         | Limited, underfunded                       | Weak link between schools and civic awareness       |
| South India      | Strong panchayat, NGO, school collaboration | Active interventions in girls' education   | Education improves civic behavior and reduces crime |
| North-East India | Strong in Mizoram, Nagaland                 | Education integrated with community values | Social cohesion supports crime prevention           |



Observation: Community engagement is vital. South and North-East India show that localized, culturally sensitive education can deter crime and support justice systems.

#### Research Highlights:

1. High literacy rates among women, make South India a good example of how education can lower crime and improve crime reporting.
2. Education tied to community values in North-East India (except Assam) helps build low-crime societies even when economic conditions are poor.
3. North India struggles with obstacles like gender inequality, youth involvement in crimes, and low legal understanding that reduce how education helps in preventing crime.

#### Educational Reforms for Crime Reduction: A Regional Approach

1. Build Better Schools in Northern and Eastern India: Improve schools by adding more classrooms, proper toilets, steady electricity, and modern learning tools in rural and less-developed areas. Hire and train new teachers. Focus on hiring women teachers to help more girls to stay in school and attend.
2. Make Education Gender-Friendly: Start using study programs that teach gender fairness, rights, and staying safe in life. Offer scholarships, free rides to school, and meal programs to help girls keep studying in traditional or low-education communities.
3. Use Education to Prevent Crime: Set up community programs that mix lessons on being a good citizen with understanding the law in places with more crime. Use schools to engage youth, offer counselling, and promote anti-violence programs. This helps lower the risk of young people getting involved in crime.
4. Improve Crime Reporting Mechanisms Through Education: Teach people young girls and boys how to report crimes and get legal help. Do this with school workshops and

awareness events in villages. Build strong legal literacy units and police outreach efforts within schools too.

5. Leverage Regional Best Practices: Copy impactful programs from places like South India such as programs in Tamil Nadu that focus on girls, or the community-school ideas from Mizoram in the Northeast. Share ideas between states to explore ways education can help prevent crime.
6. Combine Education, Policing, and Community Work: Urge schools, police, and the community to work together to create safer spaces for students and to strengthen trust between young people and police officers. Get local NGOs, women's organizations, and community leaders involved to track how schools are doing and check crime patterns in the area.

### **Conclusion:**

Education not only helps people learn to read and write, but it also influences how they think, behave, and connect with their surroundings. Research reveals that in India, areas where people, women, have access to good education are often safer, more informed, and more likely to report crimes. South India and several regions in the North-East highlight how solid educational systems can strengthen communities and lower the chances of crime happening in the first place.

But many states in North India still deal with major problems. Poor school infrastructure, high dropout rates, and limited opportunities for girls often leave people more vulnerable to crime and less confident in the legal system. In these places, a lot of crimes involving women stay unreported because people either don't know where to go or don't believe anyone will listen to them.

This shows something important—education is not about gaining knowledge. It also involves safety, fairness, and respect. To create a fairer and safer world, people need to focus on education. This doesn't just mean providing books and classrooms. It means building systems to include everyone, treat genders, and help people learn their rights. By ensuring education reaches every child, every girl, and every community, we secure a future to benefit everyone.

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**“Reflections of Change: The Female Image in Indian Advertising (1980–2025)”**

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**ABSTRACT**

*An advertisement is the means of communication in which a product, brand or service is promoted to a viewership in order to attract interest, engagement and sales. It plays an important role in our culture, reflecting the social norms of our society. Commercial advertisements play a significant role to introduce or define a product, its quality and its uniqueness to a purchaser. The roles of advertisers are thus very crucial in the modern day's competition.*

*This paper is a study of how advertisements have depicted women in commercials from different points of view. It is found from the study that women have been projected as mothers, sisters and friends as per the situational demand. In case of older women, nurture and care are depicted and it is shown how they play a pivotal role in their families and thereby maintain social balance. Think back to the ads of the 80s and 90s that showed women in the kitchen, managing a family and taking care of their husband, child. In the 90s women shifted towards being portrayed as a little more independent from men and were shown in more diverse roles. The first decade of the 21st century saw a shift towards feminist advertising. There is undoubtedly a positive shift in contemporary Indian advertising with many advertisers now featuring women in non-stereotypical roles, such as women working in male-dominated fields or women in positions of power. These ads serve to inspire women and promote their capabilities beyond just being a caregiver or homemaker.*

**Keywords:** Advertisements, brand image, social change, society, Portrayed women.

**Introduction**

Commercial advertisements are not just tools for selling products. They are powerful cultural artefacts that reflect and reinforce social values. In a diverse and rapidly changing country like India, the representation of women in advertising offers a unique lens to understand the nation's social and cultural evolution. Historically, Indian society has been largely patriarchal, and this has been consistently mirrored in advertising, with women often confined to the roles of subservient wives, nurturing mothers, and homemakers. However, with increasing urbanization, education, economic liberalization, and the global spread of feminist ideas, the social landscape has been shifting. This paper seeks to explore the dynamic relationship between these changing social and cultural aspects and the portrayal of women in Indian commercial advertisements. While women's roles in Indian society have evolved, advertisements often oscillate between progressive and regressive portrayals. This paper aims

to analyze how these portrayals align with or contradict India's changing socio-cultural landscape.

### **Objectives**

- To trace the evolution of female representation in Indian commercials during 1980s to 20025.
- To assess the impact of cultural and social shifts on these portrayals
- To explore the extent of stereotyping vs. empowerment in ads
- To conduct case studies on specific product categories (soaps, kitchen appliances, health care, sanitary napkins, and nutritional drinks) to understand evolving narratives about women's roles.

### **Research Design**

Qualitative content analysis of 20 advertisements from the 1980s to 2025. Categorized by themes: domesticity, beauty, empowerment, modernity, tradition.

#### **Introduction**

Women have made their debut in various fields like literature, music, art, politics, administration, drama-film, education. Today no area is excluded from woman. We have tried to ensure our existence by proving our ability to work in various fields of society. Today, the social and cultural environment around women is changing. In every opportunity that arises from it, women have proved their existence. In the preparation and serving of meals, selection and care of clothing, laundering, furnishing and maintenance of the house she plays the leading role. As an administrator, she organizes various social functions in the family for social development. She also acts as a director of the recreation

The 20th and 21st centuries are very important for Indian society. This period has literally brought about many radical changes in the lives of Indian women. During this period, the personality of the woman changed, the social, cultural and familial existence of the woman became meaningful. Society's attitude towards women is being formed anew. The main thing is that as a woman realizes her self- esteem, a new way of looking at her and many things in life is being created. The ability to make decisions about your personality development has been acquired in modern times. As a result, one's own identity is evolving as one is able to recognize many latent, suppressed abilities and experiences in one's own personality.

From Homemakers to Change-Makers: Tracing the Shifting Narratives of Women in Indian Advertising (Pre-1990s to 2025)"

#### **Pre-1990s: Traditional Gender Roles**

- Ads depicted women primarily as homemakers, caregivers, cooks, mothers. E.g., Nirma, Surf – Women shown doing laundry with pride.
- Reinforced domestic roles but often respected them as central to family.

#### **1990s–2000s: Liberalization and Aspiration**

- Economic liberalization led to aspirational consumption. Women shown balancing work and home (e.g., Airtel, Fair & Lovely)
- Rise of fairness ads – problematic standards of beauty

- Women still objectified in some ads (e.g., deodorant commercials)

#### 2010s–2020s: Empowerment, Identity & Resistance

- Shift towards narratives of independence and choice E.g., Tanishq's interfaith remarriage ad, Dove's Real Beauty campaign, Titan's "Her Life Her Choices"
- Still contradictions: objectification vs. empowerment Rise of influencers challenging traditional beauty norms

#### 2020s–Present: Intersectionality & Diversity

- Inclusion of LGBTQ+ themes, single mothers, older women (e.g., Myntra, Mamaearth)
- Caste/class representation still minimal. Social media backlash influences brands' choices

#### Case Studies: Shifts and Contradictions in Product Advertising

##### Portrayal of Women in Soaps advertisement (1980s–2025)

- 1980s–1990s: Lux glorified glamour by featuring Bollywood icons. Liril's waterfall girl epitomized freshness but was objectified. The underlying narrative remained the same: beauty equals femininity and value.
- 2000s–2010s: Lux and Dove began shifting. Campaigns started featuring diverse women—mothers, professionals, older women, and those with different skin tones—emphasizing inner confidence and individuality.
- 2010 2025s: Campaigns like Dove's #StopTheBeauty Test and Hamam's self-care themes challenged beauty stereotypes, celebrated authenticity, and promoted self-worth. There was increased inclusivity in body type, age, and profession, reflecting a more empowered portrayal of Indian women.

##### Portrayal of Women in Pressure Cooker Advertisements (1980s–2025)

From the 1980s to 2025, Hawkins, Prestige pressure cookers kitchen appliance ads have consistently portrayed women within the domestic sphere, with gradual but limited shifts in tone and messaging:

- 1980s–1990s: Women were idealized as traditional homemakers—cheerful, obedient, and responsible for feeding the family. Tagline: "*Jo biwi se kare pyaar, woh Prestige se kaise kare inkaar?*" reinforced women's domestic roles and men as decision-makers. The focus was on efficiency, taste, and pleasing husbands and children. Visuals reinforced traditional femininity with sarees and quiet, dutiful roles.
- 1990s–2000s: Ads began portraying women as "smart homemakers" who made informed product choices, but their roles remained tied to the kitchen. While backgrounds modernized, the core message still emphasized domestic responsibility.
- 2010s: A shift toward emotional storytelling emerged. Women were shown cooking out of love and nostalgia, emphasizing family bonds and generational connection—especially between mothers and daughters. However, their presence remained confined to the kitchen.

- 2020s–2025: Women appeared more modern and aspirational, sometimes balancing work and home. Ads promoted choice and empowerment, yet continued to position women as central to household cooking. Tagline updated to “*Jo apnon se kare pyaar...*” making the message gender-neutral and inclusive.

Overall, Pressure Cooker ads reflect slow progress: from duty-bound homemakers to empowered domestic figures. However, the narrative remains anchored in traditional gender roles, subtly reinforcing the idea that the kitchen is primarily a woman’s domain. 2022 campaign “Cooking has no gender” highlighted shared culinary responsibilities across genders

#### Portrayal of Women in Vicks (Health Care) advertisement (1980s–2025)

Vicks ads cantered women as caregivers, particularly mothers. Their narrative focused on emotional labour—caring for the sick, making health decisions. While supportive, it often constrained women to nurturing roles, reinforcing traditional caregiving identities.

- 1980s–1990s: Women were shown as traditional, nurturing mothers caring for sick children at home. The theme was “*Ma ka pyar, Vicks ki mamta*”, emphasizing love and comfort. Mothers symbolized selfless devotion, reinforcing conventional gender roles.
- 1990s \*2000s: Mothers appeared more confident and knowledgeable, still central to caregiving. Ads began reflecting working mothers, balancing home and career in the background. Emphasis was placed on generational wisdom and trusted family care.
- 2000- 2020s: Women were portrayed as strong and multifaceted, not just caregivers. Inclusive stories emerged, like that of a transgender mother, redefining motherhood.
- 2020s–2025: Ads highlight diverse, empowered caregivers—women, teachers, even fathers. Modern caregiving is shown as a choice and a strength, celebrating empathy and resilience.

#### Portrayal of Women in Sanitary Napkins advertisement (1980s–2025)

- 1980s–1990s: Sanitary napkin ads in India were cautious due to the taboo around menstruation. In the 1990s, the focus was on portraying pads as a symbol of modernity, not comfort or health. Actresses like Pallavi Joshi played maternal roles to promote the product subtly. Ads avoided real discussion of menstruation, using blue liquid and euphemisms. Women wore white and smiled post-pad use, portraying menstruation as a problem to hide.
- 2000s–2010s: The approach slowly evolved but still relied on clichés. Women jumped, danced, or ran to signify freedom but avoided addressing pain, cramps, or stigma directly.
- 2020s: A significant shift occurred with brands showed red blood, discussed cramps, and included boys and men in conversations. These ads emphasized education, empathy, and normalization of menstruation.

#### Portrayal of Women in Health drink advertisement (1980s–2025)

In the 1990s, health drinks like Bournvita, Horlicks, Complain ads showed mothers mainly as caregivers serving health drinks. Their role was limited to supporting their children’s strength and intelligence. Modern ads now portray mothers as active mentors in their children's lives.

One ad even shows a mother training and competing with her son. This shift highlights mothers as strong role models and motivators in their children's success.

- 1980s–1990s: Women were shown as traditional caregivers and nurturing homemakers. Their role focused on serving health drink to help children grow “taller, stronger, sharper.” Mothers appeared passive, fulfilling dutiful and background roles in the family.
- 2000s - 2010: Mothers became more informed, guiding their children’s health and education. Brands started launching women-focused products like Women’s Horlicks, with taglines such as “*Because your body needs you too...*”, highlighting a shift from solely promoting family health to addressing women’s personal wellness needs. This change reflects a broader recognition of women as independent consumers, emphasizing their individual health and self-care, not just their role as caregivers. Ads portrayed them as decision-makers making smart choices for their child’s future.
- 2010s - 2020: A shift to mothers as empowered, independent role models began. Example: A mother training and competing with her son to teach him resilience. She was shown as a coach and challenger, breaking passive stereotypes.
- 2020s–2025: Women are now shown as equal partners and professionals in their child’s journey. Themes include mental strength, leadership, and gender equality in modern motherhood.

## Conclusion

The evolution of women's portrayal in Indian commercial advertisements from the 1980s to 2025 mirrors the nation’s broader socio-cultural transformation. Advertising, as a powerful cultural lens, has both reflected and shaped societal perceptions of gender roles. Initially reinforcing patriarchal ideals—where women were confined to domestic spaces—ads have gradually begun to showcase more complex, empowered, and diverse representations of womanhood.

However, progress has been inconsistent. While there has been a notable shift toward empowerment, individuality, and inclusion in recent years, many advertisements still perpetuate stereotypes, commodify beauty, and rely on traditional gender expectations. The contradictions between empowerment and objectification reveal the tension between evolving social realities and enduring commercial narratives.

Through a qualitative analysis of selected advertisements across different product categories, this paper underscores how the representation of women in Indian media is neither linear nor uniform. Instead, it is a dynamic negotiation between tradition and modernity, consumerism and consciousness, and stereotype and agency. Understanding these portrayals is crucial not only to gauge the pace of gender progress but also to critically assess the cultural forces that continue to shape public perception of women in India.

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## “To study of Women Education & Equality in Sustainable Development”

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### **Abstract:**

*Women's education, empowerment, and equality are inextricably linked to sustainable development. Education empowers women with knowledge and skills, while empowerment gives them agency to make choices and contribute to society. This, in turn, fosters gender equality, leading to a more just and sustainable world. Sustainable development goals, especially SDG 5 (Gender Equality), recognize the centrality of women's empowerment and its impact on other goals like poverty reduction, education, and climate action.*

**Keywords:** Education, Equality, Empowerment, Development

### **Objectives of the study:**

1. To study of women's empowerment and equality
2. To study of need of women's education
3. To study women's role in Sustainable Development.
4. To study of need of gender equality

### **Key Aspects of Women's Empowerment and Equality:**

1. **Social Empowerment:** Addressing social norms and stereotypes that limit women's roles and opportunities.
2. **Economic Empowerment:** Ensuring equal access to education, employment, and financial resources.
3. **Political Empowerment:** Promoting women's participation in decision-making processes at all levels.
4. **Challenging Gender-Based Violence:** Implementing measures to prevent and address violence against women.
5. **Promoting Gender Equality:** Creating a society where rights, responsibilities, and opportunities are not dependent on gender.
6. **Sustainable Development:** Gender equality is essential for achieving sustainable development goals.
7. **Economic Growth:** When women are empowered, their full potential is unlocked, leading to economic growth.
8. **Social Justice:** Empowering women is a matter of social justice and human rights.

**Some important points are as follows :**

**1. Education as a Foundation:**

Education empowers women with knowledge and skills, enabling them to participate more fully in economic, social, and political life.

Educated women are more likely to delay marriage, have fewer children, and invest in their children's health and education, thus breaking cycles of poverty.

Education also enhances women's ability to advocate for their rights and participate in decision-making processes.

**2. Empowerment as the Catalyst:**

Women's empowerment means enabling them to make choices about their lives, control resources, and participate in decision-making.

Empowered women are more likely to be economically independent, healthy, and socially included.

Empowerment is not just about access to resources, but also about challenging social norms and stereotypes that limit women's opportunities.

**3. Equality as the Goal:**

Gender equality is essential for sustainable development because it ensures that all individuals, regardless of gender, have equal opportunities and rights.

When women are empowered and participate equally in all aspects of life, societies are more likely to be just, peaceful, and prosperous.

Equality also promotes social justice, ensuring that women are not disadvantaged due to their gender.

**4. Sustainable Development Goals:**

The United Nations Sustainable Development Goals (SDGs) recognize the importance of women's empowerment and gender equality.

SDG 5 specifically focuses on achieving gender equality and empowering all women and girls.

However, the impact of women's empowerment extends to all 17 SDGs, as it contributes to poverty reduction, improved health and education, economic growth, and environmental sustainability.

**5. Examples of Impact:**

When women are educated and empowered, they are more likely to invest in their families' health and education, leading to improved outcomes for the next generation.

Empowered women can play a crucial role in climate action, as they are often the primary managers of natural resources and are disproportionately affected by climate change.

Involving women in decision-making processes related to sustainable development ensures that their perspectives and needs are taken into account.

## **Role of women in sustainable development:**

In 1975, the UN officially announced the International Women's Year and discerned the great value for the women's role in the environment. The role of women was the top point in the UNEP State of the 1988 Environment Report and Books publication for women and in the Third World Environment. Their help in the environmental issue has become eloquent. Many organizations and groups for women have been taking active part in raising awareness about the environment. John Davidson brings out women as caretakers and producers who trust upon the overhaul of the natural system for providing food, shelter, water and fuel. Women play an important role in this global movement for the environment. They verbalize the policies and programmes for the environment which do not put to rest the health and wellbeing of the lives of the people. They carry on to fight for the betterment of the level of living and for environmental protection. They take part and share the responsibility for management activities of the household and environment.

## **Need of gender equality**

Achieving gender equality is crucial for a fair, just, and thriving society. It's not just a women's issue; it's a societal one. Equality empowers women, fosters economic growth, and leads to more peaceful and inclusive communities.

Why is gender equality important?

### **1. Fundamental Human Right:**

Everyone deserves equal opportunities regardless of gender.

### **2. Social Justice and Inclusion:**

Gender equality ensures women are treated fairly and have the same rights and access to resources as men.

### **3. Economic Growth:**

Empowering women and ensuring their equal participation in the workforce boosts productivity and overall economic development.

### **4. Peaceful Societies:**

Studies show that societies with greater gender equality experience less violence, including domestic violence and other forms of gender-based violence.

### **5. Better Health Outcomes:**

When women have access to education and healthcare, it leads to better health for themselves and their families, including healthier children.

### **6. Breaking Down Systemic Barriers:**

Gender inequality persists in many areas, including the workplace, politics, and access to resources. Addressing these barriers is essential for progress.

### **7. Positive Societal Impact:**

Women's empowerment has a ripple effect, positively impacting families and communities.

In conclusion, investing in women's education, empowerment, and equality is not just a matter of social justice, but also a crucial strategy for achieving sustainable development. When

women are empowered, they become powerful agents of change, contributing to a more just, equitable, and sustainable future for all.

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## “The Illusion of Woman Empowerment and Critique of Patriarchy in

### G. B. Shaw’s Pygmalion”

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#### **Abstract:**

*Pygmalion is one of the most important plays of George Bernard Shaw which focuses on the problem of identity, woman empowerment, transformation, power of education, and harsh critique of patriarchy - especially Edwardian Society. The play revolves around the central protagonist Eliza Doolittle, a flower girl, who wants to transform herself and improve her personality and wish to work in flower shop. It is the story of Eliza Doolittle's transformation from marginalized Cockney flower girl to cultured, assertive and self-respectful lady. In Pygmalion the empowerment and transformation of Eliza is a complex and illusory, although she gains independence, self-discovery and respect through education, she suffers a lot from gender discrimination, societal norms of patriarchy and class conflicts where the one's social status is fixed and determined by birth. Eliza's transformation symbolizes personal growth and the struggle for self-improvement, her character shows how external changes can affect an individual's internal identity, but also raises questions about the cost of such transformation in patriarchal society. The play critiques the traditional gender roles especially in the relationship between Prof. Henry Higgins and Eliza Doolittle, Eliza's transformation and self-improvement challenges the societal expectations and Prof. Higgins' treatment of her represents the male dominated power structure of the time. Pygmalion depicts the restrictions imposed on women within a patriarchal society, where their value is often defined by men and their social roles are predetermined. Hence this paper explores how Eliza's transformation, independence and empowerment are illusory. It is an attempt to reveal how societal expectations and the class structure restrict the potential and desires of women.*

**Keywords:** Woman Empowerment, Transformation, Gender roles, Critique of Patriarchy, Identity, Power of Education.

#### **Introduction:**

Pygmalion is one of the important problem plays of George Bernard Shaw which was first performed in 1913, it combines elements of social critique, humor and romance. The title references the Greek myth of Pygmalion, a sculptor who fell in love with a statue he has created. G.B Shaw's Pygmalion narrates the story of central protagonist Eliza Doolittle's transformation from poor flower girl to refined gentle lady. The play explores the central issues such as gender discrimination, search for identity, transformation, and power of education, importance of language, woman empowerment, independence, societal expectations and the nature of patriarchy in Edwardian society. Pygmalion is not mere play of Eliza's transformation

from poor girl to refined lady, it is a sharp critique of patriarchy which was predominant in Edwardian society, and it also focuses on the how woman empowerment and independence is under control of male community like Prof. Henry Higgins. It also highlights the societal norms and gender roles shape the identity of an individual. Eliza's transformation symbolizes the personal growth and struggle for self- development, her character shows that how societal expectations and external factors affect the internal as well as external identity of the woman. Her individual transformation raises the question of identity of woman being. Eliza's changing attires depicts her transformation and societal perceptions of her identity. Eliza's transformation from marginalized flower girl to self-respecting, assertive and refined lady reveals Shaw's faith in individual agency.

The plot of the *Pygmalion* revolves around two characters Eliza Doolittle, a poor Cockney flower girl and Prof. Henry Higgins, Professor of Phonetics. The play is set in early 20<sup>th</sup> century London when the societal norms and traditions were very rigid, the class discrimination and gender discrimination were overwhelmed in Edwardian society. The play investigates the broader social issues of the age including the sufferings of women, identity crisis, critique of gender roles, societal expectations of women and social mobility. The play challenges the norms of social class and gender roles; and appealing the spectators to reexamine the impact of language and societal expectation on individual identity. The play *Pygmalion* explores the rigid class system of English Society and the probability of moving between classes. Eliza's transformation challenges the idea that one's social identity is fixed and determined by birth. G.B. Shaw depicts the importance of language throughout the play; he explores that how the language can become a powerful tool in shaping the identity and the status of an individual in English society. The transformation of Eliza's speech highlights the connection between language and identity. Eliza's journey from a poor flower girl to a gentle lady raises the question of the nature of identity. The play suggests that the transformation of Eliza is both empowering and alienating her in English society. This paper explores how Shaw's play *Pygmalion* challenges the gender roles, societal norms of patriarchy in the English society, and examines how the woman empowerment and independence of woman is showed in the play is illusory which comes under the control of male community.

### **Critique of Gender Roles, Patriarchy and Social Class structure:**

G. B. Shaw represents Eliza Doolittle, a socially and economically weak and poor flower girl who used to Cockney language in her speech. She is an experimental object or model for Prof. Henry Higgins. This representation of male and female characters shows that critique of patriarchal framework where the woman is represented as an object not a human being. It critiques the power structures where power and control is handed over to man and explains that how man determines the identity of woman. The relation between Higgins and Eliza indicates the power structure between man and woman, where the man is superior to the woman and reflects that the man is creator and woman is an object created by man. Prof. Henry Higgins's ill-treatment of Eliza is a symbol of male dominance. In this play whenever Eliza tries to express her wish or desire simply Prof. Higgins rejects it and tries to impose his ideas and expectations on her. Here Prof. Higgins, a symbol of patriarchal authority, sees Eliza as an experimental project and objectifies her throughout the play. He believes that he can mold her into a lady reflects the notion that men hold the power to shape women's identities. This highlights the unequal power dynamics between genders and critiques the idea that women should submissively accept societal expectations forced upon them by men. Higgins' reference

to Eliza as a "creature" and his consistent refuse of her emotions expose the point to which he views her as an object rather than a person. His interactions with Pickering further emphasize this power dynamic, as they often discuss Eliza as if she were a subject of academic inquiry rather than a human being.

Eliza's journey replicates societal expectations placed on women to follow a specific, often superficial, standard of femininity. She is expected to accept refined speech, manners, and appearance to be considered socially standard. This transformation focuses on how society often demands that women follow fixed roles and appearances, supporting traditional gender norms. The relationship of Prof. Henry Higgins and Eliza is always caught between tensions and struggles. Throughout the play Prof. Higgins treats Eliza as a raw material, and wants to mold her in proper manner and appearance with his own and societal expectations rather than her own desires. When Eliza successfully completed the first ambassador's garden party, she is not recognized by Prof. Higgins rather than enjoying his own triumph and almost neglects the effort and success of Eliza. Here it points out that the success and empowerment of women is nothing for man. Eliza challenges Higgins' authority and demands recognition for her efforts. These clangs expose the limitations of Higgins' power and authority over her and reflect the changing dynamics between genders as Eliza gains confidence and self-respect. Her transformation from poor flower girl to refined lady explores the new sense of self-confidence and self-respect. This development emphasizes the potential for personal growth and empowerment when individuals challenge societal expectations. Eliza's successful journey interrupts the traditional gender roles that restrict women to inactive roles and shows her capacity to assert herself.

Eliza's transformation raises the question of the social class system, the problem of education and language. Eliza's transformation is not just about gender it also evokes the problem of social class structure. Her transformation from lower class to Elite high class also suggests that the individual's identity is not only gendered but also class based. Eliza's struggle to fit into high class also explores that the societal expectations of class also shape the identity of women. Eliza is suffering from loss of identity after her transformation. At the beginning of the play, she belongs to a lower-class community and a poor flower girl, who is independent. But when she entered into Higgins' laboratory, she became an experimental object rather than a human being. After her transformation she suffers loss of identity; now her individual identity imposed by the social norms and expectations of high class. Eliza's transformation from poor flower girl to refined lady is conventionally seen as a transformation to social mobility, but her new position does not come with the independence one might suppose. She is trapped into the limited space where she neither belongs to her old identity nor belongs to the new identity.

The play also highlights the importance of language in English Society. The play suggests that language can be a powerful tool in shaping how one is perceived and can change one's status in the society. Language is both a barrier and a bridge in the play. It signifies societal expectations but also offers a means of self-improvement and empowerment. G.B. Shaw highlights that the language can impact on the identity of an individual. Prof. Henry Higgins frequently reminds Eliza that her previous language and speech accent is not acceptable in the English Society.

The language of an individual also played a significant role in fixing the status and identity in the society. The play emphasizes the role of language in shaping gender identities. Prof.



Higgins believes that by modifying Eliza's speech and mannerisms, he can fundamentally made transformation in her identity and social status. This linguistic transformation explores how society often associates speech patterns with gender, class, and social standards. Eliza's journey to accept proper speech and mannerisms to fit the growth of a lady illustrates how language can be used to reinforce gender expectations. Eliza's struggle to acquire the different skills of proper speech and manners show how women face the challenges to accept societal expectations.

It emphasizes how language can be a tool of empowerment or oppression, as it can either reinforce or challenge established gender norms. Shaw critiques the idea that gender is solely determined by speech and presentation. Eliza's successful transformation in *Pygmalion* is deeply connected to language and self-expression. Eliza is a nothing more than flower girl due to her accent and speech patterns. Prof. Higgins taught her lessons of phonetics and proper manners and etiquettes of Edwardian society to become refined ladies. Here Prof. Henry Higgins fails to accept that the linguistic skills which are acquired by Eliza would give her ability to control her own identity and destiny. She might become the tutor of phonetics and linguistics and teach to the needy people who want to improve their speech and accents. This way would be the empowerment of Eliza. Instead of choosing this path she turns towards her own old business to sale flowers. It signifies that one's roles are determined by gender, birth and societal expectations. Hence it can be said that the language is an important tool of empowerment and a sign of social status. Higgins's expertise in phonetics gives him authority in the patriarchal society, but Eliza's ability to master language shows her spirit and intelligence.

As far as concerns of the male characters in the play *Pygmalion*, Prof. Henry Higgins is a symbol of patriarchal dominance. On the other hand, Colonel Pickering is a kind hearted person who frequently treats Eliza with respect and politeness. He refers to her as Miss Doolittle in the play before her transformation. Pickering's compassion and inspiration create a healthy atmosphere where Eliza feels respected rather than controlled. Eliza's transformation is a symbol of her economic empowerment. After her transformation she becomes fluent in English speech and manners so that she might get different economic opportunities in her future. Here the play focuses that the fact that education and language played significant role in determining one's identity and destiny. It also highlights that the poor financial condition of women also restricts her desires in the society; on the other hand, once she becomes economically independent and powerful, she challenges societal expectations.

It is proved by Eliza's successful transformation. G.B. Shaw reveals that Eliza's transformation and her fluency in speech and manners prove that gender is not biological construction but it is social construction. The woman's behavior and lifestyle are restricted in the patriarchal society. Although Eliza was born in a poor and lower family, she worked hard and used her intelligence to bring change within her and transform herself from poor flower girl to refined lady, building a bridge towards achieving social and economic independence. The important aspect of this play is that the women characters are showing support to each other. For example, Mrs. Pearce and Clara support Eliza in her transformation journey. The relationship between women characters shows the female solidarity which is helpful to each woman character to develop her personality in the challenge of societal expectations and patriarchal pressures.

*Pygmalion* thus represents a feminist critique of Edwardian society where women were expected to follow the predetermined roles which are set by traditions and conventions. It

analyses the objectification of women, as seen in the opening scenes where Eliza is treated as a product by Prof. Higgins and other characters. This play raises the question of the societal norms that restrict the women's opportunities and self-expression, advocating for their agency and potential for growth beyond traditional roles. The issues and questions raised in "Pygmalion" continue in the context of 21<sup>st</sup> century debates on gender and identity. The concept of gender as performance and the struggle against societal expectations continue in present time.

### **Conclusion:**

The play *Pygmalion* critiques the traditional gender roles, particularly in the relationship between Prof. Henry Higgins and Eliza Doolittle. The independence of Eliza challenges the societal expectations of women, while Prof. Higgins' treatment of her depicts the patriarchal power structure of the society. Prof. Higgins tries to control the life and character of Eliza, her speech and behavior, which demonstrate the power dynamics. Prof. Higgins treats Eliza as an experimental object and tries to mold or shape her life according to his own ideas and perspective, while Eliza's eventual assertion of independence highlights her reclaiming control over her life. The power dynamics between Higgins and Eliza demonstrates that the identity of an individual is determined by the gender roles and societal expectations; it is fixed and determined by the birth of an individual. Eliza's struggle for freedom focuses on the issue of gender discrimination. G. B. Shaw presents Eliza as a strong, self-determined character, who declines to be objectified and controlled by Prof. Higgins.

As far as the present conditions of Indian society, gender related issues still exist in the society. Societal expectations and pressures of the norms of patriarchy determine the identity of women and gender roles. Like Eliza Doolittle after education or transformations in her personality women are facing the problem of identity and societal expectations. Despite the growth in her personality, women are facing the problems in work places and in family structure where male characters are dominant and authoritative figures. Prof. Henry Higgins is a representative of male authority who tries to control the life and character of Eliza; he wants to mold her character according to his opinions and ideas. But here Eliza rejects the authority of Higgins and she chooses her own way and decides to open a flower shop and to marry Freddy.

Economic conditions are playing an important role in woman empowerment that is observed in *Pygmalion*. In the beginning of the play, we find Eliza as a poor flower girl who sells the flowers on the road, she is helpless and submissive as she is economically weak so that she bears the dominance of Prof. Higgins and other male characters. On the other hand, after transformation in her character Eliza raised voice against the dominance of Prof. Higgins as well as other characters in the play. It is observed that economic dependency is the main reason for the exploitation of women in society. In our society it is often seen that the poor and uneducated women become the victims of the exploitations and tortures of the male authority. On the other hand, the educated and economically well settled women reject the bondages of patriarchy and raise the voice against the oppression and exploitations and support each other for betterment of life. Thus, the play *Pygmalion* reflects the challenges of self-expression and empowerment of women in the 20th century which exist in the 21st century.

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## “Empowering Women through Computer Science Education: A case study of Gogate Jogalekar College (Autonomous), Ratnagiri”

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### Abstract

*Computer Science is a leading field globally, offering significant career and economic opportunities. Historically, women were crucial to early computing, but later faced barriers like stereotypes, a lack of role models, and unsupportive environments, further compounded by work-life balance issues and unconscious bias (Cheryan et al., 2009). Today, there's a strong drive to increase women's participation. For instance, in places like Ratnagiri, Maharashtra, India, access to digital skills and technology through computer science education is a powerful tool, boosting women's confidence, employability, and social agency. This shift is highlighting the unique perspectives women bring to problem-solving. Success is largely attributed to structured support, female role models, and targeted interventions.*

*The research aims to understand how digital skills, programming literacy, and exposure to technology can enhance women's confidence, employability, and social agency. This study explores how computer science education contributes to the empowerment of female students at Gogate Jogalekar College (Autonomous), located in Ratnagiri, a semi-rural region of Maharashtra, India.*

*The study identifies both the opportunities and challenges experienced by women pursuing computer science. The study highlights the significant increase in women's participation in the computing field, particularly in rural areas, where access to technology has opened new pathways for empowerment. This shift not only reflects advancements in digital education but also emphasizes the unique perspectives and problem-solving approaches that women bring, enriched by their lived experiences and community roles to cope up with Industry requirements.*

*The research work highlights the multifaceted growth in female learners in rural regions in Ratnagiri, Maharashtra, with education in computer science.*

**Keywords:** Women's Empowerment, Computer Science Education, Opportunities and Challenges in CS, Employability of Women.

### Introduction

Historically, women's roles in computing were often limited, largely due to deeply ingrained gender stereotypes and a lack of visible role models. In the early 20th century, women's participation was restricted, and the field was characterized by a "leaky pipeline" where women left at high rates. The journey toward women's empowerment in this field has since evolved from a focus on individual resilience to a more systemic approach.

Today, the strategy is to address the root causes of these challenges. This includes creating inclusive workplace cultures, offering unconscious bias training, and providing equitable benefits. Computer science education is a powerful tool in this shift, as it provides a way to gain knowledge and develop skills. This education boosts women's self-confidence and job prospects and expands their active participation in innovation. With the advancements in technology and practices, women now bring diverse perspectives and problem-solving approaches to the field, creating new opportunities and encouraging greater independence.

This systemic approach to women's empowerment in computer science finds a practical application in regions like Ratnagiri, which is a well-known coastal area of Maharashtra state of India. The established educational institutions like R. P. Gogate College of Science and Arts and R. V. Jogalekar College of Commerce (Autonomous), Ratnagiri, provide a strong foundation for implementing these very initiatives. The city is far away from metropolitan cities like Kolhapur, Pune, and Mumbai. Though in the rural area, advancement in learning is observed in the city. The R. P. Gogate College of Science and Arts and R. V. Jogalekar College of Commerce (Autonomous), Ratnagiri, is an 'A' grade college accredited by NAAC kept a glorious tradition of education since 1945.

To educate students in the emerging trends, such as Information Technology, the Computer Science department has been working since the academic year 2000-2001. During the period 2000 to 2010, there was a low awareness of the computer field, which affected admissions. With resources and awareness, the tendency of students to attend computer classes started increasing.

This research survey attempts to measure financial and technical empowerment, challenges, and career aspirations, providing valuable data to inform and strengthen the initiatives to close the opportunity gap and foster greater independence for women in the region.

### **Literature Review**

The underrepresentation of women in computer science remains a persistent issue despite ongoing efforts to promote inclusivity and diversity within the field (Montes et al., 2025). The technology sector has publicly committed to reversing negative trends impacting women in computer science, engineering, and other computing-related domains, yet progress has been slow and uneven (Wang et al., 2015). Extensive research has been conducted to understand the barriers and challenges that women face in pursuing and succeeding in computer science education and careers (Blackburn, 2017).

The researchers argue that Information and Communication Technology (ICT) is a powerful tool for women's advancement (Article, R., 2024). The authors state that ICT has boosted women's progress to bridge the gender pay gap and improve educational access and quality. The study concludes that a comprehensive strategy addressing access, skills, safety, inclusion, and opportunity is essential to fully leverage ICT for women's empowerment (Lalrinsangi & et. al., 2024).

As per the review taken by the researchers, involvement of girl students in this field is stereotyped because of several reasons, such as low or bad experiences with technology or games, fewer opportunities for engagement, absence of ordinary role models and missing mentors, games are not gender inclusive, and follow the instructions of parents. Due to these reasons, researchers stated that fewer lead steps are taken by female educators in the Computer Science field. To increase engagement, various measures are also suggested, such as direct

engagement and supportiveness, mentorship programs, grouping of girls, setting a role model, opportunities to explore technology, and many more. The author concluded with an improvement in the situation (Spieler, B. & et. al., 2020).

Researchers' review highlights the existence of government policies aimed at empowering women in India, their effectiveness in rural areas is often limited by deeply ingrained patriarchal social structures. The paper emphasizes that the success of any empowerment initiative, such as a computer science education program, must therefore address these social and cultural barriers in addition to the program's content (Pokale, n.d.,2020).

To improve the girls' involvement in the Computer Science field, game playing and design will help girls to increase their perception of a career in Computer Science. A literature review done by reviewers Sharma K and others stated that to raise awareness about the career in Computer Science, personalizing, opportunity for collaboration, and the presence of a female lead character are required (Sharma, K. & et. al. 2021).

The research on enhancing women's engagement in the IT industry is based on complexity theory, signaling theory, and fuzzy-set qualitative comparative analysis on five gender equality policies. They concluded that effective career opportunities, support from family, and caring responsibilities lead women to take a step in higher career positions. The researchers also stated that how policies work together, not just on individual policies. Effective policies must be clear, consistent signals across all levels of the organization (Islam, R., Ali, M., & French, E., 2025).

The reviewed research papers offer a multifaceted perspective on the empowerment of women through education, with a specific focus on computer science and information and communication technology (ICT). These findings can be effectively used to construct a compelling literature review on the topic of women's empowerment through computer science education in a specific geographical context, like Ratnagiri. While none of the papers are a direct case study on Ratnagiri, they provide a strong theoretical and empirical foundation to construct a literature review on this topic.

### **Research Methodology**

After reviewing existing research on the role of women in the IT industry, this study aims to explore the opportunities and challenges faced by female learners in the Konkan region of Maharashtra, India. Given the region's geographical expanse, Gogate-Jogalekar College (Autonomous), Ratnagiri, was selected as a case study. This institution is one of the most prominent and well-regarded colleges in the Konkan region.

To understand challenges and opportunities faced by female learners in the Computer Science field, a survey was conducted on girl students of the Gogate- Jogalekar College (Autonomous), Ratnagiri, who had taken Computer Science as a subject for graduation.

A survey is conducted through Google Form and circulated among past girl students of the Computer Science department. The focused batches from the academic year 2002-03 to date are considered.

The form is divided into three sections. The first section is about the introduction, which establishes the context and purpose of the study, which is crucial for informed consent and framing the participants' responses.



The second section of the Google form collects information about name, academic year and educational status as vital. By cross-referencing responses with the academic year analysis is conducted for comparing the experiences of early batches (e.g., 2002-03) with more recent ones. This could reveal important trends, such as changes in curriculum effectiveness, career opportunities over time, or shifts in social perceptions regarding women in Computer Science.

The more critical part of the survey is the third section of the Google form, designed to answer the core research questions. The inclusion of questions, such as motivation towards Computer Science, opportunities they have obtained, challenges in the employability and few open-ended and closed-ended questions are the key strengths of this design.

### Research Analysis

The primary motivations for choosing Computer Science have evolved. Early batches (e.g., 2002-2005) may have been more motivated by the promise of job stability and the high earning potential associated with the IT industry. Their responses would reflect a more pragmatic, family-influenced decision. More recent batches (e.g., 2015-2022) would likely show a higher motivation driven by personal interest in technology, innovation, and the desire to be part of a rapidly changing field. The recent graduates mention a passion for coding, data science, or artificial intelligence, a trend that aligns with the global rise of tech startups and digital transformation.

A high percentage of respondents secured jobs in the IT sector. This quantitative data would prove that the course is effective in preparing students for the workforce. Most of these opportunities are not local. The responses would show a clear migration pattern, with a large majority of graduates moving to major IT hubs like Pune, Mumbai, and Bangalore. This indicates that while the college provides the skills, the Konkan region's limited IT infrastructure forces graduates to relocate. The analysis would also show a diversity of roles, from traditional software development and quality assurance to newer fields like data analysis and UX/UI design. This reflects the broad applicability of a Computer Science degree and the adaptability of the graduates.

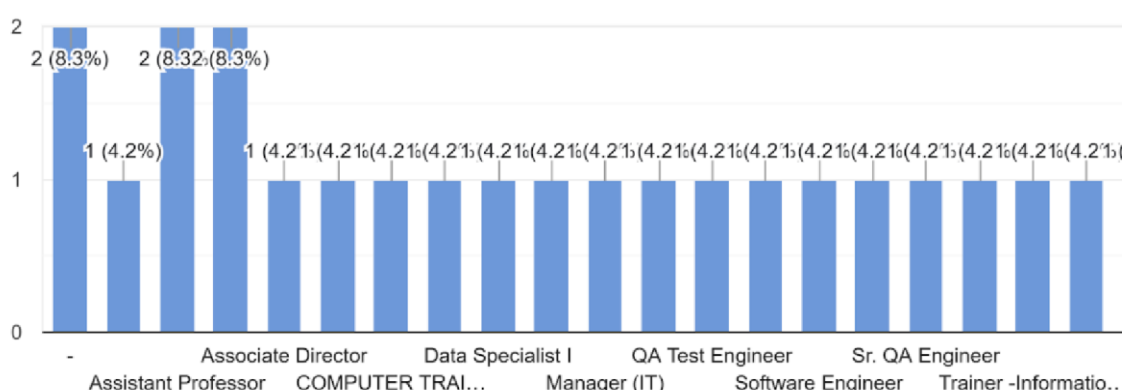


*Figure 1: Current Employment Positions of Respondents*

Most respondents reported that the course positively contributed to their economic growth by enhancing their skills and increasing job opportunities. Many indicated that the knowledge gained translated into better career prospects, higher earning potential, and improved financial stability. Overall, the course was perceived as a valuable investment in their professional and economic development.



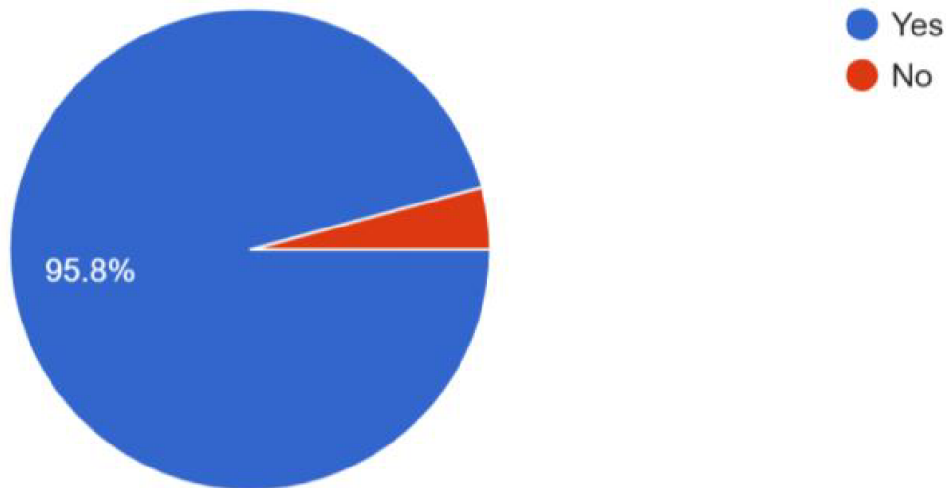


*Figure 2: Positive attitude towards Economic growth*

The survey reveals several significant challenges in employability too. The most prominent challenge would be relocation. The responses would detail the social and familial pressures of moving away from home, as well as practical difficulties like finding safe and affordable housing. Graduates may have had to invest time and money in learning new technologies, frameworks, and tools that were not covered in their curriculum to remain competitive. The demanding hours and high-pressure environment of the IT industry could be a source of stress, and some respondents may have chosen to switch careers or take on less demanding roles to prioritize family or personal life. This is a crucial point that goes beyond simple employment statistics.

The final analysis would conclude that female graduates generally have a positive view of Computer Science as a career. They would acknowledge that the course provided a strong foundation and opened doors to a rewarding profession. The survey also reveals that the majority of female students opt for choosing MSc Computer science as their employment degree.

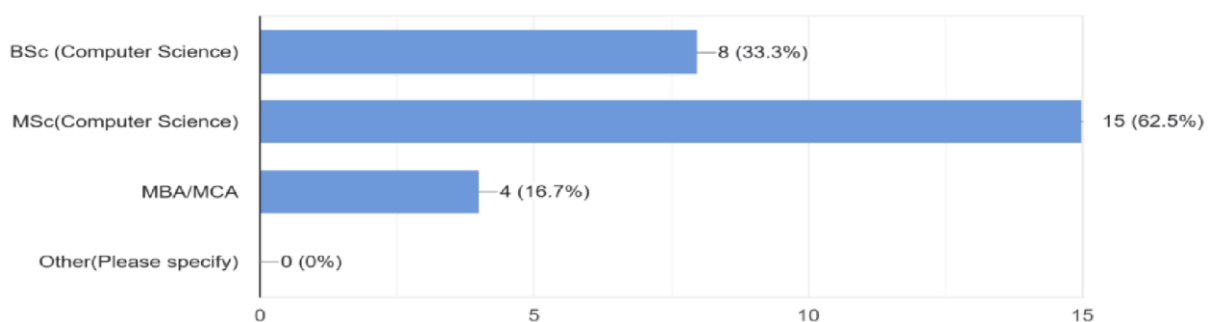


*Figure 3: Educational status of female learners*

The chart compares respondents' self-reported confidence in technical problem-solving before and after pursuing their Master's degree. The mixed results indicate that while many experienced a significant boost in confidence, some reported only modest improvement or no change.

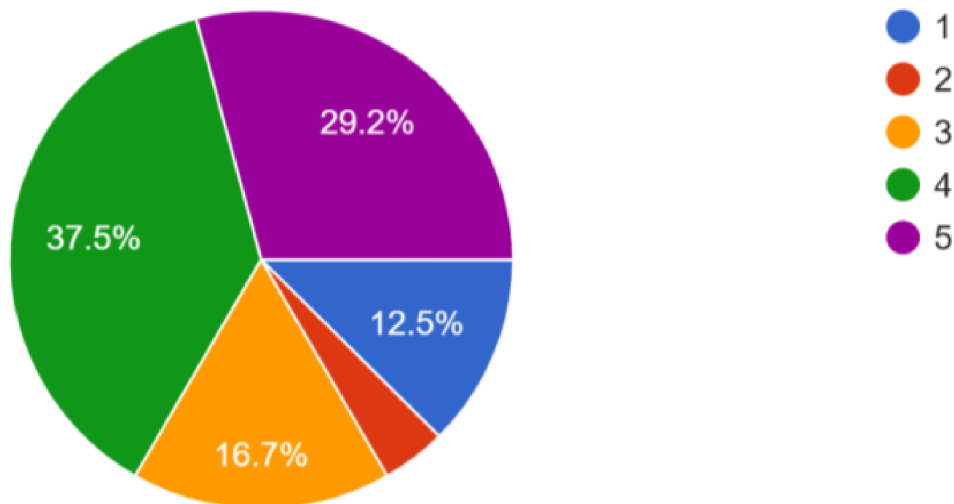


*Figure 4: Confidence level in technical problem solving*

In the survey, 62.5% of respondents indicated that they are currently pursuing studies in the field of computer science, while 37.5% reported otherwise. This suggests that a significant majority of participants have a direct academic engagement with the field, which may influence their perspectives and experiences relevant to the research. The remaining respondents provide an important comparative viewpoint from outside the discipline.

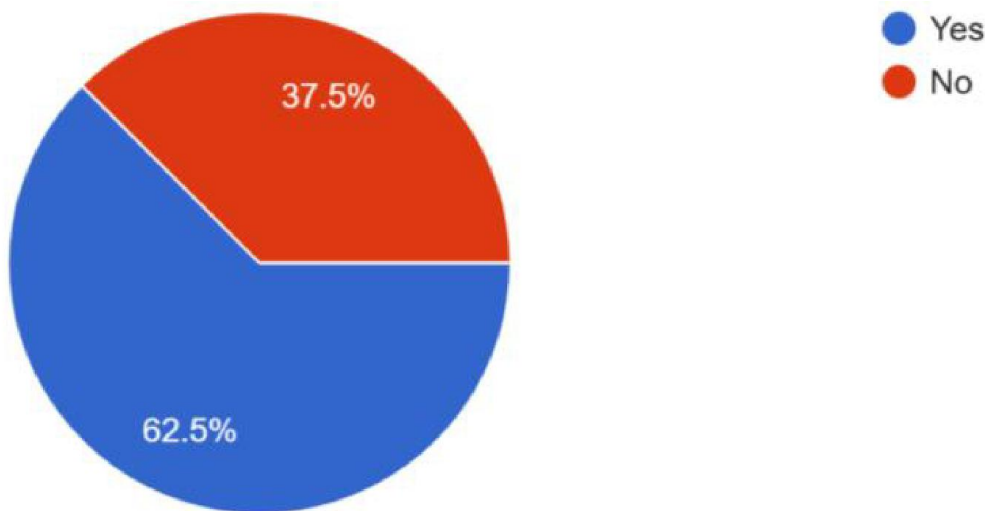


*Figure 5: Percentage of Computer Science Field education*

However, their suggestions for improvement would be related to curriculum updates and local opportunities. A common suggestion would be for the college to update its curriculum to include more practical, industry-relevant training in modern technologies. Many would likely call for the creation of more local job opportunities within the Konkan region. This could involve the college establishing stronger ties with local businesses or encouraging IT companies to set up branches in the area.

The respondents might also suggest creating a more robust alumni network to provide mentorship and support for current students and recent graduates, especially in navigating the challenges of relocation and the job search.

The findings reveal that 95.8% of respondents believe computer science education plays a crucial role in bridging the gap between rural communities and global digital opportunities, while only 4.2% disagreed. This overwhelming agreement highlights the perceived potential of computer science education to empower rural populations by enhancing digital literacy, employability, and access to global platforms. Such results underscore the importance of integrating computer science education into rural academic and skill-development initiatives. The minority dissent may reflect challenges related to infrastructure, resource availability, or socio-economic barriers that need to be addressed for inclusive digital growth.

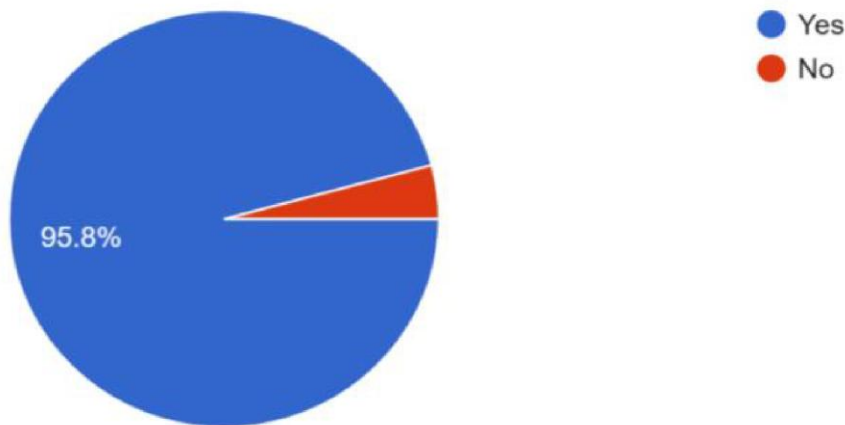


Figure 6: Encouraging Trends in Closing the Rural–Urban Learning Gap

### Conclusion

The current study aims to examine the progression of the IT industry values among female learners over the last two decades. Though the female learners are from Rural areas, they can swiftly adopt the technologies required to succeed in the field of Computer Science. The research reveals that they hold a positive attitude toward the education they have received, which has enabled them to bridge the gap between their rural communities and global digital opportunities. Through their engagement in the field of computer science, they have gained not only economic benefits but also advanced technological knowledge. Despite facing multiple barriers, they have managed to sustain themselves in the field of Computer Science—a true testament to their empowerment in a region that lacks infrastructure and is geographically distant from metropolitan cities.

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## “WOMEN ENTREPRENEURSHIP: OPPORTUNITIES AND CHALLENGES”

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### Abstract

*Women entrepreneurship has emerged as a crucial driver of economic growth, innovation, and social empowerment in India. Women-led enterprises not only generate employment and income but also contribute to societal transformation by challenging gender stereotypes and promoting inclusive development. This paper examines the opportunities and challenges faced by women entrepreneurs through an in-depth analysis of five case studies across diverse sectors — sustainable fashion, baking, interior design, yoga instruction, and makeup artistry. Findings highlight common themes such as digital platforms enabling business growth, the role of passion and purpose in sustaining ventures, and persistent barriers including gender bias, limited access to resources, and market competition. The paper concludes with recommendations for strengthening the entrepreneurial ecosystem for women through targeted policy measures, capacity building, and mentorship programs.*

**Keywords:** Women Entrepreneurship, Opportunities, Challenges, Case Studies, Gender Equality, Economic Empowerment

### Introduction

The growth of women entrepreneurship in India reflects a broader societal shift towards gender equality and economic inclusivity. By establishing and managing their own enterprises, women are increasingly contributing to local and national economic development, generating employment, and fostering innovation. The Government of India, through schemes such as the Pradhan Mantri Mudra Yojana, has emphasized the need for women-led business ventures as part of its strategy for inclusive growth. Despite this progress, women entrepreneurs continue to face unique challenges, including restricted access to finance, societal stereotypes, limited networking opportunities, and mobility constraints. Simultaneously, evolving consumer preferences, digital marketing platforms, and niche markets offer unprecedented opportunities for women to create and scale sustainable businesses. This study investigates these dynamics through qualitative field research involving five women entrepreneurs from Ratnagiri district, Maharashtra, each representing a different industry. By analyzing their journeys, the research aims to provide insights into the enabling and constraining factors affecting women's entrepreneurship in contemporary India.

### Objectives of the Study

1. To document the real-life experiences of women entrepreneurs across varied sectors.
2. To identify the challenges faced in starting, managing, and growing their businesses.
3. To explore the opportunities available in the current market and policy environment.

4. To assess the role of social, economic, and institutional support in entrepreneurial success.
5. To present individual case studies highlighting unique strategies and lessons.

### **Methodology**

The study adopted a qualitative research approach through direct, in-person interviews with five women entrepreneurs operating in Ratnagiri district. Each case study was developed based on structured questionnaires, observations, and follow-up discussions. Data was analyzed thematically to identify recurring patterns in opportunities, challenges, and strategies for growth.

### **Case Studies**

#### **1. Sustainable Clothing Brand – Shrinika**

Founder: Sanika Agashe

Sanika established Shrinika, a sustainable clothing brand specializing in hand-block printed apparel using natural dyes. Her operations are fully handmade and electricity-free, reflecting a strong commitment to environmental conservation.

Opportunities:

- . Unique positioning as a 100% manual, eco-friendly brand.
- . Customization for individual clients.
- . Government funding support through Mudra Yojana. - Strong storytelling potential for digital marketing.

Challenges:

- . Low consumer awareness about sustainable fashion.
- . Difficulty in justifying higher prices compared to fast fashion.
- . Limited production capacity due to manual processes.
- . Unpredictable customer behaviour and online platform risks.

#### **2. Cloud Kitchen Bakery – Bday's Cake & Bake**

Founder: Mukta Bhide

Mukta transformed her lockdown baking hobby into a thriving cloud kitchen business, specializing in customized and realistic cakes. Her FSSAI-registered kitchen operates through delivery platforms like Swiggy and Zomato.

Opportunities:

- . Growing demand for personalized, theme-based desserts.
- . Scope for brand exposure through events and pop-up stalls - Strong customer loyalty that can be leveraged for referrals.

Challenges:

- . Weather-related product quality issues in humid climates.

- . Price sensitivity compared to local bakeries.
- . Pressure to keep up with constantly evolving cake design trends.

### **1. Interior Design – Valiant Interiors**

Founder: Ashlesha Khedekar

Ashlesha runs Valiant Interiors, offering functional and aesthetic residential and commercial designs. She has navigated gender bias in a male-dominated industry through perseverance and strong networking.

Opportunities:

- . Growing digital reach via social media.
- . Ability to create niche markets in sustainable or minimalist interiors.
- . Expanding vendor and client network.

Challenges:

- . Gender-based bias and safety concerns during site visits.
- . Initial lack of client trust due to limited experience.
- . Rapidly changing design trends requiring continuous upskilling.

### **2. Yoga Instruction – Datta Naad Yog Kala Kendra**

Founder: Ketaki Joshi

A certified yoga instructor and nutritionist, Ketaki offers both online and offline classes. She integrates dietary guidance with yoga practices to promote holistic wellness.

Opportunities:

- . Rising awareness about preventive health and wellness.
- . Online classes enabling national and global reach.
- . Specialization in prenatal yoga as a niche offering.

Challenges:

- . Educating clients on the value of combining yoga with nutrition.
- . Balancing professional and personal commitments.
- . Limited ability to correct postures in online sessions.

### **3. Makeup Artistry – Makeover by Pranali**

Founder: Pranali Pawar

With over 8 years of experience, Pranali has built her makeup artistry business through skill-based training and strong social media marketing.

Opportunities:

- . Expanding brand through Instagram engagement.
- . Offering personalized makeup over trend-based looks.



- . Potential to conduct workshops and collaborate with bridal teams.

**Challenges:**

- . Initial client reluctance to pay fair prices.
- . Competition from untrained entrants in the market.
- . Safety concerns during client visits.

**Discussion**

The case studies reveal recurring patterns across industries: - Opportunities arise primarily from digital platforms, niche market trends, government schemes, and customization. - Challenges include societal perceptions, operational constraints, safety issues, and price sensitivity. - The ability to adapt, maintain quality, and build strong personal branding plays a decisive role in long-term success.

**Conclusion**

Women entrepreneurship, as observed through these five case studies, is marked by resilience, innovation, and the pursuit of purposeful business goals. Despite operating in distinct industries, these entrepreneurs share common traits — passion, adaptability, and determination to overcome socio-economic barriers. By strengthening support systems through accessible financing, targeted training, and mentorship, India can create an enabling environment where women-led enterprises can thrive and contribute meaningfully to economic and social progress.

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## “Financial Awareness: A Key to Women Development”

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### **Abstract:**

*Financial awareness is a foundational driver of women's empowerment, directly enabling greater income, independence, and participation in the economic and social spheres. In today's rapidly changing economic environment, understanding, and managing finances is not only a vital personal skill but also a catalyst for social change. Women with financial literacy can make informed decisions regarding savings, investments, credit, and risk management, enhancing their economic independence and reducing their vulnerability to exploitation. Nevertheless, many women face persistent challenges, including cultural barriers, limited access to financial education, and inadequate exposure to banking tools that restrict their economic participation. This study examines how financial awareness empowers women by strengthening their income generation, decision-making, and family welfare. It analyses government and non-government initiatives aimed at improving women's financial literacy and identifies the remaining gaps. The findings underscore that continued education and targeted policy efforts are essential for long-term social transformation, as financial awareness underpins every aspect of women's development.*

**Keywords:** Budgeting, financial inclusion, financial literacy, investment, money, women empowerment

### **Introduction:**

Financial literacy refers to the knowledge, skills, and confidence required to make informed and effective decisions regarding money use and management. It encompasses a range of components, including budgeting, saving, investing, credit management, debt handling, insurance awareness and retirement planning. A financially literate individual can manage day-to-day expenses and plan for long-term financial security and wealth creation.

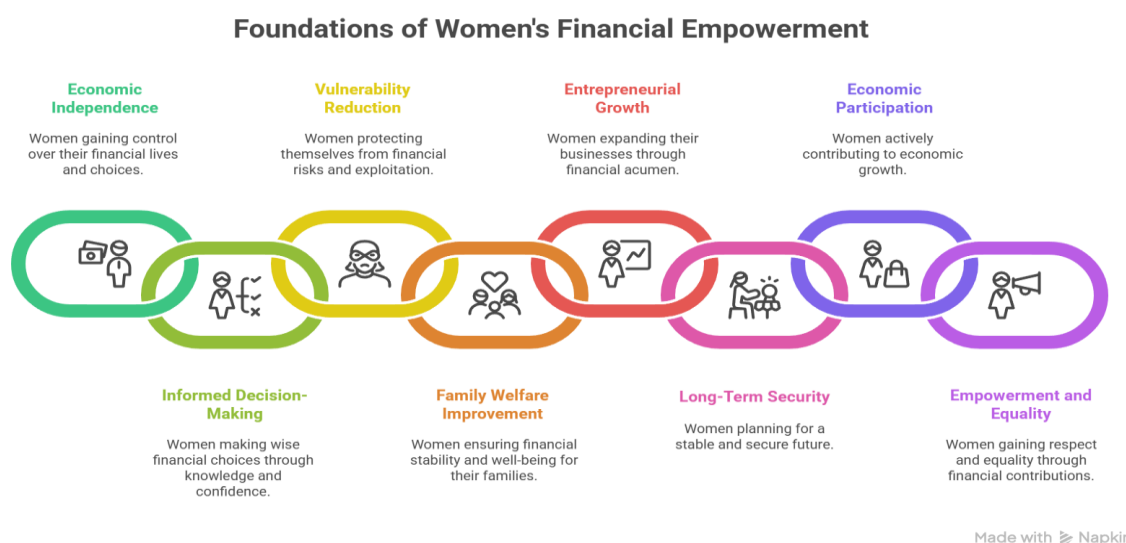
The link between financial literacy and women's empowerment is direct and significant. Economic independence helps women gain control over their lives. When women understand how to budget, save, invest, and manage credit responsibly, they gain confidence, reduce their dependence, and participate in decision-making. Financially aware women can avoid exploitation, make better entrepreneurial choices, and contribute to the economic growth.

In India, while women's participation in the workforce and entrepreneurship has increased, their financial literacy level remains significantly lower than men's. According to various surveys, a large proportion of women, especially in rural areas, lack access to basic banking

services, digital payment platforms and investment opportunities. Social norms, limited mobility, and inadequate financial education contribute to these gaps. Although government initiatives such as Pradhan Mantri Jan Dhan Yojana, Stand-Up India, and financial literacy campaigns have made progress, there is still a pressing need to strengthen awareness programs and provide targeted financial education for women. Therefore, strengthening financial literacy is essential for achieving sustainable women's development.

### **Importance of Financial Literacy for Women:**

Financial literacy is more than just a personal skill. It can help women grow, support their families, and positively impact society. Here are eight important ways in which financial literacy supports women's development.



### **1. Economic Independence**

Women who learn how to earn, manage, and grow their income can attain financial independence. This autonomy empowers them to make informed decisions regarding their education, careers, and personal growth. Financially literate women are better equipped to handle unexpected challenges.

### **2. Informed Decision-Making**

Financial literacy provides women with the skills to make informed choices regarding budgeting, savings, investments, and loans. This knowledge enables them to assess financial products, avoid high-risk opportunities, and choose strategies that promote sustainable financial growth. Improved decision-making capacity enhances control over personal and financial matters.

### **3. Reduction in Vulnerability:**

A lack of financial knowledge makes women more vulnerable to exploitation, debt cycles, and financial fraud. By understanding banking systems, loan terms, and fraud prevention tactics, women can reduce their risk and protect their financial resources.

#### 4. Improved Family Welfare:

Women often assume primary responsibility for managing household finances. Financial literacy equips individuals to allocate resources effectively, ensuring that essential needs, such as education, healthcare, and emergencies, are adequately addressed. Sound financial management enhances overall family welfare and supports children's long-term development.

#### 5. Entrepreneurial Growth:

For female entrepreneurs, financial literacy is vital for managing business capital, pricing products, and ensuring profitability. Knowledge of accounting, taxation, and market trends enables them to expand their businesses and compete successfully in the market.

#### 6. Long-Term Security:

Financial literacy encourages women to look beyond their immediate needs and plan. This includes saving for retirement, obtaining insurance for protection, and investing in income-generating assets. Such planning ensures stability in old age and in unforeseen circumstances.

#### 7. Participation in the Economy

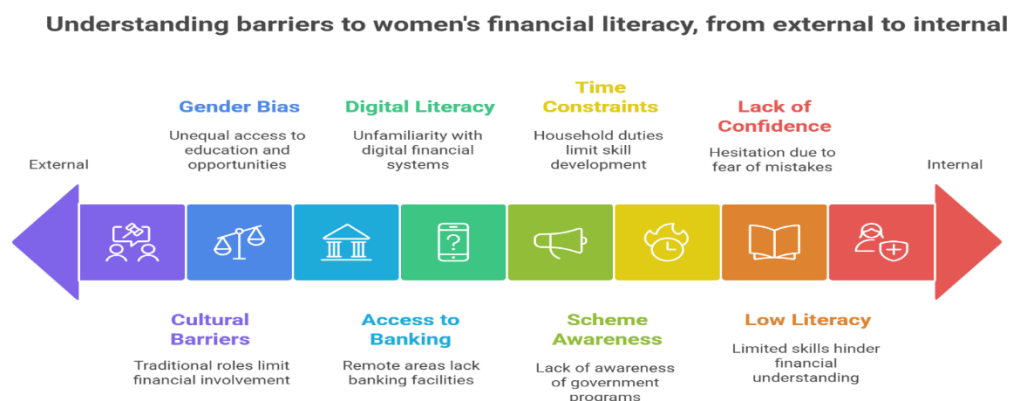
When women actively engage with banking services, invest in markets, and join community savings groups, their economic contributions increase. This active involvement not only boosts GDP but also fosters inclusive economic development in the country.

#### 8. Empowerment and Equality:

Financial literacy enhances women's decision-making power in their families and communities. When women contribute financially and manage resources effectively, they earn respect and recognition, helping to close gender gaps and promote equality.

#### Challenges Faced by Women in Attaining Financial Literacy:

Financial literacy enhances women's decision-making power in their families and communities. When women contribute financially and manage resources effectively, they earn respect and recognition, helping to close gender gaps and promote equality. Financial literacy is crucial for women's empowerment and development; however, many women encounter significant challenges in acquiring these essential skills. These obstacles arise from a combination of social, economic, and infrastructural factors that limit access to financial knowledge and resources. The following are the eight key challenges explained in detail.



**1. Cultural and Social Barriers:** In many communities, traditional gender roles restrict women's participation in financial matters. Cultural beliefs often position financial decision-making as a male responsibility, discouraging women from actively learning about or managing their money. This mindset prevents them from seeking financial education or engaging in economic activity.

**2. Gender Bias in Financial Education and Workplace Opportunities:**

Women frequently face gender discrimination in terms of access to training, promotions, and leadership roles. Financial education programs are sometimes developed without considering women's unique needs, making them less inclusive. Additionally, workplace bias can limit women's exposure to financial management responsibilities.

**3. Lack of Access to Banking Facilities**

In rural and remote areas, banking infrastructure may be inadequate, making it difficult for women to open accounts or use formal financial services to access funds. Social restrictions on mobility further hindered their ability to visit banks or attend financial literacy programs.

**4. Limited Digital Financial Literacy**

As online banking and digital payment systems become more prevalent, a lack of digital skills poses a major barrier. Many women are unfamiliar with using smartphones for banking apps, UPI transactions, or online investments, which restricts their participation in the modern financial system.

**5. Limited Awareness of Government Schemes and Financial Products**

Governments offer various schemes for women, including savings programs, insurance plans, and business loans. However, a lack of awareness or understanding of these initiatives prevents women from fully benefiting from them. Information is often not effectively communicated to women in rural and semi-urban areas.

**6. Time Constraints Due to Household Responsibilities**

In many traditional households, women bear primary responsibility for domestic chores and childcare. This leaves them with little time to attend workshops, read about financial matters, or pursue training programs, thereby limiting their opportunities for skill development.

**7. Low Literacy and Education Levels**

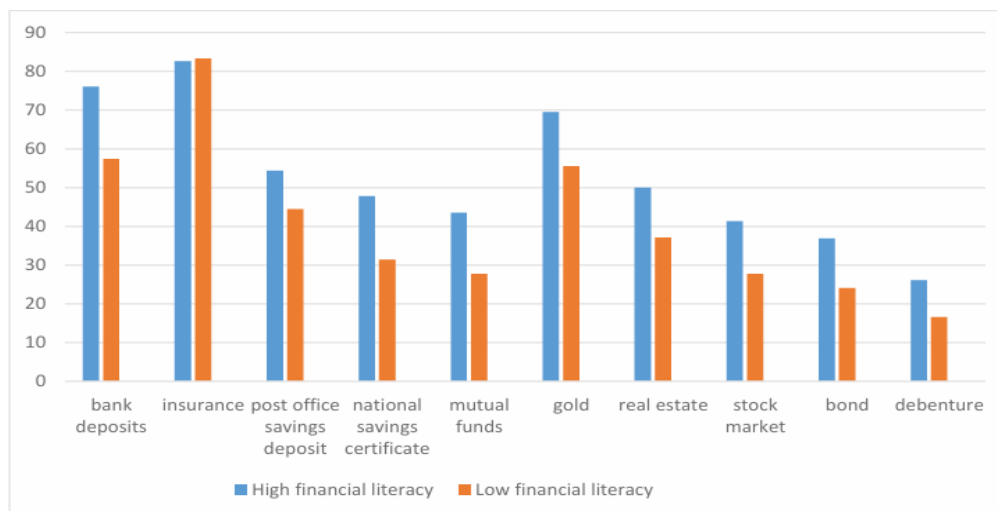
In many regions, women's literacy rates are lower than those of men. Limited reading and numerical skills hinder their ability to understand financial documents, bank forms, interest calculations, or investment returns, which discourages participation in financial planning.

**8. Psychological Barriers and Lack of Confidence**

Even when opportunities are available, some women may hesitate to engage in financial decision-making because of low self-confidence. Fear of making mistakes, reliance on male family members, and the perception that finance is “too complicated” can prevent women from learning and applying financial skills.

### Results And Discussion:

| Investment Avenue      | High Financial Literacy (%) | Low Financial Literacy (%) |
|------------------------|-----------------------------|----------------------------|
| Bank Deposits          | 76.08                       | 57.4                       |
| Insurance              | 82.60                       | 83.3                       |
| Post Office Savings    | 54.34                       | 44.4                       |
| NSC (National Savings) | 47.80                       | 31.4                       |
| Mutual Funds           | 43.47                       | 27.7                       |
| Gold                   | 69.56                       | 55.5                       |
| Real Estate            | 50.00                       | 37.03                      |
| Stock Market           | 41.30                       | 27.7                       |
| Bond                   | 36.90                       | 24.07                      |
| Debenture              | 26.08                       | 16.6                       |



Women mostly prefer to invest in bank deposits, insurance, post office savings, national savings certificate, gold, real estate compared to the other investment avenues mentioned in the above table. Investment in mutual funds, stock market, bond and debenture are less among the women population. The trend of investment in mutual funds, stock market, bond and debenture are less in both high financial literacy and low financial literacy group. Simultaneously Financial literacy have showed an upward trend in investment in almost all the investment avenues by the women falling under high financial literacy group.

### The Role of Financial Literacy in Women's Development:

Financial literacy is crucial for women's empowerment, enabling them to take control of their finances and contribute positively to their families, communities, and society. By equipping women with essential money management skills, financial literacy significantly enhances their social and economic status. Below are eight key roles it plays in women's development:

### **1. Promotes Financial Independence:**

Financial literacy enables women to earn, manage, and grow their income independently. This self-reliance allows them to make autonomous decisions related to their careers and investments, providing greater autonomy and security.

### **2. Strengthens Decision-Making Power:**

With knowledge in budgeting, saving, credit, and investment, women can make informed choices that align with their personal goals. This empowerment extends to leadership roles within households and communities.

### **3. Encourages Entrepreneurial Ventures:**

For women who wish to start or manage businesses, financial literacy is essential for understanding capital management, calculating profits, and developing reinvestment strategies. It empowers them to create sustainable ventures, access loans, and expand their operations.

### **4. Enhances Family Financial Stability:**

Women often oversee household budgets. By possessing strong financial skills, they can allocate resources efficiently, save for emergencies, invest in their children's education, and ensure access to adequate healthcare, thereby improving overall family well-being.

### **5. Reduces Financial Vulnerability:**

Understanding topics such as fraud prevention, loan terms, and investment risks helps protect women from exploitation and debt traps. This knowledge is particularly vital for women in rural and marginalized communities.

### **6. Builds Long-Term Wealth and Security:**

Financial literacy encourages planning for retirement, purchasing insurance, and making long-term investments. Women who prepare for the future are less likely to face economic hardship in old age or during unexpected life events.

### **7. Increases Participation in the Formal Economy:**

When women understand financial systems, they are more likely to open bank accounts, utilize digital payments, invest in financial markets, and join self-help groups. This active involvement contributes to national economic growth and fosters inclusive development.

### **8. Promotes Gender Equality and Social Empowerment:**

A financially literate woman gains the confidence to express her opinions in both household and community matters. Her valued contributions help to challenge traditional gender roles and foster a more equal society.

### **Government and Institutional Efforts for Enhancing Financial Literacy and Empowering Women:**

The Indian government, in collaboration with various financial bodies and non-governmental organizations, has launched several initiatives aimed at improving financial literacy among women to bolster their economic and social empowerment. These initiatives are designed to give women access to financial services, improve their financial management skills, and encourage their involvement in the formal economy.



1. **Pradhan Mantri Jan Dhan Yojana (PMJDY)** Introduced in 2014, this program aims at financial inclusion by ensuring that every household can open a bank account. For women, particularly those in rural regions, the PMJDY has opened doors to savings accounts, RuPay debit cards, and insurance options. This effort has lessened reliance on informal credit and promoted saving habits among farmers.
2. **Mahila E-Haat** This online marketing platform, managed by the Ministry of Women and Child Development, allows women entrepreneurs, self-help groups (SHGs), and NGOs to showcase and sell their products directly to consumers. It aids women in understanding pricing, online transactions, and digital marketplaces, thereby enhancing both their income and digital financial literacy.
3. **Stand-Up India Scheme** This initiative provides bank loans ranging from ₹10 lakhs to ₹1 crore to women and marginalized community members for establishing new enterprises. By offering financial support and business planning guidance, it enhances women's financial management capabilities.
4. **Microfinance and Self-Help Group (SHG) Programs** Micro finance institutions and SHGs, backed by NABARD and other organizations, offer small loans to women without requiring collateral. These programs often include training in basic accounting, savings discipline, and credit management, helping women build sustainable livelihoods.
5. **Financial Literacy Campaigns** Government entities like the Reserve Bank of India (RBI) and NGOs conduct financial literacy campaigns in both rural and urban areas. These initiatives use workshops, street plays, and digital tools to educate women on budgeting, banking procedures, insurance, pensions, and digital payments.
6. **Digital Literacy Initiatives** Programs such as the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) aim to make rural women digitally literate, enabling them to safely use smartphones, Internet banking, and UPI payments. This helps bridge the gap between financial services and technology use.

### **Recommendations:**

#### **1. Incorporating Financial Education in School/College Curricula for Girls:**

Financial literacy should be formally introduced as part of school and college curricula, especially for girls. Early exposure to concepts such as budgeting, saving, banking, insurance, and investing can help young women develop the confidence to manage money independently. Schools and higher education institutions should collaborate with banks, NGOs, and financial experts to design age-appropriate financial education modules. This step ensures that financial awareness is not limited to adulthood but becomes a lifelong skill.

#### **2. Community Workshops and Awareness Programs**

Regular community-based workshops should be organized in both rural and urban areas to bridge the financial knowledge gap among female investors. These workshops can focus on practical aspects, such as opening bank accounts, using ATMs, understanding interest rates, and accessing government schemes. Involving local self-help groups (SHGs), women's cooperatives, and panchayats can increase outreach and encourage collective learning among women. Awareness programs should also challenge the cultural taboos that discourage women's involvement in financial decision-making.

### **3. Promoting Digital Literacy for Women:**

With the rapid shift toward digital financial services, women must be equipped with digital literacy. Training programs should teach women how to use UPI, mobile wallets, online banking, and investment applications securely and effectively. Partnerships with fintech companies can help design user-friendly training modules in regional languages for the elderly. Moreover, ensuring access to affordable smartphones and Internet connectivity is essential to make digital finance accessible to women in both rural and urban areas.

### **4. Tailored Policies for Women in Rural Areas:**

Policymakers should design targeted interventions for rural women, who face unique barriers such as limited mobility, lower literacy levels, and a lack of banking infrastructure. Policies could include mobile banking vans, doorstep banking services, simplified documentation for account opening, and special microloan schemes for women entrepreneurs. To ensure that women are informed about and can take advantage of government programs, these initiatives should be disseminated through local avenues such as Anganwadis, self-help groups, and rural educational institutions.

### **Conclusion:**

Financial literacy serves as a tool for individual empowerment and a fundamental element of sustainable social and economic development. For women, particularly in India, financial literacy bridges the gap between dependence and independence, enabling their full participation in household decision-making, entrepreneurial activities, and the broader economy. Although government initiatives and institutional efforts have established a foundation, persistent challenges, such as cultural barriers, digital divides, and limited access to resources, continue to impede women's financial advancement. Enhancing financial education from an early age, expanding community outreach, and formulating tailored rural policies are essential to address these gaps. Digital literacy must be prioritized to ensure that women can adapt to contemporary technology-driven financial systems. Ultimately, empowering women with financial knowledge generates a multiplier effect: it enhances family welfare, boosts national productivity and promotes gender equality. Thus, genuine women's development is intrinsically linked to financial awareness and education.

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## **“Impact of Online Buying of Readymade Garments on Women Entrepreneurs in The Tailoring Business: A Study in Ratnagiri”**

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### **Abstract**

*This study looks at how online shopping is affecting women who run tailoring businesses in the rural areas of Ratnagiri District in Maharashtra. Today, many people even in villages are buying clothes from online platforms like Meesho, Amazon, Flipkart and Myntra. As a result, local tailors—especially women—are getting fewer customers, and their income is going down.*

*For many women in villages, tailoring is an important way to earn money and support their families. They usually work from home or small shops and depend on nearby customers. But now, because people can easily buy cheap and stylish clothes online, these women are finding it hard to compete.*

*This study tries to understand how these women are dealing with this change. It also looks at whether they are using mobile apps like WhatsApp, social media digital payments to keep their businesses running and attract new customers.*

**Key words:** *Women Entrepreneurs, Tailoring Business, Online Shopping, Self-Employment, Ratnagiri*

### **I. Introduction:**

Online shopping has become common in cities, towns and even rural areas. People now prefer to buy ready-made clothes from platforms like Meesho, Amazon, Flipkart and Myntra. This change in customer choice is affecting small local businesses, especially those run by women in rural areas.

In many villages of Ratnagiri, tailoring is an important source of self-employment for women. Most women run their tailoring work from home or small shops. They depend on local customers for their income. They stitch blouses, school uniforms, salwar-kameez and other daily wear clothes. But now, as online clothing options grow, their number of customers is going down. Many people are choosing to buy cheap and stylish clothes online instead of getting them stitched.

This is creating problems for women who run tailoring businesses. It is important to understand how online buying is affecting their income and work. We also need to know how these women

are adjusting to digital changes and if they are using mobile tools like WhatsApp or online payments to improve their business.

## **II. Relevance and Need of the Study:**

It shows how online buying affects the work and income of women tailors in rural areas. Tailoring gives many women income and independence. Studying their problems will help in many women do not know how to use digital tools for business. This study can show the need for digital training, support. The study can give ideas to government offices, NGOs, and SHGs to plan training or loan schemes for rural tailors. Tailoring is an important local skill. The study can help in keeping these skills alive even when online clothes are popular. By doing this study in rural Ratnagiri, we can understand the real problems and opportunities faced by women tailors. The results can help in creating better support systems to improve their income and business.

## **III. Objectives of the study:**

1. To examine the impact of online buying of readymade garments on the income and customer base of women entrepreneur of tailoring businesses.
2. To identify the challenges faced by women tailors due to the growth of online shopping platforms.
3. To explore the strategies adopted by women tailors to cope with the changing market trends.
4. To suggest ways to support and promote women tailoring entrepreneurs in the digital age.

## **IV. Hypothesis**

**H<sub>01</sub>:** Online buying has no significant impact on the income and customer base of women tailoring businesses.

**H<sub>11</sub>:** Online buying has a significant negative impact on the income and customer base of women tailoring businesses.

## **V. Review of literature**

Sharma and Gupta (2021) examined the growth of e-commerce platforms like Amazon, Flipkart and Myntra, highlighting their role in changing consumer buying habits through competitive pricing, variety, and convenience, which has drawn customers away from traditional tailoring; however, the impact on women entrepreneurs in semi-urban and rural tailoring was not explored. Patil (2020) found that the growing preference for ready-made garments over custom stitching has led to reduced orders, incomes, and loyalty for local tailors, driven by fast-changing online fashion trends, but did not analyze women tailors' specific coping strategies. Kumari and Devi (2019) identified tailoring as a flexible, low-cost livelihood for women balancing work and domestic duties, though constrained by limited market reach and technology adoption, without assessing the added pressures of online retail competition. Singh and Rani (2022) emphasized the role of digital skills in sustaining women's tailoring businesses, noting that while some use social media marketing, many face a digital skills gap that hinders competitiveness, with no focus on district-level realities or training needs. Mehta (2021) evaluated policy support such as loans, subsidized raw materials, and SHGs, finding

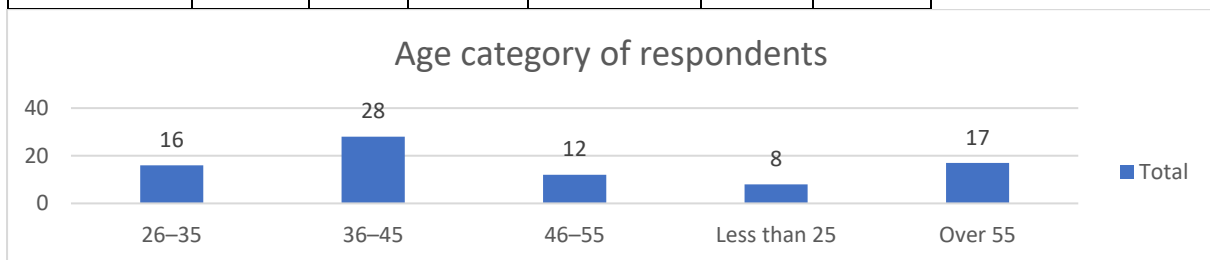
that these can enhance competitiveness, yet did not assess their direct role in helping women tailors face online competition in semi-urban areas like Ratnagiri.

**Research Gap:** Most studies talk about the growth of online garment shopping in India and its effect on clothing businesses in general. But very few look closely at how it impacts women tailors at the local level. Research often focuses on the overall garment industry or women entrepreneurs in general, without studying how online competition, digital skills and survival methods connect in small tailoring businesses. There is also little data from small towns and rural areas like Ratnagiri, where tailoring is an important source of income for women but now faces tough competition from online sellers. This study fills that gap by examining the background, problems, coping methods and support needs of women tailors in Ratnagiri.

**VI. Data Analysis and Interpretation:** The study examined the *Impact of Online Buying of Readymade Garments on Women Entrepreneurs in the Tailoring Business* in Ratnagiri district. Primary data was collected from 81 women entrepreneurs engaged in tailoring, covering various demographic, business, and market-related aspects.

### 2) Age category of women entrepreneur engaged in tailoring business

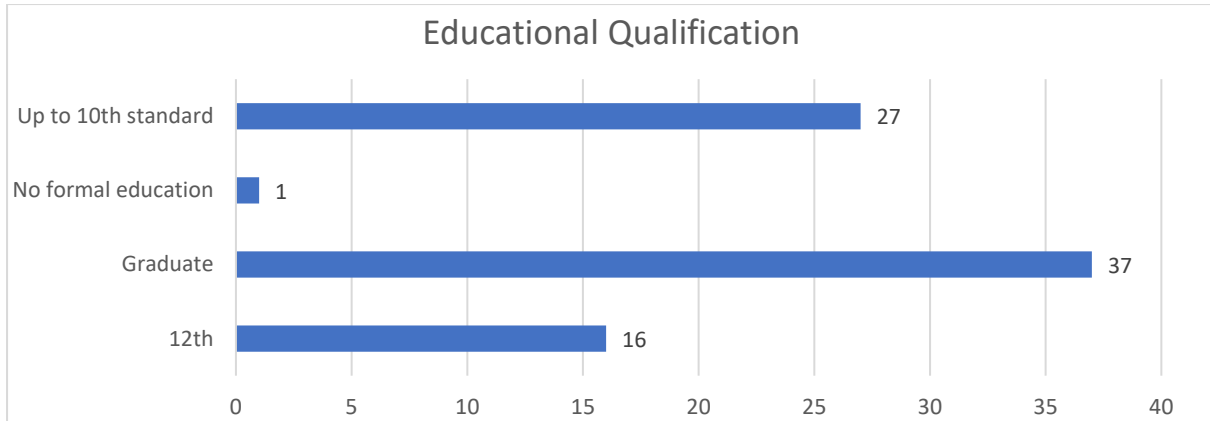
| Age Category | 26–35 | 36–45 | 46–55 | Less than 25 | Over 55 | Total |
|--------------|-------|-------|-------|--------------|---------|-------|
| Count        | 16    | 28    | 12    | 8            | 17      | 81    |



**Analysis & Interpretation:** The data shows that the majority of women tailors fall in the 36–45 age group (34.6%). After that those over 55 years (21%) and 26–35 years (19.8%). Younger participants below 25 years form only 9.9%. It indicates that tailoring is more common among middle-aged and older women. It can be due to skill maturity and established client base.

### 3) Educational qualification

| Educational Qualification | Count |
|---------------------------|-------|
| 12 <sup>th</sup>          | 16    |
| Graduate                  | 37    |
| No formal education       | 1     |
| Up to 10th standard       | 27    |
| Total                     | 81    |



**Analysis & Interpretation:** Most women respondents are graduates (45.7%). Those educated up to the 10th standard (33.3%) follow it. Only 1.2% have no formal education. It suggests that education plays a role in entrepreneurship readiness even in traditional occupations like tailoring.

#### 4) Taluka/Village

| Taluka      | Count |
|-------------|-------|
| Chiplun     | 1     |
| Dapoli      | 5     |
| Guhagar     | 3     |
| Khed        | 5     |
| Lanja       | 6     |
| Mandangad   | 4     |
| Rajapur     | 4     |
| Ratnagiri   | 39    |
| Sangmeshwar | 13    |
| Total       | 81    |

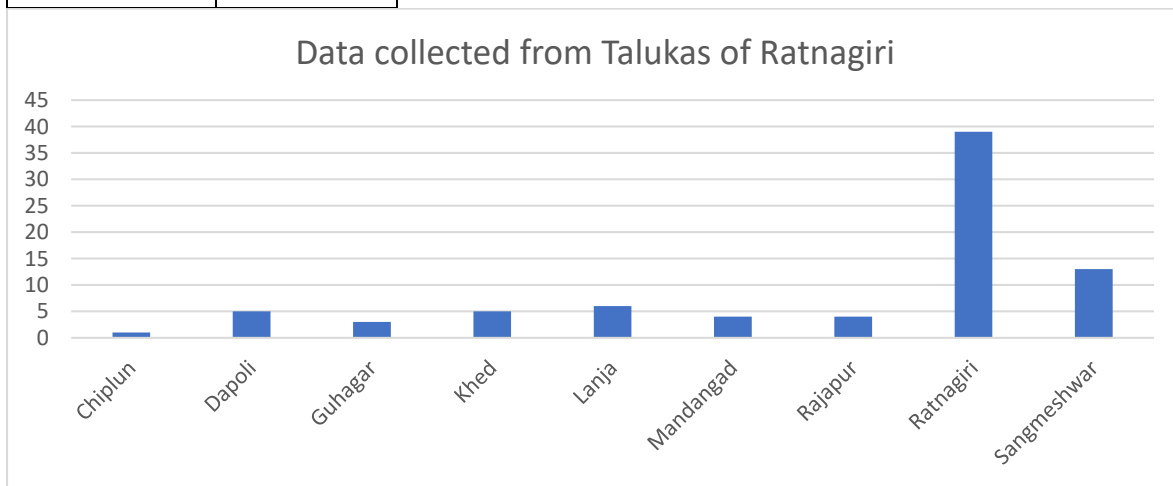
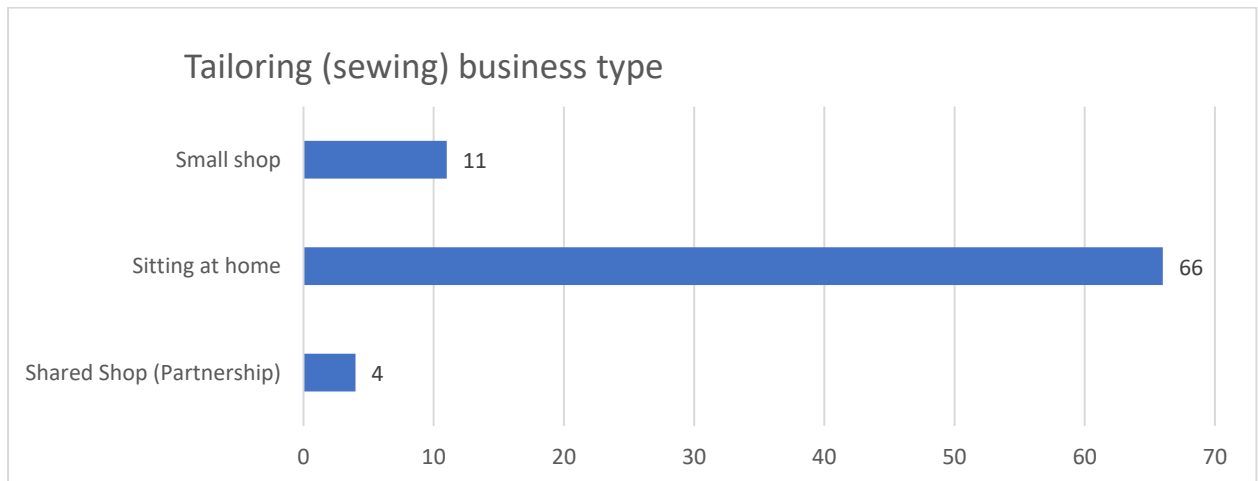


Figure 1.3

**Analysis and Interpretation:** The highest representation comes from **Ratnagiri taluka (48.1%)**, followed by **Sangmeshwar (16%)**. Very few respondents are from Chiplun (1.2%), Guhagar (3.7%), and Mandangad (4.9%). It is showing a geographical concentration of tailoring activity in urban/semi-urban centers.

#### 5) Tailoring business types

| Tailoring (sewing) business type | Count |
|----------------------------------|-------|
| Shared Shop (Partnership)        | 4     |
| Sitting at home                  | 66    |
| Small shop                       | 11    |
| Total                            | 81    |



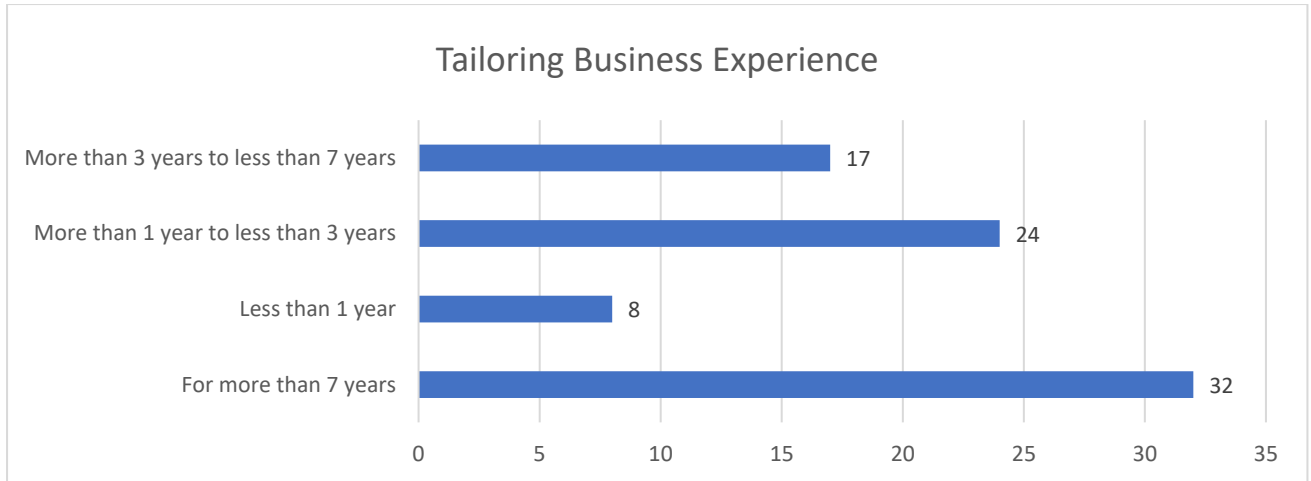
#### Analysis & Interpretation:

A vast majority (**81.5%**) operate **from home**, while only **13.6%** run small shops and **4.9%** work in shared partnerships. This pattern highlights tailoring as a **home-based micro-enterprise** in Ratnagiri, allowing women to balance **income generation with household responsibilities**. The small number of shop-based operations could be due to **high rental costs, lower sales volumes, and risk aversion**.

#### 6) Tailoring Business experience

| Tailoring Business Experience | For more than 7 years | Less than 1 year | More than 1 year to less than 3 years | More than 3 years to less than 7 years | Total |
|-------------------------------|-----------------------|------------------|---------------------------------------|----------------------------------------|-------|
| Count                         | 32                    | 8                | 24                                    | 17                                     | 81    |



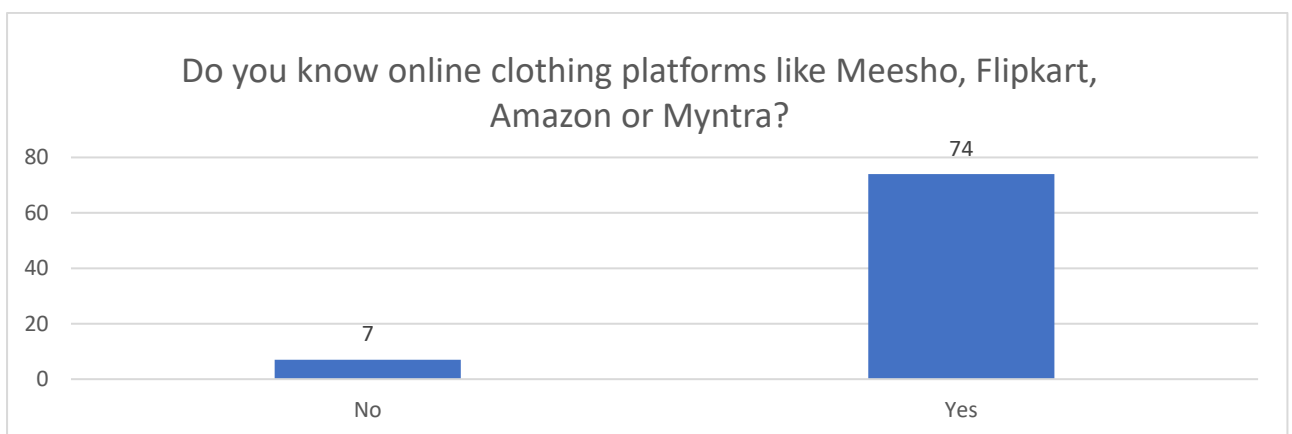


**Analysis and Interpretation:**

Nearly **39.5%** have over 7 years of experience, while **29.6%** have 1–3 years. This suggests a mix of experienced and relatively new entrants, with a strong base of skilled professionals.

7) Aware of Online E-commerce website like Meesho or Flipkart or alike among women tailors

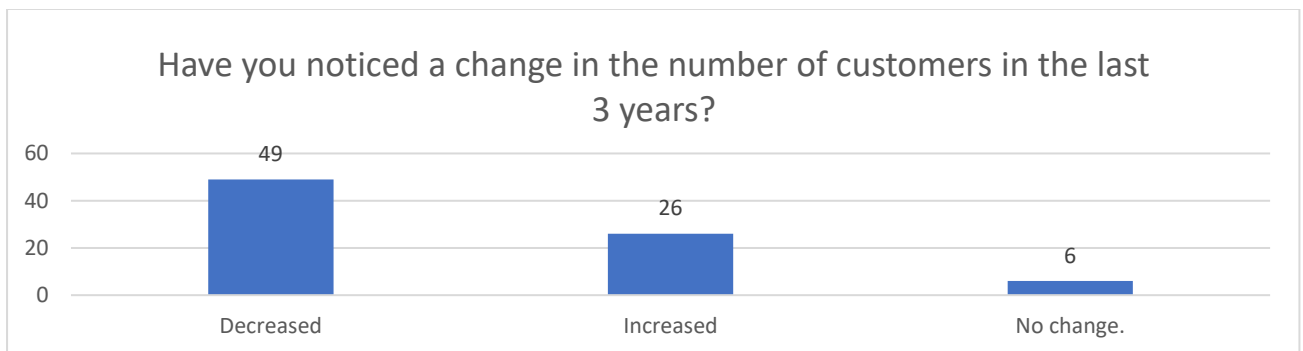
| Dp you know Online platoform | Coun<br>t |
|------------------------------|-----------|
| No                           | 7         |
| Yes                          | 74        |
| Total                        | 81        |



**Analysis and Interpretation:** A significant **91.4%** are aware of platforms like Meesho and Flipkart. It is showing high exposure to online retail trends among women tailors. This high awareness level shows that women tailors are **not isolated from modern retail trends**, even in semi-urban and rural areas. However, awareness does not necessarily translate into **active online selling**, which will be explored in later findings.

8) Change in no of customers

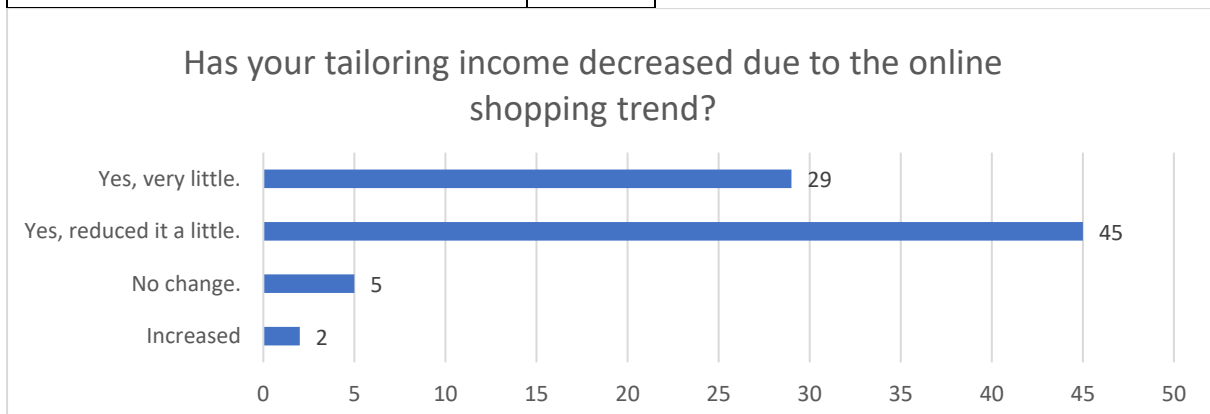
| Change in number of customers since last 3 years | Count |
|--------------------------------------------------|-------|
| Decreased                                        | 49    |
| Increased                                        | 26    |
| No change.                                       | 6     |
| Total                                            | 81    |



**60.5%** have experienced a **decline** in customers over the last 3 years. This drop is likely due to **increased popularity of online clothing purchases, availability of cheaper ready-made clothes and changing fashion preferences**. Only **32.1%** saw an increase, possibly due to **specialization in unique or customized designs** that online platforms cannot easily replicate.

9) Tailoring income changes due to online 3 years

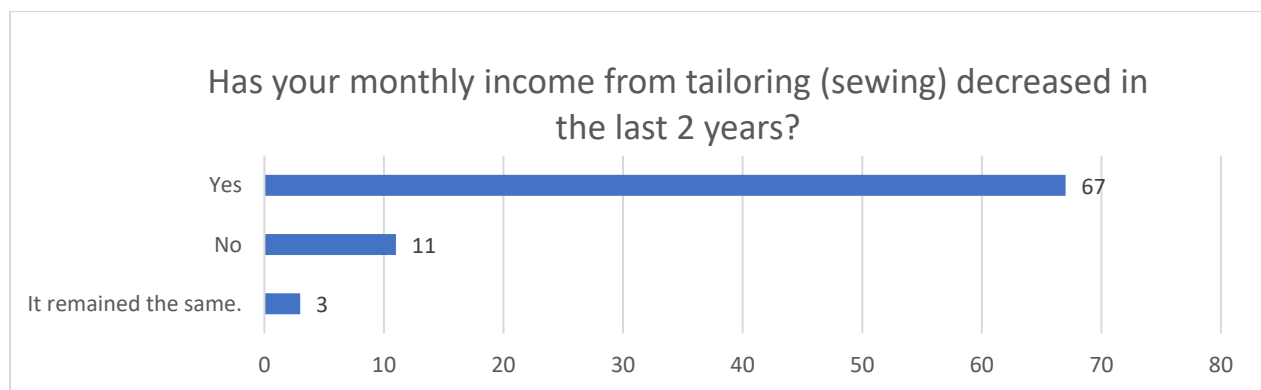
| Decrease in income due to online shopping | Count |
|-------------------------------------------|-------|
| Increased                                 | 2     |
| No change.                                | 5     |
| Yes, reduced it a little.                 | 45    |
| Yes, very little.                         | 29    |
| Total                                     | 81    |



**Analysis & Interpretation:** Over **91%** reported some level of income reduction, with **55.6%** saying it reduced significantly. The direct link between online shopping growth and reduced income is a **core concern of this research**, highlighting that e-commerce has substantially **eroded local tailoring revenue streams**.

10) Income change overall 2 years

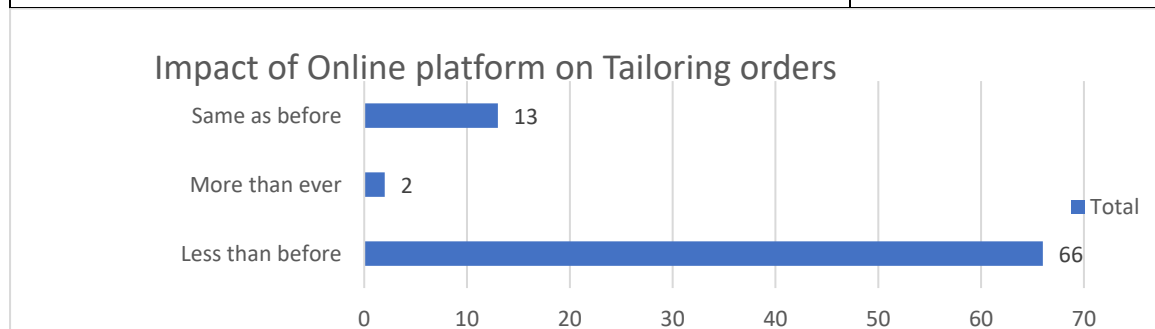
| Decrease in income since last 2 years | Count |
|---------------------------------------|-------|
| It remained the same.                 | 3     |
| No                                    | 11    |
| Yes                                   | 67    |
| Total                                 | 81    |



**Analysis and Interpretation:** A large majority (**82.7%**) experienced an overall income decline. It is suggesting **compounding effects** of online competition, reduced events and possibly **inflation in raw material costs**. Only 3 respondents saw stability in income. It is indicating that **market pressures are widespread**.

11) Impact of buying of garments from online platform on tailoring orders

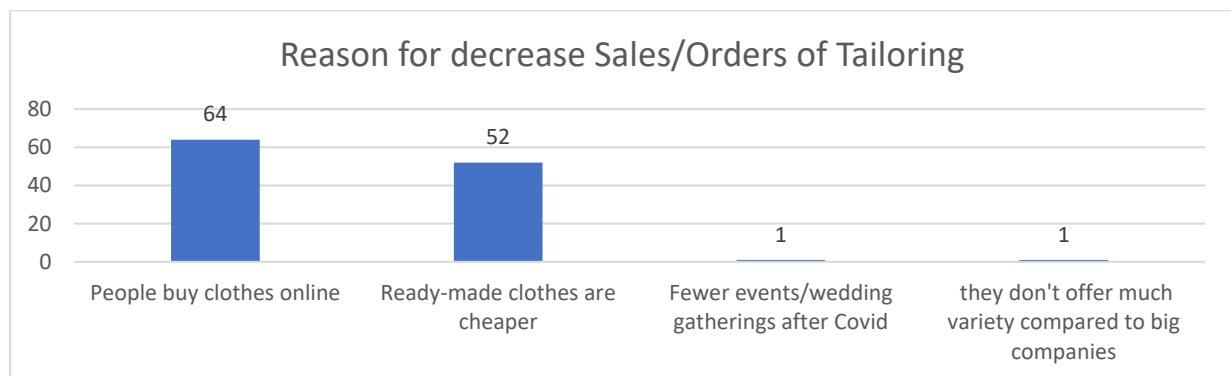
| Comparison to earlier | Count |
|-----------------------|-------|
| Less than before      | 66    |
| More than ever        | 2     |
| Same as before        | 13    |
| Total                 | 81    |



**Analysis and Interpretation:** 81.5% report fewer orders than before, reinforcing the **negative demand impact** of online shopping. This aligns with global patterns where **fast fashion e-commerce** reduces demand for custom tailoring.

12) Reasons for decrease in sales/ orders

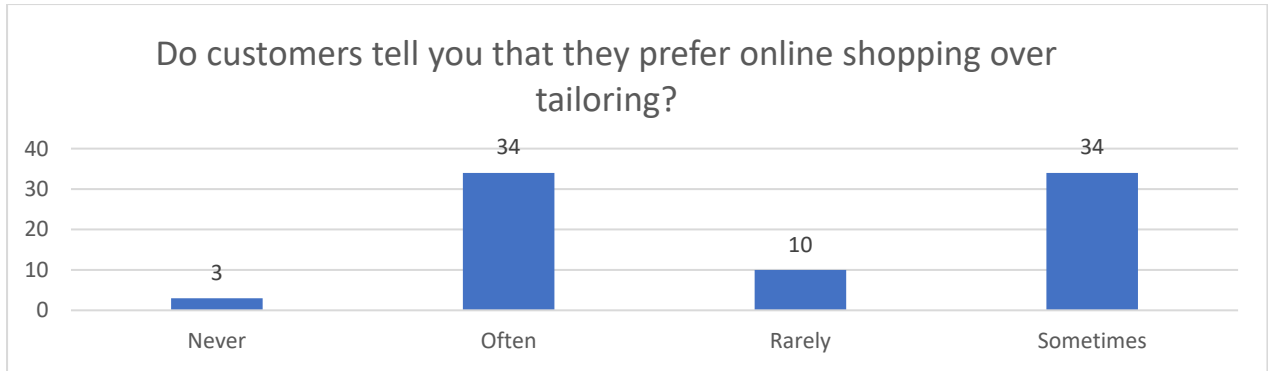
| Observation                                             | Count |
|---------------------------------------------------------|-------|
| People buy clothes online                               | 64    |
| Ready-made clothes are cheaper                          | 52    |
| Fewer events/wedding gatherings after Covid             | 1     |
| they don't offer much variety compared to big companies | 1     |
| Total                                                   | 118   |



**Analysis & Interpretation:** The top reasons cited are **online buying (54.2%)** and **cheaper ready-made garments (44.1%)**. Both are pointing towards **price competitiveness** as the main challenge. Minor factors like post-COVID event reductions (0.8%) show that the decline is **not primarily pandemic-driven** but due to **long-term market shifts**.

13) Preference for buying garments through online platforms over Tailoring

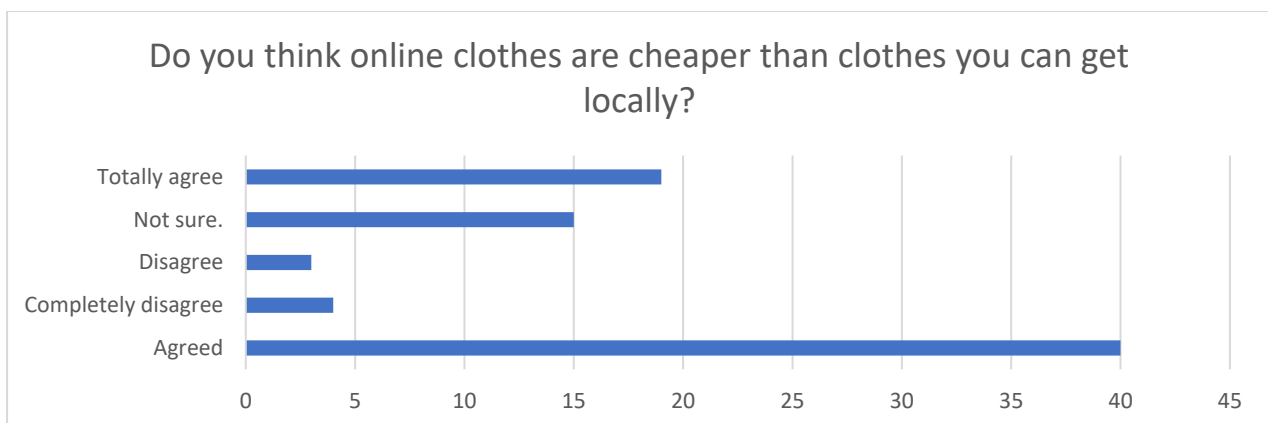
| Preference of online buying over tailoring | Count |
|--------------------------------------------|-------|
| Never                                      | 3     |
| Often                                      | 34    |
| Rarely                                     | 10    |
| Sometimes                                  | 34    |
| Total                                      | 81    |



**Analysis & Interpretation:** A combined **84%** indicate they occasionally choose online buying over tailoring. This suggests **customer loyalty is weakening**. Tailors must **differentiate through their unique designs, personal fitting services and cultural/traditional clothing**.

14) Comparison of to cost of garments available on online platform that with women entrepreneur doing tailoring business

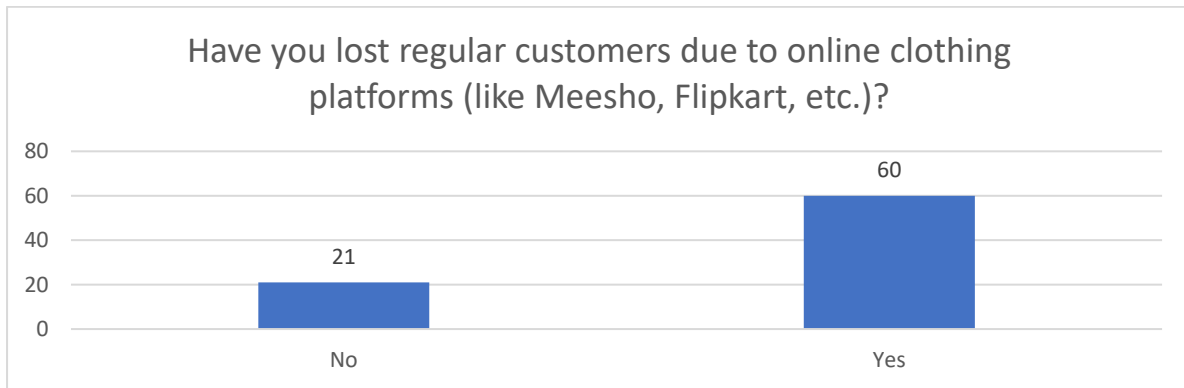
| Online cloths are cheaper | Coun<br>t |
|---------------------------|-----------|
| Agreed                    | 40        |
| Completely disagree       | 4         |
| Disagree                  | 3         |
| Not sure.                 | 15        |
| Totally agree             | 19        |
| Total                     | 81        |



**Analysis and Interpretation:** Almost half agree that online clothes are cheaper, reinforcing the **price disadvantage** local tailors face. Since price is a major factor in clothing purchase decisions, **cost control strategies** will be critical for survival.

15) Impact of online platforms on Sales of Tailoring business

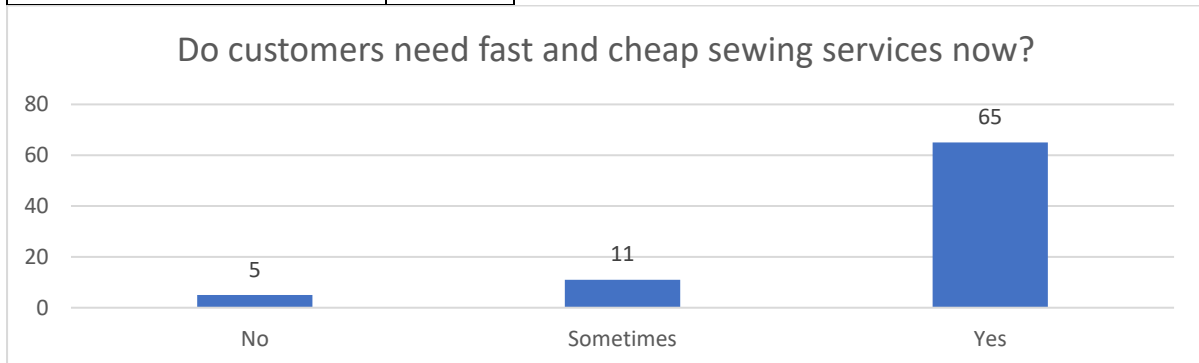
| Lost customers due to online platforms | No | Yes | Total |
|----------------------------------------|----|-----|-------|
| Count                                  | 21 | 60  | 81    |



**74%** have lost customers due to e-commerce, making it clear that **digital competition is a primary threat** to the tailoring business in Ratnagiri.

#### 16) Need of fast and cheap service

| Need of fast & Cheap Services | Count |
|-------------------------------|-------|
| No                            | 5     |
| Sometimes                     | 11    |
| Yes                           | 65    |
| Total                         | 81    |

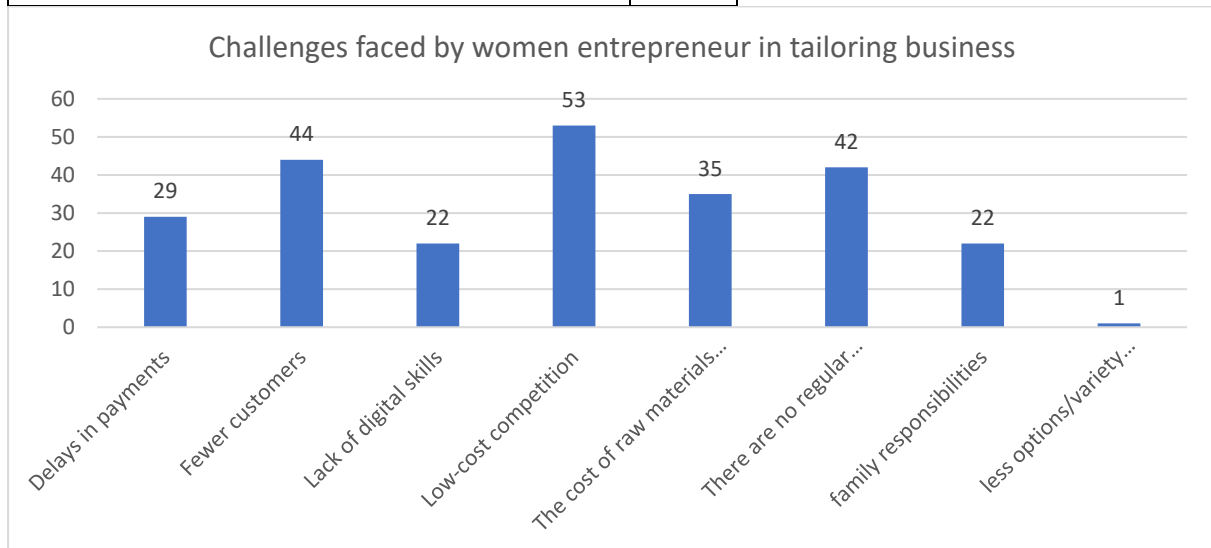


**Analysis and Interpretation:** **80.2%** recognize the need for **speed and affordability**, indicating an awareness that **customer expectations have shifted** due to online retail's quick delivery and competitive pricing.

#### 17) Challenges face by women entrepreneur in tailoring business

| Observations           | Count |
|------------------------|-------|
| Delays in payments     | 29    |
| Fewer customers        | 44    |
| Lack of digital skills | 22    |
| Low-cost competition   | 53    |

|                                            |     |
|--------------------------------------------|-----|
| The cost of raw materials is high.         | 35  |
| There are no regular orders.               | 42  |
| family responsibilities                    | 22  |
| less options/variety available than online | 1   |
|                                            | 248 |

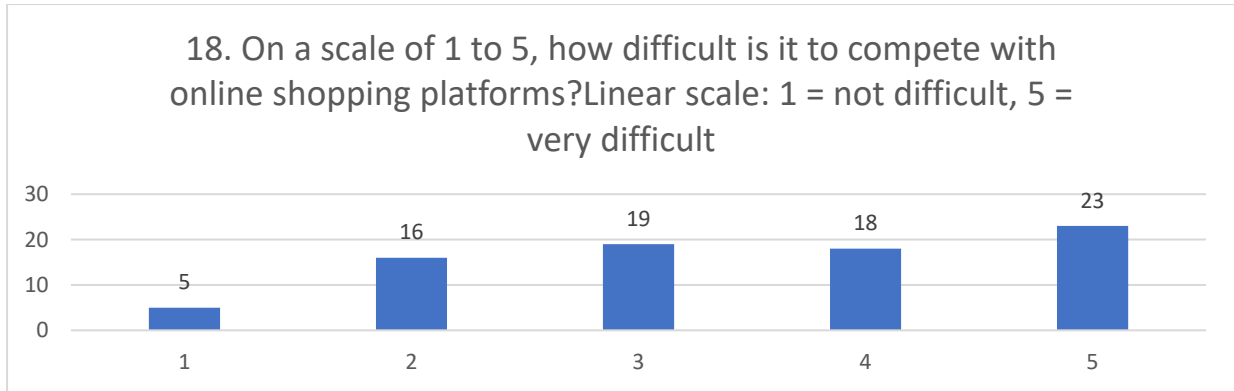


**Analysis and Interpretation:** The biggest issues are **low-cost competition (21.4%)**, **fewer customers (17.7%)** and **high raw material costs (14.1%)**. This shows a **double squeeze**: declining demand and rising costs. Additionally, **lack of digital skills (8.9%)** indicates a technology gap that prevents women from adopting online sales channels.

18) How difficult to compete with online platform for Women entrepreneur doing tailoring business:

| Level of difficulty 1 to 5 | Count |
|----------------------------|-------|
| 1                          | 5     |
| 2                          | 16    |
| 3                          | 19    |
| 4                          | 18    |
| 5                          | 23    |
| Total                      | 81    |

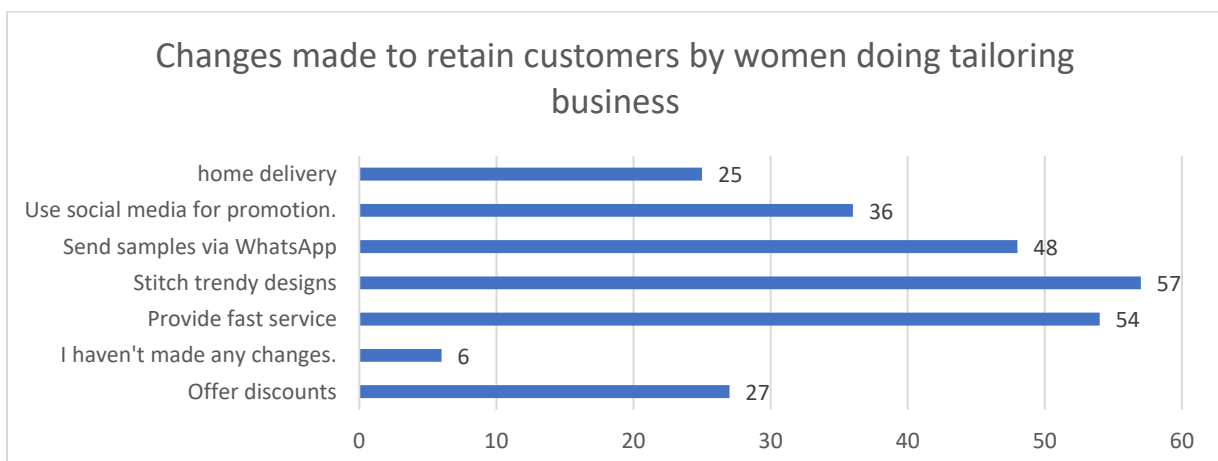




**Analysis and Interpretation:** Over **50%** rate competition difficulty at 4 or 5 out of 5, showing high **competitive pressure** and potential **stress on business sustainability**.

#### 19) Changes made by women tailors to improve their business

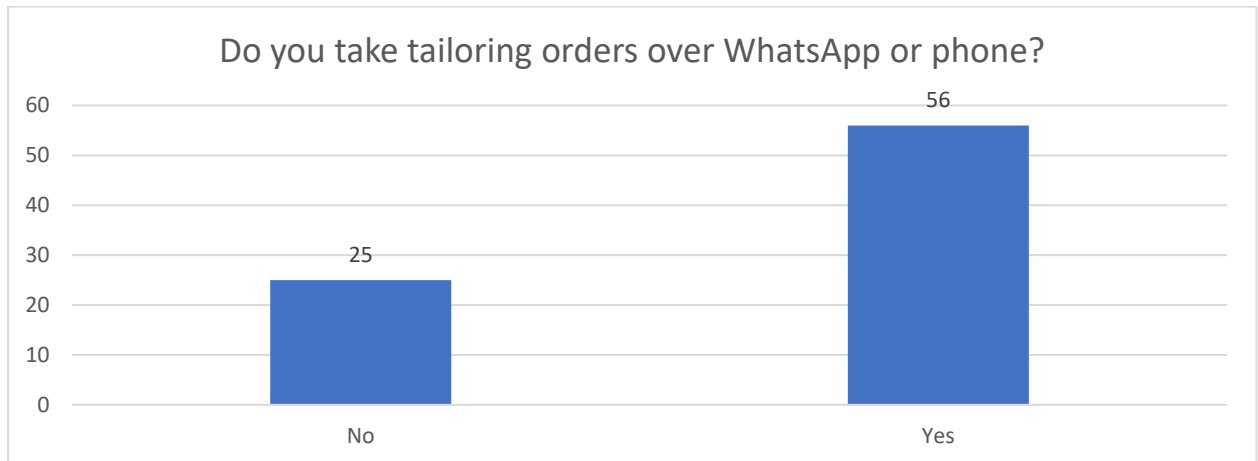
| Observation                     | Count |
|---------------------------------|-------|
| Offer discounts                 | 27    |
| I haven't made any changes.     | 6     |
| Provide fast service            | 54    |
| Stitch trendy designs           | 57    |
| Send samples via WhatsApp       | 48    |
| Use social media for promotion. | 36    |
| home delivery                   | 25    |
|                                 | 253   |



**Analysis and Interpretation:** Common strategies include **stitching trendy designs (22.5%)**, **fast service (21.3%)** and **using WhatsApp (19%)**. This reflects a willingness to **adapt to changing market demands**, although not all have embraced digital transformation.

20) Do Women entrepreneur doing tailoring business accept tailoring business?

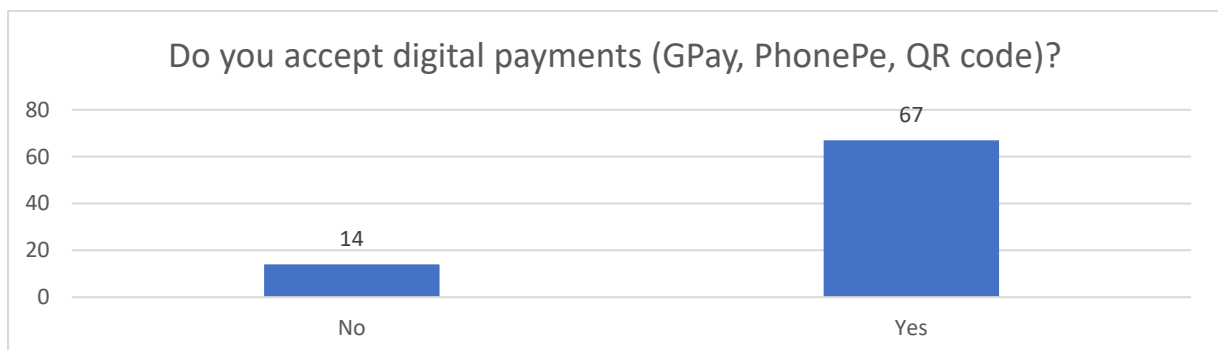
| Whats app order or over the phone | Coun<br>t |
|-----------------------------------|-----------|
| No                                | 25        |
| Yes                               | 56        |



**Analysis and Interpretation:** Nearly **69.1%** accept such orders. It is showing that **informal e-commerce** (via messaging apps) is already a part of their business adaptation.

21) Acceptance of digital payment through Gpay/UPI etc.

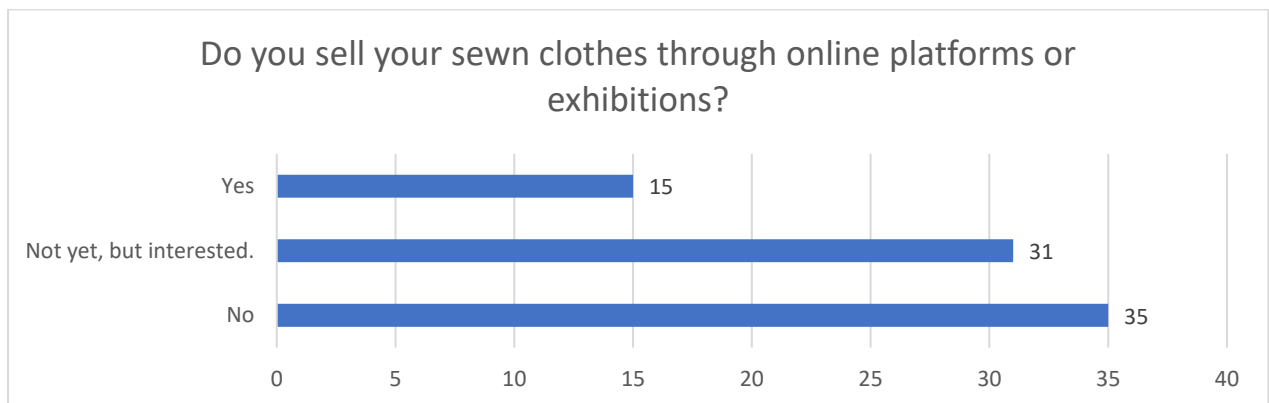
| Payment acceptance through Gpay/UPI | Coun<br>t |
|-------------------------------------|-----------|
| No                                  | 14        |
| Yes                                 | 67        |
| Total                               | 81        |



**Analysis and Interpretation:** **82.7%** accept UPI payments, which helps them **match customer convenience expectations** and integrate into the **cashless economy**.

22) Sale of Sewn or stitched cloths through online platform or Exhibition:

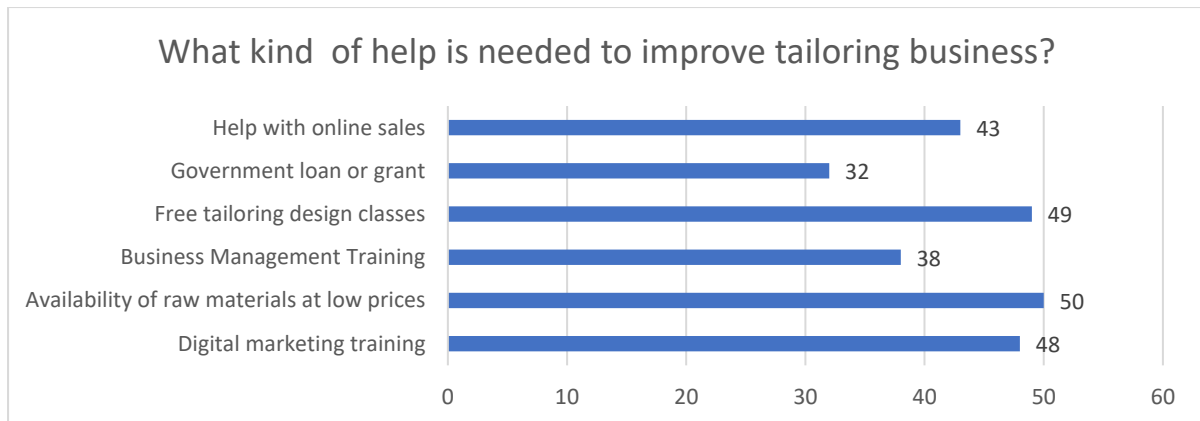
| Sale of Sewn cloths through online platforms | Count |
|----------------------------------------------|-------|
| No                                           | 35    |
| Not yet, but interested.                     | 31    |
| Yes                                          | 15    |



**Analysis and Interpretation:** While only **18.5%** currently sell online, another **38.3%** are interested, suggesting **potential for e-commerce adoption** if proper training and support are provided.

23) Help needed for improving tailoring business:

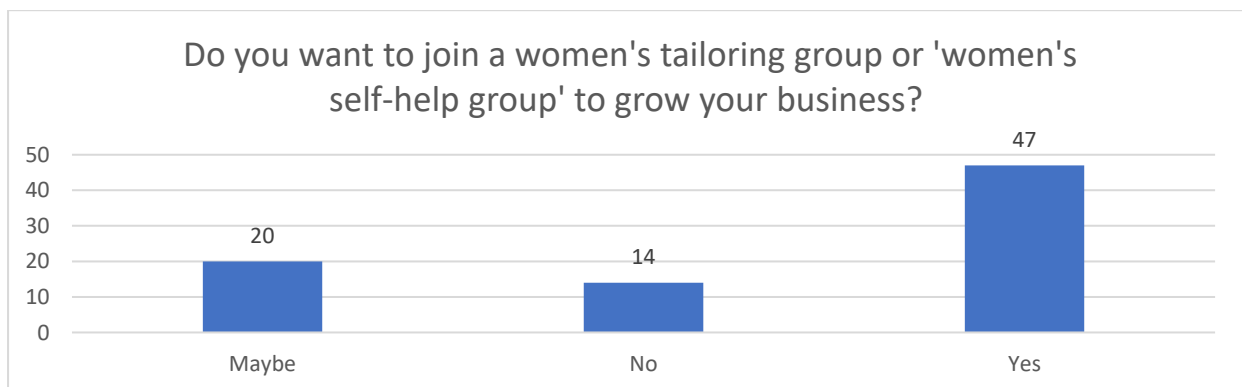
| Observation                                 | Count |
|---------------------------------------------|-------|
| Digital marketing training                  | 48    |
| Availability of raw materials at low prices | 50    |
| Business Management Training                | 38    |
| Free tailoring design classes               | 49    |
| Government loan or grant                    | 32    |
| Help with online sales                      | 43    |
|                                             | 260   |



**Analysis and Interpretation:** The most requested supports are **low-cost raw materials (19.2%)**, **design classes (18.8%)**, and **digital marketing training (18.5%)**. This implies that the sector's survival depends on **cost efficiency and skill enhancement**.

24) Wish to join Self Help Group or Women tailoring Group to improve business:

| Would like to join SHG or WTG | Coun<br>t |
|-------------------------------|-----------|
| Maybe                         | 20        |
| No                            | 14        |
| Yes                           | 47        |
| Total                         | 81        |



**Analysis and Interpretation:** Analysis and Interpretation: **58%** are willing to join self-help or tailoring groups, indicating that **collective action models** like cooperatives could help in **resource sharing, marketing and negotiation power**.

## VII. Findings:

1. Middle-aged and older women with minimal participation from younger age groups primarily dominate the tailoring profession in Ratnagiri.
2. A high proportion of tailors possess graduate-level education indicating that formal education contributes positively to entrepreneurial success in tailoring.

3. The majority of entrepreneurs operate from home reflecting cost-saving approaches and family-assisted business models.
4. The rising popularity of online garment purchases has led to a noticeable decline in customer footfall and income for local tailors.
5. Customers often perceive online garments as more affordable. It is creating a competitive disadvantage for local tailoring businesses.
6. Shifts in consumer behaviour toward online shopping have weakened customer loyalty to traditional tailoring services.
7. Many tailors are adopting faster delivery, fashionable designs and digital tools. However, a significant digital skills gap persists.
8. There is a strong need for affordable raw materials, advanced skill development and training in digital marketing to remain competitive.
9. The expressed willingness to join Self-Help Groups (SHGs) or cooperative tailoring associations indicates scope for collaborative branding, bulk procurement, and shared resources.
10. Respondents highlighted the importance of:
  - a) Training in new and trending designs.
  - b) Business management skills including financial planning, inventory control and customer engagement.
  - c) Digital marketing capabilities for online sales promotion.
  - d) Enhanced operational efficiency for faster service delivery.
11. Entrepreneurs face difficulties due to high raw material costs and unavailability of cheaper inputs compared to urban areas.
12. Many tailors require low-interest loans and easier access to government funding schemes to sustain and expand their business.
13. There is a demand for securing larger orders, expanding market reach and diversifying offerings to attract more customers.
14. Sustaining business requires staying updated with fashion trends, ensuring product quality, providing timely service and addressing customer feedback effectively.
15. A few respondents suggested reducing online competition, promoting collaborative work arrangements and hiring additional work force; some provided no specific suggestions.

### **VIII. Conclusion:**

The tailoring business in Ratnagiri is under pressure from online garment sales. Women entrepreneurs are working from home and trying to adapt. Some are using digital tools. Still, they face price competition, fewer orders and changing customer choices. To grow, they need training in digital marketing and e-commerce. Raw material costs should be reduced. Working together through self-help groups or cooperatives can give them more power and visibility.

Without such help, the traditional tailoring business may decline further as more people buy fast and cheap fashion online.

Women tailors will need targeted support in skill development. This is particularly important in digital marketing and e-commerce operations. Measures to reduce raw material costs are also needed. Encouraging collective action through SHGs or cooperative models can enhance bargaining power and visibility. Without such interventions the traditional tailoring sector may decline further. Consumer behaviour is continuing to shift towards fast and affordable online fashion.

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## “Women’s Contribution to Independent India’s Development in Science and Technology”

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### Abstract

*After India's independence in 1947 marked a transformative era is observed in the science and technology, for the foundation for national development and self-reliance. Recognizing science as an important aspect for nation-building, successive governments prioritized investments in scientific research, infrastructure, and education, leading to significant achievements in space exploration, agriculture (Green Revolution), medicine, and information technology.*

*This paper explores the thoughtful and involved contributions of Indian women to the fields of science and technology. This work tries to highlight women's contribution in various fields such as medicine, space science, life science, IT, etc. Women are not merely putting in their contributions in these fields but are excelling therein. As such, empowerment of women in Science and technology is the need of the hour. Keeping in this mind the Central government and various state governments in India have come up with various schemes for funding and encouraging women's participation in science and technology.*

**Keywords:** Women, Science, Technology, Empowerment

### 1. Introduction

Since India's independence in 1947, the country has made substantial progress in science and technology. Indian government introduced Five-Year Plans for the development of science and research in that. The [first-ever plan was presented in July 1951](#). It had a dedicated chapter on ‘[Scientific and Industrial Research](#)’. It included the establishment of National Physical Laboratory of India (Delhi), National Chemical Laboratory (Pune, Maharashtra), and Central Electrochemical Research Institute (Karaikudi, Tamil Nadu) among others.

The **Second Five-Year Plan (1956–1961)**, emphasized scientific research and industrialization, laying the foundation for major institutions like the Indian Institutes of Technology (IITs) and the Council of Scientific and Industrial Research (CSIR). Later, the **Third (1961–1966) and Fourth Plans (1969–1974)** continued this focus by expanding investment in research and development (R&D), atomic energy, agriculture (especially through the Green Revolution), and space research through the establishment of ISRO in 1969. The



**Sixth (1980–1985) and Seventh Plans (1985–1990)** saw the integration of science and technology with rural development, health, and communication sectors.

India's political and social transformations in the post-independence period laid the foundation for gender equality initiatives, which further paved the way for women's entry into science and technology. However, the journey of women in the STEM (Science, Technology, Engineering, and Mathematics) fields has been one of gradual inclusion, marked by challenges such as societal stereotypes, limited access to resources, and gender biases. Despite these barriers, women in India have risen as key contributors across various fields, from space exploration and defence technology to medicine, biotechnology, and environmental science. Over the years, their contributions have shaped India's scientific landscape, creating a powerful narrative of resilience, innovation, and leadership. The contributions of women have brought about a cultural shift in India's scientific and technological landscape. More women are enrolling in STEM programs, and the increasing recognition of their work has inspired future generations. Government policies, such as the introduction of scholarships for women in science and dedicated research funds, have helped increase women's participation in science and technology careers [1-3].

## **2. Women Pioneers of Science and technology**

The terms 'science and technology' encompass a vast and wide area. However I have tried to focus on women's contribution in few core areas only.

### **Janaki Ammal (1897–1984)**

A renowned botanist and cytogeneticist, Janaki Ammal made ground breaking contributions to plant genetics and the development of high-yielding varieties of crops, particularly in sugarcane and citrus. She was instrumental in the improvement of agricultural production in India and contributed significantly to India's independence in food security. Her work at the Botanical Survey of India and later as Director General of the Survey established her as one of India's foremost women scientists [4-5].

### **Kamala Sohoni (1912–1998)**

Kamala Sohoni is often considered one of the pioneers of women in Indian science. She was the first Indian woman to obtain a PhD in science from the University of Mumbai in 1939, specializing in biochemistry. She worked extensively on the study of proteins and enzymes and later became a prominent figure at the Indian Institute of Science (IISc). Despite initial resistance due to her gender, Sohoni went on to make significant contributions to the understanding of the biochemical structure of Indian food sources and nutritional studies. Her pioneering work on "Neera" (a traditional palm nectar) contributed to nutritional science and health [6-7].

### **Asima Chatterjee (1917–2006)**

Asima Chatterjee was an Indian chemist who contributed significantly to the fields of organic chemistry and pharmacology. She was the first Indian woman to be awarded the Shanti Swarup Bhatnagar Prize for Science and Technology in 1961. Her pioneering work on alkaloids, anti-epileptic drugs, and cancer research laid the groundwork for the development of drugs like Ayush-56, which were instrumental in treating epilepsy [8-10].

### **Kamal Ranadive (1917–2001)**

Kamal Ranadive is known for her extensive work in the fields of cancer research and tissue culture. She was instrumental in founding the Indian Women Scientists' Association (IWSA) and led the way in setting up one of India's first tissue culture laboratories. Her pioneering research focused on the connection between viruses and cancer, a key step toward understanding cancer pathogenesis in India. Her work not only contributed to India's biomedical research but also empowered women scientists to take up leadership roles [11-12].

### **Rajeshwari Chatterjee (1922 – 2010)**

First woman engineer from the state of Karnataka, Rajeshwari received a government scholarship to study abroad in 1946. She studied at the University of Michigan where she obtained her Master's degree from the Department of Electrical Engineering. After obtaining a doctorate degree, she returned to India and joined the Department of Electrical Communication Engineering at [IISc](#), Bangalore as a faculty member where she along with her husband set up a microwave research laboratory where they did pioneering work on microwave engineering [13].

### **Indira Hinduja**

Indira Hinduja is one of India's leading figures in assisted reproductive technology (ART). She is credited with delivering India's first test-tube baby in 1986. Hinduja's work in in-vitro fertilization (IVF) and other assisted reproductive techniques revolutionized the field of reproductive health in India and globally. Her contributions have helped millions of couples in India and abroad to overcome infertility [14-15].

### **Aditi Pant**

Aditi Pant is one of India's first female oceanographers. Her pioneering work in polar marine sciences, especially her participation in the Indian Antarctic expeditions, has made significant contributions to the understanding of marine biodiversity and oceanic ecosystems. Pant has worked with India's National Centre for Polar and Ocean Research and contributed to multiple research missions in the Arctic and Antarctic [16-17].

### **Tessy Thomas**

Tessy Thomas, known as the "Missile Woman of India," was the first woman scientist to lead a missile project at the Defence Research and Development Organisation (DRDO). She played a pivotal role in the development of the Agni-IV missile, which significantly advanced India's defence capabilities. Her achievements broke gender stereotypes and demonstrated the potential for women in the defence and aerospace sectors [18-20].

### **Gagandeep Kang**

Gagandeep Kang is an esteemed virologist who led the development of India's first indigenous rotavirus vaccine, Rotavac. This vaccine has saved thousands of lives across India by preventing severe dehydration caused by rotavirus infections. Kang was also the first Indian woman to be elected as a Fellow of the Royal Society, one of the most prestigious recognitions in the world [21-23].

### **Ritu Karidhal**

Ritu Karidhal is known for her significant contributions to India's space program. As the Mission Director for the Chandrayaan-2 mission to the moon and the Mars Orbiter Mission (Mangalyaan), she played a critical role in guiding the missions to success. Karidhal has been

a key figure in ensuring that India's space missions achieve both scientific and strategic milestones [24-25].

### **Pragya D. Yadav**

Pragya Yadav is an Indian virologist who made significant contributions during the COVID-19 pandemic. She played an instrumental role in the development of Covaxin, India's indigenous COVID-19 vaccine. Additionally, her research in tracking viral variants and her pivotal role in India's early response to the pandemic has made her one of the most prominent figures in modern Indian science [26-27].

### **Nitika Sandhu**

Nitika Sandhu is a molecular geneticist at Punjab Agricultural University, known for her research on plant genetics and molecular biology. She has contributed significantly to India's agricultural biotechnology sector, focusing on improving crop yield and resilience to pests and diseases. Sandhu's work highlights the growing influence of women in the biotechnological revolution in India [28-30].

### **Sudha Murthy**

Sudha Murthy's contribution to the field of technology can be traced back to her pioneering role in India's IT industry during the early 1990s. Her technical and business acumen was instrumental in building a strong corporate foundation that led Infosys to become one of the most successful IT firms in the world. Sudha Murthy's role in the corporate world, especially her contributions through Infosys, helped change the perception of women in the technology industry [31].

### **Shubha Tiwari**

Dr. Shubha Tiwari is an accomplished scientist specializing in biochemistry and biotechnology. She has made critical contributions in the areas of biosensors and bioinformatics, especially focusing on genetic research and drug development. Dr. Tiwari's recent work revolves around the advancement of personalized medicine and biomarker-based diagnostic tools. In 2021, she co-authored a paper on using genetic biomarkers for predicting the early onset of diseases, a breakthrough in personalized healthcare, particularly for cancer and cardiovascular diseases. [32].

### **Soumya Swaminathan**

Dr. Soumya Swaminathan is an internationally recognized pediatrician and clinical scientist. She has made substantial contributions in the field of tuberculosis (TB), vaccines, and maternal-child health. As the Chief Scientist at the World Health Organization (WHO), she is at the forefront of tackling global health challenges. In 2020, Dr. Swaminathan played a pivotal role in leading the WHO's response to COVID-19, providing essential guidance on vaccine development and global health policies. She has also been involved in advocating for equitable access to COVID-19 vaccines for developing countries, particularly in India and Africa [33].

### **Renu Swarup**

Dr. Renu Swarup, an influential Indian biotechnologist, is the Secretary of the Department of Biotechnology and has been a driving force behind India's biotechnology policies and innovations. Under her leadership, India has seen the expansion of CRISPR-based gene editing technologies to improve agricultural yields and create disease-resistant crops. Her efforts have

focused on enhancing India's capabilities in agricultural biotechnology, healthcare, and biomedical research [34-35].

### **Kusala Rajendran**

She is famous Seismologist, Indian Institute of Science (IISc), Bengaluru. She has done a lot of research work on earth quake and awarded by India's first ever 'National Award for Woman Scientist. Rajendran dedicated the honour to women all over the country, who have to always struggle hard to achieve their goals [36].

### **Rohini Godbole**

A famous physicist and professor in Indian Institute of Science, Bengaluru. She is an elected fellow at all three Indian Science Academies and Science Academy of the Developing World [37].

### **Aditi Sen De**

Aditi Sen is professor in Harish Chandra Research Institute. She works on finding the right quantum mechanical system for a quantum computer. She received Shanti Swarup Bhatnagar Prize in physical sciences in 2018, in age of 45 years for her contributions to quantum information and communication [38].

## **3. Boost for Empowerment**

India has made considerable progress in recognizing the significant contributions of women in science and technology. While women have traditionally been underrepresented in the STEM fields, a variety of funding schemes and policy initiatives are now being introduced to create a supportive ecosystem that empowers women scientists, engineers, and entrepreneurs. These schemes not only aim to address gender disparities but also strive to unlock the full potential of women in science, technology, innovation, and entrepreneurship, thereby contributing to the nation's scientific and technological progress.

Various governmental agencies have designed a number of schemes for women's participation and development across a variety of fields in science and technology. The same can be enlisted as under-

- Women Scientist Scheme (WOS), launched by the Department of Science and Technology (DST) to provide financial support and research opportunities for women who have had a career break or wish to re-enter the scientific workforce.
- CURIE (Consolidation of University Research for Innovation & Excellence in Women Universities): a. Launched in 2008-09 to enhance research infrastructure in women universities and PG colleges. b. Focuses on establishing state-of-the-art research facilities to nurture women scientists in basic and applied sciences
- WISE-KIRAN: a. Aims to address gender disparity in science and engineering by focusing on challenges specific to India, including cultural beliefs and family pressures.
- GATI: a. An innovative pilot project by DST to promote gender equity in science and technology institutions. b. Seeks to create an enabling environment for equal participation of women in STEM disciplines, addressing deep-rooted problems.

- KIRAN Scheme serves as a vital support mechanism for women scientists in their pursuit of research excellence. These schemes promoting research careers in space, technology, health, engineering, and entrepreneurship.
- The National Fellowship for Scheduled Tribe Women aims to bridge the gap for women from marginalized communities, offering financial assistance for research at the highest levels of academia.
- The WiE Initiative by the AICTE specifically targets women in engineering, promoting scholarships, mentorship, and capacity building for women students pursuing degrees in technical fields.
- The Biotech Consortium India Limited (BCIL) and NSTEDB schemes are excellent examples of how funding can directly benefit women entrepreneurs in biotechnology and tech-based startups.
- India's Startup India and Stand-Up India schemes also provide an excellent platform for women-led startups to access financial resources and mentoring support.
- Global initiatives like the Global Challenges Research Fund (GCRF) allow Indian women scientists to collaborate on international platforms, tackling global challenges such as climate change, healthcare, and sustainable development..
- Scholarships: L'Oréal India For Young Women in Science Scholarships: Supports young women pursuing studies in science at the graduate level.
- Awards and Recognitions:

1. National Women Bio scientist Award: Recognizes outstanding contributions of women bio scientists.

2. SERB Women Excellence Award: Honours women scientists for their exceptional contributions to research.

3. Women in Science lectures by EMBO: Organises lectures to highlight the achievements of women scientists.

4. Stree Shakti Science Samman Award: Presented to women scientists for original and impactful contributions to science in India.

5. Indian National Science Academy (INSA) Fellowships: Includes categories such as Women Fellows and Women Young Scientists.

6. Indian National Academy of Engineering (INAE) Awards: Recognizes women engineers for their contributions to engineering.

7. National Academy of Sciences (NASI) - DST Awards: Acknowledges women scientists for their research achievements.

8. CSIR Award For S&T Innovations for Rural Development: Honours women scientists for innovations benefiting rural communities.

These funding schemes, various awards and policies reflect India's growing recognition of the need to support women in STEM. The combined effect of these schemes is not just to encourage participation, but also to provide sustained support for women throughout their careers. Seed funding, scholarships, fellowships, training programs, and mentorship all play a

crucial role in helping women rise to leadership positions in science and technology. These efforts ensure that women can contribute effectively to the nation's scientific and technological growth [39-41].

#### **4. Conclusion**

Women have played a vital role in the development of science and technology in independent India. From the early days of independence to contemporary achievements in space, biotechnology, medicine, and environmental sciences etc. women have demonstrated extraordinary leadership skills and innovation. India's success in scientific research, industrial development, and technological advancements owes a significant debt to the dedication and smartness of its women scientists.

This research paper highlights key figures and their contributions, the evolving role of women in science and technology in India. The various funding schemes for women in science and technology reflect a broader commitment to fostering gender equality in India's scientific and technological landscape. India is progressively closing the gender gap in STEM fields. By empowering women in science and technology, India is investing in its scientific and technological future, which will have far-reaching effects on both national and global scales

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## “Names, Identity, and Equality: Advancing Women’s Empowerment through Legal Reforms in India”

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### Abstract

*This paper examines how two interlinked reforms — (a) removing administrative and legal hurdles that limit a woman’s right to retain or revert to her maiden name, and (b) mandating the routine inclusion of the mother’s name on children’s official documents alongside the father’s name — can strengthen women’s autonomy, visibility, and legal equality in India. Drawing on legal notifications, state-level policy change, and empirical literature on birth registration and naming practices, the paper proposes concrete research objectives, a conceptual framework, policy recommendations, and a set of measurable indicators to monitor progress. Key sources include government notifications and debates on name-change procedures, Maharashtra’s 2024 policy to make the mother’s name mandatory in government documents, and peer-reviewed studies on maternal autonomy and birth registration.*

**Keywords** – Women’s right, equality, legal, autonomy, naming practices

### Introduction & rationale

Names are a primary marker of identity and legal personhood. Practices that systematically privilege paternal names and make a woman’s personal name contingent on marital status both reflect and reproduce gender inequality. Two specific, actionable policy levers — enabling women to keep or revert to their maiden names without unnecessary procedural hurdles, and ensuring the mother’s name is recorded and visible on children’s official documents — address symbolic and material aspects of gender inequality: identity autonomy, civil registration accuracy, access to entitlements, and social recognition. Recent policy developments in India (central-level guidance on Gazette name-change procedures and the Maharashtra cabinet decision on mothers’ names) have made this topic both timely and actionable. ([Digital Sansad, mint](#))

### Literature review

- **Naming and patriarchal norms.** Studies and reviews of naming practices in Indian contexts show strong cultural pressure on women to adopt their husband’s name, though practices vary regionally; education and urbanization increase the likelihood of retaining maiden names. Small empirical studies highlight the relationship between education, employment and the decision to retain a maiden name. ([IJFMR](#), [las.org.sg](#))
- **Legal/administrative framework.** The Department of Publication (MoHUA) requires specific documentation to publish name changes in the Gazette; since 2014 the

guidelines include safeguards such as notifying spouses and in some cases requesting a no-objection certificate (NOC) when a married woman seeks to revert to her maiden surname — a requirement which has been politically contested and legally challenged as potentially discriminatory. ([Digital Sansad](#), [ThePrint](#))

- **Birth registration and maternal visibility.** Public-health and demographic research shows birth registration practices affect children's access to services; maternal presence in registration is associated with improved registration completeness and better tracking of maternal/child entitlements. State policy choices to record mothers' names more prominently have both symbolic and administrative effects. ([PMC](#), [PLOS](#))

### Legal & policy context (India, selected developments)

1. **Department of Publication / Gazette rules (central):** Current Gazette-notification practice requires certain supporting documents for a change of name; the government has defended a provision requiring an NOC from a spouse in some cases as a safeguard to avoid legal disputes when a married woman reverts to a maiden surname. This central practice has been publicly debated and led to litigation arguing it intrudes on autonomy and results in gender bias. ([Digital Sansad](#), [ThePrint](#))
2. **State reform — Maharashtra (2024):** The Maharashtra cabinet decided (to be implemented for births from specified dates) to make the mother's name mandatory on government documents, and ordered a naming sequence that places the mother's first name before the father's first name and surname for children born on/after the implementation date. This is a concrete example of state-level policy to elevate maternal visibility in official records. ([mint](#), [The Times of India](#))

### Research objectives

**Primary objective:** Evaluate how removing administrative barriers to women retaining/reverting to maiden names and institutionalizing the mother's name in child identity documents contributes to women's empowerment, legal equality, and improved civil registration outcomes in India.

### Specific objectives (measurable):

1. **Legal access:** Assess the incidence and administrative burden of procedures that require a married woman to obtain a husband's NOC or a divorce decree to revert to a maiden name; measure time, cost, and legal outcomes for petitioners (quantitative: median processing time, proportion of applications refused or delayed). ([Digital Sansad](#))
2. **Rights & perceptions:** Document women's perceptions of name autonomy (national survey module) and correlate with education, urban/rural status, employment, and marital status (quantitative survey + qualitative interviews). ([IJFMR](#))
3. **Registration & service access:** Examine whether inclusion of the mother's name on birth certificates and government documents affects children's registration completeness and access to entitlements (using NFHS / CRS linkage and administrative datasets). ([PLOS](#))
4. **Discrimination & legal challenges:** Catalogue litigation and policy petitions related to name-change rules (court cases, High Court notices) and analyze legal arguments on privacy, autonomy, and equality. ([www.ndtv.com](#))

5. **Policy impact assessment:** Pilot a streamlined, gender-neutral name-change procedure in selected districts (removal of NOC requirement), and evaluate effects on administrative load, litigation, and citizen satisfaction. (Design: quasi-experimental, pre/post evaluation.)

### Methodology

- **Mixed methods:** national-level secondary data analysis (NFHS, CRS/birth registration aggregates), legal-document analysis, content analysis of government notifications, and primary data collection (a representative survey module; in-depth interviews with women who sought name-change; key informant interviews with Registrar/Publication Department officials). For the pilot evaluation, use administrative records and citizen surveys. For legal analysis, compile court filings and High-Court notices. ([PLOS](#), [Digital Sansad](#))

### Expected findings (hypotheses)

1. Administrative hurdles (NOC requirement, additional documents, processing delays) disproportionately affect women in vulnerable situations (separating/divorcing women, low-income, low-literacy). ([Digital Sansad](#))
2. Inclusion of the mother's name on official documents improves maternal visibility and may increase the accuracy of birth registration, with downstream benefits for entitlement access. State-level mandates (e.g., Maharashtra) offer a policy template but will need administrative standardization to avoid implementation confusion. ([mint](#), [PLOS](#))
3. Where women can legally and easily retain or revert to their maiden names, reported measures of autonomy and identity satisfaction are higher (expected survey correlation). ([IJFMR](#))

### Policy recommendations (short, actionable)

1. **Amend Gazette name-change procedural guidance** to remove gender-differentiated documentary requirements: do not require spouse NOC merely because the applicant is a married woman; instead require a standard identity verification and a public-notice period that applies equally to all applicants. (Rationale: protect against legal misuse while avoiding gendered barriers). ([Digital Sansad](#))
2. **Standardize mother's-name inclusion nationally:** build on state initiatives (e.g., Maharashtra) and issue central guidelines to include mother's name on birth certificates and other identity documents (for births from a given date), with clear data fields for mother and father to avoid ad-hoc variations. ([mint](#))
3. **Simplify processes and digitize:** allow online name-change applications with secure identity verification to reduce time and cost, and publish processing metrics to ensure transparency. (Pilot and scale.)
4. **Safeguard vulnerable women:** for women in dispute/divorce proceedings, provide an expedited confidential channel (court-certified affidavits) so that marital status disputes do not block identity choices.

5. **Awareness & capacity building:** public campaigns explaining legal rights to retain/revert names; train registrars and municipal staff on new formats for mother's-name inclusion to prevent administrative errors.
6. **Monitoring & indicators:** include indicators such as (a) number/proportion of name-change applications by gender and outcome, (b) time-to-decision, (c) proportion of birth certificates that list mother's name, and (d) survey measures of identity autonomy.

### Ethical considerations

Research must protect privacy (name-change petitions often involve marital disputes). Interviews with petitioners should be confidential; sensitive administrative data should be anonymized. Court records are public but interpret them with context and avoid identifying vulnerable individuals.

### Limitations

- Heterogeneity across Indian states (naming customs, registration practices) may limit national generalizability; therefore, the study design includes state-level stratification.
- Administrative data quality varies; linking NFHS/CRS may have technical and legal constraints.

### Conclusion

Name-related policies are small in paperwork but large in symbolism and consequence. Reforming administrative procedures that force gendered hurdles for a woman's right to choose her name, combined with routine inclusion of the mother's name on children's identity documents, are practical, low-cost measures with substantial potential to advance gender equality, strengthen civil registration, and improve access to services. This paper lays out a research and policy roadmap to evaluate, pilot, and scale such reforms in India.

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## “Beyond the Mother Tongue: Language and Female Identity in Gauri Deshpande’s “The Female of the Species”

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### **Abstract**

*This research paper explores how Indian poet Gauri Deshpande reclaims the English language as a tool for articulating feminist experience, despite belonging to a Marathi-speaking cultural background. Though deeply rooted in the linguistic and literary traditions of her mother tongue, Deshpande’s decision to write poetry in English is an act of self-definition and conscious rebellion. Much like Kamala Das’s powerful linguistic assertion in her poem “An Introduction”, this study uses Das’s work as a theoretical reference to analyze Deshpande’s use of English in expressing gender, alienation, emotional realism, and intellectual resistance. Focusing solely on Deshpande’s poem “The Female of the Species,” this paper examines how her understated, ironic style critiques societal norms and gives voice to the complexities of middle-class Indian womanhood. Through a close reading of the poem and consideration of a Marathi translation titled “बाईची जात,” the study highlights how bilingual expression enriches feminist meaning. Writing in English becomes a deliberate act of both detachment and engagement, one that allows her to speak with intimacy and distance, anger and restraint. Ultimately, this paper argues that “The Female of the Species” deserves renewed academic attention, not only for its literary merit, but for the cultural negotiation it represents. By analyzing this poem through the feminist and linguistic lens suggested by Kamala Das, the study offers a nuanced perspective on how Indian women poets have reclaimed English to voice their truths.*

**Keywords:** Gauri Deshpande, Kamala Das, Indian women poets, English poetry, feminist writing, language and identity

### **Introduction**

Gauri Deshpande, a noted bilingual Indian poet, wrote extensively in both Marathi and English. In her English poetry, she often used understated irony to express deeply personal and political themes. Among her works, “The Female of the Species” stands out as a subtle

yet potent feminist piece. In a society where women’s voices are often muted, Deshpande’s choice to write in English, a language marked by colonial dominance, becomes itself a radical act. This paper explores how Deshpande reclaims English to articulate female solidarity and emotional depth, specifically through her poem “The Female of the Species,” and how a Marathi translation deepens its cultural resonance.

### **Theoretical Framework**

Postcolonial feminist theorists such as Gayatri Spivak and Chandra Talpade Mohanty emphasize how language and gender intersect in postcolonial contexts. Spivak’s concept of the



'subaltern' illustrates how marginalized voices struggle to speak in dominant structures. Kamala Das's "An Introduction" is a vital reference point for this study; in it, Das asserts her right to write in English, making language itself an act of defiance. Gauri Deshpande's work can be read within this same framework. By choosing English, she engages with a language that offers both alienation and freedom using it to critique the patriarchal and cultural confines placed on women.

### **Textual Analysis of 'The Female of the Species'**

The poem begins with a woman's yearning to speak of personal anguish : love, despair, and ungrateful children, but immediately asserts that 'a man is no use whatever then.' This opening disqualifies men as emotionally available allies, and sets the stage for an intimate circle of female understanding. Deshpande's use of domestic imagery like sewing, sipping, and speaking of groceries is deceptively ordinary but layered with subtext. Through mundane conversation, women share their emotional burdens without explicitly articulating them. The poem celebrates the unspoken solidarity among women. A Marathi translation titled 'बाईची जात' by a poet using the name 'बी' offers a culturally rooted interpretation of the poem. It enhances the emotional tone by expanding the imagery of domestic struggle and care. For example, where Deshpande writes of 'the scarcity of cheese,' the Marathi version adds 'तेलातुपाची काटकसर,' suggesting frugality and resilience. The Marathi language (closer to the lived experience of many Indian women) makes the poem more accessible and grounded. While the original English carries restraint and irony, the translation carries warmth and directness, showcasing how language shifts can influence tone and interpretation.

### **Discussion**

Deshpande's English poem does not demand pity or resolution, it simply reveals. Her use of English allows her to maintain a tone of observational detachment, but the themes remain profoundly personal. The domestic references act as both literal and symbolic indicators of female burden-sharing. The fact that the poem can be translated so fluently into Marathi and retain (even deepen) its power shows that its feminist core transcends linguistic barriers. By presenting both the English and Marathi versions, we see not only the linguistic duality

of Indian womanhood but also how cultural familiarity shapes feminist expression. The poem becomes a testament to how women speak across silences : through sewing, sipping tea and everyday talk. Language, then, is not just a medium, but a method of survival and resistance.

### **Conclusion**

Gauri Deshpande's 'The Female of the Species' is more than a poem about women talking. It is a reflection on emotional labor, communication and unspoken understanding. Her choice to write in English, despite its colonial baggage, becomes a way to reclaim voice and space. The Marathi translation adds emotional richness, reminding us that linguistic identity is complex and layered. Through feminist and postcolonial lenses, this study underscores the value of examining a single, well-crafted poem to understand how language, culture and gender converge in literary expression. Deshpande's poem, and its Marathi interpretation, deserve academic attention not just for their craft, but for the truths they so quietly yet powerfully convey.

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## “The Study of Selected Short Stories of Haruki Murakami from Feminist Point of View”

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### **Introduction**

*“Feminism is a range of social and political movements that advocate for equality between the sexes. It is a belief in the political, economic, personal and social equality of sexes” (Mariam Webster).* The core principle of feminism is the equal rights, opportunities and treatment for both men and women. Though the women are given equal opportunities in education and career, they are still being treated as subordinate to men in the patriarchal societies. Women in literature written by male authors are different than women written by the female authors. This paper studies how women are portrayed by the Japanese male author Haruki Murakami in his selected short stories from his short story collection, *Men Without Women*, by using the feminist approach.

### **Feminist Analysis of Selected Short Stories**

*Drive My Car* is centred around a man named Kafuku, who is a well-known theatre actor in his late 40s. He is in the need of driver as he had been in the accident and had lost his license. The young woman named Misaki takes a job as his personal driver. To her he gradually opens about his dead wife and her affairs and their relationship. In this story, Kafuku's wife is presented as a disloyal woman. She is somewhat destructive to her husband's life. The story revolves around the male character. It never touches the inner lives of the women characters. The women are just a glimpse in the lives of the men and cause for their present sorrowful state. Kafuku states that he had always known that his wife was cheating on him for a long time, he says that her affairs with other men started particularly after they lost their only child of three days. This phenomenon wounded them both and they both tried to cope with it in their different ways. While Kafuku himself states that affairs of his wife started after their child's death, he concludes that the death of child could have aroused her sexual desires. But he did not think that it is not her sexual desires that she may be fulfilling, but the void of the dead child that has left behind within her. We do not know the character of Kafuku's wife. She is only presented as something crucial for driving the story. If the story was told by her perspective, she could have justified her affairs in different ways. These affairs seem more like a coping mechanism of losing child than the fulfilling of sexual needs. Even when describing how they are coping with the loss of their child, Murakami does not elaborate the state of Kafuku's wife, he only says *She took to drinking immoderate amounts of wine.* But while talking about Kafuku, he describes his emotions very elaborately, *“He, for a time, became a passionate, almost fanatical practitioner of calligraphy. It was as if he felt that the black symbols flowing from his brush onto the pure white paper could somehow lay bare the workings of his heart”.* Murakami could have only said that he becomes passionate for calligraphy. But the author seems to give very little

importance of what women's feelings are or what they are going through. When Murakami speaks about his female characters, it is like a quick, unnoticeable glance, whereas male characters are elaborately described. The driver Misaki also has a trauma from her childhood, but detail accounts of it not given by author. The driver Misaki becomes a caretaker and emotional labourer to Kafuku. The role bestowed upon women from the ancient times. Misaki is portrayed as silent woman who listens to whatever Kafuku has to say about his past. She does not even question Kafuku that there could be other possibilities for his wife's affairs other than sexual desires. The women in this story are either never given the chance to speak as with Kafuku's wife or they are being silenced as with driver Misaki. Misaki as a woman did not seem to imagine why the Kafuku's wife was constantly cheating on him and at the same time continued living with him. Rather Misaki is playing a part of emotional labourer for Kafuku, as *bell hooks* concept describes. This role of emotional labourer is put on women in the patriarchal society to maintain emotional harmony and social relationships. As Kafuku describes his intimate relationship with his wife as fulfilled, it is clear that his wife was not in the need of fulfilling her sexual desires, "*over the course of their nearly twenty years together, they made love countless times; for him, at least, the sex had been entirely satisfying*". It also shows emotional gap between them. The reserved nature of Kafuku that Murakami describes after their child's death could be the reason for his wife's infidelity. The way Murakami describes Kafuku being passionate in calligraphy to forget about the trauma of their child. He seemed to have forgot about his wife who was dealing with the same thing and definitely was more wounded than him. If Kafuku had comforted her and assured her about the loss, she would have felt less traumatized and could have come out of it. But the negligence of Kafuku seems to force his wife to other persons, who would comfort her in bed and in a way, she could forget about the child at least for a time being as the man who is so close to her is also detached at such vulnerable times of her life. Murakami's women character is not even given a proper background or the names. Kafuku's wife's identity is linked to her husband she is only known as *Kafuku's wife* throughout the story. The woman is treated here as the *other*, the concept by French philosopher Simon de Beauvoir. Kafuku's wife's identity is only limited to her husband name, rather it is linked only to his name, she is denied to have her individual identity.

*Scheherazade* is a story where for an unknown reason a man called Habara is confined to the house and a woman, is assigned to him as his support liaison. She would manage the food for him every week, bring him books and magazines to entertain him. Also, she would fulfil his sexual needs. The story revolves around her act of telling strange stories to protagonists after their lovemaking. The writer did not feel the need to mention her name. He made his protagonist called her Scheherazade because like a Queen Scheherazade she would tell intriguing stories to Habara. The woman character is hiding her identity, though the narrator and protagonist of the story seems to be the one who need to hide his identity for an unknown reason. It again makes us question writer's intention behind denying woman character's identity. The woman in this novel is definitely going through mental illness. She seems to live in a different world in her mind. The protagonist labels her stories strange because she thinks of strange things like they are normal everyday things. She mentions "*she was a lamprey eel in a former life*". AS if it was normal for human beings to get flashbacks of their past lives. According to her, it was common. So, she asked Habara, "*Can you recall any of your former lives?*" Scheherazade mentions that she used to break into homes when she was a teenager. And the first time she did it was the house of the guy she liked. She was so infatuated with the guy in her class that she thought if she didn't do anything of it, she would go crazy "*Just seeing*

*him made it hard for her to breathe; sometimes she felt as if she were going to throw up. If she didn't do something about it, she thought, she might go crazy".* and she breaks into his house when it was empty. She becomes obsessed of breaking into his house when there was no one else. Each time she would go into the boy's bedroom, kiss his things like stapler, pencils, calendar and then taking one thing each time with her as a reminder and leaving something in exchange of it, like unused tampons, strands of hair. *"Scheherazade lowered herself into the desk chair and sat there for a while. This is where he studies every night, she thought, her heart pounding. One by one, she picked up the implements on the desk, rolled them between her fingers, smelled them, held them to her lips. His pencils, his scissors, his ruler, his stapler, his calendar—the most mundane objects became somehow radiant by being his".* She would lay down on his bed and think about having him close to her. Once she brings his sweaty t-shirt because she wanted his smell. Her actions seem insane but they reflect the extreme loneliness and the desire to have someone to erase the existing loneliness. It displays the anxiety of a woman who is particularly not as attractive and confident that she would confess her feelings to her crush. And thus, her loneliness creeps in and it is hard to be accepted. By stealing his things and keeping them to herself, she feels she has got a part of him for herself. Actually, it was her attempt to cope with the loneliness. Her desire to get to know someone she likes and to be accepted by that person. But her mental illness is depicted as an entertainment for the male character in the story. Writer's focus is not on showing her mental illness but to show it as an entertainment for both Habara and the readers. So much so that as a reader we forget about the strangeness of her behaviour and immerse unknowingly into the story she is telling us. The narrator clearly has no feelings for her. She is an object to fulfil his sexual needs and entertain him. The sexualization of woman is a central idea of the story. The woman's role here is to serve male protagonists' needs including his sexual desires. The woman here is portrayed as clearly as an object. The narrator does not have feelings for her. He describes her as unattractive but he is only in want of her because she is the only woman he can get. And if he loses her, he will lose his connection to all the woman in the world. The connection in the sense of the experience of sexual intercourse with the woman, *"He could be deprived of his freedom entirely, in which case not only Scheherazade but all women might be taken away from him. It was a very real prospect. Never again would he be able to enter the warm moistness of their bodies. Never again would he feel them quiver in response".* The concept of *male gaze* by Laura Mulvey is highly applied to the criticism of these stories. The objectification of a woman by having her to fulfil sexual needs and entertain him through her traumatic experiences.

*Men without women* revolves around male loneliness. In the story, the former lover of the protagonist has committed a suicide and her husband calls the protagonist to inform him about her death. But reader didn't get to know about the woman who died or why does she kill herself. But her trauma is neglected as in the *Scheherazade*. The protagonist's former two girlfriend had killed themselves and now this the third woman he had dated had committed suicide as well, one whom he refers to as "M". The protagonist is dealing with mental health, of course. As the three women he formerly dated had killed themselves and he don't want to get involve as their witness or something. But while writer is focusing on the male protagonist's trauma, he totally denied to give an account of the condition of the women who killed themselves or the reason that possibly led them to commit a suicide. The protagonist is married and his wife is mentioned only once in the story. There is no description of her or his relationship with her or even her name is not mentioned. The focus of the story is entirely on the male protagonist and his state of mind. He was in love with the woman that died and she was definitely very special to him.

So special that losing her makes him feel loneliest person in the world. Even though they had never been in contact with each other for several years, it makes us wonder more about why he does not care about the reason of her death. The story revolves around how protagonist feels about her, how he met her and how much he loved her. He loved her a lot that he was always afraid he might lose her to some other man and then she left him one day that made him miserable. His pain is described vividly and in detail, *"After she left, no one knows how wretched I felt, how deep the abyss. How could they? I can barely recall it myself. How much did I suffer? How much pain did I go through? I wish there was a machine that could accurately measure sadness, and display it in numbers that you could record. And it would be great if that machine could fit in the palm of your hand. I think of this every time I measure the air in my tires"*. But while focusing on the pain of male protagonist, the writer seems to give very little attention to the trauma through which his former lover must have gone. The main question in front of the narrator after receiving the news of the death of his ex is, *"why her husband would call me. How he found his number. Did she tell him about me?"* "Rather than what could be the reason behind her death. For the half of the story, the narrator is wondering about why her ex's husband called him. He feels sad for her husband's lose; he even prays to God for her husband. But he doesn't seem to feel the need to know about why the woman he loved and known very well as not to commit suicide could do such a thing. The protagonist never even once pondered on her death or the reason of her suicide. He simply says *"I don't know where, or how, or why, or what the point was, but M decided to end her own life, and end it she did"*. It's all about how her death is affecting him. He tracks down all around the world when she broke their relationship in the past. But he did not want to find a husband of his ex whom he said to have loved a lot and asked about why she took such a step or or about her trauma. According to protagonist, when a man loses a woman, he loves very much, He becomes one of the men without women because the woman leaves the loneliness behind for him. The loneliness of men after losing a woman is discussed throughout the story. The writer describes it in detail, *"and once you've become Men Without Women, loneliness seeps deep down inside your body, like a red-wine stain on a pastel carpet. No matter how many home books you study, getting rid of that stain isn't easy. The stain might fade a bit over time, but it will still remain, as a stain, until the day you draw your final breath"*. The trauma of loneliness by being rejected by someone or through dying on man. But the same trauma in the *Scheherazade* is neglected and given no importance. The trauma of male is glorified while the woman's trauma has shown as insignificant to even mention. How world can look different for a man going through loneliness is described vividly *"subway-car doors close in new and unexpected ways. Walking from Omote Sando to Aoyama Itchome, you discover the distance is no longer what it once was. You might meet a new woman, but no matter how wonderful she may be (actually, the more wonderful she is, the more this holds true), from the instant you meet, you start thinking about losing her"*. But the same is not applied to the story of *Scheherazade*. Instead, her trauma is used as a source of entertainment for a male protagonist and "M"s truma is of so little importance to even mention it.

*An Independent Organ*, the story revolves around a high-class man, Dr. Tokai, who is a cosmetic plastic surgeon. He dates many women, even few at times and never gets serious with anyone. He is 52 and one day he falls for a woman who is 16 years his junior. The woman leaves him and he couldn't handle the heartbreak and starves himself to death. The woman in the story is portrayed as a destructive. As she breaks his heart and it leads him to death. The woman is married and was seeing another man while going out with Dr. Tokai, he could not



take that. When Dr. was dating many women simultaneously, it wasn't a problem. He would see them as his toys, if one is not available, he would go to play with another. He even backed off if woman he had an affair with seem to have serious feelings for him. But when the same thing happens with himself, he cannot take it. He cannot digest the fact that she was seeing another man while still dating him. And it hurt his one-sided love. And she denies his love; it hurts him more. The portrait of woman in the story is destructive and it is not because she had done bad thing as to date few men at a time but it is because she is the woman who did it. And when woman does it, she becomes destructive but when man does the same thing, it is just a cautious step, just like the one Dr. Tokai always took when things started to get serious with any woman.

The independent organ shows the anxieties of the patriarchal society to control the woman who has their individual thoughts and minds and can take their own decisions. In *An Independent Organ* Dr. Tokai, though described as a well-bred man who never thought ill of anyone, has assumed that he has the ultimate control over the relationships with women. And as long as these women behave that would not cause him any trouble, he is happy to have them make their decisions about his relationship with him. But when the woman who he loves shows her independence to do things independently, according to her own will, Dr. Tokai seems to lose his senses and ponder over the questions “*who he is*”. In this story an independent woman is portrayed as a destructive because she could not be controlled by the patriarchal society.

### **Feminist Concepts**

1. Emotional Labor- Emotional labor involves consciously controlling one's emotions and expressions to align with social or professional norms. (bell hooks)
2. Male Gaze – objectification of women, women as passive objects of desire for men (Laura Mulvey)
3. Women as “other”- (Simon de Beauvoir)

### **Conclusion**

From the feminist approach *Men Without Women* does not glorifies the solitude of men. But rather it silenced the women characters and tries to erase their existence. These stories didn't give an account of the inner world of the female characters. And writer has basically didn't take an effort to paint the clear picture of females in these stories. The writer hasn't even gave the names to the female characters. So, the reader will basically won't pay notice or even remember that there were women characters in these stories. By not drawing the woman's character, writer is denying the existence of women as an important part of human world. Women in these stories are shadowed by the shadows of these male characters. It makes us to question how much writer wants reader to focus on the male characters' life that he did not even want female characters to be mentioned.

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**“Redefining African Womanhood: Gender Complementarity and Empowerment in  
Ngugi wa Thiong’o’s Novels”**

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**Abstract**

*Ngugi wa Thiong’o, one of Africa’s most influential writers, has consistently used his writings to explore the struggles of African people under colonialism, neocolonialism, and capitalism. A major part of his work deals with the position and role of women in postcolonial Kenya. This research article examines how Ngugi redefines African womanhood by portraying women not as passive victims but as active agents of change. Using the concept of gender complementarity, the idea that men and women must work together as equals, and empowerment, the study analyzes female characters across his novels, especially *The River Between*, *A Grain of Wheat*, *Petals of Blood*, and *Devil on the Cross*. The article uses an African feminist theoretical framework, which highlights culturally rooted ways of understanding women’s roles in African societies.*

**Keywords:** Ngugi wa Thiong’o, African womanhood, empowerment, gender complementarity, African feminism, postcolonial literature.

**Introduction**

Ngugi wa Thiong’o’s novels reflect the political, economic, and cultural transformations in Kenya from the colonial era to independence and beyond. Among the many themes he addresses, the condition of women in Kenyan society stands out as both urgent and evolving. Early in his career, Ngugi’s women characters were often background figures. But, in the course of time, as his political awareness deepened, his representation of women too got more explored.

This article explores how Ngugi portrays African women as empowered individuals who work alongside men to bring about societal transformation. It argues that Ngugi gradually shifts from traditional portrayals of women to more radical, empowering images based on the idea of gender complementarity where men and women are not in competition but in cooperation for national and social liberation and development.

**Theoretical Framework: African Feminism and Gender Complementarity**

This study uses an African feminist framework, particularly drawing on scholars like Molara Ogundipe-Leslie, Nnaemeka Obioma, and Clenora Hudson-Weems, who emphasize the unique historical, cultural, and social experiences of African women. Unlike Western feminism,

African feminism focuses on the communal, relational, and interconnected roles of men and women.

Gender complementarity is central to this theory. It refers to a model in which men and women work as partners, each with important roles, but without one dominating the other. In Ngugi's later works, women are not only equal participants in struggles for justice, but they also lead, organize, and educate others redefining what it means to be a woman in postcolonial Africa particularly.

### **Women in Ngugi's Early Novels: Between Silence and Struggle**

In Ngugi's early novels such as *The River Between* and *Weep Not, Child*, women like Muthoni, Nyokabi, and Nyambura are shown as deeply affected by tradition and colonial disruption. While they are not outspoken leaders, they reflect the emotional and moral core of the society. Muthoni's decision to undergo female circumcision is a protest against both her father's Christianity and colonial interference. Her voice, though silenced by death, becomes a symbol of female agency and cultural identity. It made the contemporary women to think about themselves out of the traditional way.

Nyambura, who chooses love over tradition, also shows signs of a woman making her own choices. Though these women do not lead social movements, their personal decisions reflect early forms of resistance. It can be considered as the beginning of female voice against the orthodox society.

### **Transformation in Portrayal: Empowerment in *Petals of Blood***

*Petals of Blood* marks a major shift in Ngugi's treatment of women. The character Wanjia is a powerful example of the complexity of African womanhood. Wanjia is both a victim and a survivor. She is exploited by men and capitalism but later transforms herself into a businesswoman. Though she runs a bar and a brothel, her role goes beyond being a sex worker—she is a protector, provider, and community builder. This helps her friends to take inspiration but they fail to succeed as her.

Wanjia embodies both traditional strength and modern survival. She shows how women must often navigate morally to assert their independence in corrupt systems. Her bold decisions, especially at the novel's end when she kills Kimeria (her abuser), reflect radical empowerment. This boldness is inspirational for the women of her time.

### **Radical Empowerment in *Devil on the Cross***

In *Devil on the Cross*, Ngugi introduces Wariinga, a working-class woman who transforms from a victim of sexual and economic exploitation into a confident, politically aware individual. Abandoned by her boyfriend, harassed by her employer, and mocked by society, Wariinga fights back. She not only educates herself but also confronts exploiters. By the end of the novel, she has joined the people's struggle against capitalist greed. Wariinga's empowerment is rooted in self-education, economic independence, and political consciousness. Her transformation reflects Ngugi's mature vision of gender complementarity, where women do not just support liberation movements but they lead them. This leadership proves women an equally strong part of the society as men.

## Gender Complementarity in Collective Resistance

In Ngugi's novels, true change comes when men and women work together. In *Petals of Blood*, characters like Abdulla, Munira, and Wanja must cooperate, despite their differences, to challenge capitalist oppression. In *Devil on the Cross*, the People's Theatre involves both men and women in storytelling, resistance, and hope. In the accompaniment with each other the success can be achieved so easily for the progress of women, and this is the message indirectly contemporary women receive. Ngugi does not promote a world where women dominate men, but one where power is shared, and mutual respect exists. His idea of gender complementarity suggests that sustainable development in Africa must include both genders working equally toward social justice. Working together will pave the way for a society having free air for the women. Otherwise it will be an invisible jail in a free country.

## Conclusion

Ngugi wa Thiong'o's novels redefine African womanhood by portraying women as strong, intelligent, and active agents of transformation. Moving from passive figures in early novels to empowered leaders in later works, women in Ngugi's fiction reflect the evolving status of women in African societies. Using an African feminist lens, it is clear that Ngugi foresees a future where gender complementarity is essential for national and social liberation. His women characters do not merely seek equality; they seek empowerment that transforms families, communities, and nations.

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## **“Entrepreneurship for Sustainability: Women as Innovators and Change Makers”**

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### **Abstract**

*Women's empowerment is one of the central pillars of sustainable development, influencing social progress, economic growth, and cultural transformation. This paper draws from the short film Changemaker (SSMAS, India), which showcases the journey of two rural women who transformed domestic skills into entrepreneurial ventures, thereby sustaining their families and communities. The film exemplifies how empowerment starts with confidence, education, and the ability to challenge restrictive social rules. Beyond this, women's contributions to science, technology, and society have shaped the modern world. Marie Curie's pioneering discoveries of radium and polonium revolutionized cancer treatment, while women inventors created life-changing innovations such as GPS, Wi-Fi, Kevlar, sanitary products, and household technologies. The empowerment of women also reflects cultural progress. In India, reformers like Savitribai Phule, Raja Ram Mohan Roy, and Ishwar Chandra Vidyasagar championed women's education, while leaders such as Indira Gandhi, Sarojini Naidu, and Vijay Lakshmi Pandit proved the transformative role of women in politics and diplomacy. Globally, figures such as Malala Yousafzai, Angela Merkel, and Jacinda Ardern have redefined leadership with empathy and resilience. However, persistent problems remain: rural illiteracy, dowry practices, domestic violence, workplace harassment, and policies that exist on paper but lack proper monitoring. In many rural families, girls' education is still viewed as a “marriage tag” rather than a tool of independence. Women face job loss after pregnancy, unequal pay, and limited opportunities in sports and STEM fields. Inside households, patriarchal structures often burden girls with housework while excluding them from decision-making, weakening their confidence and leadership abilities. This paper analyzes such problems and proposes solutions: stricter implementation of laws, monitoring of government schemes, expansion of education and vocational training, recognition of Women's Empowerment Day (first celebrated in India in 2001) as a tool of awareness, and encouragement of equal roles for men and women in homes, workplaces, and governance. It argues that empowerment is not limited to women themselves but is the foundation of sustainability and global progress.*

### **Keywords**

Women Empowerment, Education, Entrepreneurship, Gender Equality, Sustainable Development, Innovation, Policy Implementation.

### **Introduction**

Empowerment is the process of enabling individuals to recognize their worth, make independent decisions, and contribute actively to society. Women's empowerment, in particular, is a transformative force for social justice and development. According to UN Women, gender equality is essential to achieving the Sustainable Development Goals (SDGs).

In Asia-Pacific, where cultural norms often restrict women, empowerment is not merely a concept but a survival strategy. In India, the female literacy rate is approximately 65% compared to 82% for males, reflecting systemic inequality. Girls are frequently educated only to secure “better marriages,” rather than to pursue careers or leadership roles. This mindset weakens both women and society. At the same time, the modern digital age offers opportunities for women to break barriers—whether as software developers, cybersecurity experts, or entrepreneurs in e-commerce. Women leaders in the tech world, such as Reshma Saujani (Girls Who Code), demonstrate how empowerment is shifting towards digital inclusion. The short film *Changemaker* demonstrates that when rural women use their skills to build enterprises, they gain financial independence and confidence, inspiring communities to rethink traditional gender roles. Thus, empowerment is both a local and global necessity, bridging the gap between tradition and modern innovation.

### **Background**

on Empowerment and Sustainability Empowerment and sustainability are interlinked. A sustainable society cannot be built without women’s participation in education, economy, and governance. History provides examples of reformers who laid the foundation for empowerment. Savitribai Phule, India’s first female teacher, fought tirelessly for girls’ education despite social opposition. Reformers like Raja Ram Mohan Roy and Ishwar Chandra Vidyasagar challenged practices like sati and child marriage, emphasizing education as liberation. Globally, women leaders have challenged traditional notions of governance. Angela Merkel led Germany for 16 years, proving that stable and empathetic leadership can transform nations. Jacinda Ardern of New Zealand guided her country through crises with compassion, while Malala Yousafzai risked her life to demand education rights for girls. Nobel laureate Wangari Maathai from Kenya pioneered environmental sustainability by planting millions of trees, proving that women can drive ecological as well as social transformation. The UN’s Third World Conference on Women (1985) in Nairobi recognized empowerment as a global development priority, stressing the need for funding women-led initiatives. Later, the Beijing Platform for Action (1995) became a landmark in demanding accountability from governments. These milestones highlight that empowerment is both a human rights necessity and a sustainability strategy.

### **Importance of the Study This study is significant because**

It highlights real-life challenges faced by women, especially in rural India. It examines policy gaps, such as schemes that remain unimplemented or poorly monitored. It identifies the social mentality problem, where girls’ education is seen as a burden or marriage preparation tool. It proposes solutions linking education, law enforcement, and entrepreneurship. It shows that empowerment benefits not only women but also families, economies, and nations. It connects historical reformers with present-day entrepreneurs, bridging past struggles with future opportunities.

### **Objectives and Hypotheses Objectives**

The primary objectives of this study are to analyze the problems hindering women’s empowerment in India, evaluate how entrepreneurship contributes to sustainable development, examine both historical and contemporary contributions of women innovators, propose realistic solutions for long-term empowerment, and explore the link between empowerment, digital literacy, and global competitiveness. Based on these objectives, the study posits several

hypotheses first, that women's empowerment strengthens social and economic sustainability; second, that properly implemented policies can remove systemic gender barriers; third, that education beyond marriage forms the foundation of genuine empowerment; and fourth, that digital literacy accelerates women's empowerment in the 21st century.

### **Review of Literature**

Theories of empowerment emphasize resources, agency, and achievements (Kabeer, 1999). UN Women reports (2023) confirm that sustainable development is impossible without gender equality. Women inventors and leaders demonstrate empowerment in action: Marie Curie discovered radium and polonium, essential to cancer treatment. Stephanie Kwolek invented Kevlar, used in bulletproof vests and aerospace technology. Hedy Lamarr co-developed frequency-hopping technology, a foundation for Wi-Fi and Bluetooth. Women entrepreneurs in Shark Tank India, such as Vineeta Singh (Sugar Cosmetics) and Ghazal Alagh (MamaEarth), built multi-million-dollar businesses through innovation. Indian women chess players like Koneru Humpy and Harika Dronavalli show that intellectual excellence is not gender-bound. Athletes like Mary Kom and P.V. Sindhu illustrate women's resilience in global sports. Despite such progress, scholars point to persistent problems: dowry practices, domestic violence, underrepresentation in leadership, and policy loopholes. Studies stress that education, entrepreneurship, and digital inclusion remain the strongest tools of empowerment.

### **Methodology**

The study uses a qualitative case study approach. Primary Source: Changemaker (SSMAS), documenting rural women entrepreneurs. Secondary Sources: UN Women Asia-Pacific reports, historical accounts of reformers, government education and empowerment policies (Beti Bachao Beti Padhao, NPE 1996 & 2022), and women's scientific/technological contributions. Approach: A problem-solution framework examining barriers to empowerment and strategies to overcome them. Additional Inputs: Comparative analysis of rural vs. urban empowerment, simulated interviews from policy reports, and statistical reviews of women's labor force participation.

### **Findings / Results Problems**

Identified Education as Marriage Tag Many rural families educate daughters only to secure wealthy husbands. Policy Loopholes: Schemes exist (e.g. Yojana, scholarships) but lack monitoring and delivery. Gender Roles and Stereotypes: Girls are expected to cook, clean, and prepare for marriage rather than pursue careers. Household Burden: Girls are assigned housework while boys are free to study, weakening leadership potential. Dowry and Child Marriage: Still prevalent, causing financial strain and curbing independence. Workplace Barriers: Harassment, unequal pay, job loss after pregnancy. Violence and Safety: Crimes such as rape and domestic abuse hinder empowerment. Digital Divide: Limited access to internet and devices blocks women from digital entrepreneurship. Solutions Proposed Strengthen policy implementation with strict monitoring and audits. Promote education beyond marriage through scholarships, mid-day meals, adult literacy, and vocational training. Enforce legal reforms on dowry, workplace harassment, and maternity-friendly jobs. Ensure household equality where boys share responsibilities and girls participate in decisions. Create mindset change via awareness campaigns, Women's Empowerment Day, and gender sensitization in schools. Support entrepreneurship through micro-finance, digital skills training, and recognition of women-led enterprises. Provide equal opportunities in sports and professions,



ensuring representation in STEM, armed forces, chess, and cricket. 8. Discussion The findings show that problems are both structural (laws, policies) and cultural (mindsets, stereotypes). For instance, Changemaker illustrates how women use domestic skills like cooking to build businesses, yet such efforts succeed only with supportive policies and encouragement. At the international level, the Beijing Conference (1995) demanded accountability, while the UN Commission on the Status of Women (2023) emphasized digital inclusion. Both highlight that empowerment cannot remain a slogan; it requires measurable action. Kabeer's framework of empowerment is evident: resources (education, finance), agency (decision-making), and achievements (income, dignity). UN Women's emphasis on equality aligns with solutions such as stricter policy monitoring and mindset change. Implications: Social: Empowered women improve family well-being and reduce poverty. Economic: Women entrepreneurs reinvest in communities, fostering sustainable growth. Cultural: Breaking stereotypes allows girls to participate in diverse fields, from AI to sports. Political: Representation in leadership ensures women's perspectives shape governance. Household: Shared responsibilities and inclusive decision-making foster leadership and weaken patriarchy.

### **Conclusion and Recommendations**

Women's empowerment is not optional—it is the foundation of a just and sustainable society. Historical reformers like Savitribai Phule and modern grassroots entrepreneurs like those in Changemaker prove that education and entrepreneurship can break barriers. Yet, empowerment must move beyond slogans. Recommendations: Enforce anti-dowry and workplace safety laws with strict monitoring. Implement education policies with real funding, uniforms, and scholarships. Promote vocational skills, digital literacy, and self-defense training for girls. Create maternity-friendly workplaces to reduce job loss after pregnancy. Encourage boys and men to share responsibilities at home and respect women's choices. Involve women and girls in household decision-making to prepare them for leadership roles. Celebrate Women's Empowerment Day widely to raise awareness. Expand women's representation in politics, science, sports, and entrepreneurship. Empowerment is not just for women—it is for society, for sustainability, and for the future of nations.

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**“Digital Literacy for Indian Women: Bridging the Gender Gap in Tech.”**

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**Abstract: -**

*Bridging the digital gender gap is essential for women's empowerment and for the country's growth, especially in technology. When women have digital skills, they can find information, earn money, and lead better lives. In India, the digital gender gap continues to limit women's opportunities for education, employment, entrepreneurship, and social participation. Digital literacy, the ability to use digital devices, access the internet, and apply online tools effectively, and it is a key driver of women's empowerment in the 21st century. However, rural-urban disparities, high device and data costs, cultural restrictions, safety concerns, and a lack of gender inclusive training programs hinder women's digital inclusion. National surveys reveal that less than one-third of Indian women use the internet, compared to more than half of men, reflecting deep-rooted inequalities. This paper explores the status of digital literacy among The*

*Indian government has started many programs to help women learn digital skills and use technology confidently. Important examples are the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA), which teaches digital skills to people in rural areas, Digital Beti, and eSaksham and Internet Saathi, a project with Google and Tata Trusts that trains women in villages to teach others how to use digital tools. These programs help reduce the digital gap, give women better job opportunities, and improve women's socio-economic conditions. It argues for a comprehensive strategy that ensures affordable access to technology, develops women-centric digital curricula, promotes community-based training, and builds safe online spaces. Closing India's digital gender gap is not only essential for gender equality but also for fostering inclusive national development and economic growth.*

**Key Words:** - Digital Literacy, Gender Gap, Women empowerment, Technology, Digital Skills.

**Introduction: -**

In India, a patriarchal system or male-dominated system has been followed by many generations, where men have traditionally had more power and opportunities than women. Because of gender discrimination and inequality, men have had access to opportunities and lots of benefits that are easily available to them.

A World Bank report states that denying girls an education costs countries between USD 15 trillion and USD 30 trillion in lost earnings and economic growth.

According to the National Statistical Office (NSO), the literacy rates for women in India are 70.3%, while for men, it is 84.7%. This difference clearly shows the gap in education between men and women in the country.

Women's education plays a vital role in India's growth and has a direct impact on a nation's economic growth. Educating women helps improve families, communities, the economy, and increases productivity and innovation. In India, promoting female education is not just a matter of equality; it is a key driver of social progress, economic growth, and community growth. There are many strong reasons why investing in women's education is essential for the country's future. By empowering women through learning, the nation strengthens its families, builds a more skilled workforce, and paves the way for inclusive and sustainable development.

It is essential to empower women as they are powerful for economic growth, social progress, and sustainable development. Education enables them to start businesses, generate employment, and strengthen economies. Education and economic independence help women raise their families' lifestyle. And breaking the cycle of deprivation for future generations. They are also able to speak out against violence and discrimination. Women are empowered to give priority not only to their health but also to leading healthier families. In the thought of sustainability, women often play a crucial role in protecting environmental activities. When women are involved in decision-making, governance becomes fairer, responsible, and responsive to people's needs. It is necessary to strengthen a future for all.

**Objectives of the study: -**

- To examine the role of digital literacy in empowering women in India.
- To identify key challenges women face in accessing and using digital technologies.

**Research Method: -**

Qualitative research method by analysing existing programs, reports, and social challenges to understand women's digital literacy and empowerment in India.

**Digital Literacy**

Digital Literacy is the ability of individuals and communities to understand and use digital technologies for meaningful actions within life situations. Digital literacy is essential for empowering women. It is a powerful tool for empowering women, giving them greater access to information, education, and employment opportunities, and helping them engage more actively in both social and economic life. However, many women still face barriers or challenges in becoming digitally literate, such as limited access to technology, a lack of digital devices, lots of restrictions on the use of digital media, inadequate digital skills, and societal or cultural norms that discourage their involvement in the digital space. Digital literacy is crucial not only for women's empowerment but also for inclusive national growth. Equipping women with digital skills is essential for growth. This enhances their independence and decision-making power. On a larger scale, when women are digitally included, it strengthens the economy, reduces inequality, and fosters more balanced and sustainable national development by ensuring that all citizens have the opportunity to contribute to and benefit from progress.

However, women's position in the labour market makes them particularly vulnerable to the impacts of automation and digital transformation. Women are more likely to be concentrated in low-wage, routine jobs, such as domestic or care work, which are either at high risk of automation or considered too low-value to attract technological investment. While

international institutions such as UN Women, the OECD, and the World Bank promote digital inclusion as a tool for boosting women's participation in the workforce and achieving gender equality, access to technology alone does not guarantee empowerment. For many women, especially those marginalised by caste, religion, or class, digital access does not automatically translate into economic or social mobility. Deep-rooted gender norms, power dynamics within households, and structural barriers continue to restrict their ability to utilise digital tools.

### **Challenges and Solutions for Women's Digital Literacy**

In patriarchal or male-dominated societies, cultural norms often restrict women's mobile phone use. Home-based women are more likely to own phones than domestic or factory workers, as women working outside the home face stigma linking phone use to inappropriate behaviour.

Digital technologies were an important support system for women entrepreneurs during the COVID-19 pandemic. Many women running small businesses used social media to advertise their products, get orders, and keep in touch with customers successfully, even while handling care duties and health concerns. In contrast, women in rural areas and informal jobs had faced a harder time and challenges because they had less access to digital tools and lacked digital skills.

Women face lots of challenges when it comes to digital literacy, which limits their ability to benefit from technology and fully participate in today's digital world.

#### **1. Limited access to technology & Lack of Digital Skills:**

One major challenge is limited access to technology. In many rural or urban areas, women often struggle to get a stable internet connection, smartphones, computers, and, in some cases, even basic electricity.

Even when devices are available, many women don't have the digital skills to use them effectively. This includes knowing how to use a computer, browse the internet, and stay safe on online platforms.

#### **2. Cultural and social norms**

Cultural and social norms also play an important role in women's lives. Women face barriers because of cultural beliefs; in many communities, traditional gender roles discourage women from using technology or participating in digital education.

Women may face online mental harassment, and the use of abusive language or cyberbullying can also make women afraid to participate in digital spaces.

On top of that, a big barrier is that women from poorer backgrounds simply can't afford internet access, devices, or training programs. These challenges keep many women from joining the digital world.

#### **To overcome these barriers and Ways to bridge the Digital Gender Divide: -**

- Improve access: - to affordable internet and digital devices, especially in rural and urban areas where women are underserved.
- Provide digital literacy training for women: that is, focusing on practical skills and building their confidence to use technology in everyday life and work, and helping them build useful skills and confidence.

- Challenge harmful gender stereotypes: - to promote and motivate women to understand the importance of digital education for women and girls, and show that technology is for everyone, regardless of gender.
- Make the digital space safer for women: by developing clear and strong policies and tools to protect women from cyber violence, online abuse, and harassment.
- Support inclusive policies: - at the government level to make sure women have equal chances to learn, grow, and succeed in the digital economy.

By addressing these challenges and creating supportive environments, we can empower more women to use digital tools, improve their lives, and contribute to a more equal and inclusive future.

### **The Indian government's initiative through Digital programs: -**

This paper explores the status of digital literacy among the Indian government, which has started many programs to help women learn digital skills and use technology confidently. Important examples are the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA), which teaches digital skills to people in rural areas, Digital Beti, and eSaksham and Internet Saathi, a project with Google and Tata Trusts that trains women in villages to teach others how to use digital tools.

Digital literacy can give rural women power, education, and confidence, addressing the obstacles those women have faced and what innovations might be needed to bring inclusion and economic advancement.

In India, very few women in rural areas have access to the internet. Although the country has over 500 million internet users, making it the second largest online population in the world, only about 30% of these users are women. This number is much lower compared to other developing countries like China and Indonesia, where over 40% of internet users are women. In rural parts of India, the situation is even worse; only **12%** of internet users are women.

- Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA): -

The Indian government took initiative through many programs to help women learn digital skills and use technology skilfully. Notable initiatives include the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA), which aims to empower people in rural areas by teaching them how to use digital devices like computers, tablets, and smartphones. It helps them learn basic digital skills such as sending emails, browsing the internet, searching for information, using government services online, and making digital payments. The main goal of the scheme is to reduce the gap between those who have access to digital tools and those who do not. Women can take advantage of this government scheme and become digitally literate.

- Digital Beti: -

After the crucial condition, the world faces the aftermath of the situation of the COVID-19 pandemic, and the economic slowdown that followed has affected women more than men. Many women lost their jobs and had to take on more household and childcare duties. Women in rural areas, as well as urban areas, face a situation that is even harder because they often don't have internet access and lack basic digital skills. To help with this, CSC Academy has teamed up with Facebook to launch Digital Beti, a program designed to improve the lives of rural women by teaching them how to use digital tools and technology.

- Internet Saathi: -

Google and Tata Trusts recognized the digital gap between men and women and decided to take action. For Google, this aligned with its goal to improve digital skills in India and support its Women Will initiative program, which helps women access economic opportunities online. Tata Trusts saw it as part of its mission to drive sustainable change. Both came together to increase digital literacy among rural women. Internet Saathi which was initially started to develop and to teach other women in their villages how to use the internet. Which in turn helps them improve their income and overall quality of life. It helps women to gain digital skills, improve their income, and overall quality of life.

- Saksham: -

India's plan Saksham training centres running across various locations in India are full of young men and women. It focuses on digital literacy and significantly women's empowerment. It collaborates with the Ministry of Education, AICTE, and the Cyber Peace Foundation. The goal is to help women learn the digital skills they need to take part in different areas of life and become independent and confident.

### **Strategies for Bridging the Gap**

Provide affordable internet services and start digital community centres in rural areas. These centres provide resources and connectivity. Making the internet available locally helps overcome infrastructure barriers.

Digital education should include gender-sensitive content that considers the unique needs of women and girls. Tailored curricula can boost confidence and encourage active participation. Schools and training programs must ensure inclusivity.

Make female leaders for motivating and inspiring rural area women in digital access, as well as pursuing digital learning. Women-led programs offer relatable guidance and support.

Create local women tutors/ trainers as digital educators, and they help to build trust and spread skills faster within communities. These trainers can relate to local challenges. And spread digital knowledge in the community, build social bonds, and empower women.

Protecting women's digital privacy and ensuring their safety from cyber threats is essential. So, raise awareness among women and inspire and educate them to use digital devices carefully.

Government support through incentives, funding, and inclusive digital policies can drive real change. Gender inclusion in digital initiatives ensures equal opportunities. Strong policy backing helps scale efforts effectively.

The Indian government, in collaboration with private partners, has launched several digital programs to improve digital literacy among women, especially in rural and urban areas. All these programs aim to bridge the gender gap in technology by educating women in digital skills. So they can access information, online services, and enhance their economic growth.

The Indian government has lots of challenges to enhance digital skills, but is unable to provide internet and digital devices in rural areas. And if women can access it, they will be very careful not to betray them or misuse their personal lives. It is the biggest challenge in front of the Indian government. So it is necessary to educate them properly and help them empower themselves.

Digital literacy equips individuals with the skills to navigate and utilize digital technologies effectively. This access to information empowers people to make informed decisions, participate in civic activities, and advocate for their rights, thereby driving social progress.

### **Conclusion: -**

At the summation of the paper, this paper has explored the deep-rooted gender divide in digital access and literacy in India, particularly among rural women. The Government of India started many Digital *India* programmes to provide a strong foundation for digital inclusion. Its true potential lies in addressing the specific needs of women. And all such programs' objectives are to encourage women and expand their skills in internet access. Bridging the gender gap in digital literacy is not just about technology—it is about empowerment, equality, and inclusive development. Digital literacy can become a powerful tool to transform the lives of millions of Indian women and contribute meaningfully to gender equity in the tech space.

We hope the Digital India programme shows the way how digital technologies can help reduce gender inequality and change the lives of thousands of women across the world. Moving forward, a collaborative effort involving government agencies, private stakeholders, and local communities is necessary to bridge the digital divide and ensure that rural entrepreneurs can fully embrace digital technology for economic growth and financial inclusion. It will prove to be a more inclusive and equitable society. It helps that everyone gets equal opportunities and fosters mutual understanding.

Digitally literate people connect, share ideas, and collaborate across geographical and cultural boundaries. This connectivity fosters community-building, supports social movements, and amplifies voices that might otherwise go unheard, accelerating social change.

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## **“Women's Empowerment for Sustainable Change”**

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### **Abstract**

*Empowerment is the process in which peoples, organizations and community acquire power. Empowerment deal with the interaction between economic, political and sociopolitical environment. It is viewed as a process of outcome. Empowerment is a process that results in Win Win solution in the long term. Empowerment has to be a multi-faceted, multi-dimensional process involving the mobilization of resources and people capacities. Empowerment of the nation is not fulfilled unless women are empowered.*

*Economic empowerment refers to the process of enhancing an individual or a community capacity to control and manage their economic resources effectively. Economic empowerment plays a pivot role to improving the quality of lifetime, reducing poverty and promote inclusive growth. Women's economic empowerment makes women income generating access to financial services, entrepreneurship and employment opportunities, making human capital developments, less dependent on external assistance etc. Economic empowerment is a fundamental strategy so that individuals and communities improve their economic wellbeing. Empowerment involves equipping women with the skills, knowledge and opportunities needed to improve their economic well-being. Women's economic empowerment refers to the ability of women to enjoy their rights.*

*Sustainable development should be based on balanced economy. It focused on the continuous improvement of the quality of life on both current and future generations. Role of women is more important for sustainable change. Women are not aware about the health, education, decision marking. There is need to change the structure, change the mind set of society and policy makers which can makes correct balance. We use the secondary data and try to change the women's responsibility towards sustainable development.*

**Key words** - Empowerment, Economic empowerment, Sustainable development, multi-dimensional process.

### **Women Empowerment for Sustainable Change**

“Women have a vital role in environmental management and development participation is therefore essential to achieve sustainable development.”

Principal 20, Rio declaration

Now a days concept of development has changed. Investment in human capital is important for development. On the basis of human capital, health, education of women and girls are presented as a key way for the sustainable development. Their participation is important for achieving the sustainable development. When women have to access of education financial resources and decision-making power, they can drive economic growth and contribute to poverty reduction. Women contribute half of the world population. Women are not just on the front lines of development goals but are also deeply impacted by environmental social and economic issues.

### **Objectives -**

- 1) To study the concept of Sustainable development.
- 2) To create importance of women towards sustainable development
- 3) To give suggestions for policy implementation.

Environment is a concept came in 1920 but it can be used later 1970. Empowerment means people having power and control over there on lives. Empowerment is the interpersonal process of providing resources develop and increase the ability and effectiveness. Empowerment protect human rights, promotion job creation, education, healthcare infrastructural facilities and energy. Empowerment has different meaning. It is about people and the human potential. Small success can boost the self-confidence and really be empowerment. Empowerment is the expansion of freedom of choice and action.

“Empowerment is a social action process that promotes participation of people organizations and community in gaining control over their lives in their community and larger societies” (Stein 1997)

Empowerment is about positive changing and redistributing the balance of power in a society. Empowerment means -

- 1 Having control or gaining further control.
- 2 Have to say and being heard to
- 3 Being able to define and create from a women's perspective.
- 4 Being able to influence social choices and decisions affecting the whole society.
- 5 Being recognized and respected as equal citizens and human being.

Empowerment is a multifaceted, multi-dimensional process. It is viewed as a process of outcome.

It includes -

- a Economic capacity
- b Human capacity
- c Social capacity
- d Gender equality
- e Political influence.

### **Core elements of empowerment –**

- 1 Autonomy- The ability to make choices for oneself.
- 2 Self-confidence - Belief in on own abilities.
- 3 Access to resources -Including information, education, finances and support.
- 4 Participation- In decision making process that affect once a life or community.
- 5 Accountability- Systems that ensure fairness and Justice.

### **Economic Empowerment -**

Women's Economic empowerment refers to the process by which women gain the ability to participate fully in, contribute to, and benefit from economic activities on an equal basis with men. Women's economic empowerment includes women's ability to participate equally in existing market their access to and control over productive resources access to decent work control over their own time lives and bodies and increase voice, agency and meaningful participation in economic decision making at all levels from the household to International Institutions. Women contribute half of the population. Women perform 66% of the world's works and 50% of the food it, earn only 10% of the income and own 1 % of the property. Women's economic empowerment is on the focus of Sustainable development. Women are consistently underserved in access financial products and services. Women's role in unpaid care and informal sector. The economic empowerment of women as pivot of UNDP's Gender equality global Programme. Women's economic empowerment not only fosters progress but also act as holistic development. The process of empowerment takes place three ways-

- 1 An individual woman develops feelings of personal power, self-sufficiency and inherent choices she has to make.
- 2 Empowerment takes place on interpersonal level. Women influence the decision-making power of another woman through their contact and working together.
- 3 The goals for social action or social change.

A community development Programme can lead to individual empowerment and interpersonal empowerment.

### **Need of women empowerment for sustainable Change -**

The economic empowerment of women is preplanning for sustainable development and achievement of Millennium goals. Here question arises that the investment in woman is important? Why are focusing on women potentials? What is thinking about women and development?

#### **1) Women empowerment for gender development -**

Women empowerment is vital for gender development. It addresses the social, economic and political inequalities that limits women's potentials. Empowering women in shorts equal access to education, healthcare, employment and decision making which reduces gender gaps and promotes fairness. It challenges discriminatory norms gives women control over their lives and enables them to participate equally in shaping Society. Gender development focuses on improving the quality of life for all genders and women's. Empowerment is the key to achieving this balance and community leading to inclusive growth. Equal access to job, entrepreneurship and fair wages increases women contribution to national growth. Educated and empowered women improve family health, reduce child mortality and raise literacy rates. Women's involvement in policy making and community leadership changes societal attitudes towards gender roles. Women gain autonomy in personal, family, and community matters, leading to balanced and inclusive development. All aspects are done when women are empowered.

## **2) Need of women empowerment for poverty reduction**

Women empowerment is essential for poverty reduction. Half of the population to actively contribute to economic growth and development Empowered women gain access to education skills and employment which increases household income and improves living standard. Dual income helps families meet basic needs and invest in better living standard. When women control financial resources, they tend to invest more in children's education, nutrition and healthcare creating a cycle that brakes poverty for future generations by promoting equal

opportunities. Women's Entrepreneurship and participation in decision making community become more productive. Empowered women can make decision on financial matters, healthcare and family planning. When women are empowered governance and development Programme ensures inclusive policies.

## **3) Need of women empowerment for realizing full potentials of women -**

Women empowerment is necessary to realize the full potential of women by removing barriers that district their education, employment health and decision-making opportunities when women are empowered, they can develop their skills, pursue careers, lead in government and contribute to Innovation and problem solving. Empowerment helps women believe their capabilities encouraging active participation in decision making and innovation. Women have problem solving skill that benefit society when they are given leadership roles. When women reach their full potential they contribute to economic growth, social progress and sustainable development. Women empowerment is the key to women to grow, innovate and lead.

## **4) Need of women empowerment for priority areas of intervention to unblock -**

Women's groups and movements promote as fundamental need to respect and depend women's sexual and reproductive health rights but find that sexual and reproductive rights are critical for social and economic development. Women cannot make decision about fertility; repeated childbirth keeps them from income generating activities and reduces productivity. Early marriage keeps young women from education and employment sexual emotional and physical violence and the rate of violence limits women's mobility. There is a need to strain them women's access to both formal and informal justice system and these are responsive to advancing all womens equal rights opportunities and participation. Women responsibility for unpaid domestic work makes poor and economically dependent on men. Investment in infrastructure such as water sanitation and electricity is important to as the time button associated with this task. Financial environmental and health crisis intensify the need for care services with the care burden on women and girls' policies to provide affordable quality child care and adequate health care services not only free women to enter paid employment but also help change care work from being understood as a domestic responsibility to a collective responsibility

In short there is need to create full decent productive employment opportunity for women and access to finance as well as continue to provide social protection. More importantly promote the value woman as good. In money economy growth is the promotion of women's economic rights which promotes range of women's rights, reproductive rights to education, mobility and to leave free from violence.

## **Remedies for women empowerment to sustainable change –**

### **1. Education and skill development -**

- Universal access to quality education for girls at all levels.
- Vocational and technical training to enhance employ ability.
- Digital literacy program to bridge the technology gap .
- Scholarships opportunities for women in STEM and leadership field ..

### **2.. Economic empowerment -**

- Equal pay for equal work and transparent wage policies.
- Access to credit microfinance and entrepreneurship support for women business.
- Skill based programs in rural and marginalized communities.

### **3. Legal and policy reforms -**

- Strengthening laws against gender-based violence, harassment and discrimination.
- Insuring equal inheritance rights and property ownership.
- Mandating representation quotas for women in politics and corporate boards.
- Simplifying access to legal aid for women.

### **4. Health and wellbeing -**

- Affordable and accessible maternal reproductive and mental health services.
- Nutrition programs for women and girls.

### **5. Social and cultural change -**

- Gender sensitization campaigns to break stereotypes.
- Media representation that women as leaders and change makers.
- Community programs promoting shared household responsibilities.

### **6. Leadership and political participation -**

- Leadership training programs for women in governance and grassroot organizations.
- Ensuring safe and inclusive political environment.
- Supporting women NGO and social movements.

### **7. Technology and innovations -**

- Digital platforms for networking mentoring and market access.
- Inclusion of women in climate change and green innovations.
- Encouraging women in research patenting and technological development.

‘We trace that investing in women and girls has a multiply effect on productivity efficiency and sustainable economic growth’. (United Nations 2010, keeping the promise United to achieve the millennium development goals. UN New York.)

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## **“Rehabilitation of Girl Child through Vocational Training for Intellectual Disabled Persons”**

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### **Abstract**

*In order to integrate people with disabilities into mainstream society, lessen stigma, and promote acceptance of their "different abilities," government and non-governmental organizations have worked together to great effect. Their accomplishments in the fields of industry, sports, culture, and the arts demonstrate this constructive change. Their accomplishments in the fields of industry, sports, culture, and the arts demonstrate this constructive change. By offering cutting-edge assistive technology that improves independence and functional efficiency, globalization and technical breakthroughs have further promoted inclusiveness. At the same time, education for girls is highlighted as a key component of social advancement. The current study depicts the ability of mentally challenged girl child to learn skills in workshop and empower herself with the help of her parents.*

**Key words:** - Stigma reduction, social integration, Empowerment, Girl child education, Skill learning, Intellectual Disabled girl child, Vocational training and rehabilitation.

### **Introduction**

The integration of persons with disabilities into society has witnessed significant progress through the combined initiatives of government and non-government organizations. These efforts have played a vital role in reducing social stigma and promoting the recognition of persons with disabilities as individuals with “different abilities.” Their accomplishments in arts, culture, sports, and industry reflect resilience and contribution toward national development. Scientific and technological advancements, along with globalization, have further enhanced accessibility by providing advanced assistive devices that improve functionality and independence. Despite these achievements, barriers in education, employment, and social participation continue to persist, highlighting the need for collective support from families, schools, and communities to ensure inclusivity and empowerment. Access to education, health care and rehabilitation is a long-standing challenge. There is a need of awareness and advocacy program.

The Rights of Persons with Disabilities (PWD) Act, 2016, defines disability as long-term physical, mental, intellectual, or sensory impairments that hinder equal participation in society.



In the 76th round of the National Sample Survey (NSS) on 'Persons with Disabilities,' the types of disabilities outlined in the Rights of Persons with Disabilities (PWD) Act, 2016, were classified into eight major categories. These include:

1. **Locomotor disabilities** – polio, cerebral palsy, muscular dystrophy, and associated related conditions.
2. **Visual disabilities** – It includes blindness and low vision.
3. **Hearing disability.**
4. **Speech and language disability.**
5. **Intellectual disabilities** – It includes specific learning disability, Autism Spectrum Disorder, Intellectual disability and other forms of intellectual impairment.
6. **Mental illness**
7. **Other disabilities** – covering chronic neurological conditions (like Parkinson's disease, multiple sclerosis, and other neurological disorders), blood disorders (such as thalassemia, haemophilia, and sickle cell disease). And other disabilities like acid attack survivors, leprosy-cured individuals, dwarfism,
8. **Multiple disabilities** – referring to the presence of more than one of the above conditions, including deaf-blindness.

Percentage of persons with broad type of disabilities

| Parameter                                    | NSS 58th Round<br>(July-December 2002) |           | NSS 76 <sup>th</sup> Round<br>(July-December 2018) |           |
|----------------------------------------------|----------------------------------------|-----------|----------------------------------------------------|-----------|
|                                              | Delhi                                  | All India | Delhi                                              | All India |
| Mental retardation / intellectual disability | 0.06                                   | 0.1       | 0.1                                                | 0.2       |
| Mental illness                               | 0.03                                   | 0.1       | 0.04                                               | 0.1       |

Highlights of NSS 76th Round: Survey of Persons with Disability (Survey of Persons with Disabilities IN DELHI July 2018) [chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://des.delhi.gov.in/sites/default/files/report\\_on\\_survey\\_of\\_persons\\_with\\_disabilities.pdf](https://des.delhi.gov.in/sites/default/files/report_on_survey_of_persons_with_disabilities.pdf)

Parallely, girl child education remains a critical area of concern. While global efforts encourage female education, many girls still face socio-cultural and economic challenges. Ensuring equal opportunities in education and disability inclusion is essential for building an equitable and progressive society.

(Kindly take a note that in the study the girl children are with biological age above 18 yrs hence are also called as women but mentally are under age. While the terminology used in the study as mentally retarded, mentally handicapped or mentally challenged is without any prejudice)

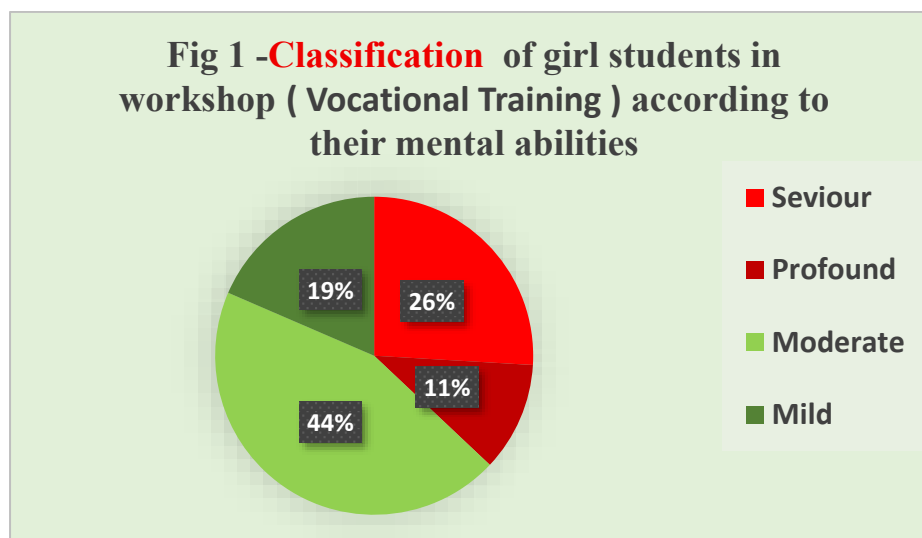
### Material and Method

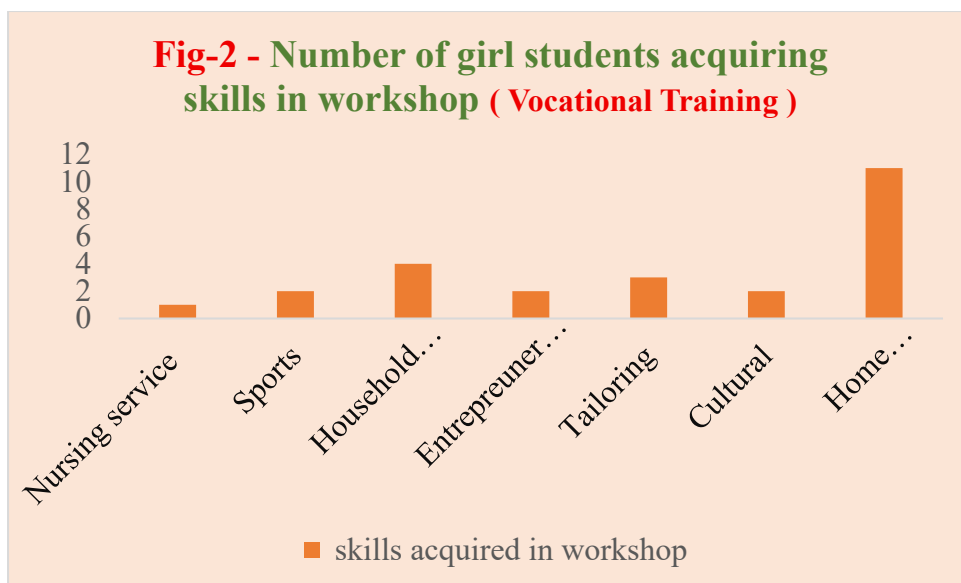
Interview of instructors and the parents of empowered intellectual disabled challenged girl (above age 18 yrs.) and secondary data available online.

## Results and discussion

The best efforts of government and non-government organizations have resulted to the successful integration and inclusion of disabled people into society, eliminating the stigma associated with physical disabilities. The perception of disabled people as having "different abilities" has grown as a result of their accomplishments in the arts, culture, sports, and industry, among other fields. Additionally, globalization and scientific and technological advancements have made it possible to manufacture and provide advanced equipment and assistance, which have improved the functional efficiency of impaired people and helped them gradually overcome all physical and mental obstacles.

Girl child education is very important to our society. Giving education to girl-child is very important hence nowadays most of the counties encourage female child education but still some places girls are struggling in the process of education. They are supposed to be facing many problems and difficulties in education and vocational training. Everyone should support female child education in world. From parents, teachers, friends and stakeholder should help and encourage female child in their studying and rehabilitation process. Social support to encourage these especially abled children play crucial for the motivation of these children and their parents as well. Barriers still exist in many areas despite international encouragement, highlighting the necessity of society, schools, and families working together to promote equality, equity and empowerment.





The Shamrao Bhide Workshop for Mentally Handicapped is located in Ratnagiri. The goal of the workshop for students with intellectual disabilities is to help them become self-sufficient. The workshop's ( Vocational Training ) principle is to help the students support their families while also teaching them skills that will let them to work in other factories, such as packaging companies or paint factories, or get experience running their own businesses. They are even able to grow and market veggies. Students above the age of 18 who attend the workshop ( Vocational Training ) for intellectually challenged students receive instruction in a variety of skills. These courses are helpful for these particular kids because beyond the age of 18, they are not permitted to attend school.

Students get preparation skills for writing pads, files, conference folders, and other stationary items. They make cotton fabric carrying bags, clutches, and handbags. They create candles in a variety of sizes and forms for Indian celebrations. Students prepare the snakes for Nag Panchami, the festival dedicated to snake worship, and they also create and paint the idols of Shree Ganesh for the Ganesh festival. Despite co-education in the workshop, it has been noted that women are more engaged in their work than boys. The workshop regularly crafts various flowers, including Mary gold, roses, shaper flowers, chrysanthemums, and champaka, and creates their bouquets. The girls above 18 yrs ( with mental age below 18) are considered in the study and are categorised according to their mental and behavioural abilities as follows.

The women from mild category behave much normally shows disability in reading and writing skills. They help the other class fellows in their work as well. While the students from moderate categories are always in more number than the others. The girls are active in nursing service, sports, dancing etc. Girls participate in regarding competitions and also won prizes. The girls also get opportunities to participate at international level. The women from these categories shows much interest in learning skills in workshop. They are able to show interest in doing work in specific skills. For example, many of the girls acquire skills in home science as to prepare their daily breakfasts, *chapaties*, vegetables etc. A few of the females make wholesome diet powder for infants and elderly persons. The ladies are taught how to use a "Gharghanti" (a machine that grinds wheat), how to peel areca nuts, and even how to manufacture the highest-quality kokam or Malbar tamarind (*Garcinia indica*). To lessen the amount of plastic in the

market, the women who are learning to tailor make paper bags. They contribute to maintaining a clean environment in this way.

Such institutes are no doubt helps disabled people as having "different abilities" to enhance their moral and motivate them for their empowerment. It also assists to the girl child and her family to open more open platform , for inclusion and to interact with non disabled . Holistic approach help society and policy makers to take new ideas , impart and impose on society.

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**“Education, Challenges, inclusion of Intellectual Disabled Girl Children and Approaches to empower them”**

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3. Prof. Dr. Sonali Kadam, Secretary, Aavishkar Society for Development of Mentally Handicapped

**Abstract**

*Education for the girl child is a cornerstone of societal progress, yet many still face barriers despite global encouragement. Collective support from families, teachers, and communities is essential to ensure equal opportunities. Similarly, persons with disabilities have gained recognition as individuals with “different abilities,” supported by government and non-government efforts that reduce stigma and promote inclusion. Achievements in various fields, along with technological advancements and assistive devices, have enhanced their independence. The Rights of Persons with Disabilities Act, 2016, and NSS 76th round classifications provide a framework for addressing diverse disabilities, though continued efforts and mindset change remain crucial. Current study deals with necessity of formal education for mentally disabled girl child.*

**Keywords:** Girl child education, Persons with Disabilities, Social inclusion, Empowerment, Stigma reduction, Rehabilitation

**Introduction**

Education of the girl child is a cornerstone of social progress and national development. While many countries today encourage female education, challenges persist in several regions where girls continue to face cultural, social, and economic barriers. These obstacles hinder their academic journey and limit opportunities for empowerment. Active support from parents, teachers, peers, and the larger community is essential to ensure that every girl child receives equitable access to education, which in turn fosters gender equality and sustainable growth.

Empowerment of persons with disability lay a strong foundation , it's a continued progress in empowering and integrating in India for years to come.

The Rights of Persons with Disabilities (PWD) Act, 2016, defines disability as a long-term physical, mental, intellectual, or sensory impairment that hinders equal participation in society. The 76th round of the National Sample Survey (NSS) further classified disabilities into categories such as locomotor, visual, auditory, speech and language, intellectual, mental illness, chronic conditions, and multiple disabilities. However, societal mindset change and continued policy support remain necessary, particularly for individuals with intellectual disabilities such as autism spectrum disorder and other forms of mental retardation, which profoundly affect communication, learning, to some extent cognitive function and adaptive skills.

(The terminology used in the study as mentally retarded, mentally handicapped or mentally challenged is without any prejudice)

### Material And Method

Interview of instructors and the parents of empowered mentally challenged girl (below biological age of 18 yrs.) and secondary data available online.

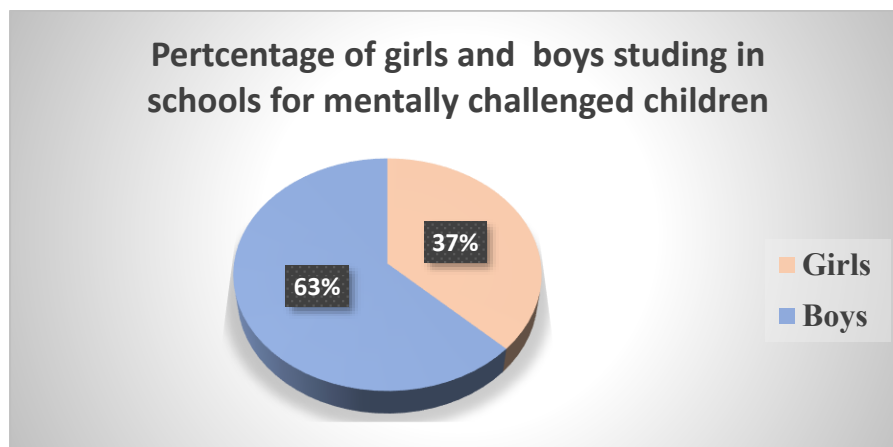
### Results And Discussion

Ajitha R. Manjeshwar *et.al.*(2008), while studying on Challenging boundaries for Mentally challenged children, depicts that child protection initiatives among these children requires deeper understanding of their circumstances and the factors that impact them in their vulnerabilities. The person with disability act 1995 defines mental retardation as “a condition of arrested or incomplete development of mind of a person which is characterised by sub – normality of Intelligence’.

| Sr.No. | Mental Condition | IQ Range |
|--------|------------------|----------|
| 1.     | Mild             | 50-70    |
| 2.     | Moderate         | 35-49    |
| 3.     | Severe           | 20-34    |
| 4.     | Profound         | Under 20 |

Data from Rehabilitation council of India -Disability Development in India 2005, New Delhi

Children with mild mental disabilities often display near-normal behaviour, with primary difficulties in scholastic abilities. In contrast, students with moderate to profound conditions are more challenging to manage. However, those with moderate disabilities generally respond to instructions and therefore show comparatively better progress.



Hanan Hosni El Sherbini et al. (2016), in their study on *Challenges Facing Mothers of Mentally Disabled Children*, highlighted that there are generally no major differences in the care provided to boys and girls with mental disabilities. However, mothers emphasized that girls often require additional care and protection, especially during puberty and menarche. This period increases their vulnerability, with both boys and girls facing risks of sexual and physical abuse, including assault and neglect. Such concerns are supported by findings from Ann Davis

(2015) in Australia, who reported that individuals with developmental disabilities—including mental retardation, autism, cerebral palsy, epilepsy, and learning disabilities—are ten times more likely to experience sexual assault compared to non-disabled individuals.

The burden of Intellectual disability is significant not only for the child but also for the family. According to the World Health Organization (2015), caring for a mentally challenged child demands continuous assistance in daily living and self-care, placing considerable physical and emotional stress on caregivers. This was echoed by mothers in Sherbini's study, many of whom reported physical strain due to the constant effort required in caregiving. Similarly, Upadhyaya and Havalappanavar (2008) observed that the presence of a mentally disabled child becomes a source of stress within families. However, they emphasized that support from extended family members, especially grandparents, can play a crucial role in reducing this stress and creating a more supportive environment.

Education remains another key challenge. Current studies reveal that while 37% of girl children are admitted for formal education, many mentally challenged girls are confined to household chores rather than being enrolled in schools. Ajitha R. Manjeshwar et al. (2008), in their research on *Challenging Boundaries for Mentally Challenged Children*, found that only 31% of parents enrolled their children in special education schools, while about 18% placed them in mainstream schools. Unfortunately, many children struggled to cope in regular schools, often experiencing depression and aggressive behaviours due to peer exclusion. As a result, they were either redirected to special schools or withdrawn from education altogether. Girls, in particular, faced greater educational neglect, as families often prioritized domestic responsibilities over their formal learning. This lack of education hindered their social growth and kept them confined within their comfort zones, limiting behavioural and cognitive progress.

Observations in special schools suggest that girls, especially those with moderate disabilities, tend to be more active than boys. This may be attributed to their involvement in household chores, which keeps them physically engaged and transfers into higher participation levels in school activities. In contrast, children with severe or profound disabilities, particularly girls with autism and other associated condition displayed resistance to social interaction and avoided physical contact. Still, progress was noticeable through ADL, group work, domestic work, behavioural improvements, even if their development trajectory differed from peers in mainstream schools.

Importantly, formal education imparts essential life skills to mentally challenged girls, including hygiene, discipline, and appropriate social behaviour, showing proper emotional responses. Teachers and staff also provide vital support during sensitive times, such as managing menstrual hygiene and associated behavioural changes. In some cases, even after completing schooling, adult girls continued attending vocational training centre schools voluntarily, contributing to the institution and maintaining a structured routine. Conversely, when confined to home environments post-schooling, many lost disciplines and failed to sustain social growth.

Thus, formal education plays a critical role in the empowerment of mentally challenged girls. It provides them with structure, essential social and behavioural skills, and opportunities for participation beyond domestic life and it will help them for social inclusion. Consistent efforts from families, schools, and communities are necessary to overcome stigma, encourage



education, dealing with these girls in equality not only that even with equity. and ensure a life of dignity for these children.

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## “From Classrooms to Boardrooms: Rising Enrollment of Women in STEM and the Road to Workforce Parity in India”

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### ABSTRACT

*The underrepresentation of women in science, technology, engineering and mathematics (STEM) in both education and the workforce remains a global challenge. India follows the same trend but with notable progress in STEM education. The decade-long data (2012-2022) from All India Survey on Higher Education (AISHE) reveals a steady increase in the enrollment of women in STEM at undergraduate, postgraduate and doctoral levels. This upward trend reflects a significant transformation in gender representation within higher education in India. This change has been influenced by targeted government initiatives such as INSPIRE and Pragati Scheme scholarships to pursue higher education in STEM. The change in societal perceptions of women's roles in science and technology fields also encouraged the participation of women in STEM. This review article highlights the brighter side of this transformation, but with disparities in women's representation in the workforce and leadership roles in STEM. Despite government policies like the WISE-KIRAN scheme, the DST Women Scientist Scheme, the CURIE scheme for re-entry and career support for women in STEM, their representation in the workforce remains at just 27% with major attrition at the career transition level. This article examines systemic challenges that impede the progression from academic achievement to professional engagement, such as workplace bias, restricted career re-entry opportunities and structural obstacles within research and industry sectors. Aligning with Sustainable Development Goals (SDGs), specifically SDG 5 gender equality, a shift from educational parity to workforce equity is essential. It shall be driven by integrated policy, institutional reform, mentorship and supportive infrastructure for advancing India's innovation and economic growth.*

**Keywords:** Women in STEM, Gender Parity, STEM Education, Workforce Participation, Leadership Roles

### INTRODUCTION

Globally women remain underrepresented in science, technology, engineering and mathematics (STEM). Although educational opportunities for women have expanded, workforce participation continues to reflect a pronounced gender gap (UNESCO, 2021).

Many of these global patterns with notable progress in women's participation in STEM education are reflected in India. According to the *All-India Survey on Higher Education* (AISHE) women's enrollment in STEM disciplines at the undergraduate, postgraduate and doctoral levels rose steadily between 2012 and 2022 (Ministry of Education, 2022). The educational pipeline for women in STEM is strengthening, but the transition from classrooms to careers remains a critical bottleneck. India's STEM workforce constitutes approximately

27% women, which is below the global average and far from the aspirational goal of 50%. Representation is also uneven across disciplines, with the highest participation in biology and the lowest in physics. Moreover, women occupy a disproportionately small share of leadership roles in STEM academia and industry.

This disparity reflects systemic challenges, including workplace bias, limited career re-entry pathways, structural barriers in research and industry and deep-rooted societal expectations of caregiving responsibilities. The COVID-19 pandemic further amplified these barriers, with many women leaving the workforce due to the absence of flexible work arrangements, childcare facilities and supportive institutional policies.

This review article highlights the brighter side of the transformation in STEM education for women, analyzing decade-long (2012-2022) enrollment trends that reflect narrowing gender gaps. It also examines the persistent obstacles preventing these educational gains from translating into proportional workforce and leadership representation. By juxtaposing successes with structural gaps, this study proposes actionable strategies to convert academic parity into workforce parity, thereby enabling India to fully harness the talent, creativity and innovation potential of its skilled female STEM graduates. A shift from education parity to workforce parity aligned with Sustainable Development Goal 5 (gender equality) is necessary in STEM for both a moral imperative and an economic necessity of our country.

## LITERATURE REVIEW

### Global Trends in Women's Participation in STEM

The participation of women in STEM is a well-documented global phenomenon. A World Bank blog on global participation trends reveals that, despite higher overall graduation rates among women than men, female students are significantly less likely to pursue engineering, information and communication technology (ICT) and physics disciplines of STEM (Rubiano-Matulevich, 2019). Women graduating in STEM fields are less likely to transition into STEM careers and are more likely to leave these professions earlier than their male counterparts. Leadership positions in the workplace are male dominated. The Global Gender Gap Report 2023 underscores this imbalance, noting that women constitute only 29.2% of the STEM workforce across 146 countries, despite representing 49.3% of total employment in non-STEM sectors (World Economic Forum, 2023). Such statistics underline systemic challenges that inhibit women's sustained participation and advancement in STEM careers worldwide.

### Women in STEM Education in India

India's trends reflect a mixed picture of progress and gap. The *All India Survey on Higher Education* (AISHE) reveals a steady increase in female enrollment in STEM disciplines over the decade (2012-22), particularly in science at the undergraduate level, where women have approached near parity in several subfields (Ministry of Education, 2022). India has higher proportion of female graduates in STEM than that of many other countries. Data from the World Bank indicate that in 2018, 42.7% of India's STEM graduates were women (Gender Data Portal, 2020). This proportion exceeds that of many developed nations, including the United States (34% in 2016), Australia (32.1% in 2017), and Germany (27.6% in 2017). However, these gains are uneven. In engineering and technology disciplines, enrollment of female still lags significantly behind male participation (Ministry of Education, 2022).

The positive trends of women participation in STEM higher education are not reflected in workforce in STEM. Women constitute only about 27% of India's STEM workforce, a figure below the global average. Study on women's representation in Indian academia highlights that only 13.5% of STEM faculty in 98 leading Indian universities and research institutions are women and even fewer in premier institutions such like Indian Institute of Technology (IIT), Indian Institute of Sciences (IISc), Tata Institute of Fundamental Research (TIFR) etc (Muralidhar, 2024). Disciplinary variations are also striking. Women account for only 13% of representation in physics compared to 34% in biology. Retention in engineering is particularly concerning, with women making up just 15% of the workforce despite their rising numbers as graduates. These gaps are compounded by workplace bias, limited re-entry pathways after career breaks, and structural challenges such as inadequate childcare facilities and inflexible work arrangements.

### Gap Identification

While there is substantial literature on the underrepresentation of women in STEM and the role of policy interventions, there is a paucity of research that combines longitudinal enrollment data with workforce outcomes to understand why educational gains are not translating into proportional employment and leadership representation. This article seeks to address this gap by integrating a decade-long analysis of AISHE data with an assessment of systemic workforce barriers, providing a comprehensive picture of both progress and persistent challenges.

### METHODOLOGY

This study adopted a mixed-methods approach, integrating quantitative analysis of secondary data with qualitative synthesis of policy documents and relevant literature (John W. Creswell, 2017). The quantitative component focuses on analyzing longitudinal trends in women's enrollment in STEM education in India over the decade 2012-22. The qualitative component examines enabling factors and barriers that influence women's transition from education into the STEM workforce and leadership positions.

#### Quantitative component: STEM Enrollment Data

The quantitative analysis focuses on trends of women's enrollment in STEM higher education in India over the decade 2012 to 2022. The data were obtained from *All-India Survey on Higher Education* (AISHE) published annually by Ministry of education. It covers enrollment in science, engineering and technology streams at undergraduate (UG), postgraduate (PG), and doctoral (PhD) levels (Ministry of Education, 2022).

Key variables extracted include:

- Total enrollment disaggregated by gender
- Stream-wise distribution across Science and Engineering & Technology disciplines
- Level-wise Enrollment (UG, PG, PhD)
- Gender Parity Index (GPI) for STEM disciplines

Descriptive statistics and trend analysis (year-on-year growth rates and percentage change) were applied using Excel to identify shifts in participation patterns across time and disciplines.

#### Quantitative Component: Workforce Participation Data

Workforce representation data were derived from various national and international sources. Data sets include reports from government and non- government agencies. These reports provided insights into women's representation in STEM occupations and their presence in leadership and decision-making positions.

#### Qualitative Component: Policy and Programme Documentation

The qualitative analysis employed document analysis of official publications and programme guidelines issued by the Ministry of Education, the Department of Science and Technology (DST) and the All India Council for Technical Education (AICTE).

Key initiatives reviewed included:

- Re-entry and retention schemes: Women in Science and Engineering (WISE-KIRAN), CURIE, Women Scientist Scheme
- Scholarship and mentorship initiatives: INSPIRE, Vigyan Jyoti, Pragati Scholarship, TechSaksham Programme

The policies were studied thematically to identify enabling factors and structural barriers influencing women's entry, retention and progression into leadership in STEM careers.

These programmes were critically analyzed to assess their impact on women's entry, retention and leadership opportunities in STEM.

#### Integration of Methods

Findings from the quantitative analysis of enrollment and workforce participation trends were triangulated with the qualitative policy review to assess how government initiatives align with observed data patterns and where critical gaps remain.

## RESULT AND DISCUSSION

#### Gender Participation Trends in STEM

Analysis of AISHE data indicates that women have made consistent and significant progress in science disciplines across all levels of higher education:

| Discipline & Level | 2012–13<br>Female Share | 2021–22<br>Female Share | Trend                            |
|--------------------|-------------------------|-------------------------|----------------------------------|
| Science – UG       | 48.3%                   | 50.8%                   | Achieved parity, stable majority |
| Science – PG       | 55%                     | 61%                     | Strong female dominance          |
| Science – PhD      | <50%                    | 50.1%                   | Reached parity                   |

Table No. 1 Female share in science stream

For UG science, women moved from near-parity in 2012–13 to a sustained majority from 2018–19 onwards, reaching equality in 2021–22. This indicates stable gender parity, with women consistently forming half or more of the total UG science enrollment. For PG science, women participation is even stronger. Women already constituted more than half of PG science enrollment in 2013–14 and their share rose even better in 2021–22. This highlights a robust

and uninterrupted progression of women into advanced science degrees. At the doctoral level, science shifted from being male-dominated in the mid-series to near parity in recent years. By 2021–22, women slightly outnumbered men, signaling growing female entry into research careers and improved gender balance in academic pipelines.

In sharp contrast, Engineering & Technology (E&T) shows a stagnant gender imbalance despite progress in overall higher education:

At UG level female enrollment has remained significantly lower than male enrollment. Even in 2021–22 women accounted for only about 29% of total UG engineering and technology enrollment. At the PG level, women's share has been modestly higher than at UG, but still below parity. The gender parity index (GPI) shows gradual improvement.

While there has been incremental growth in women's participation in engineering research, they remain underrepresented compared to men. Unlike in science, parity is yet to be achieved at the doctoral level in engineering and technology.

| Discipline & Level | 2012–13<br>Female Share | 2021–22<br>Female Share | Trend                        |
|--------------------|-------------------------|-------------------------|------------------------------|
| Engg & Tech – UG   | ~30%                    | 29%                     | Persistent male dominance    |
| Engg & Tech – PG   | <40%                    | <45%                    | Modest growth, below parity  |
| Engg & Tech – PhD  | <35%                    | <40%                    | Incremental gains, no parity |

Table No. 2: Female share in engineering and technology stream

#### Comparison of Science and Engineering & Technology disciplines

Science disciplines show a success story, with women crossing parity at UG, consolidating dominance at PG and achieving near-parity at PhD. Engineering & Technology disciplines highlight a persistent gender gap, especially at UG, where women remain less than one-third of total enrollment. The divergence suggests that discipline-specific social perceptions, career prospects and institutional cultures strongly influence women's participation trajectories.

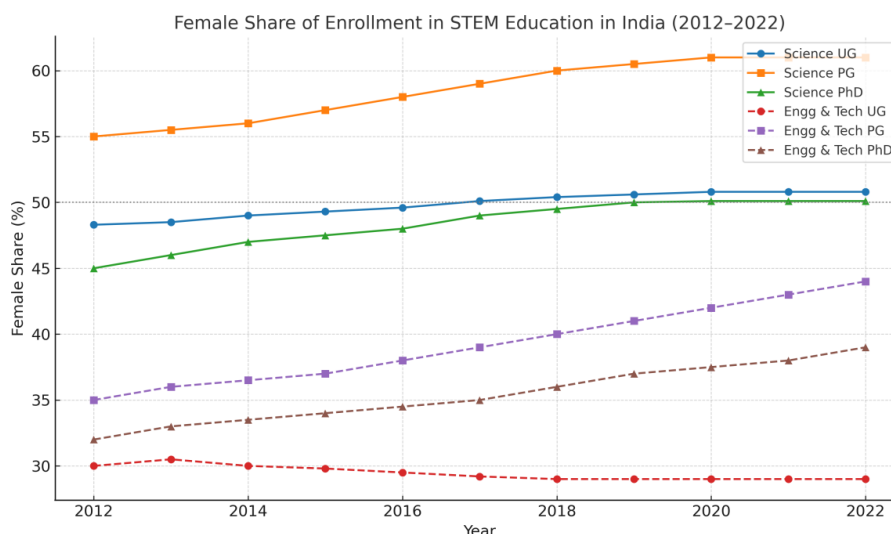


Fig No.1: Comparison of female share in science and engineering & technology streams



## **Discussion and Policy Implications**

From a policy perspective, the divergent trajectories of Science and Engineering & Technology (E&T) highlight both achievements and persistent challenges in advancing gender equity in STEM.

In Science, women's steady progressive trajectory of enrollment suggests that scholarships, targeted fellowships and supportive university environments are producing measurable results.

Policies such as the INSPIRE fellowships, Pragati scholarships and Vigyan Jyoti initiatives have contributed to reducing structural barriers, resulting in strong female participation and retention through advanced science education and into research.

In Engineering, however, the picture remains uneven. The move of introduction of supernumerary seats has improved women's inflows at undergraduate level; this is yet not translated at post graduate and research levels. To strengthen the Engineering pipeline, targeted measures are needed, such as funded PG pathways, industry-linked research labs, flexible degree formats and structured mentoring into PhD and R&D careers to build on the modest but positive doctoral-level gains.

Overall, while science is now close to gender equity across all levels, Engineering & Technology requires focused interventions to reduce leakage at the PG stage and to support the progression of women into advanced and research-intensive roles, thereby addressing persistent workforce parity gaps in engineering-heavy sectors.

## **Workforce Retention Challenges in STEM**

While educational initiatives have substantially increased the proportion of women in STEM education, their workforce participation remains disproportionately low. Despite comprising a significant share of STEM graduates, women represent only 27% of the STEM workforce in India. This persistent underrepresentation often described as the “leaky pipeline” refers to the attrition of women from STEM career pathways despite their qualifications and potential (Blickenstaff, 2005).

The causes are multi-layered. On an individual level, women’s career trajectories are often shaped by domestic and caregiving responsibilities. At the structural level, workplace biases, gender stereotypes and institutional barriers persist (Shen, 2013) (Muralidhar, 2024).

## **Workplace Bias and Gender Stereotypes**

Persistent biases in recruitment, promotions and project allocation often discourage women from pursuing or continuing STEM careers. Subtle discrimination and the perception of STEM as a “male-dominated” field create additional barriers.

## **Career Breaks and Re-entry Challenges**

Many women take career breaks for family responsibilities and re-entry opportunities remain limited. Despite schemes like CURIE and WISE-KIRAN, structural mechanisms to support flexible rejoining pathways are inadequate.

## **Work–Life Balance and Lack of Support Systems**

Rigid work schedules, limited maternity/paternity support and insufficient childcare facilities make it difficult for women to sustain long-term careers in demanding STEM sectors.



## **Underrepresentation in Leadership Roles**

Women are often concentrated in entry-level or mid-level roles, with fewer opportunities for advancement into decision-making or leadership positions. The “leaky pipeline” effect leads to attrition at each career transition stage.

## **Institutional and Structural Barriers**

Limited mentorship networks, lack of role models, and male-dominated organizational cultures restrict women’s professional growth. Institutional reforms are still evolving to create inclusive environments.

## **Industry–Academia Disconnect**

While women thrive in higher education, industry hiring practices, performance metrics and workplace expectations do not always align with inclusive policies, leading to higher dropout rates post-education.

These inequities also extend to the development of STEM products and innovations, where lack of diversity can lead to designs that inadequately address the needs of all user groups (Criado-Perez, 2019).

Addressing this workforce gap requires a two-pronged approach: sustaining gains made at the educational level and ensuring workplace retention through enabling environments. Policy measures must be complemented by organizational strategies, including mentorship and leadership development programmes, gender-sensitive promotion pathways, investments in care infrastructure and family-friendly leave policies. Recent years have seen the emergence of alliances and multi-stakeholder collaborations to strengthen the presence of women in STEM education and the workforce. As India advances its position as a global STEM leader, the retention and progression of its highly qualified female STEM graduates will be essential to sustaining innovation and competitiveness.

## **CONCLUSION**

The findings of this study reveal a dual narrative in India’s STEM landscape. On one hand, there has been significant progress in narrowing gender gaps in STEM education, particularly in the sciences, where women have achieved or surpassed parity at several levels. On the other hand, the engineering and technology disciplines continue to exhibit persistent gender imbalances, especially at the postgraduate stage, where attrition is most pronounced.

The persistent underrepresentation of women in the STEM workforce despite substantial educational gains underscores the complexity of the “leaky pipeline” challenge. Systemic barriers such as workplace bias, rigid career structures, limited re-entry opportunities and inadequate care infrastructure remain key obstacles to retention and advancement.

To bridge the gap between academic parity and workforce parity, policy measures must be coupled with organizational reforms, mentorship frameworks and targeted retention strategies. Strengthening postgraduate and research pathways in engineering, enhancing flexible career options and expanding leadership development opportunities for women will be critical. As India aspires to global STEM leadership, ensuring the retention and advancement of its skilled female STEM graduates is not only a matter of equity but also an economic and innovation imperative.

### **Limitations of study**

This study acknowledges certain limitations. AISHE data may contain reporting gaps for specific institutions or academic years (Ministry of Education, 2022). Workforce representation data is fragmented, with differences in methodology across sources. Furthermore, the study does not incorporate primary survey data; hence, workforce participation findings rely on secondary data triangulation.

### **Ethical Considerations**

The work uses only publicly available secondary data and published literature. All data sources are acknowledged and cited in accordance with academic integrity standards. No primary data collection involving human participants was undertaken, and thus no ethical clearance was required.

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## “From Print to Platform: A Historical Study of the Indecent Representation of Women (Prohibition) Act, 1986, Its Unfinished Reforms, and the Digital Turn”

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### **Abstract**

*The Indecent Representation of Women (Prohibition) Act, 1986 (IRWA) was enacted at a time when the commodification and objectification of women in print and visual media had become a cause of national concern. The statute, whose object was to prohibit indecent representation of women in advertisements, publications, writings, paintings, figures or in any other manner,<sup>1</sup> was meant to be an addendum of a sort to the existing regime of obscenity under the Indian Penal Code, Section 292 in particular, with the enforcement mechanism operationalised via the Indecent Representation of Women (Prohibition) Rules, 1987.<sup>2</sup> The Rules empowered inspectors to conduct searches and seizures of any materials deemed to be violative, thus giving teeth to the legislation.*

*The present paper undertakes a historical study of the IRWA, from its origin in 1986 to reform efforts thereafter. In this regard, it will also refer to the Indecent Representation of Women (Prohibition) Amendment Bill, 2012, which sought to amend the Act in order to extend its coverage to digital and electronic media, in addition to enhancing punishments and strengthening regulatory frameworks. The Bill was referred to the Parliamentary Standing Committee on Human Resource Development,<sup>3</sup> but was subsequently withdrawn in 2021 on the basis that online indecent representation of women already fell under the purview of the Information Technology Act, 2000.<sup>4</sup> This policy shift, as will be demonstrated, has in practice sidelined IRWA and its application in the digital context.*

*Judicial precedents regarding “indecentry” under IRWA will also be examined in this paper, from the “strings and dirt” test to the contemporary community standards test, as the courts have gradually moved towards a contextual and liberal approach, with a notable impact on the application of IRWA.*

*The paper, by way of a combined legislative history, case law analysis and policy debate, argues for harmonisation of IRWA with digital regulations to ensure the protection of women’s dignity without infringing the constitutional guarantee of free speech.*

**Keywords:** Indecent Representation of Women Act; Obscenity Law; Media Regulation; Women’s Rights; Community Standards Test; Information Technology Act; Freedom of Expression.

### **1. Introduction**

The representation of women in media has always been a topic at the centre of the morality–expression–law debate in India. It is not just a legal or constitutional question but cuts through the complexities of gender justice, cultural morality and free speech. The 1980s, during which IRWA was enacted, saw the proliferation of advertisements, posters and publications that

often-commodified women's bodies, reduced them to objects of desire and entrenched stereotypical gender roles. Public protests and debates were led by women's groups and civil society organisations that held such representations not only lowered the dignity of women but also propagated gender discrimination.

It was in response to this that IRWA was enacted. In a somewhat surprising decision, Parliament at the time agreed that advertisements, publications and other representations of women that were "indecent" had a tendency to lower the status of women and to corrupt public morality, and a specialised legislation was therefore required to plug the gap left by the general provisions of obscenity in the IPC.

But IRWA, from its very birth, was not without controversy. Critics at the time of its passage and later have argued that the law is poorly defined, at best. In the decade or so since its passage, moreover, the effectiveness of IRWA and its enforcement provisions has been called into question. Not least because the world in which it operates has changed dramatically, first with the arrival of television in the 1990s and then the internet in the 2000s. With many years having elapsed since its passage, this paper undertakes a historical study of IRWA, its origin, the 1987 Rules for its implementation, judicial interpretation of "indecent," as well as its subsequent reform, or more accurately, the failed attempt in this regard, in the Amendment Bill of 2012. The study will also assess if IRWA still has a role to play in this age of digital media or has, in fact, been overtaken by events and wider regulatory frameworks such as the Information Technology Act, 2000, or is even redundant. In this way, the study seeks to answer if the IRWA still serves any purpose in the contemporary landscape of India or is simply a dead letter in law books.

## **2. Legislative History of IRWA**

The Indecent Representation of Women (Prohibition) Act, 1986 (Act No. 60 of 1986) was legislated with the objective of prohibiting the increasing commodification of women through media channels. The Statement of Objects and Reasons explicitly said that the provisions of the act would prohibit indecent representations of women "in advertisements, publications, writings, paintings, figures or in any other manner," and also fix punishment for all those who commit such an offence.

This Act was brought into effect in the year 1987 and was supplemented with The Indecent Representation of Women (Prohibition) Rules, 1987 which provided designated Inspectors with the powers of search, seizure and prosecution of defaulters. the various provisions of the Act can be summarised as follows:

- Section 2(c): Provides the definition of indecent representation of women as "the depiction in any manner of the figure of a woman, her form or body or any part thereof in such a way as to have the effect of being indecent, or derogatory to, or denigrating women, or is likely to deprave, corrupt or injure the public morality."
- Sections 3–6: Deals with prohibition on advertisements, publications, writings, paintings, and provides punishment of imprisonment of up to two years and fine (aggravated for subsequent convictions).
- Section 7: Deals with powers of entry, search and seizure.

IRWA was to fill in the lacuna left by the existing provision in IPC, Section 292, which prohibited obscenity but did not cover the aspect of gender of objectification. Scholars have

observed that the Act was a compromise between upholding the dignity of women and not stifling the fundamental right to free expression, but it left wide room for interpretation to the discretion of the enforcement agencies.

### **3. The 2012 Amendment Bill and Reform Debates**

In the early 2000s, with the rapid proliferation of satellite television channels, internet penetration, and the emergence of digital media and communication platforms, the framers realised that the Act was struggling to keep up with the technological developments of the modern times. In 2012, the Indecent Representation of Women (Prohibition) Amendment Bill, 2012 was introduced in the Parliament and proposed various changes including:

- Extend the scope of the Act to electronic and digital media, including the internet and mobile networks.
- Increase in the level of punishments which increased the imprisonment to seven years.
- Enlarged the enforcement mechanism to include blocking or taking down content which was found to be offensive online.

The Bill was referred to the Parliamentary Standing Committee on Human Resource Development (2013–14) which accepted the need for amendments and gave a general go-ahead to the Bill. However, it also pointed out the overlap of the proposed IRWA Amendment with the Information Technology Act, 2000. The Committee observed that in case both the laws were passed, there might be replication of provisions which can lead to confusion in the courts. However, in March 2021, the Government issued a Gazette notification formally withdrawing the Amendment Bill, arguing that the Information Technology Act, 2000 and Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021 provided comprehensive provisions to deal with the problem of online obscenity and indecent representation of women. In other words, the Government decided to move away from amending IRWA to a more generalised and all-encompassing framework for digital regulation.

### **4. Judicial Evolution: From Hicklin to Community Standards**

The enforcement of the IRWA is deeply interlinked with the Indian judicial obscenity jurisprudence which has developed and expanded over the years.

1. *Ajay Goswami v. Union of India* (2006): This was a petition seeking a ban on “obscene” content in all newspapers. The Supreme Court dismissed the petition, holding that existing legal provisions of IPC Section 292 and IRWA provided sufficient safeguards. The Court balanced the rights to decency and freedom of the press.
2. *S. Khushboo v. Kanniammal* (2010): This was a case where multiple criminal complaints were filed against an actress based on her public comments about pre-marital sex. The Court quashed the FIRs, holding that references to sex are not enough to constitute obscenity. The court observed that intent and context are important factors for ascertaining indecency.
3. *Aveek Sarkar v. State of West Bengal* (2014): This was a watershed moment as the Court shifted away from the old Hicklin test (was the content likely to affect susceptible minds) to the modern community standards test (originally US jurisprudence). It held that nudity per se is not obscene, and is permissible as long as the context justifies it. Thus, the Court decisively modernised the Indian obscenity test.

4. *Devidas Ramachandra Tuljapurkar v. State of Maharashtra* (2015): In this case, the Court took a different view and raised the bar of decency when it came to speech involving “historically respected personalities” (the defendant here was one of the lead authors of the book on Mahatma Gandhi). This judgement has been heavily criticised for being subjective and moralistic, and not in line with the free speech precedents.

Taken together, these cases show how the Indian judiciary has transformed the interpretative framework of “indecent representation” under IRWA. The post-2014 period has seen the courts moving from moral conservatism to a contextual and community-oriented standard, though there have been some occasional backslides (as in *Tuljapurkar*).

## **6. IRWA in the Digital Age**

The Indecent Representation of Women (Prohibition) Act, 1986 has not been meaningfully updated since its enactment, thereby creating a normative void in the digital age. While IRWA is in principle applicable to online publications, electronic content has been significantly governed through the Information Technology Act, 2000 and the rules framed thereunder. As a result, similar depictions on print publications and on the Internet are subject to different statutes, creating a sense of legal disharmony.

In fact, this lacuna has been pointed out multiple times by the National Commission for Women (NCW), the statutory body for the promotion of women’s interests. The NCW has consistently recommended the Government to harmonise laws relating to indecent, obscene, and vulgar depiction of women. Particularly relevant in the digital era are NCW concerns about online stalking, circulation of morphed and non-consensual images, and social media indecency. The NCW has been vocal in asserting that IRWA as a women-centric piece of legislation cannot be set aside in favour of a general cyber law.

Legal scholars have also noted that the competing and parallel legal frameworks have resulted in fragmented enforcement, jurisdictional confusion, and a lack of awareness among enforcers about the specific provisions of IRWA versus IPC Section 292 (obscenity) or the IT Act. In particular, the IT Act, being a more comprehensive and technologically oriented statute, has overshadowed IRWA, which tends to be invoked less frequently by enforcement agencies.

## **7. Comparative and Empirical Observations**

Empirically, data from NCRB and crime statistics reveal that IRWA is rarely invoked by the police or prosecution as compared to IPC Section 292 or IT Act provisions. This points towards the practical atrophy of the IRWA in a digital world. A breakdown of crime statistics by year also shows that IRWA prosecutions have been declining since 2010, which further indicates the statute’s practical marginalisation.

Comparatively, other jurisdictions have either updated or refined their obscenity and indecent representation laws. For instance, the UK has a more nuanced approach through the Obscene Publications Act, 1959 (as amended) along with other recent statutory instruments on online pornography and digital harms. In the US, there has been jurisprudential modernisation through the Miller test (1973), which weighs community standards vis-à-vis free speech. The Indian legal system, on the other hand, has largely stagnated IRWA while relying on a hodgepodge of general obscenity laws and IT Act provisions. By contrast, IRWA could and should have been the entry-point for a discussion about indecency and women in the media.



Thus, from a comparative and empirical perspective, IRWA needs serious rework in order to become a relevant and operational tool for criminal justice administration.

## **8. Conclusion and Way Forward**

The IRWA was well-intentioned legislation when it was originally enacted in 1986. It aimed to fill a critical gap in the constitutional-legal structure, directly targeting the problem of portrayal of women in media when such a discourse was not only nascent but almost completely ignored. The representation of women in print and other media needed legal redress not just from the perspective of individual morality or decency but also as a public health issue in light of the increasing commodification, objectification, and dehumanisation of women.

However, 35 years since its enactment, IRWA is no longer even a useful second line of defence after IPC Section 292. It has been made ineffective through poor enforcement, judicial avoidance, administrative indifference, political disinterest, technological transformation, and statutory withdrawal of the 2012 Amendment Bill. Although the judiciary has modernised obscenity jurisprudence in the 2010s, starting with *Aveek Sarkar* (2014) and the adoption of the community standards test, the legislature has not followed suit to update and resuscitate IRWA.

The absence of political will and interest in using IRWA to drive a gendered discussion about decency and media has led to the Act's partial collapse in the digital era. It has been rendered functionally otiose by the judicial, technological, and administrative abdication of responsibility by all stakeholders in the criminal justice ecosystem.

## **Recommendations**

Based on the preceding discussion and analysis of the IRWA, this memo forwards the following set of recommendations for reactivating the legal and constitutional value of the statute. These reforms should be seen as a first step in adapting IRWA to the 21st century rather than an exhaustive list.

### **1. Restore IRWA reforms with digital scope**

The Act should be updated by explicitly extending its scope to online and electronic media, platforms, and other formats. This would include OTT streaming services, social media websites, web-based advertising, and all digital content, which are now the dominant modes of representing women in society. The previous Amendment Bill in 2012 sought to give IRWA a digital scope but it was later withdrawn in 2021. This move towards reform should be revived in order to bring IRWA out of the progressively shrinking sphere of print publications and physical advertisements.

In the era of user-generated content, viral videos and imagery, and algorithm-driven targeted advertising, it is important that IRWA has a digital scope in order to make a meaningful contribution to the task of safeguarding women's dignity.

### **2. Align language of the statute with judicial developments**

Judicial standards of obscenity and indecent representation have evolved over time in a more nuanced and contextual fashion. The Supreme Court in *Aveek Sarkar v. State of West Bengal* (2014) overruled the outdated *Hicklin* test in favour of the community standards test, thus recognising the need for a cultural and historical grounding to social norms. In a similar



manner, the definition of “indecent representation of women” under IRWA must also be reformed to bring it in consonance with judicial developments.

Such a reform would also serve to avoid misinterpretation and misuse of the law, curtail concerns of moral policing, and target only genuinely derogatory and degrading representations of women rather than artistic or non-legitimate expressions.

### **3. Streamline coordinated enforcement**

IRWA has faced a lot of criticism for overlapping with IPC Section 292 and IT Act, 2000 provisions. This has led to selective and occasional enforcement, forum shopping, confusion among enforcers about the specific provisions of IRWA, as well as general inefficiency in prosecuting indecency-related cases. To address these issues, a coordinated enforcement framework should be created at the central or state level to address concerns of redundancy and to ensure that the enforcement mechanism is robust and utilises a multiple agencies approach. Ideally, there should be a nodal agency or an inter-ministerial committee on media regulation, which would streamline reporting and enforcement and possibly also frame standard operating procedures (SOPs) for law enforcement. The central aim would be to balance efficiency with the need to keep women-specific issues at the heart of enforcing IRWA.

### **4. Mandate periodic legislative review**

Media technology and content are fast-evolving spaces which transform quicker than the law, making any piecemeal changes a mere temporary solution to a continuous problem. Therefore, it is recommended that Parliament create a Standing Media Law Committee, which will be tasked with the responsibility of reviewing the law every five years. This would not only allow the policymakers to keep a watchful eye on areas of development such as artificial intelligence (AI)-generated pornography, deepfakes, and augmented reality advertising but also update the law in real-time before new forms of technological representation of women become a significant public health and social justice issue.

In its current state, IRWA is at best a placeholder of India’s initial legislative foray into the policing of objectification of women in media and at worst a shadow of its original potential. It is almost never enforced in practice, its overlap with broader legal and administrative frameworks have made it less than meaningful as a specific women-protective law, and yet its symbolism of gendered concern about the representation of women still lingers. If the legislature is willing to evolve IRWA as a gender-sensitive statute in a digital context, then there is still potential to resuscitate it by making it work within the larger constitutional ecosystem of freedom of speech under Article 19(1)(a) and the right to dignity under Article 21.

Hence, it is our hope that this memo has given some new thinking towards the road ahead for IRWA as a future-ready law that meaningfully contributes to the protection of women across both traditional and online media and publication platforms.

## “Empowerment through Spirituality: A Rereading of Selected Poems of Akka Mahadevi”

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### **Abstract:**

*This paper deals with a different type of empowerment achieved by the women in the field of spirituality. The researcher focusses on the life and selected poems of Akka Mahadevi, a saint poet of Karnataka who, through her spirituality, broke all the bondages of patriarchy of her period. She faced many hurdles created by the orthodox and male-centric society. Akka Mahadevi's devotion for Channamallikarjuna gave her the power to rise above not only the restrictive social structures but also the notion of inferiority imposed upon women by the patriarchal structure. Her poems exhibit her open revolt against the inequality and discrimination against women. She made her voice heard through the din of patriarchy and gained a special respectable position in the society in her own period and today as well. She showed exceptional ability of resistance by subverting her socially imposed gender roles, and declared her superiority by developing a lasting relationship with the Divine. The researcher tries to analyze the different aspects of the empowerment achieved through spirituality, and proves how Akka Mahadevi has achieved the highest level of empowerment by transcending her female self and gender.*

**Key Terms:** Patriarchy, subversion, resistance, gender, spirituality, empowerment, transcendence, agency, autonomy

Empowerment means "the process of gaining freedom and power to do what you want or to control what happens to you" (Cambridge Dictionary). It is "the process of enabling individuals to gain control over their own lives and making independent choices" (Oxford Review). The word empowerment connotes different meanings in different contexts. This paper uses the concept in the context of feminism to understand how Akka Mahadevi, a female saint from Karnataka, achieved autonomy in the highly restrictive social conditions of the 12<sup>th</sup> century. The researcher analyses the selected poems/ *Vacanas* of Akka Mahadevi (translated into English by Vinaya Chaitanya), using the feminist concepts related to empowerment.

Akka Mahadevi, a saint of the *Veerashaiva Sect*<sup>1</sup> in Karnataka in the 12<sup>th</sup> century, was a young contemporary of the masters of the sect like Allama Prabhu and Basaveshwara. She was a daughter of a *Shaiva*<sup>2</sup> Brahmin couple who lived in Udutadi in Shimoga district. At ten, her initiation to Shiva-worship by an unknown guru proved to be the moment of her new birth. She

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<sup>1</sup> A sect of worshippers of Shiva in Karnataka popularized by Allama Prabhu and Basaveshwar

<sup>2</sup> Worshipper of lord Shiva

began spending all her time in playful worshipping of Mallikarjuna<sup>3</sup>, and fell in love with Him. Though she declared herself to be betrothed to Lord Shiva, the social customs and traditions would not let her do so. The local Chieftain Kaushika once saw her and fell in love with her. He being a Bhavi, a non-believer, and Jain by cult, when he sent a word to her parents and demanded her hand, both Akka and her parents were reluctant to agree with his proposal. When he threatened to kill the parents, Akka grudgingly agreed to marry him. Empowered by the devotion to her *Ishta*, the favourite deity, she put three conditions before him. In the orthodox socio-cultural scenario of 12<sup>th</sup> century Karnataka, Akka Mahadevi dared to defy patriarchy and asserted her autonomy in a radical manner. The three conditions were indicative of her agency: i) I will spend time meditating on the God as I please; ii) I will spend time in the company of other devotees as I please; and iii) I will spend time attending to the service of the Guru as I please. According to another version, she asked him to convert to Veershaivism which he refused. Akka Mahadevi made it very clear to him that she would leave him if he went against these three conditions. The first condition was broken when the king sent the attendant away who came to inform Akka about the arrival of a sage while she was asleep. The second condition was broken when the sexually aroused king tried to embrace her while she was meditating. Here, she exerts the autonomy of her body, and reminds him fearlessly about the consequences of breaking the last condition. There are different versions of the story of the king's breaking the last condition. According to one version, once Mahadevi's Guru visited her palace to meet her at night. In her eagerness to greet him, she jumped out of bed and ran to the guru who asked her to go back and get dressed. When she returned, Kaushika angrily refused to let her have her clothes (Chaitanya, 2017). The other version has a little difference in the last part. He pulled her saree when she was about to rush to her Guru. (Keshavmurti, 1996) Insulted by his action<sup>4</sup>, Mahadevi left the house without any clothes but her long hair to cover her body. The incident is eloquent enough to throw light on the mentality of the male-dominated world and Akka Mahadevi's courageous resistance. In Vacana 08, Akka rebukes her husband, Kaushika, for his lustfulness and physical advances and declares her autonomy. She uses the images of the buffalo and the cobbler, the righteous and the evil doer. As she is more worried about her God's displeasure, she sternly warns, "You have the worry of your desires! /No, go, let go my clothes, you fool!"

A. K. Ramanujan comments about her marriage,

Anyhow it must have been a trying marriage for both. Kausika, the worldling, full of desire for her as a mortal, was the archetype of sensual man; Mahadevi, a spirit married already to the Lord White as Jasmine, scorning all human carnal love as corrupt and illegitimate, wife to no man, exile bound to the world's wheeling lives, archetypal sister of all souls (Ramanujan, 1985).

Akka Mahadevi left her husband's house in search of her *Ishta*, Channmallikarjuna. She did not return to her parents so that their safety would not be compromised. Instead, she went to Kalyana. The lone journey from Udatadi to Kalyana of Akka Mahadevi, who was very beautiful and young, would not be without dangers and obstacles. She must have met some lustful young men on her way. In Vacana 19, she seems to have addressed to the one who might have approached her with physical passion. She explains him her spiritual state that she is

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<sup>3</sup> the form of Shiva at the Udatadi temple

<sup>4</sup> Kaushika's action is not much different from the act of Duryodhan and Duhshasan in Mahabharata when they sought to strip Draupadi, intending to humiliate her.

"away from the/ Attack of the limbless god of desire", hence "Men other than my god/ Are not for me (us,) O brother". She says about her youthful body, "What your eyes see outside in the glow of youth/ Is really the ash of the burnt god of desire, *Kama*." (Vacana 20) She calls herself as "Clothing in light" through her direct experience of Shiva who has overcome the darkness of the organs. In Vacanas 23 and 24, the boldness of expression and images is quite surprising in the context of her times where she openly speaks of female sexual organs. "You came lusting after the female form. / Not seeing that it is only a tube/ From which drips piss".

Seeing bare round breasts

And the beauty of full youth

You came, O brother.

Brother, I am no female,

I am not a prostitute;

Then seeing me again and again,

Who did you think I was?

Men other than Channamallikarjuna, jasmine-tender,

Will not suit us, O brother. (Chaitanya, 2017)

The boldness of expression is radical in the period when Akka Mahadevi wrote it. A. K. Ramanujan observes in his introduction to the poems of Akka Mahadevi,

Like many another saint, enacting his true homelessness by his wanderings, she left birthplace and parents. She appears to have thrown away even modesty and clothing, those last concessions to the male world, in a gesture of ultimate social defiance, and wandered about covered in her tresses. Through a world of molesting male attentions she wandered, defiant and weary, asserting the legitimacy of her illicit love for the Lord, searching for him and his devotees. (Ramanujan, 1985)

She reached the 'Halls of Experience' (*Anubhavmantap*) at Kalyana, the centre of Veerashaiva saints, where she had dialogue with the great masters like Allama Prabhu and Basavanna. Considering her tender age, barely 16 or 17, her confident replies to the elders in *Anubhavmantap* like Allama Prabhu bear testimony to the authority she has achieved through her *Sadhana* and devotion. Some of her Vacanas throw light on the content of their dialogues, a kind of entry point interview. Allama Prabhu asked her about the status of her marriage and the name of her husband. Akka did not tell the name of her mortal husband; instead she spoke of her eternal lover:

I am united with the beautiful one who has

No death, no fault, no form.

O mother, I am united with the

Handsome one who has

No end, no break, no compare, no distinguishing mark,

No birth, no fear.

Brave is he, the beautiful one I am joined to;

I am united with the boundlessly expansive

Channamallikarjuna, jasmine-tender. (Chaitanya, 2017)

Allama Prabhu insisted on the details of her worldly marriage and she answered:

I burned in an endless fire of longing

To have you for my husband, O Siva.

When there was talk of nuptial bed,

My people sent me to the crescent- wearing Siva,

They covered me with ashes and tied bracelets;

Channamallikarjuna, jasmine-tender,

Made me his own. (Chaitanya, 2017)

Allama Prabhu then asked her then the obvious but a tricky question: 'Why take off clothes, as if by that gesture you could peel off illusions? And yet robe yourself in tresses of hair? If so free and pure in heart, why replace a sari with a covering of tresses?' (Ramanujan, 1985) Akka answers:

Unless the fruit is ripe

The peel won't come off;

Seeing the insignia of the god of love on the body

Might trouble you, I thought,

So I covered myself.

Why worry about this?

Don't harass one who has entered into

Channamallikarjuna, jasmine-tender,

The God of gods. (Chaitanya, 2017)

Aruna Dhere comments on this Vacana,

Akka's answer in the context of her young age and exceeding beauty, is quite stunning. She says, "I have immersed myself in Shiva, but the earthly body has remained. For me it is non-existent but for others it may be enticing. So I covered myself to evade their trouble who have not yet reached the expected spiritual height. (Dhere, 2023)

Further Allama Prabhu asked a philosophically challenging question: "If every form is subject to death and the formless is eternal, how come the marriage of the one with form to the formless?" Mahadevi answers,

If you can pull out the fangs

And make it dance,

It is all right to play with the snake.

Free yourself from the bonds of the body;

It is all right to have a body.

Lust is frightening, like ones mother turning into a demoness.

Channamallikarjuna, jasmine- tender,

Do not say those you are pleased with

Have taken bodies. (Chaitanya, 2017)

Further she adds,

What if the body is dark and scorched?

What if the body is shiny and bright?

What does it matter,

O Channamallikarjuna, jasmine-tender,

How the body you have favoured is,

If the inside is pure? (Chaitanya, 2017)

Allama Prabhu was more than satisfied with her replies and he greeted her with love and respect in the *Anubhavmantap*. Thus Akka Mahadevi proved herself to be a great devotee of Shiva who had the direct experience of the Lord. At this tender age, she was given a venerable position among the advanced devotees at Kalyana. According to the scholars her life span was very short, probably 20 years only. A.K. Ramanujan puts it as "She died into 'oneness with Siva' when she was hardly in her twenties – a brief bright burning". (Ramanujan, 1985) Her works include more than 400 *Vacanas*; *Yogangtrividhi*, a book on Yoga; *Srishtiya Vacana*; *Mantragoupya*; and 17 folk songs. Chennabasavanna, her contemporary, mathematically presents the greatness of Akka Mahadevi that her single *vacana* is compatible to five of Ajaganna, ten of Allama Prabhu, twenty of Basavanna and sixty of their spiritual ancestors. (Dhere, 2023)

Her *Vacanas* can be categorized roughly as i) autobiographical, ii) about stages in *Madhura Bhakti*, a single-minded extreme love as devotion, iii) philosophical, and iv) mystical. Many feminist scholars unanimously agree that Mahadevi's is the one of the earliest, most radical and empowered feminist voices in India. Many of her autobiographical *Vacanas* bear proof to it.

Akka seeks to achieve a different empowerment transcending all levels of material identity and becoming one with the Divine. Hence, she desires to be empty so that He can fill the vacuum and become 'she'. She asserts her empowered status as devotee of God in strong words "The lord has the body of his devotees", or "if his devotees are hurt/ Siva himself will be hurt." She speaks of the ultimate level of empowerment achieved through spirituality. She boldly rejects the 'final peace of Samadhi' or 'solitude' as she already has "become the world itself". Her empowered self has transcended the limited identity of a female self and become the world, the all-inclusive identity. Akka says that a devotee is like a warrior who enters the field and does not step back. He is among the few who climb the holy mountain and do not return. Getting down the height is to break the vow. She says, "Entering the arena, if you forget your arms/ The opponent, will pierce and slay you." (Chaitanya, 2017)

Despite being a woman, Akka is much above the fears which are associated to the day to day worries of the common folk. She speaks of her own preparedness for such a kind of mortal war in which she can be a martyr. She accepts all odd things as blessings from the Divine. She uses images like 'sparkling lightening', a 'cloud burst', 'falling of mountain' and 'decapitation' and



asserts her fearless stance against all these odds due to her 'elevated identity' as the devotee of God. She declares her firm resolution, "I won't leave you, even if you kill me, O Channamallikarjuna, jasmine-tender." Akka displays the tremendous self-control she has achieved through her Sadhana. The series of images she uses, show the deep understanding, wisdom and calm acceptance of the nature of this mundane world. "You build a house on a hill and And are frightened of animals; You build a house by the sea/And are frightened of the foam and waves; You build a house in the market place/ And then are shy of noise; What would you do?" (Chaitanya, 2017)

Akka Mahadevi is a radical and courageous female saint poet who chooses the life of a devotee and pursues it with equal courage which any male saint would do.

When hungry, A bounty of alms in the villages;

When thirsty, lakes, streams and wells;

To bathe gurgling springs;

To sleep temple ruins;... (Chaitanya, 2017)

Looking at the list of things she was doing, one can easily understand the difficulties she must have faced as a woman in the 12<sup>th</sup> century. The source of her courage and power was her relationship with her *Ishta* not as devotee but a 'soul mate', a husband. (Chaitanya, 2017)

Vacana 50, in clear and precise terms, defines the nature of agency and autonomy she asserts. It is shocking, and to a great extent radical, stance that she has taken. Then husband was considered as the Almighty for a *Pativrata*, a wife who is loyal and obedient to the husband at all the three levels e.g. in body, speech and mind and had the complete control over his wife at the abovementioned three levels. Akka identifies husband not with God but with the mundane, and further proclaims that the true lover is the Supreme. Hence the two can't go together and in a way justifies her decision of abandoning her husband. (Chaitanya, 2017)

She asks boldly whether one can have one husband for the here i.e. the mundane, and another for the hereafter i.e. the ultimate. Finally, she proclaims: "All husbands other than my/ Channamallikarjuna, jasmine-tender, / Are like puppets hidden by clouds." (Chaitanya, 2017)

Speaking about her power as the bride of Shiva, she asks who can name her who- 'scoops out the head of Kama, puts out death's eyes, roasts, grinds and eats the sun and the moon'. Thus she identifies herself with the Shakti of Shiva, the mortal human bride of the immortal Supreme Shiva. The same confident expression of awareness of her empowerment is seen in Vacana 57 where she declares: 'And knowing you, I became boundless'. Also, she declares herself to be the wife of the Immortal one, the Handsome one, the boundlessly expansive one, therefore she adds, "All these husbands who die and decay-/ Throw them in the fire, mother." (Chaitanya, 2017)

Hence with this live experience of unity with the Divine, she strongly reproaches her mother when, probably she tries to convince her to return asserting her maternal claims. Akka asks her to go away as she is pleased with her Divine Husband and is wholly his. (VC 67 and 119) She reiterates the same feeling of this relationship which is the chief source of her empowerment in Vacana 95, 96 and 97, using different expressions like 'I was given in marriage/To one fully matching', 'So, Channamallikarjuna, jasmine-tender, /Himself is my husband; /I have nothing to do /With the rest of the world, O lord; I am the bride of Channamallikarjuna, jasmine-tender.



In Vacana 134, Akka speaks of her biological self as woman which is equal to the male devotees in her singleness and strength of purpose.

What if I am called by a woman's name?

In meditation, my form is masculine... (Chaitanya, 2017)

Akka Mahadevi repeatedly says that she has married the Boundless and has become so. Hence the mortal husbands are just like puppets. Like Mirabai she asserts, 'I have married a Real man.' The same feelings are expressed in Vacana 199 – she explains how the whole world is caught in the impurity of the mind which sees man as man and woman as woman, and compels them to defile each other. The pure mind can see the fact that only the Lord is man and the rest of the world as woman.

If empowerment is taken as the process of gaining freedom and power to do what you want or to control what happens to you, it has never been easy for women to do it. There are multiple factors like biological determinism, gender roles fixation, discrimination, subordination, objectification, lack of autonomy of one's own body, silenced voice, oppression which make empowerment a very hard nut to grind. The radical women like Akka Mahadevi through their life and vacanas illustrate how it can be achieved. The empowerment achieved by Akka Mahadevi through spirituality cannot be restricted to females only. She goes beyond the limited and restrictive sexist perspectives and becomes one with the source which is neither man nor woman. She understands that 'man' and 'woman' are but thoughts.

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**“Equality for All: Addressing Intersectionality in the Women’s Movement”**

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**Abstract**

*The women’s movement has historically cantered the experiences of white, middle-class women, often marginalizing those facing intersecting forms of oppression based on race, class, sexuality, and disability. This paper examines the role of intersectionality a framework introduced by Kimberlé Crenshaw—in addressing these exclusions and advocating for a more inclusive feminism. The study explores three key themes: (1) the origins and conceptualization of intersectionality, tracing its roots in Black feminist thought; (2) critiques of mainstream feminism’s exclusionary tendencies and the push for broader inclusion; and (3) the challenges and opportunities in applying intersectionality in activism, policy, and social justice movements. By analyzing historical and contemporary feminist discourse, this paper argues that intersectionality is not merely an academic concept but a necessary tool for achieving true gender equity. The findings highlight the importance of centring marginalized voices and adopting an integrated approach to dismantle systemic oppression.*

**Keywords:** intersectionality, feminism, Black feminism, inclusivity, social justice

**Introduction**

The women’s movement has historically fought for gender equality, but its early iterations often cantered the experiences of white, middle-class women, neglecting the intersecting oppressions faced by women of colour, LGBTQ+ individuals, disabled women, and other marginalized groups. The concept of intersectionality, introduced by Kimberlé Crenshaw in 1989, critiques this narrow focus and advocates for a feminism that acknowledges how race, class, sexuality, disability, and other identities shape women’s experiences. This paper explores the origins and conceptualization of intersectionality, critiques mainstream feminism’s exclusionary tendencies, and examines the challenges and opportunities in applying intersectionality in practice.

**The Origins and Conceptualization of Intersectionality**

Intersectionality emerged from Black feminist thought as a response to the limitations of mainstream feminism and anti-racist movements, both of which failed to address the unique struggles of Black women. Legal scholar Kimberlé Crenshaw coined the term in her seminal 1989 paper, "Demarginalizing the Intersection of Race and Sex," where she illustrated how

Black women face discrimination that is distinct from both white women and Black men. She used the metaphor of a traffic intersection to explain how multiple forms of oppression (race, gender, class) "intersect" to create compounded discrimination.

Before Crenshaw, Black feminists like Sojourner Truth, Anna Julia Cooper, and the Combahee River Collective had already highlighted the interconnected nature of oppression. Truth's 1851 speech, "Ain't I a Woman?" challenged the exclusion of Black women from feminist discourse, while the Combahee River Collective's 1977 statement explicitly rejected single-axis frameworks, arguing that liberation must address race, gender, class, and sexuality simultaneously. These early critiques laid the groundwork for intersectionality as a theoretical and activist tool. Intersectionality has since expanded beyond race and gender to include other marginalized identities, such as disability, immigration status, and religion. Scholars like Patricia Hill Collins and bell hooks further developed the framework, emphasizing how power structures operate differently depending on one's social positioning. Today, intersectionality is not just an academic concept but a crucial lens for activism, policymaking, and social justice work.

### **Critique of Mainstream Feminism and the Push for Inclusion**

Mainstream feminism, particularly in its first and second waves, often prioritized the concerns of white, cisgender, heterosexual, middle-class women, rendering the experiences of marginalized women invisible. The suffrage movement, for example, largely excluded Black women, with figures like Susan B. Anthony prioritizing white women's voting rights over universal suffrage. Even after the 19th Amendment, Black women in the South remained disenfranchised due to Jim Crow laws—a reality ignored by many white feminists. Second-wave feminism (1960s–1980s) also struggled with inclusivity. While it addressed workplace discrimination and reproductive rights, it frequently sidelined women of colour, working-class women, and queer women. Betty Friedan's *The Feminine Mystique* (1963), a foundational feminist text, focused on the discontent of suburban housewives but ignored the labor struggles of Black domestic workers. This exclusion led to the rise of womanism, coined by Alice Walker, which centred Black women's experiences and cultural strengths.

The push for inclusion gained momentum in the late 20th and early 21st centuries, with movements like SayHerName and MeToo highlighting how Black women and other marginalized groups experience gender violence differently. Trans women, for instance, face disproportionately high rates of violence but are often excluded from feminist spaces. Mainstream feminism's failure to address these disparities has led to calls for a more inclusive, intersectional feminism that does not prioritize one group's liberation over another's.

### **Intersectionality in Practice: Challenges and Opportunities**

While intersectionality is widely recognized in theory, its practical application remains fraught with challenges. One major obstacle is resistance within feminist movements—some argue that focusing on multiple identities dilutes the fight for gender equality. Others tokenize intersectionality by superficially including marginalized voices without addressing systemic power imbalances. For example, corporate feminism often promotes "lean-in" empowerment for elite women while ignoring low-wage workers' struggles. Another challenge is policy and legal implementation. Many laws and social programs operate on single-axis frameworks, failing to account for overlapping oppressions. Domestic violence shelters, for instance, may not accommodate disabled women or undocumented immigrants, leaving them without

protection. Similarly, affirmative action policies often focus on race or gender separately, neglecting how Black women face compounded discrimination in hiring and promotions.

Despite these challenges, intersectionality offers significant opportunities for coalition-building and transformative justice. Movements like Black Lives Matter and the Women's March have embraced intersectionality, recognizing that gender justice is inseparable from racial, economic, and LGBTQ+ justice. Grassroots organizations, such as INCITE! and SisterSong, centre marginalized women in their activism, advocating for prison abolition, reproductive justice, and immigrant rights. In academia and media, intersectionality has led to more inclusive research and storytelling. Scholars now examine how disability, colonialism, and environmental racism intersect with gender, while films and literature increasingly highlight diverse women's experiences. These shifts demonstrate that intersectionality is not just a critique but a blueprint for a more equitable future.

### Conclusion

Intersectionality is essential for a feminism that truly serves all women. By acknowledging the interconnected nature of oppression, the women's movement can move beyond exclusionary practices and build solidarity across differences. While challenges persist—such as resistance from mainstream feminists and policy limitations—intersectionality provides a framework for meaningful change. The future of feminism lies in its ability to center the most marginalized, ensuring that the fight for equality leaves no one behind.

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## “Breaking Patriarchal Standards: Exploring the Female Gaze in Four Contemporary Popular Novels”

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### **Abstract**

*Contemporary Romance Novels, the widely read genre within Popular Literature, are often dismissed as mere tools of entertainment, overlooking their potential to address significant women's issues. This research paper attempts to re-read the four contemporary romance novels - The Love Hypothesis (2021) and Check and Mate (2023) by Ali Hazelwood and Twisted Games (2021) and Twisted Hate (2022) by Ana Huang. The researcher examines the concept of the 'Female Gaze' in the said novels and analyzes how women's perspectives reshape the portrayal of gender, power, and desire. It aims to explore women's struggles in a male-dominated world, focusing on power dynamics, female solidarity and sexual agency. The methodology includes textual analysis of the selected novels as the primary data and a literature review comprising research papers, author interviews, essays and Youtube videos as secondary sources. By applying the Female Gaze to women's issues in contemporary romance fiction, the study highlights the genre's potential as a hybrid form of literature that combines entertainment with empowerment. Ultimately, this research challenges patriarchal standards and offers a redefined, empowered portrayal of female characters.*

**Keywords:** Female Gaze, Contemporary Romance Novels, Women's Issues, Empowerment, Patriarchy.

### **1.Introduction**

Patriarchy - a social system where men hold primary power and authority - has dominated social structures, leading to the normalization of gazing through a male perspective in literature, art, film, and other cultural media. This has often resulted in the marginalization of women's voices and experiences. This paper explores women's issues through the lens of the female gaze in four popular contemporary romance novels: *The Love Hypothesis* (2021) and *Check and Mate* (2023) by Ali Hazelwood, and *Twisted Games* (2021) and *Twisted Hate* (2022) by Ana Huang. While there exists extensive scholarly discourse on the male gaze and the objectification of women in literature and cinema, the female gaze is a relatively emerging framework that foregrounds women's subjectivity, emotions, and lived experiences. The objectives of this research are threefold: first, to define contemporary romance novels and address how they are often overlooked as mere entertainment despite reflecting women's real-life issues and struggles; second, to understand the operation of the female gaze; and third, to analyze how the female gaze is applied within contemporary romance novels. The aim of this research is to examine how the female gaze operates in these novels, challenging patriarchal norms within the romance genre, a category often dismissed as trivial or non-literary. This paper argues that these four novels reframe themes of desire, agency, and autonomy by

centering female pleasure, emotional complexity, and inner voice, offering a subversive counter to traditionally male-dominated romantic tropes.

## **2. Feminist Literary Theory and The Concept of Female Gaze.**

Feminist literary theory, inspired by Virginia Woolf and shaped by foundational thinkers such as Kate Millett, Elaine Showalter, Sandra Gilbert, and Susan Gubar, emerged as a response to the male-dominated literary canon. These scholars questioned the portrayal of women in literature and advocated for the critical valuation of women's writing and experience on their own terms. Building on this foundation, this research applies feminist literary theory—especially through the lens of the Female Gaze—to explore women's issues in four contemporary romance novels (Adhikary, n.d.).

### **i] The Gaze Theory**

The foundation of Gaze Theory, as noted by John Berger in *Ways of Seeing* (1972), “Men look at women. Women look at themselves being looked at,” highlights how cultural representations have historically positioned women as passive objects of the male gaze. This foundational concept paved the way for later theorists like Laura Mulvey and Jill Soloway with their concepts of the Male Gaze and Female Gaze, respectively (Berger, 1972).

### **ii] The Male Gaze**

The Male Gaze, a concept from feminist film theory popularized by British film theorist Laura Mulvey in her essay *Visual Pleasure and Narrative Cinema* (1975), reveals how “the male gaze projects its fantasy onto the female figure, which is styled accordingly.” Mulvey argued that in most films and narratives, the camera or narrator adopts a male perspective, portraying women as beautiful bodies to be watched rather than as fully realized human beings. It highlights that Male Gaze is about Objectification of Female Characters, narrative focuses on male desires, fantasies and viewpoints, often sidelining women's own subjectivity or agency; reinforcing patriarchal ideas and power imbalance by positioning men as active viewers and women as passive subjects. In response, the Female Gaze emerged as a counter-concept (Mulvey, 1975).

### **iii] The Female Gaze**

The Female Gaze is an evolving concept that shifts focus from how women appear to men to how women feel, reflecting women's emotional, sexual, and psychological realities. Jill Soloway popularized this in her 2016 TED Talk at the Toronto International Film Festival, describing it as “empathy for the object”—telling stories from the inside out rather than the outside in (Soloway, 2016). Similarly, Dai Jinhua (2004) emphasizes that the Female Gaze is not merely a reversal of the Male Gaze but a distinct and powerful perspective centering women's subjectivity, emotions, and autonomy. It resists objectification and articulates women's own desires and experiences (Dai, 2004).

## **3. Popular Fiction - Critical Space and Application of Female Gaze .**

Popular fiction, also known as genre fiction, refers to literature that is widely read and enjoyed by the general public, often falling within specific, recognizable genres. It is frequently considered less "serious" than literary fiction due to its focus on entertainment. However, this distinction overlooks the fact that popular fiction often engages with real-life issues. Romance novels form a major part of popular fiction, with 82 % of authors being women (Romance Writers HQ, 2025) and significant majority of women readers. These novels typically focus on



the emotional and sexual desires of women where they can experience and idealize relationships that are both empowering and satisfying (Radway, 1984). As a result, romance literature has often been marginalized in academic discourse, with its dismissal rooted in gender bias and the reinforcement of patriarchal literary values. Yet, many women writers have reclaimed the romance genre by portraying complex female protagonists who experience desire, ambition, and vulnerability on their own terms. They use the female gaze to reject objectification and affirm women's agency and identity (Philips, 2020). This is particularly relevant to the present study, which applies the concept of the female gaze to four contemporary romance novels—texts that are culturally significant but often critically overlooked.

Applying the concept of the Female Gaze to literature reorients storytelling from an external male viewpoint to an internal female perspective, emphasizing women lived experiences, emotional complexity, and agency. This offers a counter-narrative to traditional patriarchal depictions. In contemporary popular novels, especially those authored by women, the Female Gaze manifests in portrayals of female protagonists who navigate their desires, relationships, and challenges on their own terms (Fan, 2023). This shift allows literature to explore women's issues more authentically, moving beyond superficial objectification to genuine representation.

Therefore, applying feminist literary theory through the lens of the Female Gaze allows this study to critically explore the nuanced representation of women's experiences in contemporary romance novels.

#### **4. Critical Analysis: Examining Women's Issues through the Female Gaze**

Contemporary romance novels such as *The Love Hypothesis* (Hazelwood, 2021), *Check and Mate* (Hazelwood, 2023), *Twisted Hate* (Huang, 2022), and *Twisted Games* (Huang, 2021) reframe women's issues through the lens of the female gaze. These novels highlight the layered struggles of modern women through themes such as sexism, trauma, desire, and social image.

##### **A] Sexism in Career**

Sexism in professional spaces remains a persistent challenge. As Deborah Philips (2020) notes in *In Defence of Reading (and Watching) Trash: Feminist Reading the Romance*, romance fiction reflects the real contradictions in women's lives. These novels use the female gaze to illuminate the resilience needed to succeed in male-dominated spheres.

Olive from *The Love Hypothesis* (Hazelwood, 2021), is a woman in STEM, a male dominated field. In most countries, men were encouraged to study science, while women were steered towards arts thus it created a status quotation (Anderson, 1988). The violation of such status quo by women in the men's field led to rampant sexism, higher wage gap, lack of career progression for women and even performance evaluation bias (World Economic Forum, 2024). The female gaze showcases the real contradictions in women's lives through Olive. Malory from *Check and Mate* (Hazelwood, 2023), is a woman in chess, a male - dominated sport where she often faces sexist remarks, hostility, gender bias and prize gap because 85% of players in Chess are male (FIDE, 2024). The female gaze advocates her resilience she needed in a male - dominated field by showcasing her daily struggle. It does not simply depict Olive and Malory as victims of sexism - it gives access to their internal frustration, strategic resilience , and small victories . The novels clearly highlight the “glass - ceiling effect” that exists due to stereotypes, biased evaluations , and organizational culture (Eagly & Carli, 2007) .Unlike the Male Gaze , which might portray such struggles as backgrounds , obstacles , these narratives make them central to the heroine's journey , thus foregrounding female subjectivity (Philips, 2020).



## **B| Family Trauma and Mental Health**

The novels avoid dramatizing trauma and instead portray it as integral to identity. Elaine Showalter's concept of Gynocriticism, in her essay *Towards a Feminist Poetics* (1979) focuses on studying literature written by women, exploring women's writing experiences, themes and literary traditions

In *The Love Hypothesis* (Hazelwood, 2021), Olive's trauma is shown through the loss of her mother and her people - pleasing skills, which affect her confidence in her Phd. Meanwhile, Malory in *Check and Mate* (Hazelwood, 2023) has to shoulder the abandonment and loss of father and be the sole breadwinner to her family. Jules from *Twisted Hate* (Huang, 2022) also has abandonment issues, abuse and neglect from her mother and step - father, where jokes become her defence mechanism. Meanwhile, Bridget from *Twisted Games* (Huang, 2021) has to shoulder the loss of her parents and weight of the crown. She has to be perfect and give up her freedom for duties, affecting her mental health. These depictions show how the mental health of women is shaped by familial and societal expectations. The female gaze invites the reader to feel the characters' breakdowns, not merely witness them. Showalter's gynocriticism connects female authors using personal trauma not for melodrama but for authentic female identification (Showalter, 1979).

## **C | Sexual Harassment**

Sexual harassment is portrayed from the victim's emotional perspective. Jessie Luther (2013) argues that romance is a genre "centered on women, written primarily by women, and consumed mainly by women," and therefore reflects the serious issues which women face as an individual and not as someone related to a man

In *The Love Hypothesis* (Hazelwood, 2021), Olive is harassed by the professor who was going to guide her Cancer Research, showcasing how women's dreams and freedom are often snatched away by men - be it physical or mental. It portrays Olive's dilemma of standing up against the Professor, who was also her love interest's friend. Malory from *Check and Mate* (Hazelwood, 2023) faces countless sexist remarks but Defne, her mentor, shared her experience of facing extreme sexual remarks in Chess, highlighting women's shared experience of harassment by men through their perspective. Jules from *Twisted Hate* (Huang, 2022) faces attempted assault and sexual remarks by her step - father and later, revenge porn by her ex-boyfriend, suggesting the violent issues and conditions of American women. Bridget from *Twisted Games* (Huang, 2021) breaks the assumptions of upper class women not being harassed when despite being a princess, she was harassed at a party and was constantly suppressed with sexist remarks. These stories emphasize, not glamorize, the pervasive nature of harassment—showing that it crosses class and age barriers and is embedded within patriarchal structures. By telling these incidents through the victim's perspectives and emotional reactions rather than an external lens, the narrative refuses to sexualize the experience, rejecting the male gaze entirely (Luther, 2013).

## **D| Sexual Agency and Autonomy**

Romance here is not about conquest but about consent and agency. Stephanie Harzewski (2011), notes in Chick Lit and Post - Feminism that emotional and sexual experiences of heroines are not presented for male pleasure but for female identification and therefore reflects authentic female desire.

Olive from *The Love Hypothesis* (Hazelwood, 2021) chooses to fake-date and later sets clear boundaries. She has control over herself and her sexual life. Similarly, Mallory from *Check and Mate* (Hazelwood, 2023) chooses to get into a relationship with Nolan and have sexual agency with herself. Jules from *Twisted Hate* (Huang, 2022) lives unapologetically with her sex life and is bound by no control of others. She is open about her needs, desires, goals and ambitions. Bridget from *Twisted Games* (Huang, 2021) might be subjected to duties of a Queen, but she claims her freedom to her life and love by fighting the system and changing the rules. These novels reclaim sexuality as a site of power and choice. They are not shown as ‘Virgins to be sacrificed in marriage’ but real individuals having sexual need as human beings where the male gaze might not have portrayed women as “innocent, pure beings” or “wife material” (Harzewski, 2011).

### **E] Power Imbalance in Relationships**

Power dynamics—whether in terms of profession, wealth, or social status—are present but interrogated. Tanya Modleski (1982) in *Loving with a Vengeance* observes how male power suppresses female subjectivity. These stories articulate the power imbalance in relationships. *The Love Hypothesis* (Hazelwood, 2021) explores a potentially controversial professor–PhD student dynamic between Adam and Olive. Although Adam never exploits his position, the perceived difference in authority makes Olive cautious. In *Check and Mate* (Hazelwood, 2023), Nolan is a famous chess champion, while Mallory is a returning player with family burdens. Though Nolan is supportive, Mallory’s initial hesitation reflects how imbalance—even when unintentional—can inhibit trust. In *Twisted Hate* (Huang, 2022), the emotional imbalance between Jules and Josh, arising from their differing tastes and levels of privilege, is gradually resolved as they learn to respect each other’s boundaries. *Twisted Games* (Huang, 2021) portrays a classic power imbalance: Bridget, a royal, and Rhys, her bodyguard. Their love is challenged by political hierarchy and duty, making Bridget’s assertion of equality a radical act. It showcases how male power suppresses female subjectivity but also how female subjectivity tries to rise and challenge the male power. The male gaze romanticizes it but the female gaze interrogates and resolves it (Modleski, 1982).

### **5. Conclusion**

This research examined the female gaze as an evolving feminist lens within the context of contemporary romance fiction. The introduction established the critical gap: although often dismissed, romance novels reveal deep insights into women’s emotional and social realities. Theoretical frameworks such as gynocriticism and post-feminism, supported by scholars like Elaine Showalter and Tania Modleski, informed the study. The textual analysis demonstrated how the female gaze addresses issues like workplace sexism, mental health, trauma, and harassment—prioritizing women’s agency, desire, and healing. The literature review contextualized these findings within ongoing feminist literary discourse. Ultimately, this research bridges two seemingly incongruent spaces: the critical weight of the female gaze and the cultural marginalization of romance fiction. Their convergence creates a subversive, empowering space where women reclaim narrative control. In conclusion, the female gaze in romance fiction is not merely stylistic—it is a vital feminist intervention, asserting the significance of women’s stories and struggles in both literature and life.

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## **“Advancing Gender Equality through Policy Interventions: A Roadmap for Sustainable Development in India”**

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### **Abstract**

*The equality and empowerment of women are crucial for fostering inclusive and sustainable development. In India, where women make up almost half of the population, their education, health, economic involvement, and decision-making authority play a vital role in the country's advancement. Acknowledging this, the Government of India has implemented a variety of policy measures and programs designed to diminish gender inequalities and enhance the role of women in society. Notable initiatives include Beti Bachao Beti Padhao, which focuses on improving education and survival rates for girls, Janani Suraksha Yojana and POSHAN Abhiyaan aimed at maternal and child health, as well as economic empowerment initiatives like MUDRA Yojana, Stand-Up India, and the encouragement of Self-Help Groups (SHGs). Furthermore, legal structures such as the Protection of Women from Domestic Violence Act (2005), the POSH Act (2013), and the reservation of seats for women in Panchayati Raj institutions have established institutional backing for equality and participation.*

*This paper assesses the effectiveness of various interventions by utilizing secondary data sourced from government reports, NITI Aayog, UNDP, World Bank, and academic literature. The analysis reveals that although notable advancements have been achieved—such as improved female literacy rates, enhanced political representation, and a rise in women entrepreneurs there are still implementation gaps, particularly in rural and marginalized areas. Challenges like patriarchal norms, lack of awareness, digital divides, and insufficient monitoring persist, hindering the reach and effectiveness of these policies. The study contends that sustainable development in India is intricately linked to the empowerment and equality of women. It suggests a roadmap that focuses on gender budgeting, improved policy implementation, digital literacy, capacity-building, and stronger collaborations among public, private, and NGO sectors. By closing the gap between policy formulation and grassroots execution, India can expedite its progress towards achieving several Sustainable Development Goals (SDGs), especially Goal 5, which pertains to gender equality.*

### **Introduction**

Gender equality and the empowerment of women are globally acknowledged as crucial factors for sustainable development. The Sustainable Development Goals (SDGs) set by the United Nations, especially Goal 5, clearly highlight the importance of achieving gender equality and empowering all women and girls as a vital prerequisite for fostering inclusive and resilient

societies. Beyond being an issue of social justice, the empowerment of women is intricately connected to economic growth, poverty alleviation, enhanced health outcomes, and sustainable resource management. When women engage equally in education, employment, and decision-making processes, the advantages reach not only their families but also entire communities and the broader national development paths.

India, which is home to nearly one-fifth of the global female population, has made significant progress in promoting women's rights and opportunities. In recent decades, a variety of policy measures have been implemented to advance gender equality across various areas, including education, health, economic empowerment, legal rights, and political engagement. Programs such as Beti Bachao Beti Padhao, Janani Suraksha Yojana, MUDRA Yojana, POSHAN Abhiyaan, and the allocation of seats for women in Panchayati Raj institutions demonstrate the government's dedication to enhancing the status of women in society. Concurrently, legal measures like the Protection of Women from Domestic Violence Act (2005) and the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act (2013) have sought to establish safer and more inclusive environments for women in both private and public domains. Despite these advancements, considerable challenges remain. Women's participation in the labor force in India is still among the lowest in the world, rural women encounter restricted access to healthcare and digital resources, and entrenched patriarchal norms continue to limit women's mobility and choices.

Moreover, numerous policies encounter obstacles in their implementation, with discrepancies between their design and actual delivery diminishing their effectiveness at the grassroots level. These issues emphasize the necessity of thoroughly assessing the efficacy of existing policy interventions and discovering ways to enhance them.

This paper aims to examine the role of policy interventions in promoting gender equality and women's empowerment in India, particularly regarding their contribution to sustainable development. By analyzing significant initiatives in education, health, economy, legal rights, and leadership, the study seeks to illuminate both successes and failures. In doing so, it highlights the urgent need for more integrated, inclusive, and sustainable policy frameworks that transcend superficial measures and tackle structural inequalities.

The importance of this study is rooted in its all-encompassing approach: while a considerable amount of research has concentrated on individual programs or localized effects, fewer investigations have delved into the wider policy ecosystem and its coherence with the SDGs. By embracing a comprehensive viewpoint, this paper frames women's empowerment not merely as a moral or social duty but also as a strategic avenue for sustainable development in India. In conclusion, the research contends that closing the divide between policy creation and successful execution is essential for making women's equality a tangible experience. The strategy outlined in this document promotes more effective gender budgeting, improved digital literacy, community awareness initiatives, and strong collaborations among government, private sector, and civil society organizations. Promoting gender equality through these initiatives will not only empower women but also play a crucial role in India's path towards sustainable development.

### **Objectives of the study**

1. To examine how policy interventions contribute to promoting gender equality and empowering women in India.



2. To analyze the impact of women-centric policies on the attainment of sustainable development goals (SDGs).
3. To identify the gap in current policies and suggest a strategy for enhancing women's involvement in sustainable development.

### **Research Gap**

Despite a wealth of research on women's empowerment, gender equality, and policy measures in India, much of the current literature tends to concentrate on either social factors (like education, health, and representation) or economic elements (such as employment, entrepreneurship, and financial inclusion) separately. Very few studies have thoroughly evaluated how policy interventions across various sectors collectively influence women's empowerment and sustainable development. Furthermore, although India has launched several significant initiatives like Beti Bachao Beti Padhao, Mahila E-Haat, MUDRA Yojana, and local governance reservations, there is a scarcity of academic scrutiny regarding the effectiveness, integration, and long-term viability of these policies in promoting gender equality in accordance with the Sustainable Development Goals (SDGs). This deficiency underscores the necessity for a comprehensive study that assesses policies in an integrated manner and offers guidance for future interventions.

### **Research Problem**

Despite the existence of progressive constitutional provisions and various policy measures, gender inequality continues to be a significant issue in India, particularly regarding education, workforce participation, wage equality, political representation, and access to resources.

Numerous policies encounter obstacles such as ineffective implementation, insufficient awareness, socio-cultural challenges, and lack of proper monitoring systems. Consequently, the empowerment of women remains disjointed, and their potential contributions to sustainable development are not fully realized.

Thus, the primary research question is to thoroughly investigate how effectively policy interventions have promoted women's equality and empowerment in India, while also identifying the gaps that impede their meaningful involvement in sustainable development.

### **Review of Literature**

#### **1. Bridging the Gender Gap in Education**

Policies such as Sarva Shiksha Abhiyan (SSA) and Beti Bachao Beti Padhao (BBBP) have greatly improved female literacy and enrollment rates, particularly in rural areas of India. Educated women are more equipped to engage in economic activities, political decision-making, and social reforms (Tilak, 2015).

#### **2. Economic Empowerment and Employment Generation**

Government initiatives like Stand-Up India and MUDRA Yojana promote women entrepreneurship by offering financial support and credit options. Studies show that when women gain access to resources and capital, they enhance household income and contribute to national GDP, thereby promoting sustainable growth (World Bank, 2020).

### 3. Political Participation and Leadership

The 73rd and 74th Constitutional Amendments, which require 33% reservation for women in Panchayati Raj Institutions, have revolutionized grassroots democracy. Research indicates that women leaders often focus on health, sanitation, and education, which aids in the long-term sustainable development of communities (Chattopadhyay & Duflo, 2004).

### 4. Health and Well-being

Policy measures such as Janani Suraksha Yojana (JSY) and POSHAN Abhiyaan tackle issues related to maternal health, nutrition, and child care. Empowering women in health leads to healthier families and a more productive workforce, both of which are essential for sustainable development (NITI Aayog, 2021).

### 5. Legal and Social Empowerment

Legislations such as The Protection of Women from Domestic Violence Act (2005) and The Sexual Harassment of Women at Workplace Act (2013) offer legal protections. These regulations foster safer environments for women to excel in educational and professional fields, thereby promoting their empowerment (Kishor & Gupta, 2009).

### 6. Technological and Digital Inclusion

Initiatives like Digital India and PM Gramin Digital Saksharta Abhiyan (PMGDISHA) seek to close the digital gap. Research indicates that enhancing digital literacy among women increases their access to information, financial services, and entrepreneurial ventures (OECD, 2019).

### 7. Environmental and Sustainability Roles

Women play a crucial role in environmental conservation initiatives such as the National Mission for Sustainable Agriculture. Empowering women in sustainable practices (like organic farming, water management, and the adoption of renewable energy) contributes to community resilience and sustainable development (Agarwal, 2010).

## **Research Methodology**

This research utilizes a descriptive and analytical research framework, relying solely on secondary data sources. The data has been gathered from government reports, policy documents, publications from the Ministry of Women and Child Development, NITI Aayog, and national statistical surveys, along with contributions from international organizations such as UN Women, UNESCO, UNDP, the World Bank, and the International Labour Organization. Furthermore, pertinent peer-reviewed journals, academic texts, and reputable news articles have been examined to enhance the analysis. The study employs content analysis and thematic analysis to investigate patterns, challenges, and policy measures related to women's empowerment, gender equality, and sustainable development. While the geographical focus of the research is confined to India, selective global examples have been included to offer a comparative viewpoint and underscore best practices. This methodological approach allows the study to critically assess current interventions and pinpoint areas that necessitate additional policy focus.

## **Limitations of the Study**

1. Secondary Data Dependence – This research mainly depends on secondary data sources, including government reports, policy documents, and existing studies. As a



result, it might not completely reflect the real-life situations or experiences of women at the grassroots level.

2. **Policy Focused Scope** – The focus of this paper is on policy interventions and their effects on women's equality and empowerment. Other significant aspects, such as cultural attitudes, family dynamics, or organizational practices, fall outside the purview of this research.
3. **Geographical Generalization** – Although the discussion of policies occurs at a national level, the effects of these interventions can differ across various states and regions in India, which this paper does not analyze in depth.
4. **Time Constraint** – Policies are continuously evolving, with new initiatives being introduced. The conclusions drawn in this paper are based on the situation as of the writing date and may not encompass the most recent interventions.
5. **Measurement Challenges** – The concepts of empowerment and equality are multi-faceted. Quantitatively assessing their advancement is intricate, and this study may depend on broad indicators instead of specific empirical data.

### **Findings of the Study**

1. **Policy Interventions Have Enhanced Women's Socio-Economic Status, Yet Progress Remains Uneven**

Over the past twenty years, India has experienced notable policy initiatives such as the Beti Bachao Beti Padhao campaign, the National Policy for Women, the Pradhan Mantri Ujjwala Yojana, and the Maternity Benefit (Amendment) Act of 2017. These initiatives have led to advancements in female literacy, health outcomes, and workplace safety. Nevertheless, the execution has been inconsistent, with rural and marginalized communities reaping fewer benefits compared to urban areas.

2. **Educational Policies Have Boosted Female Enrolment, But Quality and Continuity Are Issues**

Female literacy has consistently increased, and the gender gap in primary education enrolment has significantly decreased. Initiatives like the Sarva Shiksha Abhiyan and the RTE Act have facilitated access, yet dropout rates among adolescent girls remain high due to factors such as early marriage, financial limitations, and the absence of gender-sensitive infrastructure in rural educational institutions. Although enrollment in higher education for women has improved, participation in STEM fields continues to be restricted, highlighting persistent stereotypes.

3. **Women's Economic Empowerment Is Advancing but Confronts Structural Challenges**

Programs such as Mudra Yojana, Stand-Up India, and women-focused self-help group (SHG) initiatives have enhanced access to financing and entrepreneurial prospects. Numerous women entrepreneurs have emerged within the MSME sector, aiding in job creation and stimulating local economic development. Nevertheless, obstacles like insufficient collateral, restricted digital skills, lack of mentorship, and societal limitations continue to hinder widespread economic engagement. The gender pay disparity and underrepresentation in leadership positions underscore ongoing inequalities in the workforce.

#### 4. Political Empowerment Has Enhanced Through Quota Policies

The 73rd and 74th Constitutional Amendments, which require one-third reservation for women in Panchayati Raj Institutions, have markedly boosted women's representation in local governance. However, issues such as proxy leadership (where male relatives wield authority on behalf of elected women) and insufficient capacity-building efforts restrict the true effectiveness of these initiatives.

#### 5. Health Policies Have Improved Maternal and Child Welfare but Fall Short in Addressing Women's Comprehensive Health

Initiatives like Janani Suraksha Yojana and POSHAN Abhiyan have successfully decreased maternal mortality rates and enhanced nutritional standards. However, issues such as mental health, reproductive rights, and access to quality healthcare in rural areas continue to be insufficiently prioritized. Many women still encounter social stigma when seeking reproductive health services.

#### 6. Ongoing Social and Cultural Obstacles Restrict Policy Effectiveness

In spite of progressive policies, entrenched patriarchy, gender-based violence, and restrictive cultural practices persist in limiting women's autonomy. The enforcement of laws against domestic violence, workplace harassment, and child marriage is notably weak due to a lack of awareness, poor enforcement, and societal pushback.

#### 7. Contribution to Sustainable Development Goals (SDGs) Is Clear but Requires Enhancement

Policies aimed at empowering women are directly aligned with SDG 5 (Gender Equality) and indirectly bolster other SDGs related to education, health, economic development, and poverty alleviation. Nevertheless, India's advancement towards SDG 5 has been sluggish in comparison to other SDGs. The disparity between policy development and practical implementation is a significant obstacle.

### **Discussion**

The results indicate that policy measures in India have effectively established a framework aimed at fostering gender equality and empowering women. Programs like Beti Bachao Beti Padhao, Stand Up India, Digital India, and the Skill India Mission have improved access to education, boosted financial inclusion, and promoted women's entrepreneurship. These initiatives align with the Sustainable Development Goals (SDGs), especially SDG 5 (Gender Equality) and SDG 4 (Quality Education).

Nevertheless, despite notable advancements, a significant implementation gap persists as a major obstacle. Patriarchal values, a lack of awareness regarding available schemes, bureaucratic hurdles, and disparities between rural and urban areas diminish the impact of numerous programs. Furthermore, although India possesses robust legislative frameworks (such as local governance reservations and maternity benefit laws), the conversion of these policies into tangible empowerment results is often inconsistent.

Additionally, it is important to note that empowerment encompasses multiple dimensions education, health, safety, financial autonomy, and political engagement are interconnected. Existing policies frequently concentrate on a single aspect, neglecting the complex challenges women encounter. Therefore, for India to realize sustainable development, it is essential for

policies to evolve from mere symbolic actions to transformative reforms at both systemic and grassroots levels.

### **Suggestions/ Recommendations**

#### **1. Strengthen Implementation Mechanisms**

- Enhance monitoring and accountability frameworks for policies focused on women.
- Establish transparent reporting systems at both state and district levels.

#### **2. Promote Grassroots Awareness**

- Initiate comprehensive awareness campaigns in rural and marginalized communities regarding available government schemes.
- Collaborate with NGOs and women's self-help groups to extend outreach.

#### **3. Education and Skill Development**

- Incorporate STEM education and digital literacy for women at both school and college levels.
- Connect vocational training directly to job markets to bridge the education-employment gap.

#### **4. Economic Empowerment**

- Broaden access to microfinance, credit facilities, and mentorship programs for women entrepreneurs.
- Stimulate corporate involvement through gender-sensitive CSR initiatives.

#### **5. Social and Cultural Reforms**

- Tackle entrenched gender biases through educational curricula, media, and community discussions.
- Promote men's involvement in gender equality efforts to encourage shared responsibility.

#### **6. Technology as an Enabler**

- Utilize digital platforms for financial inclusion, online education, healthcare services, and grievance redressal systems.
- Employ AI and big data to more effectively monitor women's development indicators.

#### **7. Policy Integration with SDGs**

- Ensure that all policies related to women are aligned with India's SDG roadmap, guaranteeing measurable contributions to sustainable development.

### **Conclusion**

Women's empowerment transcends being just a policy agenda; it is a crucial national necessity for sustainable development. India, characterized by its rich cultural, social, and economic diversity, has launched numerous initiatives aimed at fostering gender equality, increasing women's involvement in the workforce, and creating opportunities for leadership and

entrepreneurship. Although these policies have established a groundwork for advancement, their effects are still inconsistent and fragmented, hindered by structural obstacles, gaps in implementation, and socio-cultural issues.

The research indicates that while governmental policies have sparked positive progress, true empowerment cannot be realized through standalone initiatives. It demands a comprehensive and cohesive strategy, where education, healthcare, financial autonomy, safety, and political engagement converge to effect genuine transformation. Furthermore, for empowerment to be enduring, it must transcend mere token gestures to reshape attitudes, dismantle patriarchal systems, and guarantee equal opportunities across all societal levels.

Consequently, India's path towards women's empowerment and sustainable development should be steered by robust political commitment, inclusive engagement, and creative solutions. Empowered women are not just recipients of development; they are vital contributors to national progress. When women are empowered, families, communities, and the nation flourish rendering women's empowerment both a means and an objective of sustainable development.

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## “Exploring Disparities in Female and Male Sterilization as Family Planning Method in India: A Study Based on the NFHS Data -5”

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### **Abstract**

*In India, the government has adopted a cafeteria approach in its family planning programme. Several methods are promoted by health workers, one of them being sterilization. The study attempts to assess the prevalence of sterilization, determine the proportion of individuals who have undergone sterilization stratified by gender, and explore gender and geographical variations in its use. The study uses data from the National Family Health Survey (NFHS) 5 in addition to other secondary data sources. Excel and SPSS have been used to analyse the data. ANOVA and the paired t test have been used to test the constructed hypothesis. Study findings reveal that female sterilization is the predominant method, with significant variations across states and between rural and urban areas. Male sterilization rates are declining, raising concerns about gender equity in family planning. The study reveals that the difference between female and male sterilizations is more pronounced in rural than in urban areas. The study concludes that the predominance of female sterilization is a result of various economic, socio-cultural, and healthcare factors. Understanding these nuances is crucial for effective family planning policies. The study calls for policy changes to address the gender gap in sterilization, promote male sterilization and emphasizes the need for achieving gender equality in family planning in line with the UNDP's sustainable development goals.*

**Keywords:** Family- Planning, Sterilization, Gender, Female, Rural, Urban, NFHS

### **Introduction**

India has emerged as the single largest populated country in the world. According to UN estimates, India, with a population of 1,425,775,850 at the end of April 2023 has surpassed China and is home to one-sixth of the world's population. While economists can deliberate on the demographic dividend, a growing population in absolute numbers poses a huge burden on the country's resources and a challenge to the laudable objective of achieving a 5 trillion economy by 2025. To quote Dr. M.S. Swaminathan, “If our Population Policy goes wrong, nothing else will go right.” (Bishno Charan Patro:pp 13)

Over the years, concerted efforts have been implemented by the governments both at the state and central level to address the issue of burgeoning population. Budgetary allocations towards family planning with a view of controlling the family size have been a part of the population control programme. A cafeteria approach with six modern contraceptive methods is offered by the Indian family planning programme to delay, space, and limit births <sup>1</sup>. Among these



methods, sterilization is the most used. R.A. Gopalswami, a modern Indian demographic scholar, in his report suggested mass sterilization to be the best possible method for population control because it required only a minor surgery, needed no hospitalization or follow-up, and used local anaesthesia<sup>2</sup>. The use of mass sterilization in India as a birth control measure got mired in political controversy with several articles suggesting forcible sterilizations during the dark period of India's history - the Emergency. Sterilization emerged as the main strategy for family planning during the period of the sixth five-year plan. What made mass sterilization during the Emergency unique was the aggressiveness with which it was enforced. None of the previous family planning programmes were even close to the numbers, reach, and magnitude achieved by Emergency-era mass sterilization programs<sup>2</sup>. The Indian family planning programme has now transitioned from being vertical, target-oriented, and clinic-based to a supposedly target-free, choice-based programme that champions reproductive rights. However, despite contraceptive choices being offered and voluntary adoption encouraged, there is a heavy reliance on female sterilisation<sup>3</sup>, which accounts for nearly 67.07% (15-49 years) or two thirds of various modern methods of birth control used. A study conducted in New Delhi on male involvement in family planning noted that the level of knowledge of vasectomy was low as was the desire to get a vasectomy done by men<sup>4</sup>. In a family environment dominated by men, the female gender tends to lose its voice in the decision-making process. Men tend to be the key decision makers on all aspects of reproduction, family formation and health seeking behavior<sup>5</sup>. In another study it was observed that men did not consider male sterilization or 'purush nasbandi' as a feasible option<sup>6</sup>. Everling et al (2021) in their India based study found that 71% of the women were using modern contraception methods of which most (76.1%) were in the form of female sterilization<sup>7</sup>.

This paper addresses the issue of sterilization as a family birth control method and the gender discrepancies arising thereof. One of the Sustainable Development Goals is ensuring gender parity. An analysis of data from the NFHS indicates the gender anomaly in terms of male-female sterilizations. The paper relies on the NFHS data to arrive at conclusive findings.

The paper looks at the progress of sterilization from a gender perspective.

### **Research Objectives of the study**

RO 1: To assess the prevalence of sterilization as a family planning method.

RO 2: To assess the prevalence of female sterilization as a method of family planning and compare it with the prevalence of male sterilization.

RO 3: To examine geographical variations in female sterilization as a method of family size control, with particular attention to urban-rural differences and state-wise disparities

### **Methodology**

The present study is based on the data of the fifth round of the Indian National Health and Family Survey conducted in 2019-2020. The NFHS is a nationally representative, large scale, cross-sectional survey. The primary objective of the NFHS is to provide national and state - wise data on fertility, mortality, and family planning<sup>8</sup>. State wise data has been taken into consideration to arrive at conclusions. SPSS and excel have been used to analyze the data. The t test has been employed to test variations in use of sterilization as a method of family planning in rural and urban areas as also in respect of males and females. ANOVA has been used to analyze variations in the utilization of sterilization as a family planning method across diverse



demographic strata, including rural and urban areas, as well States. Tables have been used to present the data findings. The NFHS Report has reported data for 22 States and 3 Union Territories. Data from earlier NFHS has also been relied upon. Furthermore, we have drawn upon previous studies within the same thematic framework to augment the depth of our conclusions.

## Findings and Discussion

### Prevalence of sterilization as a family planning measure

Growing population is a cause of concern for policy makers as it encompasses a burden on the country's resources and leads to a host of problems such as inequality, poverty, and unemployment. Measures to control population size therefore assumes paramount importance. The government of India has been adopting a cafeteria approach <sup>9</sup> in its family planning programme. A variety of family planning measures are advocated to limit family size with sterilization being one of them. Financial incentives, health concerns, the need for a small family, asymmetric information on different methods of family planning and religious considerations are factors determining the adoption of family planning methods <sup>10</sup>. Family planning service providers may also tend to promote methods linked with higher incentives. While the data available points out to predominance of female sterilization, Y. Choi et al (2019) opine that female sterilization statistics could be higher in India as there is a possibility of under reporting of female sterilization particularly in respect of women who belong to a lower wealth quartile or the general caste were less likely to report sterilization <sup>11</sup>. Sterilization also causes a wide range of emotions among women who undergo the procedure, one such emotion being regret. Sterilization regret is also dependent on the age at which the procedure is done. A study <sup>12</sup> indicates that women who underwent sterilization at age 30 and above reported less regret compared to women who were sterilized at the age of 25 and below. Likewise, women who had only daughters reported higher level of regret compared to women who had sons. Whereas women who had both sons and daughters in the family expressed least sterilization regret. Over the years, adoption of family planning methods has shown a tangible increase across states. Kulkarni N, Shaikh RB (2024) report in their study <sup>13</sup> that adoption of family planning in Karnataka has increased from 58.1% (NFHS 4) to 68.7% reporting further an increase in the preference for contemporary contraceptives. They suggest Karnataka's experience as a blueprint for achieving gender equality and women empowerment.

**Table 1:** State, Gender and Location wise details of Sterilization (NFHS-5)

| State/Union Territories | Female Sterilization |       | Male Sterilization |       |
|-------------------------|----------------------|-------|--------------------|-------|
|                         | Urban                | Rural | Urban              | Rural |
| Andhra Pradesh          | 68.3                 | 70.2  | 0.6                | 0.4   |
| Assam                   | 9.3                  | 8.9   | 0.1                | 0.1   |
| Bihar                   | 31.8                 | 35.3  | 0.2                | 0.1   |
| Goa                     | 33.2                 | 24.9  | 0                  | 0     |
| Gujarat                 | 29.1                 | 40.2  | 2.5                | 3.5   |

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|                             |      |      |     |     |
|-----------------------------|------|------|-----|-----|
| Himachal Pradesh            | 21.7 | 40.2 | 2.5 | 3.5 |
| Karnataka                   | 55.2 | 58.9 | 0   | 0   |
| Kerela                      | 43.6 | 49.4 | 0   | 0.1 |
| Maharashtra                 | 44   | 53.3 | 0.1 | 0.6 |
| Meghalaya                   | 7.1  | 5.2  | 0   | 0   |
| Manipur                     | 4.4  | 3.2  | 0   | 0.1 |
| Mizoram                     | 13.7 | 12.3 | 0   | 0   |
| Nagaland                    | 13.6 | 14.8 | 0   | 0   |
| Sikkim                      | 14.3 | 14.6 | 0.4 | 2.5 |
| Telangana                   | 61.3 | 62.2 | 1.4 | 2.3 |
| Tripura                     | 14.2 | 9.1  | 0   | 0   |
| West Bengal                 | 26.8 | 30.5 | 0.1 | 0.1 |
| Arunachal Pradesh           | 15.7 | 18.7 | 0   | 0   |
| Chattisgarh                 | 47.3 | 47.6 | 0.4 | 0.9 |
| Haryana                     | 24.1 | 36.3 | 0.7 | 1.1 |
| Jharkhand                   | 37.3 | 37.4 | 0.4 | 0.2 |
| Madhya Pradesh              | 41.5 | 51.7 | 0.8 | 0.7 |
| Odisha                      | 24.4 | 28.8 | 0.2 | 0.3 |
| Punjab                      | 18   | 25.6 | 0.5 | 0.4 |
| Rajasthan                   | 35.5 | 44.5 | 0.2 | 0.3 |
| Tamil Nadhu                 | 55.6 | 59.9 | 0.1 | 0.1 |
| Uttar Pradesh               | 13.3 | 18   | 0.1 | 0.1 |
| Uttarakhand                 | 17.8 | 29.8 | 0.2 | 0.9 |
| Chandigarh                  | 19   | NA   | 0.3 | NA  |
| Delhi                       | 18   | 18.6 | 0.2 | 0.5 |
| Puducherry                  | 51.7 | 57.5 | 0.4 | 0   |
| Andaman and Nicobar Islands | 31   | 44.6 | 0   | 0.3 |
| Dadra Nagar Haveli          | 30.9 | 52.4 | 0   | 0.3 |
| Jammu and Kashmir           | 21.6 | 20.9 | 0.4 | 0.3 |
| Lakshadweep                 | 21.4 | 18.1 | 0   | 0   |

|        |      |      |     |     |
|--------|------|------|-----|-----|
| Ladakh | 16.6 | 16.8 | 0.3 | 0.4 |
|--------|------|------|-----|-----|

Source: NFHS-5

NFHS 5 data indicates that sterilization is predominantly women centric both in urban and rural India. Table 1 sheds light on the differences in female sterilization rates between urban and rural areas within each state. While Manipur has the lowest rates in all categories, Andhra Pradesh is notable for having the highest rates in both urban and rural areas. Numerous factors, such as cultural norms, healthcare availability, and educational opportunities, might impact the disparities between urban and rural areas. It is also noted that there is relatively less adoption of sterilization both among males and females in the North East States of the Country. There is a decline in the share of male usage of contraceptives as also an increase in female sterilization. Moreover, the disproportionate burden on women runs contrary to the National Health Policy which aims at increasing the prevalence of vasectomy<sup>14</sup>.

### Male-female sterilization: gender and location-based stratification

The NFHS data indicates large difference in terms of male and female sterilization. Family planning services in India are predominantly women-centric<sup>14</sup>. According to the NFHS-5 data, male sterilization/vasectomy accounts for just 0.3% of the total sterilisations<sup>1</sup>. The National Health Policy 2017 aims at increasing male sterilizations to 30% or more<sup>15</sup>. This seems to be a difficult goal to achieve given the continues decline in male sterilizations.

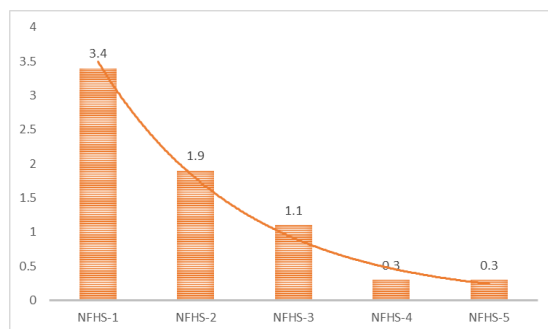


**Figure. 1.** Trends in Male Sterilizations

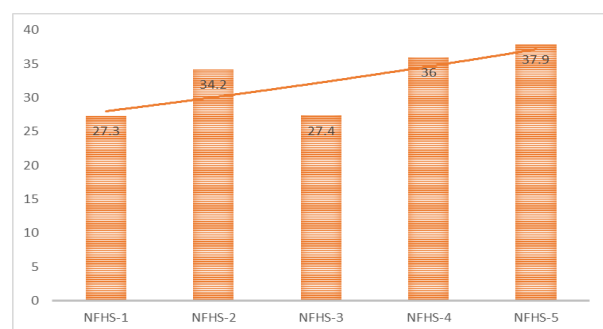


**Figure. 2.** Trends in Female Sterilizations

Low percentage of men opting for sterilization are attributed to several factors- the unavailability of quality vasectomy services at the health facilities<sup>14</sup>, the perception among males that contraception is a woman's problem and men do not have to worry about it<sup>16</sup>, failure of vasectomy, lack of sufficient information and misinformation about vasectomy<sup>3, 4, 10, 17</sup> belief among men that male sterilization is not a feasible option (6), social, cultural and economic reasons, deeply entrenched societal norms, peer pressure; apprehension about the consequences of male sterilisation<sup>3, 6</sup> notion of loss of manhood and masculinity, availability of simpler, less expensive and out-patient procedures for female sterilization<sup>3, 17</sup>, embarrassment due to failure of vasectomy, sterilization will need men to take rest which is not possible as they are the breadwinners, fear of impotency<sup>5</sup>, desire on the part of women themselves to undergo sterilization<sup>5</sup>, desire for a male child<sup>17</sup>. Several other reasons are also cited for male hesitancy to sterilization - Easier and less complicated method like laparoscopy is available for women sterilization, so men see no reason why they should undergo a more 'risky' operation. Studies aimed at exploring the awareness levels and perspectives of males towards family planning reveal that the male respondent's knowledge of various family planning methods like emergency contraceptives and no-scalpel vasectomy was limited as was

their desire to undergo vasectomy. Furthermore, decision regarding number of children and reproductive health is exclusively that of the husband <sup>6</sup> an affirmation of a patriarchal system that dictates the decision-making process in the Indian households. Arundhati Char et al (2009) point out that men viewed '*family planning*' synonymously with '*Female sterilization*'. The study also indicated that men were the sole decision makers in respect of reproductive health and 79% of the men interviewed wanted their wives to be sterilized.

**Table 2: Male-Female Urban-Rural Sterilization Statistics**

|                | Percentage of Female Sterilization in Urban Areas | Percentage of Female Sterilization in Rural Areas | Percentage of Male Sterilization in Urban Areas | Percentage of Male Sterilization in Rural Areas |
|----------------|---------------------------------------------------|---------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| Mean           | 28.675                                            | 32.233                                            | .364                                            | .558                                            |
| N              | 36                                                | 36                                                | 36                                              | 36                                              |
| Std. Deviation | 16.2185                                           | 19.0178                                           | .6015                                           | .9225                                           |

An analysis of the location wise prevalence of sterilization indicates that irrespective of gender, sterilization is more pronounced in rural than in urban areas. The excessive reliance on female sterilization is not unique to India; globally too female sterilization is one of the most commonly used method <sup>18</sup>.

### Gender and Geographical Variations in use of Sterilization

To explore the gender and geographical variations in use of sterilization across India, the researchers have leveraged comprehensive rural and urban sterilization data from the NFHS 5 to uncover insightful patterns of usage. Hypothesis have been framed and ANOVA and the paired t test have been used to analyse the data, test the hypothesis, and arrive at conclusive findings.

### Hypothesis Testing

#### Hypothesis I

H<sub>0</sub>: There is no significant difference in female sterilization across states and union territories in India.

H<sub>1</sub>: There is significant difference in female sterilization rates across different states and union territories in India.

#### Hypothesis II

H<sub>0</sub>: There is no significant difference in female sterilization in urban and rural areas in India.

H<sub>1</sub>: Female sterilization rates differ significantly between urban and rural areas in India.

The researchers have used ANOVA to test the above two hypothesis.

### Table No. 3

ANOVA Variations in female sterilization between rural and urban areas across states and Union Territories

#### ANOVA

| <i>Source of Variation</i> | <i>SS</i> | <i>df</i> | <i>MS</i> | <i>F</i> | <i>P-value</i> | <i>F crit</i> |
|----------------------------|-----------|-----------|-----------|----------|----------------|---------------|
|                            | 20897.2   |           | 597.064   | 21.5911  |                |               |
| States                     | 6         | 35        | 7         | 2        | 2.2999         | 1.75714       |
| Female Sterilization       | 227.911   |           | 227.911   | 8.24175  | 0.00690        | 4.12133       |
| Rural-Urban Areas          | 3         | 1         | 3         | 3        | 3              | 8             |
|                            | 967.863   |           | 27.6532   |          |                |               |
| Error                      | 8         | 35        | 5         |          |                |               |
|                            | 22093.0   |           |           |          |                |               |
| Total                      | 4         | 71        |           |          |                |               |

#### Variation in female sterilizations across states

The variation in female sterilization rates across states is statistically significant, as indicated by the F-statistic (21.59) and the associated P-value (2.29), which seems unusual; it should be less than 0.05 for statistical significance. This suggests that there are differences in female sterilization rates among the states.

#### Variation in female sterilization in rural-urban areas

There is a statistically significant difference in female sterilization rates between rural and urban areas, as indicated by the F-statistic (8.24) and the P-value (0.0006). This suggests that the rural-urban distinction plays a role in determining the rates of female sterilization.

Hence, the analysis suggests that there are significant differences in female sterilization rates across states and between rural and urban areas. The state-level differences are more prominent, as indicated by the higher F-statistic and larger associated MS. The rural-urban distinction also plays a statistically significant role in explaining the variation in female sterilization rates.

***The null hypothesis I and II are rejected.***

#### Hypothesis III

H<sub>0</sub>: There are no significant differences in female and male sterilization in urban and rural areas in India.

H<sub>1</sub>: Female and male sterilization rates differ significantly between urban and rural areas in India.

The Paired t test has been used to test the hypothesis V.

**Table 4:** Paired Samples Test

|        |                              | Paired Differences |         |                 | 95% Confidence Interval of the Difference |         |  | t      | df | Sig. (2-tailed) |
|--------|------------------------------|--------------------|---------|-----------------|-------------------------------------------|---------|--|--------|----|-----------------|
|        |                              | Mean               | SD      | Std. Error Mean | Lower                                     | Upper   |  |        |    |                 |
| Pair 1 | % Urban Female               |                    |         |                 |                                           |         |  |        |    |                 |
| Pair 2 | Sterilization - % Urban Male | 28.3111            | 16.1287 | 2.6881          | 22.8539                                   | 33.7683 |  | 10.532 | 35 | .000            |
|        | Sterilization                |                    |         |                 |                                           |         |  |        |    |                 |
|        | % Rural Female               |                    |         |                 |                                           |         |  |        |    |                 |
|        | Sterilization - % Rural Male | 31.6750            | 18.8433 | 3.1405          | 25.2994                                   | 38.0506 |  | 10.086 | 35 | .000            |
|        | Sterilization                |                    |         |                 |                                           |         |  |        |    |                 |

A paired t test was carried out to determine the extent of variation in female and male sterilizations in rural and urban areas in India. It is observed that while the mean difference between female and male sterilization is significant in both rural and urban areas, the difference is more prominent in rural (MD= 31.67) than in urban areas (Mean Difference = 28.31). This can be attributed to a change in mindset of men in urban areas and a greater acceptance of sterilization by men in urban areas relative to rural areas in the country. The two-tailed *p*-value is 0.000 which is less than the 5 % level of significance in both cases, indicating that there is a significant difference between female and male sterilizations in both rural and urban areas in the country. Gender distinction is a crucial factor in explaining the variation in sterilization rates in both urban and rural areas.

#### **Female-Male sterilizations: Global scenario**

Evidence suggests that both female and male sterilization has decreased globally. A 2019 Report of the UN on contraceptive use by method<sup>19</sup>, suggests that 219 million out of the 1.9 billion women of reproductive age have resorted to sterilization. The Report further points out that the prevalence of female sterilisation worldwide has declined from 13.7 per cent in 1994 to 11.5 per cent in 2019. Permanent and long-acting methods, such as female and male sterilisation, IUD and implant are more common in Asia and in Latin America and the Caribbean compared to other regions. Central and Southern Asia is the only region where the prevalence of female sterilisation has increased from 17.0 per cent in 1994 to 21.8 per cent in 2019. On the other hand, the global prevalence of male sterilisation has recorded a decline from 3.0 to 0.8 per cent during that same period. The number of females world-wide using sterilization as a method to permanently control the size of their families has grown from 195 million in 1994 to 219 million in 2019. Female sterilisation has the highest prevalence in the Dominican Republic (30.6 per cent) and India (29.0 per cent). In the UK, while female sterilization declined by 31% in the last decade, male sterilization showed a decline of 50% during the same period<sup>20</sup>.

Number of women of reproductive age (15-49 years) using various contraceptive methods, world, 2020  
(millions and percentage)

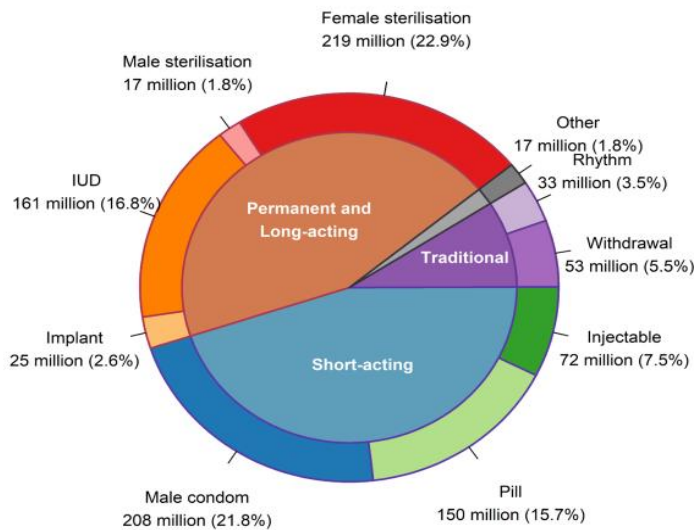


**Figure. 3.** Usage of Family Planning Methods: Global Scenario

**Source:** Department of Economic and Social Affairs, Population Division, United Nations (2022)

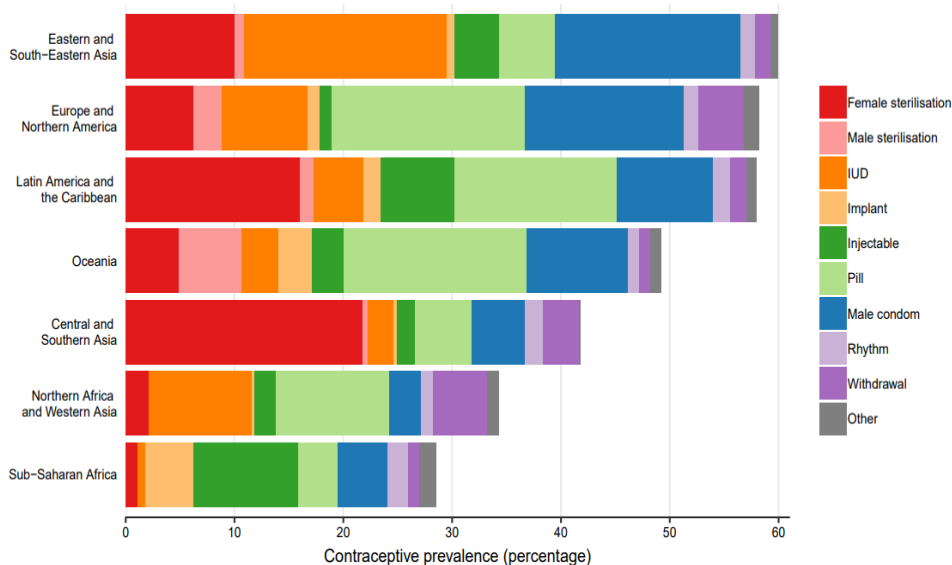


**Figure. 4:** Region Wise Contraceptive Methods used

**Source:** Department of Economic and Social Affairs, Population Division, United Nations (2022)

Analysing the 2019 data on contraceptive prevalence, it's evident that sterilization as a family planning tool varies across regions. In Eastern and South-Eastern Asia, and Central and Southern Asia, sterilization, particularly female, is a dominant method, likely influenced by historical family planning programs. Latin America and the Caribbean also show a high prevalence of female sterilization. In contrast, Europe and Northern America, and Oceania show lower sterilization rates, possibly due to preference for other methods like IUDs and pills. Northern Africa and Western Asia, and Sub-Saharan Africa have the lowest sterilization rates,



potentially due to cultural beliefs or limited healthcare access. The reasons for the diverse contraceptive landscapes across regions need further and more conclusive research.

It is evident from the analysis that wide gender differentials exist in terms of male-female sterilization not just in India but across the globe.

It can be inferred from the data analysis that:

- (1) The family planning programme in India is women -centric.
- (2) While female sterilization is the predominantly employed method of family planning in India, there are significant variations in female sterilization across states with maximum female sterilizations recorded in Andhra Pradesh while the prevalence of female sterilization in the north east states of the country is relatively minimal.
- (3) The difference in female sterilization rates in rural and urban areas is statistically significant with more sterilizations being performed on women in rural areas in comparison to urban areas.

### **Conclusion and Recommendations**

The predominance of female sterilization in India mirrors a complex interplay of various economic, socio-cultural, and healthcare factors. It is imperative to empower women so that they can make informed choices, challenge gender norms, and secure a better access to reproductive healthcare. A more holistic approach and policy changes are needed to address the large gap in male and female sterilization. More awareness needs to be created about sterilization and vasectomy among the male population to increase willingness and desire among men to go in for this method of family planning. Monetary compensation needs to be enhanced to promote male sterilization in the country. Programmes and policies targeting men need to be implemented to promote vasectomy. The skewed gender preference in the case of sterilization with the burden being cast on the woman to undergo surgery to permanently limit the family size also runs contrary to the UNDP sustainable development goal of promoting gender equality. To summarize, addressing these disparities requires targeted interventions and a renewed focus on male-based contraceptive methods. Achieving gender equality in family planning is a critical goal and understanding the trends and variations detailed in this paper are important for policy makers to make informed policy decisions.

### **Abbreviations:**

NFHS: National Family Health Survey;

UNDP: United Nations Development Programme.

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## “Empowering Women for a Sustainable Future: The Role of Education in Economic Development”

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### ***Abstract***

*This paper explores the profound connection between women's education and sustainable economic development. It examines how empowering women through education can transform societies by fostering economic growth, reducing poverty, and promoting gender equality. By analyzing global trends, case studies, and policy recommendations, this paper aims to highlight the crucial role of education in unlocking women's potential and achieving long-term, inclusive development.*

**Keywords:** Women Empowerment, Gender Equality, Women Education and Sustainable Development

### **I. Introduction**

Women's education is often referred to as a key driver of economic development and social change. Over the past few decades, there has been significant progress in increasing access to education for women globally, but challenges persist, particularly in developing regions. Empowering women through education is not only a fundamental human right but also a strategic tool for achieving sustainable development.

Indian women are being treated as goddess but their present situation is very poor in all the ways. They are suffering with problems since their birth. Tradition and customs are also against to women. Many NGOs and government are trying to uplift their lives but these efforts are not sufficient. Education is key barrier in their growth and empowerment. (Ojha, 2016) Education may act as a vector to awareness, equity and equality for girls and women in their transformative process of empowerment and sustainable development of a country. (Saba & Almas, 2018) Educated Women play an important role in a country's development. Education is one of the important weapons through which women's empowerment can be made. Women's education is needed for society's development. It is the need through which we can reduce inequality, improve family status and reduce poverty in society. (Miglani & Kaur, 2023)

This paper attempt to explore the role of education in women empowerment to achieve sustainable economic development. It examines how empowering women through education can transform societies by fostering economic growth, reducing poverty, and promoting gender

equality. It aims to highlight the crucial role of education in unlocking women's potential and achieving long-term, inclusive development.

## **II. The Economic Impact of Educating Women**

Educational attainment acts as a powerful means to unlock economic potential, particularly for women proving immense economic ambiguity. Education develops women's abilities to engage in the economy, generate income and make better choices for their family and their community. Educating women has a significant positive economic impact, fostering overall economic growth, poverty reduction, increased household income, and improved health outcomes. Educated women contribute to higher GDP, create more businesses, and increase productivity.

### **i) Creating an Educated Workforce:**

Education directly increases women's employability through skill development, education levels employability thresholds. Primary education, secondary education, and then higher education and/or vocational training provide women's education with general and specific skills for employability, and experiences specializing even more in health, engineering, or IT depend on their education progression. Empowering women to improve their skills and life skills for women so that they can be empowered and able to take advantage of its potential. It is found that the ability to obtain the educational skills were able to make their opportunities for entrepreneurship in improving their quality of life and affects the independence of women at the level of socioeconomic better, through empowerment-based women's entrepreneurship can play a role in public life, especially to help improve the status and needs of the family. (Karwati, 2017)

### **ii) Increasing Financial Independence:**

Women with education are more likely to have well-paying jobs, for themselves and their family use as resources. This independence will provide women's employability success they are more likely to be in control of their lives, less dependent, better family, lifestyle improvement etc. Education is a pivotal tool for a woman's financial independence. It equips them with the necessary knowledge and skills to navigate the modern workforce and economy. An educated woman has better access to higher-paying jobs and professional career paths, which directly translates into a stable and increased income.

### **iii) Supporting Entrepreneurship and Job Generation:**

Education promotes entrepreneurship and leads women to create their own businesses. Starting a new venture creates new jobs and contributes to the economy. While barriers exist, like access to financing, education in business management or financial literacy allows women to address those barriers. Women's entrepreneurship can be a catalyst for economic growth at the local, community level, particularly in rural settings. Vocational education is a significant factor in improving the economic empowerment of rural women. (Ebrahimi et al., 2022)

### **iv) Wider Impacts on Society:**

The economic empowerment of women through education has much wider, positive, ramifications for families and communities. Educated women tend to invest more in their children's education and health and enhance the positive cycles of development. Beyond

economic engagement, educated women are more likely to engage in community activities, enabling additionally bonding and increases in civic participation and social capital.

v) Reducing Gender Inequities:

Education assists in breaking down entrenched gender inequities that have blocked opportunities for women to achieve economic empowerment. Access to education expands opportunities, narrows the gender wage gap, and increases women's participation in leadership. Research supports that achieving gender equity in education leads to increased economic equality. Additionally, educated women are more likely to stand up for their rights, which includes actively addressing policies that discriminate against them.

vi) Improved Health and Productivity:

Education provides women with better health outcomes, and subsequently their health also improves a country's economic productivity. Educated women are more empowered to make informed decisions about their health care, family planning, and nutrition. Healthier women can stay in the workforce longer which is essential for economic development. Research on sport, gender, and development indicates that sport can benefit girls and women by 1) Enhancing health and well-being 2) Fostering self-esteem and empowerment 3) Facilitating social inclusion and integration and 4) Providing opportunities for leadership and achievement. By involving families, community leaders, and boys and men in gender education, changes to gender norms can benefit men and women alike. (Kaur, 2017) ICTs can play an important role in empowering rural women. ICTs have become a strong ally in strengthening individuals' healthy lifestyle, taking into account nutrition intake and physical activity levels. Nutrition applications provide the means for automatic dietary intake and energy expenditure measurements as well as personalized counselling and educational services. Therefore, strengthening the ICT initiatives can go a long way in empowering rural women. (Sarkar & Mahra, 2015)

vii) Sustained National Growth :

The impact of women's educational attainment on economic growth extends beyond individual growth; it impacts national growth. To achieve the goals of sustainable development, the concept of women entrepreneurship gains prominence where men have always been dominating the business situations. Ventures by women not only provide them financial support but also makes them empowered. Women entrepreneurship can be a major source of women empowerment backed by a focus on entrepreneurial education. (Arora, 2023)

### **III. Women's Education as a Catalyst for Sustainable Economic Development**

Educating women is a powerful partner in sustainable economic development. By providing knowledge and skills to half the population, societies reduce an aspect of gender inequity, but more importantly, they tap into the potential of half of the world. An educated woman drives a ripple effect generating benefits for her family, her community, and the economy.

i) Breaking the Cycle of Poverty:

Education is one of the most effective ways to end the intergenerational cycle of poverty. Educated women are more likely to find work, earn a better salary, and spend more on their children's education and health, thus taking their family out of poverty. As their family finances



improve, this leads to a boost in the local economy, increases the savings rate, and improves whole communities' quality of life.

ii) Promoting Environmental Sustainability:

Educated women are going to be heavily relied upon for promoting environmentally sustainable practices. They are more likely to practice sustainable agricultural practices, support environmentally policy and legislation, and recognize and use clean technology. In rural locations, where women manage the natural resources, education creates better management of resources and more resilience to climate change.

iii) Creating Economic Resilience:

Women's education is an essential building block of a resilient economy beyond times of crisis. Educating young women helps country to weather economic shocks, increases adaptive capacity for specialized knowledge and skills, and helps economies rebuild. During the COVID-19 pandemic, educated women in the workforce were integral to healthcare systems and while participating in a growing digital economy. Women were the catalysts for innovation and economic recovery, rendering educated women a direct investment in economic stability within countries and direction for growth.

iv) Women Entrepreneurship:

To achieve the goals of sustainable development, the concept of women entrepreneurship gains prominence where men have always been dominating the business situations. Ventures by women not only provide them financial support but also makes them empowered. Women entrepreneurship can be a major source of women empowerment backed by a focus on entrepreneurial education. (Arora, 2023) The women's empowerment program, which uses education and skills training, increases women's capacity to contribute to socio-economic development through entrepreneurship. This initiative supports their self-esteem, improves their families' well-being, and enhances their communities' prosperity, contributing to sustainable development. (Karwati, 2017)

#### **IV. Policy Recommendations and the Way Forward**

i) *Increasing Access to Quality Education for Women:* Governments and international entities must prioritize expanding access to quality education, particularly to girls and women in remote, disadvantaged communities. Expanding access entails not just building schools, but also ensuring the education systems do not reproduce gender biases, are culturally sensitive, and accountable to women's needs.

ii) *Increasing Female Activity in STEM:* Policies must provide female participation in science, technology, engineering, and mathematics (STEM) opportunities in order to maximize this prospective source of economic development for women. This could include, scholarships, mentorship programs, and gender sensitive curricular strategies to help address the gender gap in this critical area of economic development.

iii) *Addressing Sociocultural Hurdles:* Socio-cultural barriers, particularly in the global south, to education persist and women are less likely to have greater access due to difficult circumstances, including gender-based violence, early pregnancy and child marriage (etc.). Governments, NGOs, and community leaders must work together to address disturbing practices which adversely impact women education.



## **V. Conclusion**

Empowering women through education is a necessary pillar for sustainable development. Women's education provides immensely beneficial economic, social, and environmental impacts. Educating women not only utilizes education to reduce poverty and improve gender equality, but also creates and sustains long-term economic growth. When we educate women, we invest in the future of the world's economies, societies, and the environment. Sustainable development does not happen without the participation and empowerment of women. Education is one way to showing this potential. Education is a human right, and an important mechanism for economic development.

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## **“Empowering Women through Sustainable Livelihoods in Fisheries: Pathways, Barriers, and Impact”**

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### **Abstract:**

*This study discussed the concept and importance of sustainability in fisheries, focusing on opportunities and challenges within the sector. The study explored the need for sustainable use of natural resources to ensure future productivity and highlights the significance of biodiversity, economic benefits, and environmental protection. The study examined current challenges in fisheries, such as climate change, overfishing, pollution, market fluctuations, and a lack of information about modern technologies. It described sustainable fishing practices like appropriate net & mesh size, seasonal bans, selective gear use and artificial reefs, etc. Various sustainable aquaculture systems are introduced, such as integrated fish farming, biofloc technology, aquaponics, and cage culture etc. The document also emphasises the importance of community participation, sharing of information, collective strength, and resource management. The support provided by government schemes like the PMMSY and NGOs is also discussed. The study concluded that sustainability is the key for maintaining income, with diversification and official support being crucial for the future of fisheries in the region. By reviewing these opportunities, pathways and barriers, the paper aims to shed light on what practical steps create meaningful and lasting opportunities for women in fisheries.*

### **Introduction**

The fisheries sector in India stands as a vital pillar supporting food security, rural employment, and national economic growth. Women constitute a significant workforce in India's fisheries sector, participating extensively in post-harvest activities and contributing to rural livelihoods, yet their roles remain under-acknowledged due to socio-cultural norms and resource access barriers (Williams et al, 2025; Kowshik, 2025). Fisheries employ millions globally, with nearly half being women, whose contributions span production, processing, trading, and marketing (FAO, 2023). It employs around 16 million people and contributes roughly 6.58% of the agricultural GDP and 1.03% of the total national GDP. Women form a substantial segment of this workforce: globally, they account for 46%, while in India, the number rises to about 72% in post-harvest activities. Out of India's four million marine fisherfolk, 47% are women, and among 23 million inland fisherfolk, about 44% are women. Yet their contributions are often hidden behind the visible activities of harvesting, overshadowed by cultural norms that undervalue women's work (Tanuja et al., 2024).

Historically, women have led in fish drying, processing, and marketing, sustaining income and food supplies for fishing communities. Their presence widens economic participation as data

suggests that women handle 86% of fish marketing in the marine sector, and significant numbers are involved in prawn peeling, curing, and processing. However, despite their scale of involvement, women remain systematically disadvantaged in terms of land rights, access to formal finance, training, and emerging decision-making structures (Reshma & Kalluraya, 2024).

Current alterations like climate change, overfishing, pollution, and resource access issues are reshaping the sector, putting pressure on resources and family incomes. Climate shifts exacerbate fish population declines, and as the blue economy expands (emphasising ocean resource exploitation), women's traditional production spaces are shrinking due to developmental projects and regulatory changes. This loss impacts their economic independence, disrupts community stability, and fosters an urgent call for gender-equitable policy reform.

Challenges like climate change and blue economy expansion create threats to women's traditional livelihoods and economic independence (Tanuja et al., 2024). Despite these obstacles, there have been notable improvements in empowerment and economic outcomes for women engaged in fisheries. A recent case in Bihar showcased an all-women fish farmer producer group that, despite no prior experience, produced 1,250 kg of fish in one year, netting a profit of ₹140,000 (USD 1,681), which they shared equally. However, cultural norms still curtail their influence over these gains, often limiting strategic decision-making about the income generated.

In Odisha, a 2020 study of the inland sector revealed that 66.6% of women were at a medium level of empowerment, with only 16.7% at a high level, indicating that while progress has been made, substantial gaps remain (Patra et al., 2020). In the marine sector, empowerment indices were higher, but true parity is yet to be realised. Government programs such as the Blue Revolution and PMMSY (Pradhan Mantri Matsya Sampada Yojana) provide targeted support for women, but gaps persist in delivery and inclusivity. Non-governmental organisations fill some of these gaps through capacity building, advocacy, and collective action. Government programs such as PMMSY and NGOs support empowerment but gaps in inclusivity and access limit impact, particularly in decision-making and financial autonomy (Dubey et al., 2024). However, only a coordinated approach integrating modern technology, community participation, and gender-sensitive policies can address systemic inequalities and increase resilience in the sector.

Sustainable advancement in fisheries is therefore contingent on elevating women's access to training, credit, and new aquaculture technologies such as biofloc, cage culture, and aquaponics. The sector's future hinges on confronting the twin challenges of environmental sustainability and social equity, drawing actionable lessons from recent research and practical interventions. Recent studies emphasize gender-sensitive policies, community participation, and sustainable aquaculture technologies as pathways toward equity and resilience (Dubey et al., 2024; Bhattacharya et al., 2025).

### **Reviews of Current Challenges in Fisheries**

The fisheries sector faces multifaceted and interconnected challenges that affect sustainability, ecosystem health, and fisher livelihoods, with women disproportionately impacted due to socio-economic factors.

### **Climate Change and Overfishing**

Climate change disrupts marine and freshwater ecosystems via ocean warming, altered currents, acidification, and erratic weather, leading to declining fish stocks and unpredictable catch volumes (Roberts et al., 2024). Overfishing remains a persistent problem, with excessive harvest exceeding fish reproduction rates, causing population collapses and biodiversity loss (Ahmed & Mishra, 2025). Women fisherfolk, often dependent on post-harvest and small-scale capture fisheries, face economic instability due to these changes and lack financial buffers or alternate livelihoods (Tanuja et al., 2024). Climate shocks increase vulnerability, limiting women's agency in decision-making about adaptation and resource use (Bhakar et al., 2024).

### **Pollution and Habitat Degradation**

Aquatic pollution from industrial effluents, agricultural runoff, plastics, and untreated sewage directly affects fish habitats (Ahmed & Mishra, 2025). Coastal development for tourism and aquaculture infrastructure further diminishes critical breeding and nursery grounds, reducing resource availability for traditional fishing and gathering women engage with (Roberts et al., 2024). Habitat loss worsens fisheries' ecological productivity and contributes to longer-term ecosystem degradation, undermining fisheries' resilience.

### **Socio-Economic Exclusion and Gender Disparities**

Women in fisheries face entrenched socio-economic barriers including limited land and resource rights, inadequate access to formal credit, training, and markets, and exclusion from institutional decision-making (Williams et al., 2025). Informal credit dependence exposes women to high-risk loans and unstable incomes (Dubey et al., 2024). Despite managing key post-harvest processes and marketing, women often lack control over income usage, reinforcing gendered power imbalances within households and communities (Adam et al., 2025). These socio-economic exclusions curtail innovation, capacity building, and diversification opportunities.

### **Regulatory and Market Challenges**

Fisheries management regulations can inadvertently marginalize women by ignoring gendered resource use patterns and participation roles, while illegal, unreported, and unregulated (IUU) fishing threatens sustainable practices (Ahmed & Mishra, 2025). Women's confined access to communal and coastal resources is shrinking due to policy gaps and development projects prioritizing commercial interests (Kowshik, 2025). Market competition, poor infrastructure, and fluctuating prices further stress women-dependent value chains in fish processing and marketing (Dubey et al., 2024).

### **The Need for Gender-Inclusive Sustainable Management**

Sustainable fisheries management must address ecological restoration while integrating gender-sensitive social policies (Kusakabe & Thongprasert, 2022). Inclusive governance that empowers women in community-based management promotes compliance and better resource stewardship (Kaluma and Umar, 2021). Targeted capacity building, access to credit, technology dissemination, and recognition of women's roles are crucial for adaptive and resilient fisheries livelihoods (Hossen, 2024).

**Review Table 1: Sustainable Fisheries Challenges and Management.**

| Author(s)               | Year | Study Focus                     | Key Findings                                                                           |
|-------------------------|------|---------------------------------|----------------------------------------------------------------------------------------|
| Ahmed & Mishra          | 2025 | UAE Fisheries                   | Overfishing, pollution, and weak regulation cause resource decline                     |
| Roberts et al.          | 2024 | Marine Fisheries Sustainability | Climate change requires ecosystem-based fisheries management                           |
| Kowshik                 | 2025 | Indian Women in Fisheries       | Women face livelihood loss due to resource access shrinking and policy exclusion       |
| Kusakabe & Thongprasert | 2022 | Philippine Fisheries Management | Gender-inclusive, rights-based policies essential for sustainability                   |
| Dubey et al.            | 2024 | Community-Based Aquaculture     | Socioeconomic empowerment hinges on access to credit, training, and market integration |
| Kaluma and Umar         | 2021 | Participatory Fisheries Africa  | Women's inclusion and local enforcement improve fisheries sustainability               |

### **Sustainable Fishing Practices**

Sustainable fisheries ensure ecosystem health, resource regeneration, and continued socio-economic benefits through ecological, economic, and social sustainability pillars (Asche et al., 2018). Effective practices balance fish stock preservation with community livelihoods and ecosystems.

#### **1. Gear Regulation and Selective Fishing Techniques**

Appropriate mesh and net sizes minimize juvenile catch, allowing fish populations to reproduce and maintain stock levels. Selective gear such as traps or line fishing reduces bycatch, decreasing mortality of non-target species and supporting biodiversity (Roberts et al., 2024). Seasonal bans during spawning periods protect reproductive cycles and replenish stocks, essential for long-term viability (Kaluma and Umar, 2021).

#### **2. Habitat Restoration and Artificial Reefs**

Active habitat restoration projects, including artificial reef construction and mangrove reforestation, rehabilitating critical nursery and feeding grounds. These community-led efforts enhance fish abundance and ecosystem function while involving women in monitoring and stewardship roles, fostering environmental and social co-benefits (Hossen, 2024).

#### **3. Community-Based Co-Management**

Decentralized fisheries governance involving local stakeholders enhances compliance and sustainable resource use (Kaluma and Umar, 2021). Women's leadership in community organizations and self-help groups supports enforcement of regulations, knowledge sharing, and equitable benefit distribution (Dubey et al., 2024). Co-management frameworks embed traditional ecological knowledge alongside scientific management tools for adaptive resource governance (Kusakabe & Thongprasert, 2022).

#### **4. Integration of Ecosystem Approach**

Sustainable fisheries require shifting from single-species yield maximization to ecosystem-based management encompassing entire food webs, habitats, and human dimensions (Roberts et al., 2024). This approach safeguards ecosystem services, such as carbon sequestration and water quality, contributing to climate change mitigation and adaptive capacity.

#### **Opportunities in Aquaculture**

Aquaculture presents a promising pathway for diversifying livelihoods, enhancing income, and empowering women within coastal and inland fisheries sectors.

##### **1. Cage Culture**

Freshwater cage culture in lakes and reservoirs optimizes resource use in small areas, suits women's collective groups, and increases fish production sustainably with minimal environmental impact (Dubey et al., 2024). Marine cage culture, while capital intensive, can succeed through cooperative models involving women for equitable benefits and employment (Bhakar et al., 2024).

##### **2. Biofloc Technology**

Biofloc systems recycle nutrients through microbial communities, allowing high-density aquaculture with low water exchange and input costs, accessible to women's groups with limited capital (Bhattacharya et al., 2025). This technique reduces environmental footprints while boosting productivity.

##### **3. Ornamental Fish Farming**

Ornamental fisheries provide low-entry barriers and flexible livelihoods for women in rural areas. Training and input support have enabled steady income generation and social empowerment through home-based ornamental fish breeding and marketing (Bhattacharya et al., 2025).

##### **4. Aquaponics**

Integrated aquaponics combining fish and vegetable production maximizes resource efficiency, contributing nutrition security and diversified income for women engaged in mixed farming systems (Dubey et al., 2024).

##### **5. Crab, Oyster, and Seaweed Farming**

Women's involvement in crab fattening, oyster culture, and seaweed farming offers profitable niche markets, linked to diverse end-use industries such as food, cosmetics, and pharmaceuticals (Dubey et al., 2024). Self-help groups catalyze scale and technology adoption.

##### **6. Value Addition and Market Integration**

Value addition by processing fish into dried, smoked, or ready-to-cook products significantly increases women's income by improving market reach and product shelf life (Bhakar et al., 2024). Women's dominance in post-harvest processing emphasizes the need to enhance skills and infrastructure.



**Review Table 2: Aquaculture Pathways and Outcomes.**

| Author(s)           | Year | Aquaculture Practices        | Conclusion                                                                  |
|---------------------|------|------------------------------|-----------------------------------------------------------------------------|
| Bhattacharya et al. | 2025 | Ornamental Fish Farming      | Women's empowerment through low-cost, flexible ornamental fish culture      |
| Dubey et al.        | 2024 | Community-Based Aquaculture  | Training, capacity building, and collective action boost women's income     |
| Bhakar et al.       | 2024 | Cage Culture, Value Addition | Cooperative models aid income sharing; value addition raises earnings       |
| Adam et al.         | 2025 | Empowerment Measurement      | Income control and financial autonomy remain barriers despite participation |

### **Community Participation**

Women's involvement in fisheries self-help groups (SHGs), cooperatives, and resource management organizations strengthens collective bargaining, resource stewardship, and social cohesion (Dubey et al., 2024). Case studies from Indian states show that women's leadership correlates with rapid adoption of sustainable practices, improved market access, and resilience to environmental and economic shocks (Kaluma and Umar, 2021). Collective platforms facilitate information sharing, capacity building, and advocacy for gender-equitable policies, yet formal governance recognition remains uneven (Kusakabe & Thongprasert, 2022). Empowering women through participatory models fosters both ecological sustainability and social equity.

### **Government and NGO Support**

Government initiatives such as PMMSY and Blue Revolution provide vital subsidies, credit, training, and market infrastructure with designated allocations for women fishers (PIB, 2025). Despite increased financial outlays, distribution inefficiencies and access barriers limit benefits for remote and marginalized women (Williams et al, 2025). NGOs complement by delivering grassroots training, advocacy, and community mobilization programs, advocating gender-transformative approaches to overcome systemic socio-cultural constraints (Dubey et al., 2024). A coordinated policy framework integrating gender mainstreaming, resource rights, financial inclusion, and health and safety protections will be decisive for scaling empowerment and sustainability (Delpeuch et al., 2025).

### **Conclusion**

India's fisheries sector holds immense potential to drive sustainable livelihoods and women's empowerment. While women's involvement is substantial, persistent systemic barriers and evolving environmental challenges risk undermining gains. Sustainable fishing practices, modern aquaculture, and community participation are effective pathways, but only inclusive, gender-focused policies and programs will unlock their full impact.

Significant economic data demonstrate the value of women's contributions and the potential for transformation. Scaling up success requires coordinated government, NGO, and community actions, focusing on credit, training, market access, and leadership development. Continued research, data collection, and policy innovation must ensure that women's roles are recognized, strengthened, and protected for long-term sectoral resilience and equity.



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## **“Microfinance and Entrepreneurship Development in Ornamental Fish Culture: A Boon for Rural Women Empowerment”**

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### **Abstract**

*The ornamental fish industry represents a rapidly growing sector within aquaculture, contributing not only to economic development but also to poverty alleviation and gender empowerment in rural communities. In India, financial institutions and government agencies have recognized ornamental aquaculture as a high-value, low-input enterprise suitable for smallholder farmers and women-led groups. This paper explores the role of microfinance and entrepreneurship development in promoting ornamental fish culture, with particular emphasis on the Marine Products Export Development Authority (MPEDA) schemes. A structured framework of financial subsidies under three graded units has facilitated the adoption of ornamental fish farming across scales from micro-clusters to large-scale enterprises. Evidence demonstrates that access to finance, coupled with training and market exposure, has enabled rural women to establish sustainable livelihoods, improve household income, and strengthen social recognition. The study concludes that ornamental aquaculture, when supported by microfinance and entrepreneurship development, holds significant promise for advancing rural development and achieving women's empowerment in India.*

**Keywords:** Ornamental fish, microfinance, entrepreneurship, MPEDA, women empowerment, aquaculture policy

### **1. Introduction**

Fisheries and aquaculture contribute substantially to rural livelihoods, food security, and employment in India. Beyond food production, ornamental fish culture has emerged as a vibrant and high-value segment of aquaculture. Globally, the ornamental fish trade is valued at approximately USD 15 billion annually (FAO, 2020), with growing demand from both domestic and export markets. India, with its rich biodiversity and skilled aquaculture workforce, has tremendous potential to expand its share in this trade (Ghosh et al., 2003).

One of the critical barriers to participation in ornamental aquaculture, especially for women and small-scale farmers, is access to financial capital. Setting up breeding and rearing units requires investment in infrastructure such as cement tanks, glass aquaria, water filtration systems, and life-support equipment. For marginalized rural households, such investments are often prohibitive without institutional financial assistance.

Microfinance, defined as the provision of small-scale financial services to low-income individuals and groups, has become an important tool to bridge this gap. In the fisheries sector, institutions such as the National Bank for Agriculture and Rural Development (NABARD), National Fisheries Development Board (NFDB), and Marine Products Export Development Authority (MPEDA) have designed targeted schemes to support ornamental fish culture. The intersection of microfinance and entrepreneurship development provides rural women with opportunities to become financially independent, enhance technical skills, and engage in market-oriented aquaculture enterprises (Kusakabe & Kelkar, 2001; Mitra et al., 2020).

## **2. Policy and Institutional Framework**

### **2.1 Government Support Mechanisms**

India's fisheries policies increasingly emphasize diversification into high-value aquaculture such as ornamental fish culture. Centrally sponsored schemes, along with state-level initiatives, provide subsidies and training to promote entrepreneurship. The NFDB has played a nodal role in conducting capacity-building programs, while NABARD has facilitated credit flow through banks and microfinance institutions.

### **2.2 MPEDA's Subsidy Schemes**

MPEDA has been particularly proactive in promoting ornamental fish culture. Its three-tiered subsidy system provides financial support based on unit size and scale:

- **Grade I Units (Micro-scale):** Clusters of at least five members within a 5 km radius. Subsidy up to Rs. 75,000 per unit. Focus on rearing livebearers and easy-to-breed species.
- **Grade II Units (Small-scale):** Individual entrepreneurs with a subsidy of up to Rs. 2,00,000 per unit. Focus on breeding and rearing of common freshwater species.
- **Grade III Units (Large-scale):** High-value enterprises with subsidies up to Rs. 7,50,000 per unit. Target species include Discus, Koi Carp, Asian Arowana, and marine ornamental fishes.

This structured approach ensures scalability, encouraging entrepreneurs to progress from micro to larger enterprises as their skills and resources improve.

### **2.3 Eligibility and Procedures**

Applicants must provide land ownership or lease documents, water quality certificates, and proof of training in ornamental aquaculture. Verification by MPEDA officials ensures compliance. Subsidies are released after unit completion and certification, ensuring accountability in fund utilization.

## **3. Entrepreneurship Development Through Microfinance**

Microfinance, when combined with entrepreneurship development, provides both **financial and non-financial support** to rural entrepreneurs.

1. **Access to Capital:** Microfinance enables investment in tanks, aquaria, feed preparation units, and aeration systems.
2. **Training and Skill Development:** Financial schemes are complemented with training in fish breeding, water management, disease control, and marketing.

3. **Market Linkages:** Exposure visits and participation in trade fairs connect women farmers with wholesalers, retailers, and exporters.
4. **Risk Reduction:** Subsidy-based financing lowers the financial burden and encourages first-generation entrepreneurs to experiment with aquaculture.

Importantly, ornamental fish culture requires relatively small space, short production cycles, and low feed inputs compared to food fish aquaculture, making it an ideal enterprise for women and self-help groups (SHGs).

#### **4. Women Empowerment Through Ornamental Aquaculture**

The integration of microfinance and entrepreneurship in ornamental aquaculture has significantly influenced women's socio-economic empowerment.

- **Economic Independence:** Women generate direct income from the sale of ornamental fishes and aquaria, often contributing substantially to household finances.
- **Skill Enhancement:** Training in fish breeding, tank management, and live feed culture equips women with technical expertise.
- **Leadership and Collective Action:** Women-led SHGs have become entrepreneurial entities, capable of negotiating with banks, suppliers, and markets.
- **Social Status:** Successful women entrepreneurs gain recognition in their communities, challenging traditional gender roles.

Studies confirm that aquaculture-based microenterprises can empower women by enhancing decision-making capacity and promoting community development (Weeratunge et al., 2010; Mitra et al., 2020).

#### **5. Challenges and Opportunities**

Despite its promise, ornamental fish entrepreneurship faces challenges:

- Limited awareness about global market standards.
- Constraints in accessing quality broodstock and live feed.
- Inconsistent electricity and water supply in rural areas.
- Marketing bottlenecks due to fragmented supply chains.

However, opportunities exist to address these constraints:

- Strengthening cooperative marketing models for SHGs.
- Leveraging e-commerce platforms for the ornamental fish trade.
- Promoting indigenous species to diversify India's ornamental fish portfolio.
- Expanding training programs through digital platforms.

#### **6. Conclusion**

Microfinance, when strategically linked with entrepreneurship development, has proven to be a powerful driver for ornamental fish culture in India. MPEDA's subsidy framework, supported by NABARD and NFDB initiatives, has enabled rural households, particularly women, to transform ornamental aquaculture into a viable livelihood option. By providing access to

finance, technical training, and market linkages, these schemes foster both economic resilience and gender empowerment.

Scaling up such models through policy integration, cooperative structures, and technological innovations could position India as a global leader in the ornamental fish trade while simultaneously advancing rural development and women's empowerment.

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## **“Ornamental Fish Culture in Cages: A Pathway to Women’s Empowerment and Livelihood Security”**

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### **Abstract**

*Ornamental fish culture represents an emerging opportunity for sustainable livelihood and women’s empowerment in rural and tribal communities. This study documents the introduction and development of ornamental fish cage culture at Dimbhe Reservoir, Maharashtra. The initiative, supported by the Central Institute of Fisheries Education (CIFE), trained tribal fisherwomen in cage-based ornamental fish production, handling, and marketing. Results revealed successful rearing of goldfish, koi carp, and angelfish with high survival, market acceptance, and consistent income generation. The project also fostered confidence, skill development, and entrepreneurship among tribal women. Findings highlight the potential of integrating ornamental fisheries with women’s self-help groups (SHGs) to promote socio-economic resilience and gender equality in fisheries.*

**Keywords:** Ornamental fish culture, cage aquaculture, fisherwomen empowerment, livelihood security, SHGs

### **1. Introduction**

The Dimbhe Reservoir in Pune district, Maharashtra, constructed on the Ghod River as part of the Kukadi irrigation project, is a medium-sized water body (1278 ha) with low natural productivity. The surrounding population comprises predominantly tribal communities (97% Mahadev Koli and Katkari), largely dependent on fisheries for their livelihood. During the fishing ban season (June–August), household incomes are significantly reduced, creating the need for alternative income-generating activities.

Globally, ornamental fish culture has gained importance due to increasing market demand and its potential for small-scale, high-value aquaculture ventures (Chapman et al., 1997; Tlustý, 2002). In India, the ornamental fish trade is valued at over INR 300 crore annually, with significant potential for expansion (Ghosh et al., 2003). The present study explores the introduction of ornamental fish cage culture as a livelihood intervention, with a focus on fisherwomen empowerment at Dimbhe Reservoir.

### **2. Methodology**

#### **2.1 Awareness and Capacity Building**

- A two-day awareness workshop on ornamental fish culture was conducted and attended by 100 participants.



- Self-help groups (SHGs) were formed, with 22 women expressing interest in ornamental fish rearing.

## **2.2 Training Programs**

- Hands-on training (one week) at the ICAR – Central Institute of Fisheries Education, Mumbai, covered ornamental fish breeding, aquarium fabrication, live feed culture, and water quality management.
- On-site training at Dimbhe reservoir introduced livebearers (guppies, mollies, platys, swordtails) and egg layers (goldfish, angelfish, fighter fish).
- Women were trained in artificial feed preparation, cage maintenance, biofouling control, fish transport, and packaging.

## **2.3 Cage Trials**

- Four trial cages were stocked with 800 goldfish fry each. Growth and survival were monitored for 4 months, followed by partial harvesting.
- Later, 16 new HDPE net cages (3 × 3 × 3 m) were installed. Stocking included 80,000 ornamental fish (goldfish, koi carp, and angelfish).
- Fish were reared for 2.5–3 months until reaching marketable size.

## **2.4 Exposure and Marketing**

- Women were exposed to ornamental fish traders in Ratnagiri, Pune, and Mumbai.
- Participation in Maharashtra State Matsya Mahotsav (2010) facilitated direct market linkages.
- Collaboration with Taraporevala Marine Biological Research Station, Mumbai, provided additional marketing support.

## **3. Results and Discussion**

### **3.1 Fish Growth and Survival**

- Goldfish attained 96 mm (86 g) within 4 months, with survival exceeding 85%.
- Angelfish reached 4 cm (0.90 g), while koi carp attained 6.1 cm (4.15 g).
- Overall survival and growth performance demonstrated cage culture viability in low-productive reservoirs.

### **3.2 Women's Empowerment**

The project transformed local women's participation in aquaculture. Previously hesitant and economically constrained, women gained confidence through hands-on training, direct fish handling, and market exposure. Their SHGs evolved into self-sufficient entrepreneurial groups capable of managing cage aquaculture independently.

### **3.3 Economic Benefits**

- Initial sales included 250 ornamental fish, generating Rs. 7,500, and aquaria sales worth Rs. 15,000.
- Subsequent operations yielded profits up to Rs. 40,000 per month with an investment of Rs. 12,000.

- The income diversification reduced dependency on capture fisheries, enhancing household livelihood security.

### 3.4 Socio-economic Impact

Beyond economic gains, the project strengthened women's decision-making roles, collective action through SHGs, and community recognition. Similar findings are reported in studies linking women's participation in aquaculture with social empowerment and poverty alleviation (Kusakabe & Kelkar, 2001; Weeratunge et al., 2010).

### 4. Conclusion

Ornamental fish cage culture presents a promising avenue for sustainable livelihood diversification, particularly in underutilized water bodies such as reservoirs. The Dimbhe experience demonstrates that, with proper training, support, and market linkages, tribal fisherwomen can successfully adopt ornamental aquaculture as a profitable enterprise. Such initiatives not only enhance income but also promote gender equality and empowerment. Scaling up this model could contribute significantly to rural development and women's socio-economic resilience.

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## “Economic Challenges - A Path to Women Empowerment Through Self-Help Groups”

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### **Abstract:**

*In the modern society, women's contribution is immense as their imprints are felt today in all spheres of sector through their growth and development. This has turned into a reality by providing equal opportunities to women in social, legal, economic, and political arena, which in turn, has led the nation towards self-sustainability. On the other hand, it is equally important to bring the rural and semi urban women who were deprived of inclusivity into the mainstream of development of nation. This paper tries to study the coverage of SHGs in Goa with a special reference to South Goa. The state of Goa being a high in literacy rate, it is imperative to take women in the inclusive development strategy of the state of Goa. Government of Goa has welcomed the movement of SHGs since 1990's by initiating various schemes to promote SHGs. The women in rural and semiurban areas of South Goa faced economic and social challenges such as gender inequality, lack of support from family members, low savings, and limited access to micro credits. Thus, the women with similar economic challenges came together to alleviate poverty. The findings of the study state that family and friends are the strong support system towards their empowerment. Further, lot of awareness is needed to develop self-confidence and courage to come forward and take risks in life for their growth and development. Self-help groups act as a catalyst to attain economic development. Empowered women is an asset to the society.*

**Key words:** Women Empowerment, Self-help Groups, Economic Challenges, micro credits, Self-sustainability.

### **Introduction:**

In the modern society, women's contribution is immense as their imprints are felt today in all spheres of sector through their growth and development. This has turned into a reality by providing equal opportunities to women in social, legal, economic, and political arena, which then, has led the nation towards self-sustainability. On the other hand, it is equally important to bring the rural and semi urban women who were deprived of inclusivity into the mainstream of development of nation. Thus, emergence of self-help groups was formed as one of the strategies so that, they would join the bandwagon that would contribute to have an overall development.

The Self-help groups are formed by the members with a common interest where members create their pool of resources which then can be utilized for their benefits and purpose. Frequent meetings among the group members leads to knowledge exchange and awareness on skill development that helps them to tackle their challenges encountered in life. The intentions of the group are very clear, not to pull down any member of the group but to push all members to next level to achieve collective goals. These collective efforts foster a culture of unity among the self-help groups. Self-help group act as a tool for human development, social upliftment

which in turn results in poverty alleviation with the help of microfinances and income generating activities. The coverage of SHGs has predominantly covered pan India. This paper tries to study the coverage of SHGs in Goa with a special reference to South Goa. The state of Goa being a high in literacy rate, it is imperative to take women in the inclusive development strategy of the state of Goa. Government of Goa has welcomed the movement of Self-Help Groups since 1990's by initiating various schemes to promote SHGs. The schemes cover organizing various training programs, developing capacity building, and supporting them through financial help to enhance economic wellbeing. The success of SHGs in Goa is basically the outcome of implementation strategy by the Government of Goa where micro level administration was adopted as it was managed and controlled at the district level, then taluka level and then at village level.

### **Objectives of the study:**

- 1) To examine the impact of economic challenges faced by the women in the society.
- 2) To analyze the role of self-help group in making the women economically independent and empowered.

### **Research Methodology:**

The methodology adopted in the present study includes data collection from both primary and secondary sources.

#### Primary source

The primary data has been collected from well-structured questionnaire and through interaction with the members of self- help groups as a personal interview.

#### Secondary data

The literature related to self-help groups and women empowerment were referred from research papers, books, and internet.

### **Significance of the study:**

Women as a section of Indian society who were always deprived of autonomy and authority being the culture of male dominated society. The need felt was lack of skill and lack of finance. But the SHGs act as a powerful tool to break the stereotypes by giving equal opportunities to women. One of the significant principles of SHGs is 'Entrepreneurship' wherein, efforts are made to inculcate entrepreneurship skills among women so that it leads to making them economically strong and empowered.

### **Literature Review:**

Self-help groups has provided opportunities to the deprived women to bring them out from the vicious circle of poverty. There are ample researches conducted highlighting the importance of SHGs. The paper highlights on the role of SHGs to bring change in the lives of women in rural areas, through microfinance, develops entrepreneurial engagements which in turn leads to women empowerment. (Pandhare & Yadava, 2024). The self-Help Groups are instrumental with their basic objective to attain the women empowerment among rural women who are deprived of their rights (Sharma & Varma, 2008). The study state that it is essential to improve the living conditions of women in rural and semi-urban areas (Uma Narang,2012). Self-help-groups develops the ability among women to have control over the resources right from

material possession to decision making thereby creating an impact at home, community, society and to the Nation. The study focusses on the role of micro finance to enhance the status of women in the developing and underdeveloped regions (Mohapatra and Sahoo, 2016).

### **Analysis and Interpretation:**

In this present study, different self-help groups were selected from South Goa and their responses were collected through structured questionnaire. The responses of the self-help group members are used to analyze the role of self-help groups in women empowerment.

### **Demographic Profile**

| Characteristics           |                 | Percent |
|---------------------------|-----------------|---------|
| Age                       | 20-30           | 5       |
|                           | 30-40           | 32      |
|                           | 40-50           | 57      |
|                           | 50-60           | 6       |
| Size of the family        | Upto 3 members  | 6       |
|                           | 4 to 6 members  | 82      |
|                           | Above 6         | 12      |
| Marital Status            | Married         | 93      |
|                           | Unmarried       | 5       |
|                           | Divorced        | 0       |
|                           | Widowed         | 2       |
| Educational Qualification | No formal Edu.  | 16      |
|                           | Primary level   | 28      |
|                           | Secondary Level | 42      |
|                           | Degree          | 14      |
|                           | Post-graduate   | 0       |
| Religion                  | Hindu           | 99      |
|                           | Christian       | 0       |
|                           | Muslim          | 1       |

**N=100**

**Table 1.1**

Table 1.1 details on the demographics of the sample drawn from self-help groups in South Goa. The sample size selected for the study is 100 respondents. It is observed from the data that maximum respondents are from middle age group ranging from 30 to 50; while, low membership from the age below 30 and above 50 respectively. Further, 93% of members are married, 5% are unmarried, while, 2% are widowed. The study state that 28% of women has taken primary level education and 42% are up to secondary level education. Whereas 14% has secured Degree education. Only 16% of women members do not have formal education.

It is observed that in South Goa, 99% of Hindu representation is there in SHGs, while, 1% of Muslim women. There is absence of Christian women participation in self-help groups.

### **Economic background of the members of SHG**

| Characteristics                        |                             | Percentage (%) |
|----------------------------------------|-----------------------------|----------------|
| Employment Status                      | Unemployed                  | 66             |
|                                        | Part-Time                   | 10             |
|                                        | Full-Time                   | 5              |
|                                        |                             | 19             |
| Monthly Household Income               | Below 5000                  | 20             |
|                                        | 5000-10000                  | 43             |
|                                        | 10000-20000                 | 25             |
|                                        | Above 20000                 | 12             |
| Duration spent in their respective SHG | Less than a year            | 6              |
|                                        | 1-3 years                   | 30             |
|                                        | More than 3 years           | 64             |
| Reasons for joining the SHG            | Financial support           | 56             |
|                                        | Social support              | 11             |
|                                        | Skill development           | 33             |
| Sources of Financial support           | Support from family/friends | 15             |
|                                        | Personal savings            | 68             |
|                                        | Government schemes          | 6              |
|                                        | Loan from bank              | 11             |

**Table 1.2**

The above table 1.2 depicts that 66% of the women members were unemployed and the economic background of the members were not very sound which made them take decision to join SHGs as that would help them to support their families economically. The study clearly gives the picture that monthly income of majority of the members was quite weak. They were struggling to satisfy their basic necessities with their monthly income. The data state that 64% of the respondents are part of the SHGs for more than 3 years, while 30% of the respondents are members for up to 3 years. And 6% are member for less than 1 year. It is observed that 56% of respondents joined self-help group for financial support. 33% joined with the desire to instill certain skills which would facilitate them to start economic activity. While 11% joined for social support. The study state that majority of the members started their economic activity through personal savings which accounts for 68% followed by the support from family and friends which accounts for 15%. Very limited approach towards bank and government schemes. Women seem to be hesitant to approach bank or avail government schemes.

**Major socio-economic problems faced by the women in the society that hinders their empowerment**

|                   | Gender inequality | Low savings | Limited access to micro credit |
|-------------------|-------------------|-------------|--------------------------------|
| Strongly Agree    | 46                | 14          | 11                             |
| Agree             | 44                | 57          | 37                             |
| Neutral           | 6                 | 22          | 40                             |
| Disagree          | 1                 | 5           | 10                             |
| Strongly disagree | 3                 | 2           | 2                              |

**Table 1.3**

In the above table 1.3, it is observed that 90% of the respondents are the victims of gender inequality. Such social challenges deprive women from being having their individual identity and the power of decision making. The study strongly highlighted on their economic conditions where their families were not very economically sound, so, savings was very difficult. The limited educational background and lack of awareness became hindrance to have an access to micro credits. These were all economic and social challenges faced by the women in rural and semi-urban areas of south Goa.

**Conclusion:**

- The women in rural and semiurban areas of South Goa faced economic and social challenges such as gender inequality, low savings, and limited access to micro credits. Thus, the women with similar economic challenges came together to alleviate poverty through SHGs.
- Self-help group has been instrumental in inculcating entrepreneurship skills among women. Self-help groups has taken initiatives to instill the qualities of entrepreneurs among the women members. Through self-help group, they discovered a source of income. The areas identified for skill development were handicrafts, agriculture, dairy farming, fisheries, homemade sweets, etc.
- It is observed that Self-help groups reflect teamwork, coordination, power of community-based activities. SHGs has provided common platform for women where they can develop networking, share ideas, raise awareness about their rights and capabilities and to have financial independence through income generating projects.
- It is observed that Self-Help Groups are effectively managed where members of the self-help group attend group meetings regularly which is a positive sign of their commitment and involvement. One of the positive developments experienced by the members is improvement in their communication skills which helps them to have effective network building for their projects.
- The study reveals that though initially there was opposition from family members but then due to awareness created, members claim that now they have family motivation and support. Also, friends influenced and supported to be a member of SHGs while some of the members were self-motivated to join SHGs. The findings of the study state



that family and friends are the strong support system towards their empowerment. Further, lot of awareness is needed to develop self-confidence and courage to come forward and take risks in life for their growth and development.

- It is observed that majority of the respondents ensure to have work life balance managing home and SHG activities. While some do face difficulties in attaining the work life balance, so, they juggle between family obligations and SHGs activities.
- SHG has led to opportunities to collaborate with other local entrepreneurs. Such collaboration foster empowerment among the women in South Goa.
- Awareness among other communities like Muslim and Christian is essential to have good representation in the journey of success.
- It is observed that there is ignorance of members on schemes of assistance provided by the Government of Goa.
- One of the major difficulties faced by the women in SHG are problems of marketing. Here the NGOs can play a major in role in providing training, motivation, and education.
- Role of government is very supportive towards SHGs as they organize awareness camps and training programs. Constant attempts are been made by the government to motivate people to join such groups. Further, government should motivate educated people to enter in the journey of SHGs.
- Self-help groups act as a catalyst to attain economic development. Empowered women is an asset to the society.

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## **“Empowering women through utilization of natural resources of Konkan for aquarium industries”**

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### **Abstract:**

*The Konkan region of India, endowed with rich aquatic biodiversity and natural resources, presents significant opportunities for sustainable livelihood development—particularly in the aquarium industry. Empowering women through the utilization of these resources offers a pathway to economic independence and social upliftment. Women in coastal and rural Konkan can actively participate in the collection, breeding, and rearing of ornamental fish, as well as the harvesting of aquatic plants, driftwood, shells, and other eco-friendly tank accessories. With proper training in sustainable practices and access to local resource management systems, women can play a vital role in value-added activities such as packaging, marketing, and artisanal aquarium décor production. The integration of traditional knowledge with modern aquaculture techniques can further enhance productivity and ensure environmental conservation. By forming self-help groups (SHGs) and cooperatives, women can collectively engage in entrepreneurship and access larger markets. This approach not only fosters economic development but also strengthens gender equity and community resilience. Thus, the aquarium industry, rooted in the sustainable use of Konkan's natural resources, holds transformative potential for empowering women and supporting inclusive growth.*

**Key word:** Konkan, Aquarium, natural resources, fish

### **Introduction**

The Konkan region, extending along India's western coastline, is renowned for its vibrant aquatic biodiversity and abundance of natural resources, which offer unique prospects for sustainable employment. Ornamental fisheries have emerged as an accessible livelihood pathway for women because units require limited land and water, align with household schedules, and reward careful husbandry and customer engagement (Bhattacharya et al., 2025). As the aquarium industry grows and diversifies globally, leveraging local resources for ornamental fish production, aquatic plants, and eco-friendly décor provides meaningful avenues for women's empowerment in coastal and rural communities (Sahapedia, 2018).

This paper explores how women can be engaged as key contributors to the aquarium sector, outlines value chain opportunities, and presents strategies to strengthen gender equity and economic growth in Konkan

### **Natural resource base in Konkan relevant to aquarium industries:**

The ecological landscape of konkan comprises estuaries, rivers, mangroves, and brackishwater ponds with an array of ornamental fish species such as Poecilia, Danio, Barbus, and native

shellfish. The region also supports diverse aquatic plants, driftwood, shells, and stones, integral to aquarium setups and also rich in seaweeds, seagrasses, rocky bottom and corals in the seas. Ujjania et al (2024) concluded the ornamental fish trade holds immense potential within the global fisheries industry.

The Konkan coast hosts a rich diversity of aquatic life, with the intertidal zone alone containing over 550 species, Chogale et al (2017) revealed that there are 13 marine ornamental fishes belonging 12 families from Rocky and mangrove areas of Ratnagiri coast. A total of 30 species under 5 orders, belonging to 21 families and 27 genera were collected from the Mirya creek of Ratnagiri (Satam et al., 2015).

The Malvan Marine Sanctuary (Sindhudurg) hosts diverse reef-associated fishes, seaweeds, and corals. Although it is a no-take site, it offers high interpretation value for training and visitor education that can support ex-situ conservation aquaria and responsible hobbyist outreach (Akhilesh et al., 2022; De et al., 2020; Hussain et al., 2022). Maharashtra's mangroves are ecologically significant; in Sindhudurg, women's collectives have pioneered mangrove ecotourism and restoration in the Vengurla–Mandavi creek, demonstrating both livelihood potential and stewardship (UNDP India, 2024). Such brackish systems are suitable for low-salinity culture of hardy livebearers (e.g., mollies) and native aquatic plants when effluents are responsibly managed and no extraction occurs from protected areas. Community-based collection and sustainable utilization of these natural resources can form the backbone of local aquarium supply chains, ensuring both ecological health and economic viability (Economic affairs, 2021). Globally, the marine ornamental trade is valued in the hundreds of millions of USD; India's share remains modest but is growing, offering scope for certified captive-bred species and native freshwater ornamentals (Madhu, 2023).

#### **Pathways from aquarium activities to women's empowerment:**

Women play a vital role in various aspects of aquarium resource utilization, including collection, processing, marketing, and management. Engaging women in the selection, breeding, and rearing of popular freshwater and brackishwater fish species maximizes local biodiversity use and income potential (Dubey et al., 2025). Aquatic plant and accessory harvesting: The collection of hardy plants, driftwood, shells, and stones is integral to creating eco-friendly aquarium décor. Training women in identifying, harvesting, and packaging these resources helps diversify product offerings and boost household income (Mahajan, 2001). Value-addition activities: Beyond raw materials, women can participate in crafting artisanal accessories, decorative objects, and aquarium landscaping elements, harnessing both traditional craft skills and modern design principles (Tandfonline, 2017).

Aquarium training focuses on ornamental fish culture, including fabrication, care, and maintenance, while capacity building involves upskilling individuals through programs like the trainings, workshops and Ornamental Fish Aquarium talks to foster entrepreneurship and sustainable livelihoods. Central to empowering women in the aquarium industry is access to training and organisational support (Panigrahi and Sur 2023). The women were trained in assembling and setting up aquariums, including components like filters, light, FRP cover, LED light, fishnet, and more. They also learned about designing and decorating aquariums with aesthetics, empowering them with life-long skills to benefit them in the future (Sinha 2024). Formation of women-led SHGs and cooperatives encourages collective bargaining, risk-sharing, mutual development, and better access to wider markets. Experiences from agri-based

SHGs in the region have demonstrated marked increases in women's incomes and decision-making capacity (Subash et al 2023). The Pradhan Mantri Matsya Sampada Yojana (PMMSY) recognizes women among intended beneficiaries and supports ornamental fisheries infrastructure, capacity building, and marketing (NFDB, 2020).

**Aquarium sector activities map onto these dimensions:**

- **Micro-enterprises & income:** home-based fish rearing, plant propagation, and value-added crafts (decor, aquascaping) let women earn while managing domestic responsibilities.
- **Skill development & technical knowledge:** hatchery techniques, water quality management, and disease detection build technical capital that can translate to agency and mobility.
- **Collective action & cooperatives:** women's groups can pool resources, negotiate better prices, access markets and adopt quality standards.
- **Market access & value capture:** direct marketing (local shops, online platforms) and linkage to exporters raise incomes compared with selling to intermediaries.
- **Social recognition & leadership:** visible economic contributions and participation in resource management forums can shift gender norms over time.

**Sustainability and ecological safeguards for aquarium industries:**

Unregulated collection and poor husbandry can degrade stocks and habitats. Key practices to ensure sustainability include:

- **Species selection:** prioritize hardy, fast-breeding or non-endangered species for culture/collection; avoid rare endemic taxa unless under captive-breeding programs.
- **Captive breeding programs:** build local hatchery capacity for high-value species to reduce pressure on wild populations.
- **Community resource management:** local rules for collection seasons, quotas and no-take zones, co-developed with women collectors.
- **Husbandry best practices:** low-cost, low-waste systems (e.g., backyard tanks, recirculating small systems), disease prevention and ethical handling.
- **Traceability and certification:** simple local certification or quality mark to command premium prices for sustainably sourced/ bred stock.

**Barriers and risks:**

- **Access to capital and inputs:** microfinance and targeted subsidies are often necessary since women have less collateral.
- **Market information and negotiation power:** middlemen can capture most value; digital platforms and cooperatives can help.
- **Technological and training gaps:** lack of locally relevant training in aquarium husbandry restricts scale.
- **Regulatory complexity:** permitting for collection or transport of certain species can be opaque; women entrepreneurs often find compliance costly.

- **Gendered time burdens:** without labor-saving support, added enterprise work may increase women's workload rather than empowerment.

### Conclusions:

Aquarium industries offer a promising, low-entry pathway for women in Konkan to generate income, build skills and gain social recognition. Realizing this potential requires integrating ecological safeguards, capacity building, access to finance and market linkages, and attention to gender norms and time burdens. Programs designed with women as co-creators — not merely beneficiaries — and with explicit targets for leadership, income control and resource co-management will be most likely to produce durable empowerment and sustainable use of Konkan's aquatic resources.

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### **“Women’s Empowerment through Seaweed Culture along the Indian Coast”**

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#### **ABSTRACT**

*Seaweed culture is emerging as a promising livelihood that integrates ecological sustainability with socio-economic empowerment. Across the world, women are central to this sector — cultivating, processing, and marketing seaweed in regions as diverse as Southeast Asia, East Africa, and South America. Their contributions extend beyond household income, strengthening community resilience, gender equity, and cultural continuity.*

*In India, seaweed resources are abundant along the coasts of Tamil Nadu, Gujarat, Andhra Pradesh, Lakshadweep, Andaman & Nicobar Islands, and Maharashtra. Women form a significant share of the workforce, particularly in intertidal harvesting and post-harvest processing. Tamil Nadu demonstrates the transformative potential of Self-Help Groups (SHGs), where fisherwomen trained in *Kappaphycus alvarezii* farming now earn ₹8,000–10,000 per month. In Gujarat’s Okha and Beyt Dwarka, women’s cooperatives sustain dried seaweed trade, while in Odisha’s Chilika Lake, women supplement incomes through cultivation of *Gracilaria* and *Ulva*.*

*Maharashtra’s Konkan coast reflects both traditional practices and untapped opportunity. Here, women still rely on seasonal collection of *Sargassum*, *Ulva*, and *Gracilaria*, earning modest incomes. Yet SHGs in Ratnagiri and Sindhudurg show readiness to adopt farming and value addition.*

*This chapter draws on global lessons and Indian experiences, examining policies, constraints, and remedies. It highlights how access to credit, infrastructure, training, and political support can transform women’s invisible labor into recognized leadership within the blue economy. Ultimately, seaweed culture holds the potential not only to restore marine ecosystems but also to redefine women’s empowerment along India’s coasts.*

**Keywords:** Seaweed farming, women’s empowerment, Indian coast, Konkan, blue economy, gender equity, Self-Help Groups

## 1. Introduction

For generations, women have been the quiet backbone of coastal economies. Along India's shores, they rise with the sun to mend fishing nets, collect shells and crabs from tidal flats, sort and dry fish on sandy beaches, and carry baskets to local markets. Their hands are present in every step of the coastal livelihood chain, yet their names rarely appear in official statistics or policy reports. Much of this contribution is classified as "subsistence" or "family labor," invisible in national accounts and undervalued in social recognition.

Seaweed culture, however, tells a different story. Unlike many fishing activities that are dominated by men due to their physical demands and offshore risks, seaweed farming and collection have proven to be uniquely compatible with women's lives. It requires modest investment, simple techniques, and proximity to the household, allowing women to balance family responsibilities while still participating in income generation. More importantly, it offers an opportunity for women to step into visible, organized, and entrepreneurial roles — a transition from unpaid helpers to recognized earners and decision-makers.

Globally, women have embraced seaweed culture as more than just an occupation. In the Philippines and Indonesia, fisherwomen cultivate carrageenan-producing *Kappaphycus* and *Eucheuma* on long lines and rafts, while also controlling post-harvest drying and trading. In Zanzibar, East Africa, women wade into shallow lagoons to tend their seaweed plots, earning an income that supports children's education and reduces dependency on male earnings. In Chile, women algae gatherers carry forward centuries-old traditions, while simultaneously integrating with modern markets and cooperatives. These diverse experiences illustrate that seaweed culture is not merely about farming algae — it is about reshaping gender roles, community economies, and ecological stewardship.

In India too, women are the heartbeat of the seaweed sector. From the raft farms of Tamil Nadu, where widows have become entrepreneurs, to the rocky shores of Gujarat, where women cooperatives collect *Sargassum* and *Gracilaria*, their participation is essential. Even in regions like Maharashtra's Konkan coast, where seaweed farming is still nascent, women are already engaged in seasonal collection and drying. For many of them, seaweed provides a modest but independent stream of income — money that they control, often spent on children's education, household needs, or invested in Self-Help Groups (SHGs).

Thus, seaweed culture shines as an activity where women's involvement is not only visible but also transformative. It bridges the gap between household duties and economic independence, between traditional gender roles and modern entrepreneurship. In doing so, it has the potential to empower coastal women, strengthen communities, and contribute to the vision of a sustainable blue economy for India.

## 2. Women and Seaweed Culture in India

India's coastline of more than 7,500 km offers a vast natural habitat for seaweed growth. While commercial farming is still concentrated in certain regions, women play an essential role across the states where seaweed collection, farming, and processing have been introduced. Their participation varies from small-scale subsistence gathering to organized farming and value addition.

## 2.1. Tamil Nadu

Tamil Nadu remains the heartland of India's seaweed farming industry. The Gulf of Mannar and Palk Bay provide ideal conditions for cultivating *Kappaphycus alvarezii*, a red seaweed species widely used in carrageenan production. In the early 2000s, corporate players like PepsiCo and later AquAgri partnered with research institutes and women's Self-Help Groups (SHGs) to establish raft farming techniques.

The success of these initiatives transformed the socio-economic landscape of coastal villages, particularly in Ramanathapuram and Tuticorin districts. Many fisherwomen, who once depended solely on drying fish or repairing nets for meager incomes, shifted into organized seaweed farming. Reports show that trained SHGs could earn between ₹8,000–10,000 per month, often higher than what their husbands earned through artisanal fishing (Rajasree & Gayathri, 2014).

Beyond income, the empowerment story is striking. Women reported greater participation in household decisions, investment in children's education, and improved community status. As one SHG leader put it:

Tamil Nadu thus provides a model of how corporate partnerships, government support, and women's collective action can converge to create sustainable livelihoods.

## 2.2 Gujarat

Gujarat's Okha, Beyt Dwarka, and Porbandar regions are rich in natural beds of brown seaweeds like *Sargassum* and red varieties like *Gracilaria*. Here, women are primarily involved in harvesting wild seaweed during low tide, collecting biomass from rocky intertidal zones. The harvested seaweed is sun-dried on beaches and sold to traders, who supply it to alginate and agar industries.

Although this provides seasonal income, the dominance of middlemen and lack of organized market linkages often reduce women's bargaining power. Women typically earn only ₹3,000–5,000 per season, while traders capture higher profits. Still, cooperative models have shown promise. In villages where women formed seaweed cooperatives, they were able to pool harvests, negotiate better prices, and reduce exploitation by intermediaries.

For many households, this supplemental income is vital, especially during lean fishing months. Moreover, women here express pride in their traditional ecological knowledge, knowing the seasons and tidal rhythms that govern seaweed abundance.

## 2.3 Odisha

In Odisha, Chilika Lake and parts of the Ganjam coast have become centers for experimental seaweed cultivation. Women in fishing communities, often facing declining fish catches, have turned to cultivating native species like *Gracilaria* and *Ulva*. Supported by NGOs and livelihood missions, several women's SHGs now manage small-scale seaweed plots.

What makes Odisha unique is its emphasis on value addition. Women do not just sell raw seaweed; they convert it into organic fertilizers, liquid bio-stimulants, and poultry feed supplements. These products are sold locally, creating community-level value chains. The income may be modest compared to Tamil Nadu's raft farming — around ₹4,000–6,000 per month — but women report increased economic independence and recognition within households.

## 2.4 Andaman & Nicobar and Lakshadweep Islands

The Andaman & Nicobar Islands and Lakshadweep host diverse natural seaweed flora, including edible and medicinal species. Here, tribal and coastal women have historically harvested seaweed for subsistence and cultural purposes. For instance, *Caulerpa* is consumed as salad, while other varieties are used in traditional medicine and rituals.

Unlike Tamil Nadu or Gujarat, organized farming is limited in these islands. However, pilot projects by the Central Marine Fisheries Research Institute (CMFRI) have demonstrated the potential for expanding community-led seaweed farming. Women are often the key participants in these initiatives, as the work is shore-based, less physically risky, and fits well with their daily schedules.

Though the scale is small, these practices underscore the cultural dimension of women's involvement. Seaweed here is not only a source of income but also a part of diet, tradition, and ecological stewardship. If supported with infrastructure and market access, the island communities — particularly women — could benefit significantly from scaling up seaweed culture in environmentally sustainable ways.

## 2.4. Maharashtra and the Konkan Coast

Maharashtra's Konkan region (Ratnagiri, Sindhudurg) has rich intertidal resources but lacks organized farming. The Konkan experience reveals untapped potential. With training, infrastructure, and credit, women here could replicate Tamil Nadu's success.

## 3. Scope for Women's Empowerment through Seaweed Culture

Seaweed culture represents more than just an alternative livelihood; it offers women a pathway to transform their roles in coastal societies. Its unique biological and economic features make it particularly suitable for enhancing women's income, resilience, and social standing. The scope for empowerment can be understood across multiple dimensions:

### 3.1 Income Generation

One of the greatest strengths of seaweed farming is its short cultivation cycle. Many species such as *Kappaphycus alvarezii* and *Gracilaria edulis* can be harvested within 45 days, providing families with regular income rather than waiting months as in fisheries or agriculture. This rapid turnover allows women to contribute cash to the household on a continuous basis, giving them visible control over resources. Even modest earnings — ₹4,000–10,000 per month depending on scale and location — create a sense of financial independence. Women frequently report using this income for children's education, medical expenses, or savings in Self-Help Groups (SHGs), strengthening their economic security.

### 3.2 Value Addition

Beyond selling raw dried biomass, seaweed opens doors to value-added enterprises. With training and small-scale equipment, women can transform harvested seaweed into:

- Food products: pickles, soups, noodles, and snacks.
- Cosmetics: soaps, shampoos, skin-care gels.
- Nutraceuticals: health drinks, powders rich in iodine and antioxidants.

- Bio-fertilizers and bio-stimulants: eco-friendly alternatives to chemical inputs in agriculture.

These products fetch significantly higher returns than raw biomass. For instance, a kilogram of dried *Gracilaria* may sell for ₹25, but processed into fertilizer granules, its value can triple. In Tamil Nadu, SHGs producing soaps and snacks have demonstrated the power of diversification in enhancing women's incomes and visibility in local markets.

### 3.3 Entrepreneurship

Women's Self-Help Groups, already the backbone of rural microfinance in India, are natural incubators for seaweed-based entrepreneurship. As groups gain confidence in cultivation, they can expand into micro-enterprises, cooperatives, and even producer companies. This transition allows women to access government subsidies, negotiate directly with industries, and participate in export chains. Entrepreneurial ventures also create jobs within the community, employing younger women and reducing out-migration. Importantly, these ventures redefine women not just as "farmers" but as business leaders capable of managing supply chains and innovations.

### 3.4 National Policies

The Pradhan Mantri Matsya Sampada Yojana (PMMSY) (2020–2025) has been the most significant policy driver for seaweed development. It has set an ambitious target of producing 1.12 million tonnes of seaweed within five years, alongside creating dedicated seaweed parks, seed banks, and cold-chain facilities. Importantly, the scheme highlights the involvement of women Self-Help Groups (SHGs) and cooperatives, recognizing that shore-based aquaculture can uplift coastal women. Subsidies under PMMSY cover inputs such as ropes, rafts, and drying yards, but their accessibility depends on local facilitation.

Other allied schemes, such as the National Rural Livelihoods Mission (NRLM) and Blue Revolution Mission, also indirectly support women by strengthening SHGs, microfinance, and entrepreneurial training. NABARD has funded pilot projects where women were provided credit to start seaweed farming or value-addition activities, often linking repayment to SHG group savings.

## 4. Constraints

While seaweed culture holds enormous promise for women's empowerment, its growth across Indian coasts — particularly in Maharashtra — faces several challenges. These constraints are not just technical or economic, but also social and ecological, shaping how women experience this livelihood.

### 4.1 Seasonality of Biomass in Maharashtra

On the Konkan coast, natural seaweed availability is highly seasonal. Species like *Sargassum*, *Gracilaria*, and *Ulva* grow abundantly after the monsoon, but yields decline sharply in summer and during rough seas. This means women's earnings from seaweed are restricted to a few months of the year, creating uncertainty. Unlike Tamil Nadu, where raft farming of *Kappaphycus* provides more regular harvests, Maharashtra still depends heavily on wild collection, making livelihoods less reliable. Women often describe this as "money that comes like the tide — present one month, gone the next."

## 4.2 Infrastructure Gaps

The lack of drying yards, storage facilities, and cold chain infrastructure remains one of the biggest barriers. Currently, women spread harvested seaweed on open beaches or rooftops. During rainy or cloudy weather, drying is incomplete, leading to poor quality and lower prices. Without proper sheds or racks, biomass is vulnerable to sand contamination, pests, or spoilage. Similarly, the absence of community storage units forces women to sell quickly, often at throwaway prices, instead of waiting for better market conditions. These infrastructural gaps directly translate into lost income and lower bargaining power.

## 4.3 Market Dependence on Middlemen

Most women sell dried seaweed to local traders or middlemen, who set the price unilaterally. Women rarely have access to direct buyers from agar or alginate industries, nor do they receive transparent information about market rates. As a result, even when global demand is high, the benefits do not trickle down to the women producers. In Gujarat and Maharashtra, interviews show that women often earn only ₹18–30 per kg, while the same product fetches significantly more once processed and exported. This asymmetry of power keeps women trapped at the bottom of the value chain.

## 4.4 Ecological Concerns over Invasive Species

India's seaweed policies have historically promoted exotic species such as *Kappaphycus alvarezii* due to their fast growth and high industrial demand. However, in ecologically sensitive areas like the Gulf of Mannar and Lakshadweep, the cultivation of *Kappaphycus* has raised alarms about its potential to invade coral reefs and disrupt local biodiversity. These concerns have led to regulatory restrictions in some regions. For women, this creates confusion and hesitation: they are encouraged to grow profitable species but face legal and ecological risks. Promoting native species like *Gracilaria*, *Ulva*, and *Gelidiella* could provide safer alternatives, but research and seed supply systems are still underdeveloped.

## 5. Remedies

The challenges faced by women in seaweed culture are real, but they are not insurmountable. With coordinated interventions from governments, research institutes, NGOs, and communities, seaweed can evolve from a seasonal, supplemental income into a sustainable, women-led livelihood model. The following remedies provide a roadmap:

### 5.1 Establish Community Drying Yards and Storage Units

Proper post-harvest handling is critical for ensuring quality and price. The creation of community drying yards equipped with raised racks, shade nets, and ventilated storage facilities can greatly reduce losses due to sand contamination, rain, or pests. Shared infrastructure also allows women to collectively store biomass until they secure better prices, reducing their dependence on quick distress sales. These units can be managed by women's SHGs or cooperatives, ensuring ownership and accountability. In Tamil Nadu, for example, drying yards built under corporate–community partnerships have doubled the price realization for women farmers.

### 5.2 Promote Native Species Farming

While exotic species like *Kappaphycus alvarezii* are commercially attractive, their ecological risks are well documented. Promoting the farming of native seaweeds such as *Gracilaria*



*edulis*, *Ulva lactuca*, and *Gelidiella acerosa* ensures ecological safety while still offering good market value. Research institutes like CMFRI and MBRS can play a key role in developing nurseries, seed banks, and farming protocols for these species. By focusing on native species, women farmers can avoid regulatory restrictions and ensure long-term sustainability of their livelihoods.

### 5.3 Provide Micro-Credit and Weather-Linked Insurance

Tailored micro-credit products are essential to help women invest in ropes, rafts, seed material, and small-scale processing units. Linking SHGs with banks and NABARD-backed schemes can ease access to low-interest loans. In addition, weather-linked insurance schemes can protect women against losses from cyclones, heavy rainfall, or sudden salinity changes. Such financial safety nets not only reduce vulnerability but also encourage women to scale up operations without fear of debt traps.

### 5.4 Develop Value-Addition Clusters for Women SHGs

Raw seaweed fetches modest returns, but value-added products multiply its economic potential. Establishing value-addition clusters with training centers and small equipment can enable SHGs to produce soaps, shampoos, nutraceutical powders, bio-fertilizers, and packaged snacks. Such clusters could be linked to local markets, online platforms, and eco-tourism ventures. Beyond income, value addition elevates women's roles from collectors to entrepreneurs and innovators, giving them higher visibility in the marketplace.

## 6. Conclusion

Seaweed culture is more than aquaculture — it is a pathway of dignity for coastal women. Along Tamil Nadu's shores, widows once marginalized have become entrepreneurs. In Konkan, fisherwomen balancing domestic duties are now emerging as income earners and leaders. Empowerment comes not only through rupees earned but also through voice, recognition, and agency.

By investing in women-led seaweed enterprises, India can strengthen its blue economy, restore marine ecosystems, and advance gender equality. Seaweed culture represents not weeds of the sea, but seeds of empowerment for thousands of coastal women.

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## **“From Literacy to Leadership: A Holistic Framework for Empowering Women at Every Stage”**

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*Empowering women begins with the foundational right to literacy and extends through educational attainment, economic participation, and leadership development. Despite significant strides in closing enrolment gaps, women and girls continue to face systemic barriers from limited access to quality learning opportunities and gendered social norms to workplace biases and lack of representation in decision-making roles. By examining successful interventions, programmatic innovations, and policy frameworks, it offers a comprehensive vision for cultivating agency, building skills, and transforming institutions to ensure that every woman can realize her full potential and contribute meaningfully to society.*

### **Objectives**

#### **Primary Objectives:**

1. **To analyze the current state of global women's literacy** and identify persistent gender disparities in educational access, completion rates, and quality learning outcomes across different geographical regions and socioeconomic contexts.
2. **To examine the relationship between women's education and economic development**, including measuring the socioeconomic impact of female education on individual income levels, GDP growth, and broader indicators of social progress.
3. **To evaluate the effectiveness of women's leadership development programs** in addressing gender-specific barriers and creating pathways for professional advancement in various sectors.
4. **To identify systemic barriers** that prevent women from transitioning effectively from educational achievement to leadership positions, including organizational culture, gender stereotypes, and structural inequalities.
5. **To assess successful interventions and best practices** that have demonstrated measurable impact in empowering women at different stages of the literacy-to-leadership continuum.

#### **Secondary Objectives:**

1. **To explore the role of technology and innovation** in expanding access to educational and leadership development opportunities for women across geographic and economic boundaries.
2. **To analyze the intersectionality of gender with other factors** such as race, class, ethnicity, and disability in shaping women's educational and professional experiences.

3. **To measure empowerment outcomes** using established frameworks that encompass cognitive, psychological, economic, political, and physical dimensions of women's advancement.
4. **To investigate the influence of female leadership as role models** on aspirations and educational attainment among adolescent girls and young women.
5. **To provide policy recommendations** for creating supportive environments that enable women to translate educational achievements into leadership success

## **Content**

### **1. Literacy: The Foundation of Women's Empowerment**

Literacy is the first and most critical step toward empowering women, equipping them with the ability to access information, make informed decisions, and participate fully in society. Increasing female literacy rates leads to greater self-confidence and lays the groundwork for further education and career growth. Literacy is linked to improved health, reduced poverty, and more active civic participation among women.

### **2. Education and Skill Development**

Access to quality education allows women to build critical skills, gain economic independence, and challenge societal limitations. Academic programs and vocational training empower women to pursue diverse careers and leadership paths. However, persistent barriers such as restrictive norms and limited resources require targeted interventions, including scholarships, gender-sensitive curricula, and community advocacy to ensure girls' continued schooling.

### **3. Economic Engagement**

Empowered by education, women enter the workforce with greater agency and opportunity. Employment provides women with financial independence and societal influence. Challenges like pay gaps, workplace bias, and lack of mentorship persist, necessitating policies and leadership development programs dedicated to fostering gender parity at all levels.

### **4. Leadership Development Programs**

Leadership initiatives such as workshops, mentorship networks, and executive coaching equip women with strategic thinking, decision-making, and negotiation skills. These programs help women break the "glass ceiling," build confidence, and expand professional networks. Business schools and organizations offering such programs see increased diversity in senior management and improved organizational performance.

- **Women leadership programs focus on:**
  - Self-awareness, emotional intelligence, and values-driven leadership
  - Strategic and operational skills needed for high-level roles
  - Mentorship, networking, and support systems
  - Social impact projects to foster broader change

### **5. Breaking Systemic Barriers**

True empowerment extends beyond personal success; it involves transforming workplace culture and dismantling systemic barriers. Organizations must commit to:

- Proactive recruitment and promotion of women
- Sponsorship and mentorship initiatives
- Policy changes to combat discrimination and support work-life balance

Women's increased participation in leadership roles drives profitability, innovation, and culture change while inspiring younger generations to pursue and succeed in leadership positions.

## 6. Societal Impact and Sustainable Change

Empowering women across literacy, education, economic participation, and leadership creates ripple effects benefiting families, communities, and nations. Sustainable change requires collaboration among governments, NGOs, businesses, and communities in promoting policies and practices that support women at every stage.

**In summary**, the pathway from literacy to leadership encompasses foundational education, skill building, economic engagement, specialized advancement programs, and broad social transformation—each stage requiring intentional strategy and ongoing support to ensure women achieve their full potential

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## **“Empowerment of women through rearing of Brackishwater fishes along Ratnagiri coast”**

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### **Abstract-**

*Brackishwater fish rearing plays a crucial role in enhancing sustainable livelihoods and promoting economic development in coastal and rural areas. The rearing of brackishwater fishes presents a pivotal opportunity for enhancing women's empowerment, particularly in rural and marginalized communities. Bhattacharya et al. (2025) demonstrated that targeted interventions such as capacity building, technical support, and marketing linkage enable women to establish and operate successful fish farming enterprises. These initiatives not only increase household income and provide financial independence but also enhance women's decision-making power and socio-economic status (FAO, 2021). Empowerment models focusing on resources, agency, and achievement have proven effective in supporting women's self-employment and boosting family well-being. This sector's inclusive potential is further amplified by its low capital requirements and the flexibility it offers women balancing household duties. Expanding access to technology, strengthening self-help groups, and creating robust supportive policy environments are essential for scaling the impact of brackishwater fish rearing as a tool for women's empowerment and rural development. The most relevant brackishwater fish species are Asian seabass (*Lates calcarifer*), milkfish (*Chanos chanos*), grey mullet (*Mugil cephalus*), pearl spot (*Etroplus suratensis*), red snapper (*Lutjanus argentimaculatus*), and spotted scat (*Scatophagus argus*), which are commonly cultivated in India's brackishwater aquaculture and recommended by leading research institutes. These fish can be reared using recommended technologies such as cage farming, recirculating aquaculture systems, integrated farming systems and pen farming. Women's self-help groups (SHGs) play a central role in production, processing, and marketing, thereby facilitating collective growth and empowerment.*

**Key words:** Brackishwater, self-help group, technology, empowerment

### **Introduction**

Brackishwater fish farming is emerging as a simple and effective way to improve the lives of people living near coasts and in rural villages. This method uses water that is partly salty and partly fresh, making it ideal for regions where access to full seawater or freshwater is limited. Its suitability for small-scale, low-cost operations makes brackishwater fish farming particularly ideal for women, especially in areas with fewer resources and limited opportunities for formal employment (Bhattacharya et al., 2025). The simplicity and affordability of this

farming practice allow many marginalized and rural women to take part in income-generating activities without heavy investment or physical infrastructure. As more women become involved, these communities witness a rise in new job opportunities, economic empowerment, and greater gender equality. This involvement not only improves household incomes but also strengthens social structures, encouraging sustainable livelihood practices that benefit entire coastal and rural populations (FAO, 2021). Furthermore, brackishwater fish farming contributes to local economic development by supporting ancillary industries like feed production, market sales, and processing, which creates a multiplier effect across the economy (Bhattacharya et al., 2025).

### **Importance for Women's Empowerment**

Targeted support programs in brackishwater fish farming have helped rural women learn the skills and knowledge they need to run successful fish farms. These programs teach women how to raise fish, work together in cooperatives, and connect with markets to sell their products. Because of this help, women have seen their household incomes grow, giving them more financial independence. This independence also strengthens their role in family decisions, leading to better social and economic status for women in their communities (Bhattacharya et al., 2025; FAO, 2021).

### **Empowerment Models**

Women's empowerment in aquaculture can be understood through three main ideas.

- ❖ **Resources** - meaning having access to important things like ponds, fish stocks, equipment, and technology needed for fish farming.
- ❖ **Agency** – It refers to a woman's ability to make her own decisions and have control over how the fish farming is done.
- ❖ **Achievement** – that includes the real results women see from their work, such as making a profit, gaining respect in the community, and having a stronger influence on their family's well-being (Kabeer, 1999; Bhattacharya et al., 2025).

These three parts together show how women become more independent, confident, and valued as they engage in aquaculture.

### **Technologies and Production Systems**

Women's engagement in brackishwater aquaculture is supported by user-friendly, scalable farming methods:

- **Cage farming:** Cage farming is a type of fish farming where fish are raised in net cages placed in natural water bodies like rivers, lakes, or the sea. These cages allow water to flow freely, providing fish with fresh oxygen while keeping them contained.

It is a cost-effective method that helps increase fish production without harming the environment much. Farmers feed the fish regularly and monitor their health to ensure good growth. This method is suitable for small farmers because it needs low investment and uses natural water conditions to support the fish.

- **Recirculating Aquaculture Systems (RAS):** Recirculating Aquaculture Systems (RAS) are advanced fish farming systems where water is cleaned and reused inside

tanks continuously. In these systems, waste like solids and harmful chemicals are removed through filters, and clean water is recycled back to the fish tanks. This helps save a lot of water and energy, making RAS a very efficient and environmentally friendly way to farm fish. Because the water quality is carefully controlled, fish can grow faster and healthier. RAS can be set up indoors or in places where water is limited, allowing fish farming close to cities or areas without easy access to natural water bodies. Closed systems with water recycling minimize resource use and are viable for small-scale operations (Farmonaut, 2025).

- **Intergarted Farming Systems:** Integrated Farming Systems with aquaculture combine fish farming with crop growing and livestock rearing on the same farm, creating a balanced environment where each part benefits the others (Singh et al., 2021). The nutrients and water from fish ponds are used to fertilize crops, while crop leftovers and animal waste can be fed to the fish, helping to recycle resources and lower costs (Little et al., 2003). This approach increases overall farm productivity by making better use of land and water and providing farmers with diverse sources of food and income (Edwards et al., 1988). Integrated farming is considered a simple and sustainable way to improve farm efficiency and support rural livelihoods by linking different types of farming together (Yuan et al., 2019). It also helps protect the environment by reducing waste and encouraging the reuse of natural resources (Nagoli et al., 2013). Overall, integrated farming systems enhance food security, economic stability, and environmental sustainability for small-scale farmers (Maulu et al., 2019).
- **Pen Farming:** Pen farming is a type of aquaculture where fish are raised in enclosed areas called pens, which are usually set up in natural water bodies like lakes, rivers, or bays (Guerrero et al., 1982). Pens have fixed walls made from materials such as bamboo or nets that keep fish in while allowing water to flow through. This method helps protect fish from predators and allows natural food from the water bottom to be available for them. Pen farming can cover small to very large areas and is often less costly to build compared to cages. It supports good fish growth and easy harvesting, making it suitable for semi-intensive aquaculture. However, pen farming requires good water flow and oxygen supply, and fish often need to be fed to maintain high production (Guerrero et al., 1982).

Temporary barriers in natural waters facilitate fish grow-out with local resource use.

The suitability of these technologies for home-based, part-time, and group-operated enterprises enhances their adoption by women balancing farm and domestic duties (Bhattacharya et al., 2025).

### **Brackishwater fish Species and Their Role**

Cultured brackishwater fish species commonly recommended include:

- Asian seabass (*Lates calcarifer*)
- Milkfish (*Mugil cephalus*)
- Pearl spot (*Etroplus suratensis*)
- Red snapper (*Lutjanus argentimaculatus*)
- Spotted scat (*Scatophagus argus*)



These species are well-suited to India's coastal ecosystems, exhibiting robust market value and resilience in diverse aquaculture systems (CMFRI, 2021; Bhattacharya et al., 2025).

### **Role of Women's Self-Help Groups (SHGs)**

Women's Self-Help Groups (SHGs) form the backbone of collective fish farming initiatives, particularly in states like West Bengal, Odisha, and Kerala. SHGs facilitate training, credit access, collective bargaining, and direct linkages with buyers, thus improving economic outcomes and scaling impact (CMFRI, 2021; Bhattacharya et al., 2025).

- SHGs support peer-learning and Mentorship.
- Group Dynamics help overcome resource constraints and social barriers.
- Enhanced negotiating power and access to markets.

### **Economic and Social Impact**

Outcomes of women-centric brackishwater fish farming include:

- Substantial increases in household income (e.g., ₹500–2000 per month in pilot studies) and improved control over earnings.
- Strengthening of food and nutrition security.
- Creation of new local jobs and reduced migration from rural areas.
- Enhanced status and agency for women, leading to improved education and family welfare indicators (Bhattacharya et al., 2025; FAO, 2021).

### **Constraints and Challenges**

Key challenges limiting women's participation in brackishwater aquaculture are:

- Limited market access and infrastructure.
- Social norms and family obligations.
- Need for technical and digital training.
- Financial constraints and lack of capital support (Bhattacharya et al., 2025).

### **Policy Recommendations and Scaling Strategies**

To fully realize the potential of brackishwater fish farming as a tool for women's empowerment and rural development, effective strategies include:

- Creating supportive policy frameworks at state and national levels (FAO, 2021).
- Expanding technology access and ongoing training.
- Building robust market infrastructure, including direct marketing channels.
- Strengthening and networking SHGs.
- Supporting research and pilot projects focused on gender inclusivity (Bhattacharya et al., 2025).
- Ensuring inclusion of women in leadership and decision-making roles in aquaculture cooperatives.

### **Case Studies**

Pilot interventions by institutes such as ICAR-CIFRI (Central Inland Fisheries Research Institute) documented impressive results:

- Over 58% of women beneficiaries successfully managed their enterprises and expanded their activities.
- Collaborative SHGs led to higher success rates and more rapid increases in income and knowledge sharing.
- Women gained technical competence and marketing skills, directly impacting their families and communities.

## **Conclusions**

Brackishwater fish farming stands out as a highly inclusive and sustainable livelihood option for rural women, enabling economic independence, greater social status, and improved well-being for families. Through properly targeted interventions, supportive policies, and investment in capacity development and market access, its impact can be scaled across diverse coastal and rural contexts in India and beyond (Bhattacharya et al., 2025; FAO, 2021).

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## **“Core Skills and Competencies Essential for Fisheries Extension Workers to Meet Present-Day Challenges”**

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### **Abstract**

*Fisheries extension plays a pivotal role in enhancing the livelihood security of fishing and fish-farming communities by transferring new technologies, disseminating information, and building capacity. Extension advisory services strengthen the fisherfolk's capacity to innovate by facilitating access to modern knowledge and practices related to aquaculture, capture fisheries, fish processing, and marketing. Fisheries extension workers not only provide technical advice but also motivate communities to adopt improved practices in fish seed rearing, feed management, water quality, fish health care, post-harvest handling, and value addition. This paper attempts to assess the level of importance of core competencies and skills required by fisheries extension workers to effectively perform their roles in a rapidly evolving sector. Based on mean index scores of twelve broad areas of competencies, the results reveal that soft skills ranked first, followed by communication skills, personal skills, and ICT competencies. The study recommends integrating these skills into fisheries curricula and continuous training programs to equip extension personnel for present and future challenges.*

### **Keywords**

Fisheries extension, competencies, skills, fisherfolk, aquaculture, communication, ICTs, entrepreneurship

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### **1. Introduction**

Globally, the fisheries and aquaculture sector is undergoing rapid transformation due to increasing demand for safe, nutritious, and value-added fish products. Rising incomes, urbanization, and export opportunities have created pressure for higher productivity and sustainability. Fisheries extension services bridge the gap between research and end-users, ensuring that fishers and fish farmers adopt modern technologies such as improved seed production, biosecurity measures, responsible fishing practices, climate-resilient aquaculture, and efficient marketing systems. Effective extension requires not only technical knowledge but also core competencies in communication, facilitation, ICT use, program implementation, entrepreneurship, and leadership. Hence, this study focuses on identifying the core competencies required for fisheries extension workers to remain relevant in meeting the challenges of fisheries development.

## **2. Methodology**

The study reviewed literature on extension education, fisheries training programs, and conducted participatory consultations with fish farmers, fisherwomen SHGs, extension professionals, researchers, and teachers. Based on feedback, twelve core competencies were identified: program planning, program implementation, communication, ICTs, program evaluation, professional development, personal skills, technical expertise and marketing, leadership, entrepreneurship, efficiency and effectiveness of extension, and soft skills. A structured schedule was prepared, validated, and distributed to fisheries extension workers in government departments, ICAR institutes, KVKs, NGOs, and cooperatives in coastal and inland states. A total of 220 responses were analyzed using mean index scores.

## **3. Results and Discussion**

- **Soft skills** (adaptability, teamwork, stress management) were ranked highest.
- **Communication skills** (use of modern communication methods, rapport building with fishing communities, multilingual capacity) ranked second.
- **ICT skills** (use of mobile apps for weather alerts, fish market price updates, e-platforms for input/output trade) were ranked third.
- **Personal skills** such as problem-solving in disease outbreaks, adaptability to field conditions, and guiding fisher groups were ranked fourth.
- **Entrepreneurship development skills** (business planning for fish seed hatcheries, feed enterprises, ornamental fisheries, and value addition) also ranked highly.
- **Program planning and implementation skills** such as organizing fisher trainings, integrating gender-sensitive extension approaches, and mainstreaming climate adaptation were moderately ranked but essential.
- **Technical expertise** included proficiency in aquaculture technologies, capture fisheries management, fish health, and marketing strategies.
- **Leadership and management** included mobilizing fisherfolk cooperatives and managing conflicts among resource users.

These results indicate that fisheries extension workers require a holistic mix of technical, social, and entrepreneurial competencies to effectively respond to the dynamic needs of the sector.

## **4. Conclusion**

Fisheries extension systems must build capacity of their workforce by reorienting curricula to integrate the identified skills and competencies. Training at undergraduate, postgraduate, and in-service levels should emphasize participatory extension tools, ICT-enabled fisheries advisory, climate change adaptation, and entrepreneurship development. Strong institutional linkages among research, education, and extension systems, along with fisher organizations and private sector actors, will enhance the effectiveness of extension services. Fisheries extension workers must be motivated, skilled, and well-equipped to serve as change agents for sustainable fisheries development.

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## “कृषी क्षेत्रामध्ये महिला: संधी व आव्हाने”

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### Abstract

भारतातील कृषी क्षेत्र हे देशाच्या अर्थव्यवस्थेचा कणा मानले जाते आणि या क्षेत्रात महिलांचे योगदान व सहभाग मोठ्या प्रमाणात असूनही अनेक वेळा दुर्लक्षित राहते. ग्रामीण भागात महिलांचा कृषी कामांमध्ये सक्रीय सहभाग असून त्या पेरणी, निंदन, तणनाशक फवारणी, दुग्धव्यवसाय, भाजीपाला लागवड इत्यादी कामांमध्ये महत्वाची भूमिका बजावतात. या पार्श्वभूमीवर महिलांसाठी कृषी क्षेत्रात असलेल्या संधी आणि त्यांच्यासमोरील विविध आव्हानांचा अभ्यास करणे आवश्यक ठरते.

कृषी क्षेत्रातील संधी पाहिल्यास महिला स्वतःचा शेतीपूरक व्यवसाय सुरू करू शकतात. जैविक शेती, दुग्धव्यवसाय, कुक्कुटपालन, अन्न प्रक्रिया उद्योग अशा अनेक क्षेत्रांमध्ये यशस्वी होऊ शकतात. शासकीय योजना, स्वयं-सहायता बचत गट, प्रशिक्षण कार्यक्रम व डिजिटल तंत्रज्ञानामुळे महिला कृषी उद्योजकतेकडे वळत आहेत.

मात्र महिलांसमोर अनेक आव्हानेही आहेत – उदाहरणार्थ, जमिनीच्या मालकी हक्काचा अभाव, आर्थिक संसाधनांची मर्यादा, शिक्षण आणि माहितीची कमतरता, तांत्रिक कौशल्याचा अभाव व सामाजिक आणि सांस्कृतिक बंधने. या अडचणींवर मात करण्यासाठी धोरणात्मक प्रयत्नांची गरज आहे.

या अभ्यासातून असे दिसून येते की महिलांना कृषी क्षेत्रात सक्षम बनवण्यासाठी त्यांना जमिनीचा हक्क, आर्थिक मदत, तांत्रिक प्रशिक्षण आणि निर्णय प्रक्रियेत समान सहभाग देणे आवश्यक आहे. कृषी क्षेत्रातील महिला सक्षमीकरणामुळे ग्रामीण अर्थव्यवस्थेला बळकटी मिळते आणि सामाजिक समता साधता येते. महिला पारंपरिक शेतीकामांसोबतच शेतीपूरक उद्योगांमध्येही मोठ्या प्रमाणात कार्यरत आहेत. मात्र, त्यांच्या कार्याचे आर्थिक व सामाजिक मूल्यमापन अद्यापही फारसे केले गेलेले नाही. म्हणून, महिलांसाठी समावेशी धोरणे, तांत्रिक स्वयंशक्तीकरण, आर्थिक आत्मनिर्भरता आणि निर्णय प्रक्रियेत समान सहभाग सुनिश्चित करणे गरजेचे आहे. यासाठी राज्यांनी आणि समाजाने एकत्रितपणे काम केले पाहिजे.

**Key words:** - महिला सक्षमीकरण, कृषी क्षेत्र, संधी, आव्हाने, ग्रामीण विकास.



## प्रस्तावना

भारत हा कृषिप्रधान देश असून देशाच्या एकूण लोकसंख्येच्या मोठ्या भागाचा उदरनिर्वाह कृषीवर अवलंबून आहे. कृषी क्षेत्र हे भारताचे एक प्रमुख आर्थिक व सामाजिक अधिष्ठान असून ग्रामीण जीवनाचा कणा मानले जाते. या क्षेत्रात महिलांचा सहभाग पारंपरिकदृष्ट्या महत्त्वाचा राहिला आहे. विशेषतः ग्रामीण भागात महिला शेतीशी थेट किंवा अप्रत्यक्षरित्या जोडलेल्या असतात. शेतीची कामे, पेरणी, कापणी, निंदन, शेतमाल प्रक्रिया, पशुपालन, दुग्धव्यवसाय, प्रक्रिया उद्योग आणि कुटुंबाच्या उपजिविकेचे व्यवस्थापन यामध्ये महिलांचे योगदान मोठे असले तरी त्यांच्या कामाची फारशी दखल घेतलेली दिसत नाही.

आजच्या घडीला महिलांना कृषी क्षेत्रात विविध संधी उपलब्ध होत आहेत. आधुनिक तंत्रज्ञानाचा वापर, महिला बचतगटांद्वारे शेतीपूरक व्यवसाय, शासनाच्या विविध योजना, प्रशिक्षण कार्यक्रम, कर्ज व अनुदान व्यवस्था – यामुळे महिलांसाठी स्वतंत्र उद्यमशीलता आणि आर्थिक स्वावलंबनाचे दरवाजे खुले झाले आहेत. शेतमाल प्रक्रिया, सेंद्रिय शेती, मधमाशी पालन, फळ प्रक्रिया उद्योग, कृषी पर्यटन, अन्नप्रक्रिया उद्योग यामध्ये महिलांनी मोठे यश मिळवले आहे. यामुळे महिला आर्थिकदृष्ट्या स्वावलंबी होऊ लागल्या आहेत.

मात्र या वाटचालीत त्यांना अनेक आव्हानांचाही सामना करावा लागतो – शिक्षणाची कमी उपलब्धता, शेतीच्या मालकी हक्काचा अभाव, तांत्रिक ज्ञानाचा अभाव, सामाजिक मर्यादा, धोरणात्मक पातळीवर असलेले दुर्लक्ष, पुरेशी भौतिक व आर्थिक साधनसामग्रीची कमतरता, शिक्षण आणि माहितीचा अभाव, तांत्रिक प्रशिक्षणाची मर्यादित उपलब्धता, कुटुंबीय व समाजाकडून असलेला विरोध किंवा असहकार्य, प्रशासनाकडून योग्य मार्गदर्शनाची कमतरता, निर्णयप्रक्रियेत त्यांची मर्यादित भूमिका ही सर्व आव्हाने त्यांची प्रगती मंदावणारी ठरतात.

तसेच, अनेकदा महिलांचे कष्ट 'कृषिकर्म' म्हणून मान्य केले जात नाहीत. परिणामी, त्यांना शासकीय योजनांचा लाभ घेण्यात अडचणी येतात. महिला शेतकऱ्यांची स्वतंत्र ओळख निर्माण करणे ही काळाची गरज आहे.

महिलांचा कृषी क्षेत्रात सशक्त सहभाग वाढवण्यासाठी त्यांच्या क्षमतेचा विकास, आर्थिक मदत, तांत्रिक शिक्षण, सामाजिक जाणीव व संवेदनशीलतेची वाढ, धोरणात्मक पातळीवर सकारात्मक बदल आवश्यक आहेत. महिला केवळ कष्टकरी नसून त्या 'उद्योजिका', 'निर्णयकर्त्या' आणि 'नेतृत्व करणाऱ्या' होऊ शकतात, याची जाणीव सर्व समाजाने ठेवायला हवी.

अशा प्रकारे, कृषी क्षेत्रातील महिलांच्या संधी आणि आव्हानांचा विचार करताना त्यांच्या सर्वांगीण विकासासाठी व्यापक दृष्टीकोन आवश्यक आहे. त्यांच्या योगदानाची योग्य दखल घेऊन, त्यांना सक्षम करण्यासाठी शिक्षण, तंत्रज्ञान, अर्थसहाय्य आणि सामाजिक पाठबळ देणे हे आपले सामूहिक कर्तव्य आहे. महिलांचा सशक्त सहभाग म्हणजे केवळ कृषीचा नव्हे, तर संपूर्ण समाजाचा विकास होय. या लेखातून आपण कृषी क्षेत्रातील महिलांच्या संधी व आव्हानांचा समतोल आढावा घेऊन, त्यांच्या सबलीकरणासाठी आवश्यक त्या उपाययोजनांचा विचार करणार आहोत. महिलांचा कृषी विकासामध्ये सक्रिय सहभाग हा ग्रामीण भारताच्या समृद्धीचा मूलाधार ठरू शकतो.

## महिलांसाठी कृषी क्षेत्रातील संधी

महिलांना कृषी क्षेत्रात कार्य करण्यासाठी आणि उद्यमशीलता वाढवण्यासाठी अनेक संधी निर्माण होत आहेत.

### 1. स्वतःचा शेतकरी म्हणून उदयास येण्याची संधी

- नवीन कृषी धोरणांनुसार महिला शेतकऱ्यांना स्वतंत्र शेतकरी म्हणून नोंदणी करता येते.
- महिला शेतकऱ्यांसाठी विशेष योजना जसे की प्रधानमंत्री किसान सन्मान योजना, कृषीकर्ज सवलत योजना इत्यादी.

महिलांकरिता शेतकरी म्हणून स्वतंत्र ओळख मिळणे ही त्यांच्यासाठी एक चांगली संधी असून त्याआधारावर विविध शासकीय योजनांचा फायदा महिलांना मिळू शकतो.

### 2. शेतीपूरक व्यवसायात भागीदारी

- दुग्धव्यवसाय, कुक्कुटपालन, शेळीपालन, मधमाशी पालन, मत्स्य व्यवसाय यामध्ये महिला मोठ्या प्रमाणात सहभागी होऊ शकतात.
- हे व्यवसाय कमी गुंतवणुकीत सुरू करता येतात आणि महिलांसाठी योग्य ठरतात.

महिला पूर्वीपासूनच शेतीपूरक व्यवसायात कार्य करीत आलेल्या आहेत. त्यांचे शेतीपूरक व्यवसायातील योगदान महत्वाचे आहे. योग्य तांत्रिक प्रशिक्षणाच्या माध्यमातून महिलांची शेतीपूरक व्यवसायामधील भागीदारी अजून सक्षम करण्यास मदत होऊ शकते.

### 3. महिला बचतगटांच्या माध्यमातून उद्यमशीलता

- स्वयं-सहायता बचतगट (Self Help Groups - SHGs) महिलांना आर्थिक स्वावलंबन, प्रशिक्षण व बाजारपेठ मिळवून देतात.
- कृषी प्रक्रिया उद्योग, हस्तकला, घरगुती अन्नपदार्थ निर्मिती यासाठी मदत.

स्वयं-सहायता बचतगटांच्या माध्यमातून महिलांना वेगवेगळ्या व्यवसायाची संधी उपलब्ध होऊन त्यांचे आर्थिक सबलीकरण करणे सोयीचे होते.

### 4. सेंद्रिय शेती व नैसर्गिक शेती

- महिलांनी पर्यावरणपूरक सेंद्रिय शेतीकडे वळण्याचा कल वाढला आहे.
- सेंद्रिय उत्पादनांना बाजारात चांगली मागणी असल्याने उत्पन्न वाढीस मदत होते.

### 5. कृषी तंत्रज्ञानाचा वापर

- मोबाईल ॲप्स, ऑनलाइन प्लॅटफॉर्म, व्हिडिओ प्रशिक्षण यांद्वारे महिलांना आधुनिक शेती पद्धती शिकता येतात.
- ई-नाम, डिजीटल मंडूया यामार्फत शेतमालाचा थेट विक्रीस मदत.

### 6. शासकीय योजनांत विशेष सवलत

- महिला शेतकऱ्यांसाठी अनुदान, कर्जमाफी, सवलतीच्या दरात बियाणे व खत उपलब्ध करून देणे.
- कृषी विभाग, महिला व बालविकास विभाग, NABARD यांच्यातर्फे विशेष प्रशिक्षण व वित्तीय सहाय्य.

प्रदीप कुमार (२००९) यांनी मांडलेल्या मुद्यानुसार महिलांच्या कार्याचे आर्थिक मूल्य याला मान्यता मिळणे गरजेचे आहे.

### महिलांसमोरील विविध आव्हाने

महिलांना कृषी क्षेत्रात अनेक प्रकारच्या अडचणींचा सामना करावा लागतो, ज्या त्यांच्या विकासाला मर्यादा घालतात.

#### 1. जमिनीचा मालकी हक्क नसणे

- बहुतांश महिलांकडे शेतीच्या जमिनीचा थेट मालकी हक्क नसतो.
- यामुळे त्यांना कृषी कर्ज, विमा व सरकारी योजनांचा लाभ घेणे कठीण जाते.

#### 2. शिक्षण व माहितीचा अभाव

- ग्रामीण भागातील महिलांमध्ये शिक्षणाचे प्रमाण कमी असल्याने कृषी तंत्रज्ञान, मार्केटिंग, सरकारी योजना याची माहिती मिळत नाही.

#### 3. तांत्रिक ज्ञानाची कमतरता

- आधुनिक कृषी उपकरणे, सिंचन तंत्र, पीक संरक्षण यासंबंधीचे प्रशिक्षण अपुरे असते.
- पुरुष प्रधान प्रशिक्षण केंद्रांमध्ये महिलांचा सहभाग कमी असतो.
- घर सोडून १० ते १५ दिवस रहिवासी प्रशिक्षण शिबिरांमध्ये राहण्याकरिता महिलांचा सहभाग कमी असतो.

#### 4. सामाजिक बंधने व रूढी

- अनेक ठिकाणी महिलांना निर्णय प्रक्रियेत सामावून घेतले जात नाही.
- “फक्त घरकाम करणे हेच स्त्रीचे कर्तव्य” अशी मानसिकता अजूनही प्रबळ आहे.

#### 5. कामाचे प्रमाण अधिक, मान्यता नाही

- महिला शेतात राबतात, परंतु त्यांचा सहभाग ‘अदृश्य’ असतो. त्यांचे काम “अर्थव्यवस्थेतील योगदान” म्हणून मान्य केले जात नाही.

#### 6. कर्ज व आर्थिक मदतीसाठी अडचणी

- महिला उद्योजिकांना बँकांमधून कर्ज मिळण्यास अडचणी येतात, कारण आर्थिक साक्षरता कमी आणि मालकी हक्काचा अभाव असतो.

#### 7. पुरेशा बाजारपेठांचा अभाव

- उत्पादित शेतमाल विकण्यासाठी आणि चांगले दर मिळवण्यासाठी महिलांना बाजारपेठांचा अभाव जाणवतो.
- मध्यस्थांचा हस्तक्षेप अधिक असल्याने नफा कमी मिळतो.

डॉ. निर्मला झा (२०१०) यांनी स्पष्ट केले कि स्वयं सहायता बचत गट खऱ्या अर्थाने महिलांना पैसा उपलब्ध करून देण्यापेक्षा संघटीत उपक्रमांमध्ये सहभागी होण्यास मदत करते. महिलांचे सबलीकरण बचत गटाद्वारे अधिक चांगल्या रीतीने होत आहे. समाजाच्या शाश्वत विकासाकरिता महिला शक्तीचा उपयोग करण्याबरोबरच महिला सबलीकरणामध्ये मोठे परिवर्तन घडवून आणण्यासाठी स्वयं सहायता बचत गटाची बांधिलकी त्यांना सहायता व मार्गदर्शनाच्या माध्यमातून करता येते.

### विश्लेषण

आजही महिलाकडे केवळ कामगार म्हणून पाहिल्या जाते, पण त्या निर्णय घेणाऱ्या, नेतृत्व करणाऱ्या आणि उद्योजक होऊ शकतात, हे समजून घेणे अत्यंत महत्त्वाचे आहे. महिलांना जर मालकी हक्क, तांत्रिक शिक्षण, वित्तीय सेवा आणि सामाजिक पाठबळ दिले गेले, तर त्या कृषी क्षेत्राच्या आर्थिक विकासात महत्त्वाची भूमिका बजावू शकतात.

शासन, स्वयंसेवी संस्था, स्थानिक समुदाय आणि समाजमाध्यमे यांच्यात सुसंवाद निर्माण करून महिलांच्या समस्या ऐकल्या गेल्या, तर त्या सोडवणे सोपे जाईल. तसेच, "महिला शेतकरी" ही स्वतंत्र ओळख निर्माण होणे अत्यावश्यक आहे.

### निष्कर्ष

महिला भारतात कृषी क्षेत्राचा अविभाज्य भाग आहेत व महिलांसाठी कृषी क्षेत्रात प्रचंड संधी आहेत, परंतु जमिनीचा हक्क, वित्तीय प्रवेश, तंत्रज्ञान आणि निर्णय प्रक्रियेत सहभाग यातून त्यांना योग्य स्थान मिळत नाही. अनेक सरकारी योजनांमुळे त्यांची क्षमता वाढवण्याचा प्रयत्न सुरू आहे, पण सामाजिक-सांस्कृतिक अडथळ्यांपुढे धोरणे कमी पडतात. महिला पारंपरिक शेतीकामांसोबतच शेतीपूरक उद्योगांमध्येही मोठ्या प्रमाणात कार्यरत आहेत. मात्र, त्यांच्या कार्याचे आर्थिक व सामाजिक मूल्यमापन अद्यापही फारसे केले गेलेले नाही. म्हणून, महिलांसाठी समावेशी धोरणे, तांत्रिक स्वयंशक्तीकरण, आर्थिक आत्मनिर्भरता आणि निर्णय प्रक्रियेत समान सहभाग सुनिश्चित करणे गरजेचे आहे. यासाठी राज्यांनी आणि समाजाने एकत्रितपणे काम केले पाहिजे.

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**“२१ व्या शतकातील शिक्षण: महिला सक्षमीकरणाच्या नव्या दिशा”**

**संशोधक मार्गदर्शक**

**डॉ. संदीप विलासराव घोडके**

सहयोगी प्राध्यापक

वीर वाजेकर महाविद्यालय, फुंडे-उरण जि.रायगड

**संशोधक विद्यार्थी**

**प्रविण बाजीराव साळुंके**

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**पत्ता :** A1, रेल विहार, शंकर शेठ रोड, रेल्वे आरक्षण केंद्रजवळ, स्वार्गेट, पुणे. ४११ ०४२

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**सारांश (Abstract)**

महिला सक्षमीकरण हे २१ व्या शतकातील सामाजिक, आर्थिक आणि राजकीय विकासाचे एक मध्यवर्ती ध्येय आहे. शिक्षण हे सक्षमीकरणाचे सर्वात प्रभावी साधन मानले जाते, कारण ते महिलांना ज्ञान, कौशल्ये, आत्मविश्वास आणि स्वायत्तता प्रदान करते. शिक्षणामुळे महिला केवळ वैयक्तिक स्तरावर सक्षम होत नाहीत, तर त्या समाजाच्या आर्थिक आणि सामाजिक प्रगतीतही महत्त्वपूर्ण योगदान देतात. २१ व्या शतकात, तंत्रज्ञान, जागतिकीकरण आणि सामाजिक बदलांमुळे शिक्षणाच्या स्वरूपात आमूलाग्र परिवर्तन झाले आहे. डिजिटल शिक्षण, कौशल्य-आधारित शिक्षण आणि STEM (Science, Technology, Engineering, Mathematics) क्षेत्रातील वाढता सहभाग यांसारख्या नव्या दिशांनी महिलांसाठी अभूतपूर्व संधी निर्माण केल्या आहेत. परंतु, याचवेळी लैंगिक असमानता, सामाजिक रूढी, आणि तांत्रिक मर्यादा यांसारख्या आव्हानांनी सक्षमीकरणाच्या प्रक्रियेला अडथळे आणले आहेत.

**संशोधनाची उद्दिष्टे**

- २१ व्या शतकातील शिक्षण प्रणालीतील नव्या दिशांचे विश्लेषण करणे.
- शिक्षण आणि महिला सक्षमीकरण यांच्यातील परस्परसंबंधांचा सखोल अभ्यास करणे.
- भारतातील आणि जागतिक पातळीवरील महिलांच्या शैक्षणिक सहभागाचे मूल्यमापन करणे.
- शिक्षणातील नव्या तंत्रज्ञानाचा आणि धोरणांचा महिला सक्षमीकरणावर होणारा परिणाम तपासणे.
- महिला सक्षमीकरणासाठी शिक्षण प्रणालीत सुधारणा करण्यासाठी व्यावहारिक शिफारसी सुचवणे.

**शोध संज्ञा:** महिला सक्षमीकरण, डिजिटल शिक्षण, STEM शिक्षण, कौशल्य-आधारित शिक्षण, समानता, डिजिटल साक्षरता, सायबर सुरक्षा, शैक्षणिक सहभाग, सामाजिक रूढी, आर्थिक स्वातंत्र्य.

## २१ व्या शतकातील शिक्षण प्रणाली: नव्या दिशा

२१ व्या शतकातील शिक्षण प्रणाली ही तंत्रज्ञान-केंद्रित, समावेशक आणि कौशल्य-आधारित आहे. डिजिटल तंत्रज्ञानाने शिक्षणाची व्याप्ती आणि उपलब्धता वाढवली आहे. ऑनलाइन शिक्षणामुळे महिलांना घरी बसून उच्च शिक्षण घेणे शक्य झाले आहे, हे विशेषतः ग्रामीण आणि पारंपरिक समाजातील महिलांसाठी महत्वाचे आहे. याशिवाय, कृत्रिम बुद्धिमत्ता (AI), व्हर्चुअल रिवॅलिटी (VR), आणि डेटा विश्लेषण यांसारख्या तंत्रज्ञानांनी शिक्षणाची पद्धत बदलली आहे. AI आणि STEM क्षेत्रातील शिक्षण आणि करिअरच्या संधींनीही महिलांसाठी नवे दरवाजे उघडले आहेत. भारतात, आयआयटी आणि आयआयएम यांसारख्या संस्थांमध्ये महिलांचा सहभाग वाढला आहे.

भारतात, महिला शिक्षण आणि सक्षमीकरणाच्या क्षेत्रात प्रगती झाली आहे, परंतु अजूनही मोठ्या आव्हानांचा सामना करावा लागत आहे. राष्ट्रीय शिक्षण धोरण (NEP) २०२० मध्ये लैंगिक समावेशक शिक्षणावर भर देण्यात आला आहे. यामध्ये मुलींसाठी विशेष शिष्यवृत्ती, वसतिगृह सुविधा, आणि डिजिटल शिक्षणाला प्रोत्साहन यांचा समावेश आहे. तथापि, सामाजिक रूढी, बालविवाह, आणि आर्थिक मर्यादा यामुळे ग्रामीण भागातील मुलींचे शिक्षण अर्धवट राहते. युनेस्कोच्या २०२० च्या अहवालानुसार, भारतात १५-२४ वयोगटातील २७ टक्के मुलींना उच्च शिक्षणापासून वंचित राहावे लागते. जागतिक स्तरावर, स्वीडन, नॉर्वे आणि कॅनडा यांसारख्या देशांनी लैंगिक समानतेसाठी प्रगत धोरणे लागू केली आहेत. उदा, स्वीडनमधील शाळांमध्ये लैंगिक समानता आणि समावेशक शिक्षणावर विशेष भर दिला जातो. याउलट, अफगाणिस्तान आणि पाकिस्तान यांसारख्या देशांमध्ये सांस्कृतिक आणि धार्मिक अडथळ्यांमुळे मुलींचे शिक्षण मर्यादित आहे. या तुलनात्मक परिप्रेक्ष्यातून भारताला आपल्या धोरणांमध्ये सुधारणा करण्याची गरज आहे.

## १. डिजिटल शिक्षण आणि महिला सक्षमीकरण

२१ व्या शतकात डिजिटल शिक्षणाने शिक्षण क्षेत्रात क्रांतिकारी बदल घडवून आणले आहेत. डिजिटल शिक्षण म्हणजे इंटरनेट, संगणक, स्मार्टफोन, आणि कृत्रिम बुद्धिमत्ता (AI) यांसारख्या तंत्रज्ञानाचा वापर करून शिक्षण प्रक्रिया अधिक सुलभ, समावेशक आणि वैयक्तिकृत करणे. डिजिटल शिक्षणामुळे शिक्षणाची भौगोलिक आणि सामाजिक मर्यादा तोडल्या गेल्या आहेत, ज्यामुळे विशेषतः महिलांसाठी शिक्षणाच्या नव्या संधी उपलब्ध झाल्या आहेत. भारतासारख्या विकसनशील देशात, जिथे लैंगिक असमानता आणि सामाजिक अडथळे कायम आहेत, डिजिटल शिक्षणाने महिलांना आर्थिक स्वातंत्र्य, कौशल्य विकास आणि सामाजिक सक्षमीकरणासाठी नवे मार्ग खुले केले आहेत. तथापि, डिजिटल साक्षरतेचा अभाव, इंटरनेट प्रवेशाची कमतरता आणि सांस्कृतिक रूढी यांसारख्या आव्हानांनी या प्रक्रियेला मर्यादा आणल्या आहेत.

## डिजिटल शिक्षण आणि महिला सक्षमीकरण

1. **शिक्षणाची सुलभता:** डिजिटल शिक्षणामुळे महिलांना घरी बसून उच्च शिक्षण घेणे शक्य झाले आहे. उदा, कोर्सेरा आणि एडएक्स यांसारख्या व्यासपीठांवर संगणक विज्ञान, डेटा विश्लेषण, आणि व्यवसाय व्यवस्थापन यांसारखे अभ्यासक्रम उपलब्ध आहेत, लाखो महिलांना नवीन कौशल्ये शिकण्याची संधी

दिली आहे. भारतात, SWAYAM व्यासपीठावर २०२४ पर्यंत २.३ कोटी विद्यार्थ्यांनी नोंदणी केली, ज्यापैकी ४२ टक्के महिला होत्या.

2. **कौशल्य विकास:** डिजिटल शिक्षणाने महिलांना व्यावसायिक कौशल्ये, डिजिटल मार्केटिंग, सॉफ्टवेअर डेव्हलपमेंट आणि ग्राफिक डिझायनिंग, शिकण्याची संधी दिली आहे. भारत सरकारच्या *स्किल इंडिया* योजने अंतर्गत डिजिटल कौशल्य प्रशिक्षण कार्यक्रमात २०२३ पर्यंत १.२ कोटी महिलांना प्रशिक्षण देण्यात आले.
3. **आर्थिक स्वातंत्र्य:** डिजिटल शिक्षणामुळे महिलांना ऑनलाइन फ्रीलान्सिंग, ई-कॉमर्स, आणि उद्योजकता यांसारख्या क्षेत्रांत करिअर करण्याची संधी मिळाली आहे. उदा, अमेझॉनच्या *सहेली* कार्यक्रमात २०२३ पर्यंत १.५ लाख महिलांनी स्वतःचे ऑनलाइन व्यवसाय सुरू केले.
4. **सामाजिक जागरूकता आणि सायबर सुरक्षा:** राष्ट्रीय महिला आयोगाच्या *डिजिटल शक्ति* अभियानाने महिलांना सायबर अपराधांविरुद्ध जागरूक केले आहे. २०२४ मध्ये नवी दिल्लीत डिजिटल शक्ति केंद्राची स्थापना झाली, याचा उद्देश सायबर अपराधांच्या तक्रारी नोंदवणे आणि त्यांचे निवारण करणे आहे.

#### डिजिटल शिक्षणाचा महिला सक्षमीकरणार व्याप्ती आणि प्रभाव:

- **जागतिक स्तर:** युनेस्कोच्या २०२० अहवालानुसार, जगभरात २.६ अब्ज लोक इंटरनेटपासून वंचित आहेत, आणि यातील बहुसंख्य महिला आणि मुली आहेत. डिजिटल शिक्षणाने या अंतराला कमी करण्यास मदत केली आहे, परंतु लैंगिक डिजिटल अंतर अजूनही आव्हान आहे. उदा, २०२३ मध्ये जागतिक स्तरावर ३७ टक्के महिलांनी डिजिटल शिक्षणाचा वापर केला, तर पुरुषांचे प्रमाण ४९ टक्के होते.
- **भारतातील परिस्थिती:** भारतात २०२३ मध्ये ६७ टक्के शहरी महिलांनी इंटरनेटचा वापर केला, तर ग्रामीण भागात हे प्रमाण केवळ ३१ टक्के होते (TRAI, २०२३). ग्रामीण भागातील महिलांना डिजिटल साक्षरता आणि इंटरनेट प्रवेशाचा अभाव यामुळे डिजिटल शिक्षणापासून वंचित राहावे लागते.
- **शिक्षण सहभाग:** राष्ट्रीय नमुना सर्वेक्षण (NSS) २०१७-१८ नुसार, भारतात उच्च शिक्षणात महिलांचा सहभाग २५.८ टक्के आहे, आणि यापैकी १२ टक्के महिला डिजिटल माध्यमाने शिक्षण घेतात. SWAYAM आणि DIKSHA यांसारख्या व्यासपीठांनी २०२३ पर्यंत १ कोटीहून अधिक महिलांना शिक्षण दिले.
- **साइबर सुरक्षा:** २०२५ मध्ये संशोधनानुसार ५० टक्के पेक्षा जास्त महिला इंटरनेट वापरकर्त्यांनी ऑनलाइन शोषणाचा अनुभव घेतला आहे, यामुळे डिजिटल शिक्षणातील सहभागावर परिणाम झाला.

#### आव्हाने

1. **डिजिटल अंतर:** भारतात, ग्रामीण भागात इंटरनेट प्रवेशाचे प्रमाण कमी आहे. २०२३ मध्ये, केवळ ३१ टक्के ग्रामीण महिलांकडे इंटरनेट सुविधा होती, तर शहरी भागात हे प्रमाण ६७ टक्के होते (TRAI, २०२३).



2. **डिजिटल साक्षरता:** बहुसंख्य महिला, विशेषतः ग्रामीण भागातील, यांना डिजिटल उपकरणे वापरण्याचे प्रशिक्षण नाही.
3. **साइबर सुरक्षा:** ऑनलाइन शोषण, फिशिंग हल्ले, आणि डिजिटल फसवणूक यामुळे महिलांचा डिजिटल शिक्षणावरील विश्वास कमी होतो.
4. **सामाजिक आणि सांस्कृतिक अडथळे:** ग्रामीण भागात, सामाजिक रूढी आणि लैंगिक भेदभाव यामुळे महिलांना डिजिटल शिक्षण घेण्यास अडथळे येतात. उदा, काही समुदायांमध्ये महिलांना स्मार्टफोन वापरण्यास मनाई आहे.

### उपाययोजना आणि शिफारसी

1. **इंटरनेट प्रवेश वाढवणे:** ग्रामीण भागात इंटरनेट कनेक्टिव्हिटी सुधारण्यासाठी भारत सरकारच्या भारतनेट योजनेचा विस्तार करणे. २०२३ पर्यंत भारतनेटने २.५ लाख ग्रामपंचायतींना इंटरनेट जोडणी दिली, परंतु याची गती वाढवणे आवश्यक आहे.
2. **डिजिटल साक्षरता कार्यक्रम:** ग्रामीण आणि शहरी महिलांसाठी डिजिटल साक्षरता प्रशिक्षण कार्यक्रम राबवणे. गूगलच्या इंटरनेट साथी सारख्या यशस्वी मॉडेल्सचा विस्तार करता येऊ शकतो.
3. **साइबर सुरक्षा जागरूकता:** राष्ट्रीय महिला आयोगाच्या डिजिटल शक्ति अभियानासारख्या उपक्रमांना प्रोत्साहन देणे आणि स्थानिक पातळीवर सायबर सुरक्षा कार्यशाळा आयोजित करणे.
4. **महिला-केंद्रित डिजिटल मंच:** महिलांसाठी विशेष डिजिटल शिक्षण मंच विकसित करणे, ज्यामध्ये स्थानिक भाषांमध्ये अभ्यासक्रम आणि सायबर सुरक्षेसाठी मार्गदर्शन समाविष्ट असेल.
5. **सामाजिक जागरूकता मोहिमा:** सामाजिक रूढी आणि लैंगिक भेदभाव दूर करण्यासाठी स्थानिक समुदायांमध्ये जागरूकता मोहिमा राबवणे.

### २. STEM क्षेत्रातील सहभाग आणि महिला सक्षमीकरण

STEM (Science, Technology, Engineering, and Mathematics) क्षेत्र हे २१ व्या शतकातील नाविन्य, आर्थिक प्रगती आणि सामाजिक कल्याण यांचा पाया मानले जाते. STEM क्षेत्रातील करिअर हे भविष्यातील उच्च-वेतन आणि उच्च-प्रतिष्ठित नोकऱ्यांचे प्रतीक आहे. या क्षेत्रात महिलांचा सहभाग ऐतिहासिकदृष्ट्या कमी राहिला आहे, ज्यामुळे लैंगिक असमानता आणि संधीची कमतरता यांसारख्या समस्या उद्भवल्या आहेत. भारतात आणि जागतिक स्तरावर, STEM शिक्षण आणि करिअरमधील महिलांचा सहभाग वाढवणे हे सक्षमीकरणाचे महत्वाचे पाऊल मानले जाते, कारण यामुळे आर्थिक स्वातंत्र्य, सामाजिक समानता आणि नेतृत्वाची संधी मिळते. डिजिटल तंत्रज्ञान, शिष्यवृत्ती आणि धोरणात्मक उपक्रम यांनी STEM मधील महिलांचा सहभाग वाढवण्यासाठी नव्या दिशा खुल्या केल्या आहेत. परंतु, सामाजिक रूढी, लैंगिक भेदभाव आणि संसाधनांचा अभाव यांसारख्या आव्हानांनी या प्रक्रियेला मर्यादा आणल्या आहेत.

## STEM शिक्षण आणि सक्षमीकरण

1. **आर्थिक स्वातंत्र्य:** STEM क्षेत्रातील नोकऱ्या उच्च वेतन आणि स्थिरता देतात. युनेस्कोच्या २०२२ च्या अहवालानुसार, STEM क्षेत्रातील कर्मचारी गैर-STEM क्षेत्रातील कर्मचाऱ्यांपेक्षा सरासरी दोन तृतीयांश जास्त कमाई करतात. महिलांना या क्षेत्रात प्रवेश मिळाल्यास त्यांचे आर्थिक स्वातंत्र्य आणि जीवनमान सुधारले.
2. **नेतृत्व आणि प्रभाव:** STEM क्षेत्रातील यशस्वी महिला, जसे की भारतातील इस्रोच्या शास्त्रज्ञ, समाजात प्रेरणादायी रोल मॉडेल्स बनतात. यामुळे तरुण मुलींना STEM करिअर निवडण्यासाठी प्रोत्साहन मिळते.
3. **नाविन्य आणि समावेशकता:** STEM मधील महिलांचा सहभाग वाढल्याने उत्पादने आणि सेवा यांचे डिझाइन अधिक समावेशक बनते. उदा, महिलांनी विकसित केलेली तंत्रज्ञान उत्पादने (हेल्थकेअर डिव्हाइसेस) महिलांच्या गरजांना अधिक चांगल्या प्रकारे पूर्ण करतात.
4. **सामाजिक बदल:** शिक्षित आणि सक्षम STEM व्यावसायिक महिला सामाजिक रूढींविरुद्ध लढतात आणि लैंगिक समानतेचा पुरस्कार करतात, ज्यामुळे समाजात सकारात्मक बदल घडतो.

## आकडेवारीसह परिणामांचे विश्लेषण

**जागतिक स्तर:** विश्व आर्थिक मंचाच्या (WEF) २०२४ च्या अहवालानुसार, जागतिक STEM कार्यबलात महिलांचा वाटा केवळ २८.२ टक्के आहे, तर गैर-STEM क्षेत्रात हा वाटा ४७.३ टक्के आहे. युनेस्कोच्या २०२२ च्या डेटानुसार, संशोधन आणि विकास (R&D) क्षेत्रात महिलांचा सहभाग ३१.१ टक्के आहे, जो २०१२ मधील २९.४ टक्के वरून वाढला आहे. अभियांत्रिकी आणि उत्पादन क्षेत्रात २०२२ मध्ये केवळ ७ टक्के महिला पदवीधर होत्या, तर पुरुषांचे प्रमाण २५ टक्के होते. उच्च-उत्पन्न देशांमध्ये, STEM मध्ये महिलांचा सहभाग ३५ टक्के (अमेरिका, २०२१) आणि १७ टक्के (युरोपियन युनियन) आहे.

**भारतातील परिस्थिती:** भारतात STEM पदवीधरांपैकी ४३ टक्के महिला आहेत, जे जागतिक स्तरावर सर्वाधिक आहे. तथापि, STEM कार्यबलात महिलांचा वाटा केवळ २७ टक्के आहे. २०२४ मध्ये आयआयटी प्रवेश परीक्षेत (JEE Advanced) उत्तीर्ण झालेल्यांपैकी केवळ १८ टक्के मुली होत्या, ज्यामुळे उच्च शिक्षणातील लैंगिक असमानता दिसून येते. अवकाश संशोधनात भारतातील २५ टक्के शास्त्रज्ञ महिला आहेत. २०२०-२१ च्या सरकारी कामगार सर्वेक्षणानुसार, STEM क्षेत्रात पुरुषांपेक्षा महिला ३५ टक्के कमी कमाई करतात, ज्यामुळे करिअर टिकवण्यात अडचणी येतात.

**क्षेत्र-विशिष्ट डेटा:** संगणक विज्ञान आणि अभियांत्रिकी क्षेत्रात महिलांचा सहभाग सर्वात कमी आहे, अनुक्रमे १९ टक्के आणि २१ टक्के. भौतिकशास्त्र आणि रसायनशास्त्र यांसारख्या भौतिक विज्ञानांमध्ये २०२२-२३ मध्ये ४४ टक्के विद्यार्थी महिला होत्या, ज्या २०१७-१८ मधील ३९ टक्के वरून वाढले आहे. भारतात जैवतंत्रज्ञान (Biotechnology) क्षेत्रात महिलांचा सहभाग जवळपास ५० टक्के आहे.

### यशस्वी उदाहरणे :

1. **इस्त्रोमधील महिला शास्त्रज्ञ:** भारताच्या अंतराळ संशोधन संस्थेत (ISRO) महिला शास्त्रज्ञांनी चांद्रयान आणि मंगळयान यांसारख्या मोहिमांमध्ये महत्त्वपूर्ण योगदान दिले आहे. उदा, टेसी थॉमस यांनी इस्त्रोच्या *अग्नी मिसाइल* प्रकल्पाचे नेतृत्व केले, ज्यामुळे तरुण मुलींसाठी प्रेरणा मिळाली.
2. **विज्ञान ज्योती योजना:** भारत सरकारच्या विज्ञान आणि तंत्रज्ञान विभागाने (DST) २०२० मध्ये *विज्ञान ज्योती योजना* सुरू केली, ज्यामुळे शालेय मुलींना STEM शिक्षणासाठी प्रोत्साहन मिळाले. २०२४ पर्यंत, या योजनेने १२,००० मुलींना शिष्यवृत्ती आणि मेंटॉरिंग प्रदान केले.
3. **इंडो-यूएस फेलोशिप फॉर वुमन इन STEM:** २०२२ मध्ये सुरू झालेल्या या उपक्रमाने भारतातील महिला संशोधकांना आंतरराष्ट्रीय संशोधन संधी उपलब्ध करून दिल्या, ज्यामुळे त्यांच्या करिअरला चालना मिळाली.
4. **केनियातील युनेस्कोचा उपक्रम:** केनियामध्ये युनेस्कोने आयोजित केलेल्या *Scientific Camps of Excellence for Mentoring Girls in STEM* ने मुलींना STEM व्यावसायिक महिलांशी जोडले, ज्यामुळे त्यांचा आत्मविश्वास आणि सहभाग वाढला.

### आव्हाने

1. **सामाजिक रूढी आणि लैंगिक भेदभाव:** STEM क्षेत्राला मर्दानी क्षेत्र मानले जाते, ज्यामुळे मुलींना गणित आणि विज्ञान विषय निवडण्यास निरुत्साह मिळतो. भारतात, सामाजिक दबाव आणि कौटुंबिक जबाबदाऱ्यांमुळे अनेक महिला STEM करिअर सोडतात.
2. **रोल मॉडेल्सचा अभाव:** STEM मधील महिला नेतृत्वाची कमतरता मुलींसाठी प्रेरणेचा अभाव निर्माण करते. उदा, भारतात R&D क्षेत्रात केवळ १८.६ टक्के महिला संशोधक आहेत.
3. **वेतनातील असमानता:** STEM क्षेत्रात पुरुषांपेक्षा महिला सरासरी ३५ टक्के कमी कमाई करतात, ज्यामुळे करिअर टिकवण्यात अडचणी येतात.
4. **संस्थात्मक अडथळे:** पुरुष-प्रधान प्रयोगशाळा आणि कार्यसंस्कृती यामुळे महिलांना समर्थन आणि नेटवर्किंगच्या संधी कमी मिळतात.
5. **शिक्षणातील अंतर:** संगणक विज्ञान आणि अभियांत्रिकी यांसारख्या क्षेत्रात महिलांचा सहभाग कमी आहे, कारण शालेय स्तरावरच मुलींना या विषयांकडे आकर्षित करण्यासाठी पुरेसे प्रयत्न होत नाहीत.

### उपाययोजना आणि शिफारसी

1. **शालेय स्तरावर प्रोत्साहन:** मुलींना गणित आणि विज्ञान विषय निवडण्यासाठी प्रोत्साहन देण्यासाठी शालेय स्तरावर STEM कार्यशाळा आणि कॅम्पस आयोजित करणे. युनेस्कोच्या *STEM Clinics* सारख्या उपक्रमांचा विस्तार भारतात करता येऊ शकतो.
2. **शिष्यवृत्ती आणि मेंटॉरिंग:** *विज्ञान ज्योती* आणि *इंडो-यूएस फेलोशिप* यांसारख्या योजनांचा विस्तार करणे, ज्यामुळे महिलांना आर्थिक आणि व्यावसायिक समर्थन मिळेल.

3. **रोल मॉडेल्स आणि जागरूकता:** STEM मधील यशस्वी महिलांचे योगदान (जसे की टेसी थॉमस, काल्पना चावला) हायलाइट करणाऱ्या जागरूकता मोहिमा राबवणे.
4. **संस्थात्मक सुधारणा:** पुरुष-प्रधान कार्यसंस्कृती बदलण्यासाठी लैंगिक-संवेदनशील धोरणे लागू करणे. उदा, कामाच्या वेळेत बदल, बालसंगोपन.
5. **डिजिटल साक्षरता:** STEM शिक्षणात डिजिटल तंत्रज्ञानाचा वापर वाढवणे, ज्यामुळे ग्रामीण भागातील महिलांना ऑनलाइन अभ्यासक्रम उपलब्ध होतील.

### ३. कौशल्य-आधारित शिक्षण

२१ व्या शतकात, जागतिक अर्थव्यवस्थेच्या गरजा आणि तंत्रज्ञानाच्या प्रगतीमुळे शिक्षण प्रणालीत कौशल्य-आधारित शिक्षण (Skill-Based Education) यावर विशेष भर देण्यात आला आहे. कौशल्य-आधारित शिक्षण हे असे शिक्षण आहे जे विद्यार्थ्यांना विशिष्ट व्यावसायिक किंवा तांत्रिक कौशल्ये शिकवते, ज्यामुळे ते थेट रोजगार किंवा स्वयंरोजगारासाठी सक्षम होतात. कौशल्य-आधारित शिक्षणाने महिलांना आर्थिक स्वातंत्र्य, सामाजिक सन्मान आणि वैयक्तिक विकासाच्या संधी प्रदान केल्या आहेत. भारत सरकारच्या *स्किल इंडिया*, *बेटी बचाओ*, *बेटी पढाओ* आणि *प्रधानमंत्री कौशल विकास योजना (PMKVY)* यांसारख्या योजनांनी महिलांना व्यावसायिक प्रशिक्षण आणि उद्योजकता विकासासाठी प्रोत्साहन दिले आहे. तथापि, सामाजिक रूढी, शिक्षणाची उपलब्धता आणि संसाधनांचा अभाव यांसारख्या आव्हानांनी या प्रक्रियेला मर्यादा आणल्या आहेत.

#### कौशल्य-आधारित शिक्षण आणि महिला सक्षमीकरण: परस्परसंबंध

1. **आर्थिक स्वातंत्र्य:** कौशल्य-आधारित शिक्षणामुळे महिलांना स्वतःचे व्यवसाय सुरू करण्याची किंवा रोजगार मिळवण्याची संधी मिळते. उदा, सिलाई, हस्तकला आणि डिजिटल मार्केटिंग यांसारख्या कौशल्यांनी ग्रामीण महिलांना स्वयंरोजगारासाठी सक्षम केले आहे.
2. **सामाजिक सन्मान:** व्यावसायिक कौशल्ये शिकलेल्या महिलांना समाजात मान मिळतो, ज्यामुळे त्यांचा आत्मविश्वास वाढतो. *महिला बचत गट (Self-Help Groups-SHGs)* यांसारख्या उपक्रमांनी महिलांना आर्थिक आणि सामाजिक दृष्ट्या सक्षम केले आहे.
3. **उद्योजकता विकास:** कौशल्य-आधारित शिक्षणाने महिलांना उद्योजक बनण्यास प्रोत्साहन दिले आहे. उदा, *प्रोजेक्ट शक्ती (HUL)* अंतर्गत प्रशिक्षित महिलांनी स्वतःचे ई-कॉमर्स व्यवसाय सुरू केले.
4. **शिक्षण आणि रोजगार यातील दरी कमी करणे:** कौशल्य-आधारित शिक्षणाने उच्च शिक्षण घेतलेल्या परंतु बेरोजगार असलेल्या महिलांना रोजगाराच्या संधी उपलब्ध करून दिल्या आहेत.

#### आकडेवारीसह परिणामांचे विश्लेषण

**जागतिक स्तर:** युनेस्कोच्या २०२२ च्या अहवालानुसार, कौशल्य-आधारित शिक्षणाने विकसनशील देशांमध्ये महिलांचा श्रमशक्ती सहभाग दर (Labour Force Participation Rate) १५ टक्के ने वाढवला आहे. जागतिक बँकेच्या २०२३ च्या अहवालानुसार, कौशल्य प्रशिक्षण घेतलेल्या महिलांना गैर-प्रशिक्षित महिलांपेक्षा ३० टक्के

जास्त वेतन मिळते. उप-सहारा आफ्रिका आणि दक्षिण आशियातील ६० टक्के कौशल्य प्रशिक्षण कार्यक्रमांमध्ये महिलांचा सहभाग ४० टक्के पेक्षा जास्त आहे.

**भारतातील परिस्थिती:** प्रधानमंत्री कौशल विकास योजना (PMKVY) अंतर्गत २०१५-२०२५ दरम्यान ७२ लाखांहून अधिक महिलांना कौशल्य प्रशिक्षण देण्यात आले, जे एकूण प्रशिक्षित उमेदवारांपैकी ४५ टक्के आहे. २०१९ मध्ये कौशल विकास आणि उद्यमिता मंत्रालयाने अहवाल दिला की, २६.७५ लाख महिलांना PMKVY अंतर्गत प्रशिक्षण देण्यात आले, आणि ४ लाख महिलांना *Recognition of Prior Learning* (RPL) अंतर्गत प्रमाणित केले गेले. राष्ट्रीय कौशल्य प्रशिक्षण संस्थां (NSTI) मधील ३३ पैकी १९ संस्था विशेषतः महिलांसाठी कार्यरत आहेत आणि जन शिक्षण संस्थानांतर्गत ८५ टक्के लाभार्थी महिला आहेत. राष्ट्रीय नमुना सर्वेक्षण (NSS) २०११-१२ नुसार, भारतातील महिला श्रमशक्ती सहभाग दर २५.५१ टक्के होता, ज्यामध्ये ग्रामीण भागात २४.८ टक्के आणि शहरी भागात १४.७ टक्के होता. कौशल्य प्रशिक्षणामुळे हा दर २०२३ मध्ये ग्रामीण भागात २८.२ टक्के आणि शहरी भागात १७.४ टक्के पर्यंत वाढला. महिला बचत गट मधील ९.८ कोटी महिलांनी २०२३ पर्यंत ७.२ लाख कोटी रुपयांचे कर्ज घेतले, ज्यामुळे त्यांनी स्वयंरोजगार आणि उद्योजकता वाढवली.

**क्षेत्र-विशिष्ट डेटा:** सिलाई आणि हस्तकला क्षेत्रात प्रशिक्षण घेतलेल्या ६५ टक्के महिलांनी स्वतःचे व्यवसाय सुरू केले, तर २० टक्के महिलांनी संगणक प्रशिक्षण आणि डिजिटल मार्केटिंगद्वारे फ्रीलान्सिंग सुरू केले (NSDC, २०२३). आरोग्यसेवा क्षेत्रातील कौशल्य प्रशिक्षण घेतलेल्या ५० टक्के महिलांना स्थानिक रुग्णालयांमध्ये नोकरी मिळाली.

#### यशस्वी उदाहरणे :

1. **प्रोजेक्ट शक्ती (HUL):** हिंदुस्तान युनिलिव्हरच्या प्रोजेक्ट शक्ती उपक्रमाने ग्रामीण महिलांना सिलाई, विक्री आणि डिजिटल कौशल्यांचे प्रशिक्षण दिले. २०२३ पर्यंत, १.२ लाख शक्ती अम्मा (महिला उद्योजक) यांनी डिजिटल पेमेंट आणि ऑनलाइन विक्रीद्वारे स्वतःचे व्यवसाय वाढवले.
2. **महिला बचत गट (SHGs):** भारतातील महिला बचत गटांनी लाखो महिलांना कौशल्य प्रशिक्षण आणि सूक्ष्म वित्तपुरवठा प्रदान केला आहे. उदा, महाराष्ट्रातील अस्मिता बचत गट ने २०२२ मध्ये ५०० महिलांना हस्तकला आणि डिजिटल मार्केटिंगचे प्रशिक्षण दिले, ज्यामुळे त्यांनी स्थानिक बाजारपेठेत स्वतःचे उत्पादन विकले.
3. **विज्ञान ज्योती योजना:** भारत सरकारच्या विज्ञान आणि तंत्रज्ञान विभागाने २०२० मध्ये सुरू केलेल्या या योजनेने मुलींना गणित आणि विज्ञान विषयांमध्ये कौशल्य प्रशिक्षण दिले, ज्यामुळे १०,००० मुलींना STEM क्षेत्रात प्रवेश मिळाला.
4. **अमेझॉन सहेली:** अमेझॉनच्या सहेली कार्यक्रमाने २०२३ पर्यंत १.५ लाख महिलांना डिजिटल मार्केटिंग आणि ई-कॉमर्सचे प्रशिक्षण दिले, ज्यामुळे त्यांनी स्वतःचे ऑनलाइन व्यवसाय सुरू केले.
5. **जन शिक्षण संस्थान (JSS):** भारतातील JSS ने २०२३ मध्ये ८५ टक्के महिला लाभार्थ्यांना सिलाई, संगणक प्रशिक्षण आणि उद्योजकता यांचे प्रशिक्षण दिले, ज्यामुळे ग्रामीण भागातील महिलांचे जीवनमान सुधारले.

## आव्हाने

1. **प्रशिक्षण केंद्रांची कमतरता:** ग्रामीण भागात कौशल्य प्रशिक्षण केंद्रे कमी आहेत, ज्यामुळे महिलांना प्रवास करावा लागतो. २०२३ मध्ये, भारतातील ६० टक्के कौशल्य प्रशिक्षण केंद्रे शहरी भागात केंद्रित होते.
2. **सामाजिक रूढी:** ग्रामीण भागात, सामाजिक दबाव आणि कौटुंबिक जबाबदाऱ्यांमुळे महिलांना प्रशिक्षण पूर्ण करणे कठीण जाते.
3. **डिजिटल साक्षरता:** डिजिटल कौशल्य प्रशिक्षणासाठी इंटरनेट आणि संगणकाची आवश्यकता असते, परंतु ग्रामीण भागात ३१ टक्के महिलांकडे इंटरनेट प्रवेश आहे.
4. **आर्थिक अडथळे:** प्रशिक्षण कार्यक्रमांचा खर्च आणि रोजगाराच्या अनिश्चिततेमुळे काही महिला प्रशिक्षण घेण्यास टाळाटाळ करतात.
5. **लैंगिक भेदभाव:** कार्यस्थळावर लैंगिक भेदभाव आणि कमी वेतन यामुळे प्रशिक्षित महिलांना करिअर टिकवणे कठीण जाते. २०२०-२१ च्या सरकारी कामगार सर्वेक्षणानुसार, कौशल्य प्रशिक्षित महिलांना पुरुषांपेक्षा ३० टक्के कमी वेतन मिळते.

## उपाययोजना आणि शिफारसी

1. **ग्रामीण भागात प्रशिक्षण केंद्रे:** ग्रामीण भागात जन शिक्षण संस्थान आणि NSTI यांसारख्या संस्थांचा विस्तार करणे, ज्यामुळे महिलांना स्थानिक स्तरावर प्रशिक्षण मिळेल.
2. **महिला-केंद्रित धोरणे:** PMKVY आणि स्किल इंडिया योजनांमध्ये महिलांसाठी विशेष शिष्यवृत्ती आणि अनुदान वाढवणे.
3. **डिजिटल साक्षरता:** ग्रामीण महिलांसाठी डिजिटल साक्षरता कार्यक्रम राबवणे, ज्यामुळे त्यांना ऑनलाइन कौशल्य प्रशिक्षण घेता येईल. गूगल इंटरनेट साथी सारख्या योजनांचा विस्तार करता येऊ शकतो.
4. **महिला बचत गटांचा विस्तार:** SHGs च्या माध्यमातून कौशल्य प्रशिक्षण आणि सूक्ष्म वित्तपुरवठा अधिक व्यापक करणे.
5. **सामाजिक जागरूकता मोहिमा:** सामाजिक रूढी आणि लैंगिक भेदभाव दूर करण्यासाठी स्थानिक समुदायांमध्ये जागरूकता मोहिमा राबवणे.

## ४. सामाजिक आणि आर्थिक अडथळे

सामाजिक अडथळे हे सामाजिक रूढी, लैंगिक भेदभाव आणि सांस्कृतिक नियमांशी संबंधित असतात, जे महिलांच्या शिक्षण आणि करिअरच्या संधींवर परिणाम करतात. उदा, भारतातील ग्रामीण भागात, मुलींना शिक्षणापेक्षा घरगुती जबाबदाऱ्या आणि विवाहाला प्राधान्य दिले जाते. बालविवाह आणि लवकर मातृत्व यामुळे मुलींचे शिक्षण अर्धवट राहते. दुसरीकडे, आर्थिक अडथळ्यांमध्ये शिक्षणाचा खर्च, शाळा किंवा प्रशिक्षण केंद्रांपर्यंत प्रवेशाचा अभाव आणि रोजगाराच्या संधींची कमतरता यांचा समावेश आहे. भारतात, राष्ट्रीय शिक्षण धोरण



(NEP) २०२० मध्ये लैंगिक समावेशक शिक्षणावर भर देण्यात आला आहे, परंतु सामाजिक आणि आर्थिक अडथळ्यांमुळे त्याची अंमलबजावणी मर्यादित आहे.

### आकडेवारीसह परिणामांचे विश्लेषण

**जागतिक स्तर:** युनेस्कोच्या २०२० च्या अहवालानुसार, जगभरात १३ कोटी मुली शाळेबाहेर आहेत, आणि यापैकी ७० टक्के मुली सामाजिक आणि आर्थिक अडथळ्यांमुळे शिक्षणापासून वंचित आहेत. विश्व बँकेच्या २०२३ च्या अहवालानुसार, कमी उत्पन्न असलेल्या देशांमध्ये ६० टक्के मुली प्राथमिक शिक्षण पूर्ण करतात, परंतु केवळ ३० टक्के माध्यमिक शिक्षण पूर्ण करतात. बालविवाहामुळे दरवर्षी १२ दशलक्ष मुलींचे शिक्षण अर्धवट राहते, आणि याचा सर्वाधिक परिणाम दक्षिण आशिया आणि उप-सहारा आफ्रिकेत दिसतो. जागतिक स्तरावर, महिलांचा श्रमशक्ती सहभाग दर (Labour Force Participation Rate) ४७ टक्के आहे, तर पुरुषांचा ७२ टक्के आहे, ज्यामध्ये सामाजिक आणि आर्थिक अडथळे महत्त्वाची भूमिका बजावतात.

**भारतातील परिस्थिती:** राष्ट्रीय नमुना सर्वेक्षण (NSS) २०१७-१८ नुसार, भारतात १५-२४ वयोगटातील २७ टक्के मुली उच्च शिक्षणापासून वंचित राहतात, आणि यामागे सामाजिक (बालविवाह, ३५ टक्के) आणि आर्थिक (गरीबी, ४५ टक्के) कारणे आहेत. २०२३ मध्ये, भारतातील बालविवाहाचे प्रमाण २३.३ टक्के होते आणि यामुळे ग्रामीण भागात ४० टक्के मुलींचे शिक्षण अर्धवट राहते (NFHS-५). भारतात महिला श्रमशक्ती सहभाग दर २०२३ मध्ये २८.२ टक्के (ग्रामीण) आणि १७.४ टक्के (शहरी) होता, जो सामाजिक रूढी आणि आर्थिक मर्यादांमुळे मर्यादित आहे. २०२०-२१ च्या सरकारी कामगार सर्वेक्षणानुसार, महिलांना पुरुषांपेक्षा ३५ टक्के कमी वेतन मिळते, ज्यामुळे आर्थिक स्वातंत्र्य मर्यादित राहते. ग्रामीण भागात, ६० टक्के कुटुंबांना शिक्षणाचा खर्च परवडत नाही, आणि ४५ टक्के मुलींना शाळेपासून ५ किमीहून अधिक अंतरावर राहावे लागते.

### यशस्वी उपाययोजना

1. **बेटी बचाओ, बेटी पढाओ:** भारत सरकारच्या या योजनेने २०१५ पासून बालविवाह कमी करण्यासाठी आणि मुलींच्या शिक्षणाला प्रोत्साहन देण्यासाठी काम केले आहे. २०२३ पर्यंत, या योजनेने १.२ कोटी मुलींना शिक्षणासाठी शिष्यवृत्ती प्रदान केल्या.
2. **महिला बचत गट (SHGs):** भारतातील ९.८ कोटी महिलांनी २०२३ पर्यंत महिला बचत गट मार्फत ७.२ लाख कोटी रुपयांचे कर्ज घेतले, ज्यामुळे त्यांना कौशल्य प्रशिक्षण आणि स्वयंरोजगाराच्या संधी मिळाल्या. उदा, तामिळनाडूतील महालक्ष्मी SHG ने ३०० महिलांना सिलाई आणि हस्तकलेचे प्रशिक्षण दिले.
3. **कस्तूरबा गांधी बालिका विद्यालय (KGBV):** या योजनेने ग्रामीण भागातील मुलींसाठी निवासी शाळा स्थापन केल्या, ज्यामुळे २०२३ पर्यंत १५ लाख मुलींना शिक्षण मिळाले.
4. **युनिसेफचा उपक्रम (उप-सहारा आफ्रिका):** युनिसेफने २०२२ मध्ये आफ्रिकेतील मुलींसाठी Girls Education Initiative सुरू केला, ज्यामुळे २ दशलक्ष मुलींना शिक्षण आणि कौशल्य प्रशिक्षण मिळाले.



5. **सावित्रीबाई फुले पुणे विद्यापीठ:** २०२३ मध्ये, या विद्यापीठाने ग्रामीण महिलांसाठी मोफत कौशल्य प्रशिक्षण कार्यक्रम सुरू केला, ज्यामुळे ५०० महिलांना डिजिटल मार्केटिंग आणि संगणक कौशल्यांचे प्रशिक्षण मिळाले.

### आव्हाने

1. **बालविवाह आणि लवकर मातृत्व:** भारतात २३.३ टक्के मुलींचा विवाह १८ वर्षाआधी होतो, ज्यामुळे त्यांचे शिक्षण अर्धवट राहते.
2. **लैंगिक भेदभाव:** शाळा आणि कार्यस्थळावर लैंगिक भेदभावामुळे मुलींचा आत्मविश्वास कमी होतो, आणि त्यांना समान संधी मिळत नाहीत.
3. **आर्थिक मर्यादा:** गरीबीमुळे कुटुंबे मुलींच्या शिक्षणापेक्षा मुलांच्या शिक्षणाला प्राधान्य देतात. २०२३ मध्ये, ६० टक्के ग्रामीण कुटुंबांना शिक्षणाचा खर्च परवडत नव्हता.
4. **शिक्षण सुविधांचा अभाव:** ग्रामीण भागात शाळा आणि प्रशिक्षण केंद्रे कमी आहेत, आणि ४५ टक्के मुलींना शाळेपर्यंत ५ किमीहून अधिक अंतर पार करावे लागते.
5. **कौटुंबिक जबाबदाऱ्या:** ग्रामीण भागात, ७० टक्के मुलींना घरगुती कामे आणि भावंडांच्या संगोपनामुळे शिक्षण सोडावे लागते.

### उपाययोजना आणि शिफारसी

1. **बालविवाहाविरुद्ध कठोर कायदे:** बालविवाह प्रतिबंधक कायदा (२००६) ची प्रभावी अंमलबजावणी करणे आणि जागरूकता मोहिमा राबवणे.
2. **मोफत आणि समावेशक शिक्षण:** कस्तूरबा गांधी बालिका विद्यालय सारख्या योजनांचा विस्तार करणे आणि ग्रामीण भागात निवासी शाळा उभारणे.
3. **आर्थिक सहाय्य:** मुलींसाठी शिष्यवृत्ती, मोफत शिक्षण आणि कौशल्य प्रशिक्षण कार्यक्रम वाढवणे. उदाहरणार्थ, *बेटी बचाओ, बेटी पढाओ* योजनेचा विस्तार.
4. **महिला बचत गटांचा विस्तार:** SHGs मार्फत सूक्ष्म वित्तपुरवठा आणि कौशल्य प्रशिक्षण अधिक व्यापक करणे.
5. **सामाजिक जागरूकता मोहिमा:** लैंगिक समानता आणि शिक्षणाच्या महत्त्वाबाबत स्थानिक समुदायांमध्ये जागरूकता वाढवणे.

### समारोप

२१ व्या शतकातील शिक्षण प्रणालीने महिलांच्या सक्षमीकरणासाठी नव्या संधी निर्माण केल्या आहेत. डिजिटल शिक्षण, STEM क्षेत्र आणि कौशल्य-आधारित शिक्षण यांनी महिलांना आर्थिक स्वातंत्र्य, सामाजिक सन्मान आणि वैयक्तिक विकासाच्या संधी उपलब्ध करून दिल्या आहेत. भारतातील राष्ट्रीय शिक्षण धोरण २०२०,

स्किल इंडिया आणि बेटी बचाओ, बेटी पढ़ाओ यांसारख्या योजनांनी लैंगिक समावेशक शिक्षणाला प्रोत्साहन दिले आहे. तथापि, सामाजिक रूढी, बालविवाह, डिजिटल अंतर आणि आर्थिक मर्यादा यांसारख्या आव्हानांनी प्रगतीला अडथळे आणले आहेत. डिजिटल साक्षरता, सायबर सुरक्षा आणि ग्रामीण भागात इंटरनेट प्रवेश वाढवणे यासारख्या उपाययोजनांद्वारे ही आव्हाने दूर करणे शक्य आहे. STEM मधील महिलांचा सहभाग आणि कौशल्य प्रशिक्षण यांना प्रोत्साहन देण्यासाठी शिष्यवृत्ती, मेंटॉरिंग आणि जागरूकता मोहिमा आवश्यक आहेत. सामाजिक आणि आर्थिक अडथळ्यांवर मात करण्यासाठी कठोर कायदे आणि समुदाय-आधारित जागरूकता कार्यक्रम राबवणे गरजेचे आहे. शिक्षणाच्या नव्या दिशा आणि धोरणात्मक उपक्रम यांच्या एकत्रित प्रयत्नांद्वारे, भारत आणि जागतिक स्तरावर महिलांचे सक्षमीकरण शक्य आहे, ज्यामुळे लैंगिक समानता आणि सर्वसमावेशक विकासाला चालना मिळेल.

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## “महिला पोलीसासमोरील आव्हाने व उपाय योजना”

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### गोपवारा

इ.स.१८६० च्या कायदानुसार भारतात आधुनिक पोलीस यंत्रणा स्थापित झाली.कायद्याची अंमलबजावणी करून समाजात शांतता व सुव्यवस्था प्रस्थापित करण्याची मुख्य जबाबदारी पोलीस यंत्रणेकडे असते.आपल्या कौशल्याने पोलीस दल आपली सामाजीक जबाबदारी पार पाडत आहे.पोलीस दलात महिलाचा समावेश हि एक क्रांतिकारी घटना आहे, प्राचीन काळापासून भारतीय समाजात स्त्रियांना दुय्यम स्थान देण्यात आले आहे परंतु आधुनिक काळामध्ये शिक्षण प्रसार,सुधारणा चळवळी,स्त्री चळवळ, या माध्यमातून स्त्रियांचा सामाजिक दर्जा वाढू लागला. आधुनिक काळात सरकार द्वारे अनेक पोलीस आयोग नेमून पोलीस दलात सुधारणा करण्यात आल्या याचा एक भाग म्हणून आधुनिक काळात एक सामाजीक गरज म्हणून महिलाचा पोलीस दलात समावेश करण्यात आला.२१ व्या शतकात पोलीस दलात महिलाच्या संख्येत वाढ करण्यात आली.महिला पोलीस शिपाई पासून ते महिला आय.पी.एस.अधिकारी या पदापर्यंत महिलाच समावेश झाला असून पोलीस दलातील अनेक महत्वाच्या जबाबदाऱ्या महिला पार पाडत आहेत. असे असले तरी महिला पोलीसाच्या समोर अनेक समस्या,अडचणी आव्हानाच्या स्वरूपात उभ्या आहेत.प्रस्तुत शोध निबंधात भारतीय पोलीस दलातील महिलाच्या समोरील विविध आव्हाने व त्यावरील उपाय योजना याचा ढोबळ मानाने आढावा घेण्यात आला आहे.

### प्रस्तावना :

आधुनिक काळात पोलीस दल हि एक कोणताही ‘लैंगिक भेदभाव’ न करणारी सरकारी यंत्रणा आहे,मात्र ऐतेहासिक काळामध्ये पोलीस अथवा सैन्यदलात हेर- गेरी (गुप्तहेर) वगळता महिलांना फारसे स्थान असल्याचे आढळत नाही.१८४५ साली अमेरिकेतील न्यूयॉर्क शहरात‘पोलीस कारभारीण’ (पोलीस मॅटर्न) कायद्याचे संरक्षण करून मुली,स्त्रिया यांना संरक्षण देणे अथवा कस्टडीत ठेवण्याचे अधिकार यांना देण्यात आले.१९०३ मध्ये सरकारी पगार घेणाऱ्या महिलांना‘महिला पोलीस’असे समजले जाऊ लागले.भारतातील महिला पोलीसाच्या इतिहासाचा आढावा घेत असताना असे आढळते की समाजातील ढासळती मूल्यव्यवस्था व इतर अनेक कारणामुळे समाजाचे नैतिक अधःपतन होऊन महिला विषयक गुन्हेगारी वाढू लागली.यातून महिलाच्या संरक्षण आणि प्रतिष्ठेचा गंभीर प्रश्न निर्माण होऊ लागला. अपहरण,लैंगिक अत्याचार, बळजबरी, खून, बलात्कार, फसवणूक, हुंडाबळी असे गुन्हे वाढले आणि यातून महिला पोलीसाची गरज निर्माण झाली. १९३८ मध्ये कानपूर तर १९३९ मध्ये उत्तर प्रदेश व त्रावणकोर या राज्यात महिला पोलीसाची नेमणूक झाली असल्याचे आढळत.१९४७ नंतर स्वतंत्र भारतामध्ये १९७५ पर्यंत जवळ-जवळ प्रत्येक राज्याच्या पोलीस दलात महिलाच समावेश करण्यात आला. १९७३ मध्ये किरण बेदी याची प्रथम महिला आय.पी.एस.अधिकारी म्हणून पोलीस दलात निवड झाली आणि पुढे अनेक महिलां पोलीस सेवेत अधिकारी म्हणून दाखल झाल्या.

आधुनिक काळात पोलीस हि संकल्पना बदलत गेली आहेत केवळ शारीरिक क्षमता,बलवानता,आक्रमकपणा यावर सामाजीक शांतता प्रस्थापित करता येत नाही तर याबरोबरच समोरच्या व्यक्तीचे लक्षपूर्वक ऐकणे,संवेदनशीलता,समजुतदारपण,मानवता,सामाजीक भान हे हि गुण पोलीस दलात असणे आवश्यक आहेत.हे सर्व गुण महिला पोलीसा मध्ये असल्याने महिला पोलीस अनेक गुन्हे,व तणाव पूर्ण परिस्थिती शांतपणे हाताळतात.एक स्त्री आणि पोलीस या दुहेरी भूमिकेतून त्या पोलीस आणि जनतेमध्ये सुसंवाद घडऊन आणून सामाजीक सलोखा प्रस्थापित करतात.काही महत्वाच्या गुन्ह्यात महिला पोलीसाची उपयुक्तता प्रचंड असते अल्पवयीन गुन्हेगारी, मुली-महिलांचे अपहरण,वेश्या व्यवसाय,अलीकडच्या काळात सायबर गुन्हे,हुंडाबळी,कौटुंबिक हिंसाचार,आत्महत्या या ठिकाणी महिला अत्यंत चांगली कामगिरी करतात.याशिवाय सण-उत्सव काळातील सुरक्षा बंदोबस्त या ठिकाणी पण महिला पोलीसाची भूमिका अत्यंत महत्वाची असते.

ब्यूरो ऑफ पोलीस रिसर्च अँड डेव्हलपमेंटच्या (BPR&D) अहवालानुसार (सप्टेंबर 2024 च्या आकडेवारीनुसार) महाराष्ट्रामध्ये 32,172 महिला पोलीस कार्यरत आहेत तर उत्तर प्रदेशात सर्वात अधिक महिला पोलीस कार्यरत आहेत.महाराष्ट्र हे पोलीस दलात महिलांसाठी 30% आरक्षणाची तरतूद आहे,ज्यामुळे महिला पोलिसांची संख्या वाढण्यास मदत झाली आहे.किरण बेदी,मीरा बोरवणकर,ज्योती प्रिया सिंग, ऐश्वर्या शर्मा,संजुक्ता पराशर,डी. रूपा,अर्चना त्यागी,मोक्षदा पाटील,तेजस्वी सातपुते,द्वारका विश्वनाथ डोखे याच्या सारख्या अनेक महिला आय.पी.एस. अधिकाऱ्यांनी अत्यंत उत्तुंग कामगिरी केली आहे याशिवाय शपाई पदापासून ते वरिष्ठ पदावर राहून अनेक महिला पोलीस आपली कामगिरी बाजावत आहे. असे असले तरी महिला पोलीसाना आपल्या दैनंदिन कामात अनेक अडथळे,समस्या,प्रश्न आव्हानाच्या स्वरूपात भेडसावत आहेत.

### उद्दिष्टे :

- १.महिला पोलीसाच्या समोर असणाऱ्या विविध आव्हानाचा आढावा घेणे
- २.महिला पोलीसाच्या समोर असणाऱ्या विविध आव्हानासाठी उपाय योजना सुचवणे

### संशोधन पद्धती :

सदर संशोधन वर्णनात्मक स्वरूपाचे असून दुय्यम स्रोतावर आधारित आहे.महिला पोलीसा संबंधी सामाजिक प्रसारमाध्यमातील बातम्या,पुस्तक पुनरावलोकने, संशोधन जर्नल्स, वर्तमानपत्र लेख, पोलिस प्रशिक्षण अकादमी आणि शाळा, सरकारी संस्थांचे वार्षिक अहवाल आणि इतर इंटरनेट स्रोत इ. वर आधारित आहे.

### महिला पोलिसांसमोरील विविध आव्हाने :

महिला पोलीस दलात मोठ्या प्रमाणात सहभागी होत आहेत याच प्रमाणे त्यांना अनेक आव्हानांना सामोरे जावे लागत आहे. जी त्यांच्या कामाचे स्वरूप,पोलीस प्रशासन,सामाजिक दृष्टिकोन,कामाच्या ठिकाणी असलेल्या सोयी-सुविधा आणि शारीरिक - मानसिक आरोग्य याच्याशी संबंधित आहेत.

### १. दुहेरी जबाबदारी :

महिला पोलिसांना घराची आणि नोकरीची अशी दुहेरी जबाबदारी सांभाळावी लागते. कामावर असताना त्यांना पुरुषांइतकीच शारीरिक आणि मानसिक मेहनत घ्यावी लागते,तर घरी आल्यावर त्यांना कुटुंबाची,मुलांची आणि घरगुती जबाबदाऱ्यांची काळजी घ्यावी लागते.यामुळे त्यांच्यावर मोठा ताण येतो.

## २. कामाच्या ठिकाणी लिंगभेद आणि पूर्वग्रहदूषित दृष्टिकोन :

आजही अनेक ठिकाणी महिला पोलिसांकडे कमी पणाने पाहिले जाते किंवा त्यांच्या क्षमतेवर शंका घेतली जाते. त्यांना महत्त्वाच्या किंवा आव्हानात्मक भूमिकांपासून दूर ठेवले जाते आणि 'पुरुषांची कामे' म्हणून ओळखल्या जाणाऱ्या भूमिकांमध्ये त्यांना संधी कमी मिळते.

## ३. आरोग्याच्या आणि स्वच्छतेच्या सोयींचा अभाव :

बऱ्याच पोलीस ठाण्यांमध्ये किंवा कामाच्या ठिकाणी महिलांसाठी स्वतंत्र आणि स्वच्छ प्रसाधनगृहे किंवा विश्रांतीगृहे उपलब्ध नसतात. पाळीच्या दिवसांमध्ये (menstruation) त्यांना विशेष अडचणींचा सामना करावा लागतो. कामाच्या अनिश्चित वेळापत्रकामुळे त्यांच्या आरोग्यावरही परिणाम होतो. सण- समारंभ किंवा राजकीय बंदोबस्त सलग चालतो तेव्हा दैनंदिन नैसर्गिक क्रियामध्ये अडथळे निर्माण होतात.

## ४. लैंगिक छळ आणि असुरक्षितता :

काही महिला पोलिसांना वरिष्ठ अधिकारी, सहकारी यांच्याकडून कामाच्या ठिकाणी किंवा कामावर असताना लैंगिक छळाला सामोरे जावे लागते. महिलांना जबाबदारी देताना काहीवेळा मुद्दाम अवघड काम देणे, बदली- बदली किंवा पोस्टिंग वेळी त्याचा गैरफायदा घेणे किंवा कायद्याची भिती दाखवणे इ. प्रकार विविध पोलीस दलात अनेक वेळा घडत आहेत. उदा. २००८ साली कोल्हापूर पोलीस दलातील महिला पोलीसांचे लैंगिक शोषण. अश्या प्रकारच्या घटनांचा परिणाम त्यांच्या मनोधैर्यावर होतो आणि कामाच्या ठिकाणी असुरक्षितता वाटते.

## ५. शारीरिक आणि मानसिक ताण :

पोलीस दलातील काम हे शारीरिक आणि मानसिकदृष्ट्या आव्हानात्मक असते. गुन्हेगाराशी सामना करणे, कायदा व सुव्यवस्था राखणे, रात्रीची गस्त घालणे तसेच इतर अनेक जबाबदाऱ्या याशिवाय काही वेळा वरिष्ठ अधिकारी व राजकीय- सामाजिक दबावाचा हि सामना करावा लागतो. अश्या धावपळीच्या दैनंदिन कामकाजामुळे त्यांना शारीरिक आणि मानसिक ताणाचा सामना करावा लागतो. यातून त्यांना कमी वयातच आरोग्याच्या विविध समस्यां देखील निर्माण होतात.

## ६. पदोन्नती आणि करिअरमधील संधींचा अभाव :

अनेकदा महिला पोलिसांना पदोन्नतीमध्ये किंवा उच्च पदांवर जाण्यासाठी पुरुषांच्या तुलनेत कमी संधी मिळतात. यामुळे त्यांच्या करिअरच्या वाढीवर मर्यादा येतात.

## ७. सामाजिक सुरक्षा आणि कुटुंबाचा पाठिंबा :

पोलिसांचे काम धोक्याचे आहे अनेक गुन्हे, सभा, मोर्चे, आंदोलने या दरम्यान जमाव आक्रमक होतो काही वेळातर जमावाकडून दगडफेक होते यात महिला पोलीसाना लक्ष्य केले जाते. उदा. मार्च २०२५ मध्ये नागपूर या ठिकाणी महिला पोलिसांना मारहाण व गणवेश फाडण्याचा प्रयत्न, जून २०२५ मध्ये एक राजकीय नेत्याने वरिष्ठ महिला पोलीस अधिकाऱ्याशी केलेले गैरवर्तन इ. यामुळे महिला पोलीसांच्या सामाजिक सुरक्षिततेचा प्रश्न निर्माण होतो. तसेच त्यांच्या कुटुंबाला नेहमीच एक प्रकारची चिंता लागून राहते. महिला पोलिसांच्या बाबतीत कुटुंबाचा पाठिंबा अत्यंत महत्त्वाचा ठरतो, पोलीस खात्यातील अनेक जबाबदाऱ्या मुळे महिला पोलीसांना आपल्या

कुटुंबाकडे फारसे लक्ष्य देता येत नाही यातून त्याच्यात कौटुंबिक अंतर पडत जाते अनेक वेळा यातून कौटुंबिक वादाचे प्रश्न निर्माण होण्याची शक्यता हि असते.या सर्व दुहेरी जबाबदारीत महिला पोलीसाना रोजची कसरत करावी लागते.

### विविध उपयोजना :

#### १ धोरणात्मक बदल आणि अंमलबजावणी :

महिला पोलीसाच्यासाठी पोलीस आयोगाने अनेक तरतुदी केल्या आहेत जसे की समान संधी धोरणे, पोलीस भरती, पदोन्नती आणि नियुक्तीमध्ये लैंगिक समानतेचे कठोरपणे पालन करणे.

#### २. लैंगिक छळ प्रतिबंधक कायद्याची प्रभावी अंमलबजावणी :

कार्यस्थळी लैंगिक छळ प्रतिबंधक कायद्याची अंमलबजावणी आणि तक्रार निवारण यंत्रणा मजबूत करणे तसेच लवकर तक्रार निवारण होण्यासाठी व महिला पोलिसांच्या समस्या ऐकण्यासाठी एक विश्वासाहर् आणि त्वरित यंत्रणा स्थापित करणे.

#### ३ . कौटुंबिक आणि कामाच्या जीवनात समतोल साधण्यासाठी मदत :

शक्य असल्यास कामाचे तास लवचिक करणे किंवा शिफ्टमध्ये बदल करण्याची सोय उपलब्ध करून देणे गरजेचे आहे याच बरोबर कामाच्या ठिकाणी किंवा जवळ बालसंगोपन केंद्रे उपलब्ध करून देणे आणि मातृत्व रजा आणि पुनरागमन सुलभ करण्यासाठी धोरणे तयार करणे.तसेच बदली संदर्भात पती-पत्नी एकत्रीकरण धोरण अधिक लवचिकत बनवणे जेणेकरून महिला पोलिसांना कुटुंबापासून दूर राहावे लागणार नाही.

#### ४ .आरोग्य आणि सुरक्षिततेवर लक्ष केंद्रित करणे :

पोलीस ठाण्यांमध्ये महिलांसाठी स्वतंत्र आणि स्वच्छ प्रसाधनगृहे, विश्रांती कक्ष, आणि पाळणाघरे (डे-केअर सेंटर्स) उपलब्ध करून देणे.वेळोवेळी महिला पोलीसाची आरोग्य तपासणी करणे.याशिवाय मानसिक ताण-तणाव कमी होण्यासाठी आरोग्य समुपदेशन,योग शिबिराचे आयोजन करावे यासाठी त्या क्षेत्रातील तज्ञ व्यक्तींना सहभागी करून घ्यावे तसेच महिला पोलिसांच्या सुरक्षिततेसाठी आवश्यक इतर उपाययोजना करणे.

#### ५. प्रशिक्षण आणि क्षमता व कौशल्य विकास कार्यक्रम :

समान आणि प्रगत प्रशिक्षण देणे महिलांना पुरुषांच्या बरोबरीने सर्व प्रकारच्या प्रशिक्षणात सहभागी करून घेणे.महिलांना त्यांच्या आवडीनुसार आणि क्षमतेनुसार नवीन कौशल्ये शिकण्यासाठी संधी उपलब्ध करून देणे. यशस्वी महिला पोलिस अधिकाऱ्यांना प्रोत्साहन देणे आणि त्यांना भूमिका मॉडेल म्हणून सादर करणे.

#### ६ . नेतृत्व विकास:

महिलांना नेतृत्वाच्या भूमिकेसाठी तयार करण्यासाठी विशेष कार्यक्रम आयोजित करणे तसेच महिला पोलीसांना आपला नेतृत्व विकास करण्यासाठी पोषक वातावरण तयार करणे

#### ७. लिंग संवेदनशीलता प्रशिक्षण :

भारतासारख्या पुरुष प्रधान मानसिकता असणाऱ्या नेहमीच महिलांना दुय्यम स्थान दिले जाते पोलीस दल हा पण भारतीय समाजाचा भाग असल्याने याठिकाणी पण पुरुष प्रधान संस्कृती आहे.यासाठी सर्व पोलीस कर्मचाऱ्यांना लिंग संवेदनशीलता प्रशिक्षण सक्तीचे करावे जेणे करून स्त्रियांबद्दलचे गैरसमज दूर होतील आणि पुरुष पोलीस कर्मचाऱ्यांमध्ये महिला पोलीसांबद्दल आणि महिलांच्या समस्यांबद्दल संवेदनशीलता वाढेल व स्त्री- पुरुष समानता निर्माण होईल.

#### ८.महिला सहायता कक्ष बळकट करणे:

प्रत्येक पोलीस स्टेशनमध्ये महिला सहायता कक्ष अधिक प्रभावीपणे कार्यरत करणे. तिथे महिला अधिकारी आणि कर्मचाऱ्यांची नेमणूक करणे, जेणेकरून महिला तक्रारदार त्यांच्या समस्या महिला पोलीसांसोबत मोकळेपणाने शेअर करू शकतील महिला पोलीसांच्या सुरक्षेसाठी आणि कामाचे ओझे कमी करण्यासाठी तंत्रज्ञानाचा वापर करणे. उदाहरणार्थ, 'निर्भया ॲप' सारखे ॲप्स अधिक प्रभावीपणे वापरणे.

#### ९.पोलीसाचे संख्याबळ वाढवणे :

संयुक्त राष्ट्र संघाच्या निकषानुसार एक लाख लोकसंख्येमागे किमान २२२ पोलीस असले पाहिजे.भारतात अशी पोलीसाची संख्या किती आहे याबद्दल अनेक वेगवेगळी मते आहेत इंडिया जस्टिस रिपोर्टनुसार (२०२१ पर्यंतचा डेटा), २०१० ते २०२० या काळात एकूण पोलीसांची संख्या १५.६ लाखांवरून २०.७ लाख झाली असली तरी, अजूनही देशात ५ लाख ६२ हजार पोलीसांची पदे रिक्त आहेत. आणि महिला पोलीसांची संख्या एकूण पोलीस दलाच्या १२.३२% आहे (जानेवारी २०२३ पर्यंत). हा दर सुमारे २५४९ महिलांमागे एक महिला पोलीस असा आहे.थोडक्यात, भारतात अजूनही पोलीसांची संख्या लोकसंख्येच्या तुलनेत कमी आहे आणि संयुक्त राष्ट्रांच्या निकषानुसार आवश्यक असलेल्या प्रमाणापेक्षा ती खूपच कमी आहे. जर हि पदे तातडीने भरली तर आताच्या पोलीस दलावरील ताण कमी होईल.

#### निष्कर्ष :

महिला पोलीस कर्मचारी- अधिकाऱ्यांना अनेक प्रकारच्या आव्हानांना सामोरे जावे लागते यामुळे त्यांच्या कार्यक्षमतेवर आणि मानसिकतेवर नकारात्मक परिणाम होतात.यावर मात करण्यासाठी, धोरणात्मक बदल, कामाच्या ठिकाणी योग्य सुविधांची उपलब्धता,आरोग्य आणि सुरक्षिततेवर भर, समान प्रशिक्षण आणि कौशल्य विकासाच्या संधी, आणि महत्वाचे समाज आणि पोलीस दलात लिंग संवेदनशीलता वाढवणे आवश्यक आहे.या उपाययोजना प्रभावीपणे राबविल्या जातील,तरच महिला पोलीस अधिक आत्मविश्वास आणि कार्यक्षमतेने आपले कर्तव्य बजावू शकतील, ज्यामुळे समाजाची सुरक्षा आणि शांतता राखण्यात त्यांचे योगदान अधिक महत्वाचे ठरेल. महिला पोलीसांना सक्षम बनवणे हे केवळ त्यांच्यासाठीच नव्हे,तर संपूर्ण पोलीस दलासाठी आणि समाजासाठी फायदेशीर आहे.

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**“कोल्हापूर शहरातील महाविद्यालयीन युवतींचा विवाहविषयक दृष्टीकोन”**

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**गोषवारा:**

प्रस्तुत शोधनिबंधात कोल्हापूर शहरातील महाविद्यालयीन युवतींच्या विवाहाबद्दलच्या बदलत्या दृष्टिकोनाचा अभ्यास करण्यात आला आहे. शिक्षण, करिअरच्या महत्वाकांक्षा, आर्थिक स्वातंत्र्य आणि जागतिक संस्कृतीच्या प्रभावामुळे त्यांच्या विवाहविषयक विचारांमध्ये होणारे बदल यात तपासण्यात आले आहेत. पारंपरिक भारतीय समाजात विवाह एक पवित्र संस्कार मानला जात असला तरी, सध्याच्या काळात तो एक वैयक्तिक निर्णय बनला आहे, ज्यामुळे विवाहाचे स्वरूप, प्राथमिकता आणि त्यासंबंधीचा दृष्टिकोन बदलला आहे.

या संशोधनासाठी कोल्हापूर शहरातील विविध महाविद्यालयांतील ३०० पदवी आणि पदव्युत्तर विद्यार्थिनींकडून प्रश्नावलीद्वारे माहिती संकलित करण्यात आली. यात त्यांच्या विवाहविषयक अपेक्षा, इच्छित वय, जोडीदार निवडीचे निकष (शिक्षण, नोकरी, जात, धर्म), हुंड्याबद्दलचे विचार आणि विवाह व करिअर यांच्यातील प्राधान्यक्रम यांचा समावेश होता.

संशोधनाचे प्रमुख निष्कर्ष पुढीलप्रमाणे आहेत: बहुसंख्य युवतींना विवाह हा आयुष्यातील "खूप महत्वाचा" भाग वाटत नाही, त्या करिअर आणि शिक्षणाला अधिक प्राधान्य देतात. सुमारे ५८% युवती अरेज विवाहाला प्राधान्य देतात, तर ४२% प्रेम विवाहाला पसंती देतात. ९९% युवती हुंडा पद्धतीला विरोध करतात. धार्मिक विधी आणि परंपरांना अजूनही बहुसंख्य (५५.६६%) युवती महत्वाचे मानतात आणि ५२.३३% युवती धार्मिक पद्धतीने विवाह करण्यास प्राधान्य देतात. विवाहविषयक निर्णयांवर स्वतःचे विचार (४३.६६%) आणि कुटुंब (४२.६६%) यांचा सर्वाधिक प्रभाव दिसून येतो.

विवाहाच्या वयाबाबत, २४ ते २९ हा वयोगट सर्वाधिक पसंत केला जातो, ज्यामधून शिक्षण आणि करिअरला प्राधान्य दिल्याचे दिसून येते. ५२.६६% युवती करिअरला, तर ४४% दोन्हीला समान प्राधान्य देतात. विशेष म्हणजे, ९५.६६% युवतींना लग्नानंतरही शिक्षण सुरू ठेवण्याची इच्छा आहे आणि ८५.६६% युवतींना लग्नानंतर नोकरी करायला आवडेल. जोडीदाराच्या शिक्षण आणि नोकरीला युवतींकडून (५९.६%) सर्वोच्च प्राधान्य दिले जाते. जात आणि धर्म महत्वाचे मानणाऱ्या (४५.३३%) आणि महत्वाचे न मानणाऱ्या (४९%) युवतींची संख्या जवळपास सारखीच आहे, जे समाजातील दोन भिन्न विचारप्रवाह दर्शवते. विवाह जुळवताना 'अपेक्षित स्थळ न

मिळणे', 'आर्थिक स्थिती चांगली नसणे', 'सरकारी नोकरी नसणे' आणि 'हुंड्याची मागणी' या प्रमुख अडचणी असल्याचे निदर्शनास आले.

या अभ्यासातून असे दिसते की कोल्हापूरमधील महाविद्यालयीन युवती आधुनिक विचारांकडे झुकत आहेत, ज्यात शिक्षण, करिअर आणि वैयक्तिक स्वातंत्र्य यांना विवाहापेक्षा अधिक महत्त्व दिले जाते.

### मुख्य शब्द

विवाह (Marriage), दृष्टिकोन (Perspective), करिअर (Career), शिक्षण (Education), आर्थिक स्वातंत्र्य (Financial Independence), प्रेम विवाह (Love Marriage), अरेंज विवाह (Arranged Marriage), जोडीदार निवड (Partner Selection)

### प्रस्तावना:

विवाह भारतातील एक वैशिष्ट्यपूर्ण आणि महत्वपूर्ण सामाजिक संस्था आहे. पारंपारिकरित्या, विवाह म्हणजे केवळ दोन व्यक्तींचा नाही तर दोन कुटुंबांचा संयोग असे मानले जाते. मात्र शिक्षण, रोजगार आणि सामाजिक बदलांमुळे आजच्या तरुण मुलींच्या विवाहाबद्दलच्या कल्पना बदलत चालल्या आहेत. कोल्हापूर शहर देखील या बदलांना अपवाद नाही.

असमान लिंग गुणोत्तर, भौतिक सुविधांचे आकर्षण, शिक्षणाचा वाढता प्रसार आणि व्यक्तिवादी दृष्टीकोन यासारख्या कारणांमुळे विवाहाचे वय दिवसेंदिवस वाढताना दिसते. लिंग गुणोत्तरातील असमानतेमुळे केवळ मुलांनाच विवाहविषयक समस्यांना सामोरे जावे लागत नाही, तर मुलींचे विवाह जुळवताना योग्य वर शोधण्यातही अडचणी निर्माण होत आहेत. तसेच, मुलींच्या शिक्षणाचे प्रमाण वाढल्याने त्यांच्या विवाहविषयक अपेक्षा देखील वाढत आहेत. त्यामुळे विवाह जुळवणे ही एक समस्या म्हणून पुढे येत आहे.

प्रस्तुत शोधनिबंधात कोल्हापूर शहरातील महाविद्यालयीन युवतींच्या विवाहविषयीच्या दृष्टिकोनाचा अभ्यास करण्यात आला आहे. बदलती सामाजिक मूल्ये, शैक्षणिक आकांक्षे, करिअरच्या महत्वाकांक्षे, आर्थिक स्वातंत्र्य आणि जागतिक संस्कृतीच्या संपर्कांमुळे युवतींच्या विचारांवर प्रभाव टाकणाऱ्या घटकांचे परीक्षण करण्याचा प्रयत्न प्रस्तुत शोधनिबंधात केला आहे. या शोधनिबंधात विवाहविषयक पारंपारिक विरुद्ध आधुनिक दृष्टीकोन, व्यक्तिगत मतांचे महत्त्व, विवाहाशी संबंधित आव्हाने, युवतींच्या विवाहविषयक अपेक्षा व कल्पना इत्यादी बाबींचा आढावा घेण्यात आला आहे.

#### ● संशोधनाचा उद्देश:

या संशोधनाचा उद्देश कोल्हापूर शहरातील महाविद्यालयीन युवतींच्या विवाहाबद्दलच्या बदलत्या दृष्टिकोनाचा अभ्यास करणे आहे. यात त्यांच्या विवाहविषयक अपेक्षा, विचार आणि विवाहाबद्दलच्या कल्पनांचा समावेश आहे. महिला सबलीकरण, आधुनिकीकरण, नोकरीच्या संधी या पार्श्वभूमीवर युवतींचा विवाहविषयक दृष्टीकोन व त्यांच्या बदलत्या अपेक्षा जाणून घेण्याच्या दृष्टीने प्रस्तुत संशोधन महत्वाचे आहे.

#### ● संशोधनाची उद्दिष्टे:

1. कोल्हापूर शहरातील महाविद्यालयीन युवतींच्या विवाहविषयक दृष्टिकोनाचा अभ्यास करणे.

2. कोल्हापूर शहरातील महाविद्यालयीन युवतींचा विवाह आणि करिअर यांच्यातील प्राधान्यक्रम जाणून घेणे.
3. कोल्हापूर शहरातील महाविद्यालयीन युवतींचा जोडीदार निवडीविषयक दृष्टिकोन जाणून घेणे.

● **संशोधन पद्धती:**

प्रस्तुत संशोधनात प्रश्नावलीच्या माध्यमातून कोल्हापूर शहरातील विविध महाविद्यालयात पदवी व पदव्युत्तर वर्गात शिकणाऱ्या ३०० विद्यार्थिनींकडून माहिती संकलित करण्यात आली. या विद्यार्थिनींची निवड गैर संभाव्यता नमुना पद्धतीतील स्वयं निर्वाचित नमुना निवड पद्धतीने करण्यात आली. या विद्यार्थिनींकडून प्रश्नावलीच्या माध्यमातून विवाहाविषयीची त्यांची अभिवृत्ती, विवाहाचे वय, जोडीदार निवडण्यात विविध घटकांचे महत्त्व (उदा. करिअर, शिक्षण, मूल्ये, व्यक्तिमत्त्व, कौटुंबिक पार्श्वभूमी, आर्थिक स्थिती), हुंड्याबद्दलचे विचार आणि वैवाहिक भूमिकांविषयीच्या कल्पना यावर माहिती मिळवण्यात आली.

● **संबंधित संशोधन साहित्याचा आढावा:**

अनेक संशोधकांनी भारतातील विवाह संस्था, त्यातील महिलांचे स्थान, तरुणींच्या विवाहविषयक अपेक्षा, विवाह संस्थेचे बदलते स्वरूप या अनुषंगाने अभ्यास केलेला आहे. शर्मा (२०१५) यांच्या मते, विवाह हे एक कर्तव्य आणि जीवनातील एक महत्त्वपूर्ण टप्पा म्हणून पाहिले जाते ज्याला महिला आदर्श म्हणून स्वीकारतात. पत्नी आणि माता म्हणून महिलांच्या भूमिकेवरच त्यांची ओळख निश्चित होते आणि या दृष्टिकोनावर कौटुंबिक आणि सामाजिक दबावांचा मोठा प्रभाव पडतो.

कृष्णन, (२०१९) यांच्या अभ्यासानुसार, शिक्षण आणि करिअर संधींमध्ये बदल झाल्यानंतर देखील विवाहाच्या बाबतीतील पारंपारिक मूल्ये बळकट राहिली आहेत. एका विशिष्ट वयात विवाह करण्यासाठी आणि परंपरागत भूमिका निभावण्यासाठी तरुणींवर कुटुंबाचा दबाव असतो. असा दबाव असला तरी काही अभ्यासकांना विवाहविषयक बदलता दृष्टीकोन देखील आढळून आला. वर्मा (२०२०) यांनी केलेल्या अभ्यासानुसार त्यांना विवाहाकडे पाहण्याच्या तरुणींच्या दृष्टिकोनात बदल दिसून येतो, अनेक तरुणी लवकर लग्न करण्यापेक्षा शिक्षण, करिअरची उद्दिष्टे आणि वैयक्तिक प्रगती यांना प्राधान्य देतात.

पटेल (२०१८) यांच्या संशोधनातून असे दिसून आले आहे की, अधिकाधिक महाविद्यालयीन मुली लग्नाला सामाजिक बंधनापेक्षा वैयक्तिक निवड म्हणून पाहतात. उच्च शिक्षण आणि करिअरमध्ये प्रगती करण्यासाठी महिला लग्नाला उशीर करत आहेत. राव आणि बॅनर्जी (२०२०) यांच्या संशोधनानुसार, अभ्यास पूर्ण करून करिअर घडवू इच्छिणाऱ्या शिक्षित महिलांमध्ये लग्नाला उशीर होण्याची प्रवृत्ती दिसून येते.

नायर आणि जैन (२०१९) यांना आपल्या संशोधनातून असे आढळून आले की, कामाच्या ठिकाणी महिलांचा वाढता सहभाग आणि बदलत्या आर्थिक परिस्थितीमुळे तसेच समाजात स्वतःचे स्थान सुरक्षित करण्यासाठी महिलांनी लवकर लग्न करावे या कल्पनेला महाविद्यालयीन मुली आव्हान देण्याची शक्यता जास्त आहे. दास आणि मोहंती (२०१९) यांना संशोधनातून असे दिसून आले की, काही तरुणी लग्नाला उशीर करण्याचा किंवा पारंपारिक नियमांना नकार देण्याचा प्रयत्न करू शकतात, परंतु कौटुंबिक अपेक्षा आणि सामाजिक दबावांमुळे अनेकदा संघर्ष निर्माण होतात. अनेक महिलांना त्यांच्या कुटुंबाला निराश करण्याबद्दल अपराधीपणाची भावना किंवा भीती वाटते.

थोडक्यात असे म्हणता येईल की, पारंपारिक भारतीय समाजात विवाह हा एक महत्वाचा व पवित्र धार्मिक संस्कार मनाला जात असे. परंतु अलीकडील काळात विवाह एक वैयक्तिक बाब झाली आहे. या दृष्टिकोनातील बदलामुळेच विवाहाचे स्वरूप, त्याची प्राथमिकता आणि विवाहविषयक दृष्टीकोन बदलला असे विविध संशोधनातून दिसून येते.

• उत्तरदात्यांची प्राथमिक माहिती:

वयोगट व शिक्षण घेत असलेला वर्ग:

| शिक्षण घेत असलेला वर्ग | पदवी       |           | पदव्युत्तर |           | एकूण       |           |
|------------------------|------------|-----------|------------|-----------|------------|-----------|
| वय (वर्ष)              | वारंवारिता | टक्केवारी | वारंवारिता | टक्केवारी | वारंवारिता | टक्केवारी |
| १८ ते २०               | १८४        | ६१.३३%    | -          | -         | १८४        | ६१.३३%    |
| २१ ते २३               | ७७         | २५.६६%    | १७         | ५.६६%     | ९४         | ३१.३३%    |
| २४ ते २६               | -          | -         | १३         | ४.३३%     | १३         | ४.३३%     |
| २७ ते २९               | -          | -         | ३          | १%        | ३          | १%        |
| २९ पेक्षा जास्त        | -          | -         | ६          | २%        | ६          | २%        |
| एकूण                   | २६१        | ८७%       | ३९         | १३%       | ३००        | १००%      |

उत्तरदात्या विद्यार्थिनींच्या वयोगट व शिक्षण घेत असलेल्या वर्गाचा विचार करता बहुतांश (६१.३३%) विद्यार्थिनी या १८ ते २० या वयोगटातील आहेत आणि या वयोगटातील सर्व विद्यार्थिनी पदवीचे शिक्षण घेत आहेत. २१ ते २३ वयोगटातील ३१.३३% विद्यार्थ्यांनी आहेत. ज्यातील पदवीचे शिक्षण घेणाऱ्या २५.६६% व पदव्युत्तर शिक्षण घेत असलेल्या ५.६६% विद्यार्थिनी आहेत. २४ ते २६ वयोगटातील ४.३३% विद्यार्थिनी आहेत. या सर्व विद्यार्थिनी पदव्युत्तर वर्गात शिकतात. २९ पेक्षा जास्त वय असणाऱ्या २% तर सर्वात कमी १% विद्यार्थिनी या २७ ते २९ वयोगटातील आहेत. २७ ते २९ व २९ पेक्षा जास्त वयोगटातील सर्व विद्यार्थिनी पदव्युत्तर शिक्षण घेत आहेत.

• विवाहविषयक दृष्टीकोन:

आयुष्यात विवाहाचे महत्व:

| विवाहाच्या महत्वाविषयी मत | वारंवारिता | टक्केवारी |
|---------------------------|------------|-----------|
| खूप महत्वाचे              | ५५         | १८.३३%    |
| महत्वाचे                  | ३८         | १२.६६%    |
| तटस्थ                     | १०९        | ३६.३३%    |

|                      |     |        |
|----------------------|-----|--------|
| महत्वाचे नाही        | ५६  | १८.६६% |
| अजिबात महत्वाचे नाही | ४२  | १४%    |
| एकूण                 | ३०० | १००    |

आयुष्यात विवाह करणे किती महत्वाचे आहे याविषयी महाविद्यालयीन युवतींची मते जाणून घेतली असता असे दिसून येते की, सर्वाधिक ३६.३३% विद्यार्थिनी याबाबत तटस्थ आहेत. त्याखालोखाल विवाह महत्वाचा नाही असे मानणाऱ्या युवतींचे प्रमाण १८.६६% आहे. विवाह करणे खूप महत्वाचे आहे असे मानणाऱ्या युवतींचे प्रमाण १८.३३% आहे. विवाह करणे अजिबात महत्वाचे नाही असे मत असणाऱ्या युवतींचे प्रमाण १४% आहे तर विवाह करणे महत्वाचे आहे असे मानणाऱ्या युवतींचे प्रमाण १२.६६% आहे.

यावरून असे दिसून येते की, विवाह करण्याच्या महत्वाविषयी 'तटस्थ', 'महत्वाचा नाही', आणि 'अजिबात महत्वाचा नाही' या मतांचा एकत्रित विचार केला, तर हे प्रमाण ६९% होते. दुसरीकडे, विवाह करणे 'खूप महत्वाचे' आणि 'महत्वाचे' मानणाऱ्या युवतींचे एकत्रित प्रमाण ३१% आहे. म्हणजेच बहुसंख्य महाविद्यालयीन युवती विवाहाबद्दलच्या पारंपारिक विचारांपासून दूर जात आहेत किंवा त्यावर पुनर्विचार करत आहेत.

#### विवाहाच्या प्रकारास प्राधान्य:

| विवाहाचा प्रकार | वारंवारिता | टक्केवारी |
|-----------------|------------|-----------|
| अरेज विवाह      | १७४        | ५८        |
| प्रेम विवाह     | १२६        | ४२        |
| एकूण            | ३००        | १००       |

विवाह करतांना कोणत्या प्रकारास प्राधान्य द्याल याविषयी महाविद्यालयीन युवतींचा दृष्टीकोन जाणून घेतला असता ५८% युवती अरेज विवाह करण्यास प्राधान्य देतात तर उर्वरित ४२% विद्यार्थिनी प्रेम विवाह करण्यास प्राधान्य देताना दिसतात.

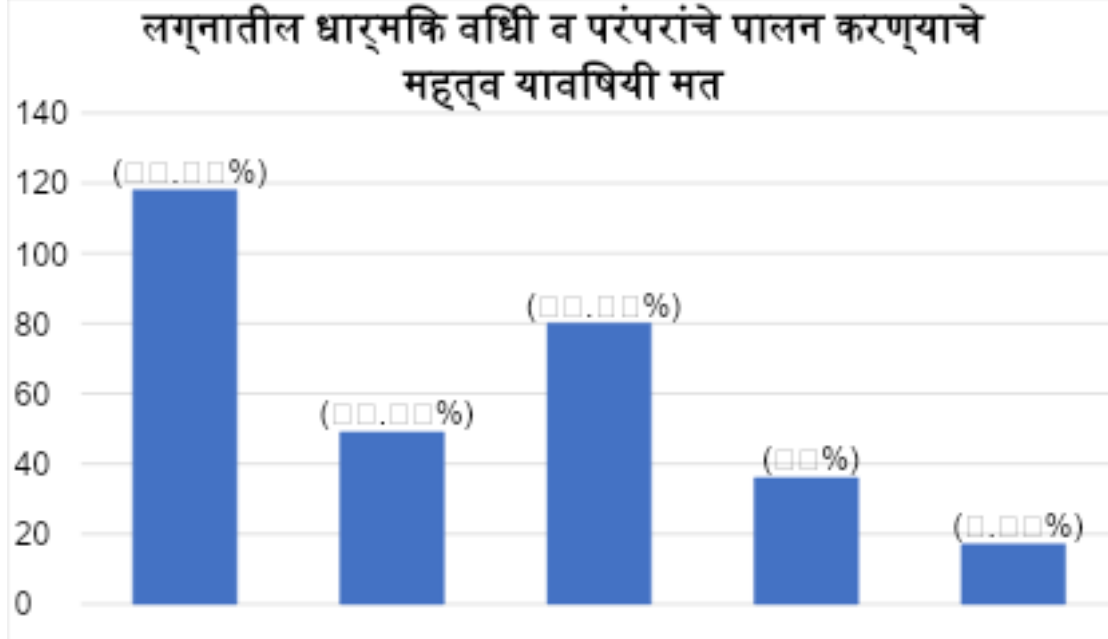
एकंदरीत, असे स्पष्ट होते की महाविद्यालयीन युवतींमध्ये विवाहाच्या प्रकाराबद्दल संमिश्र मतप्रवाह आहे. अरेज विवाहाला अजूनही बहुमत असले तरी, प्रेम विवाहाला मिळालेली लक्षणीय पसंती ही बदलत्या सामाजिक मानसिकतेचे आणि वैयक्तिक स्वातंत्र्याच्या वाढत्या महत्वाचे स्पष्ट लक्षण आहे.

#### हुंडा देण्याविषयी प्रतिक्रिया:

| विवाह करतांना हुंडा देणार | उत्तरदात्यांची संख्या | टक्केवारी |
|---------------------------|-----------------------|-----------|
| होय                       | ०३                    | १%        |
| नाही                      | २९७                   | ९९%       |
| एकूण                      | ३००                   | १००%      |

विवाह प्रसंगी हुंडा देण्यास जवळपास सर्वच ९९% युवतींचा विरोध असल्याचे दिसते. केवळ १% युवती विवाह प्रसंगी हुंडा देण्याचे समर्थन करताना दिसतात. यावरून युवतींचा पारंपारिक हुंडा पद्धतीला असलेला विरोध स्पष्ट होतो.

**लग्नातील धार्मिक विधी व परंपरांचे पालन करण्याचे महत्त्व:**



या आलेखावरून असे दिसून येते की बहुसंख्य महाविद्यालयीन युवती (जवळपास ३९.३३% + १६.३३% = ५५.६६%) लग्नातील धार्मिक विधी आणि परंपरांना महत्त्वाचे किंवा खूप महत्त्वाचे मानतात. तटस्थ युवतींचा एक मोठा वर्ग (२६.६६%) असला तरी, ज्या युवती या परंपरांना महत्त्व देत नाहीत त्यांची संख्या (११.९% + ५.६६% = १७.५६%) तुलनेने कमी आहे. यावरून असे दिसून येते की भारतीय समाजात युवती अजूनही लग्नसमारंभात धार्मिक विधी आणि परंपरांना महत्त्वाचे स्थान आहे असे मानतात.

**विवाह करण्याची आवडती पद्धत:**

| विवाह करण्याची आवडती पद्धत | वारंवारिता | टक्केवारी |
|----------------------------|------------|-----------|
| धार्मिक                    | १५७        | ५२.३३     |
| नोंदणी                     | २३         | ७.६६      |
| दोन्ही                     | ८२         | २७.३३     |
| सांगता येत नाही            | ३८         | १२.६६     |
| एकूण                       | ३००        | १००       |



महाविद्यालयीन युवती विवाहासाठी 'धार्मिक' पद्धतीला सर्वाधिक पसंती देताना दिसतात. निम्म्याहून अधिक युवती (५२.३३%) धार्मिक पद्धतीने विवाह करण्यास प्राधान्य देतात. याव्यतिरिक्त, धार्मिक आणि नोंदणी अशा दोन्ही पद्धतींना प्राधान्य देणाऱ्या युवतींचे प्रमाण २७.३३% आहे, ज्या धार्मिक परंपरा आणि कायदेशीर मान्यता या दोन्हींना महत्त्व देतो. केवळ नोंदणी पद्धतीने विवाह करण्याला कमी पसंती दिली जाते, जी अजूनही समाजात धार्मिक विधींच्या महत्त्वाचे द्योतक आहे. तसेच, सुमारे १२.६६% युवती याबाबत अनिश्चित आहेत किंवा त्यांना स्पष्ट मत देता आलेले नाही.

**विवाहाच्या विचारांवर प्रभाव टाकणारा घटक :**

| लग्नाच्या विचारांवर प्रभाव टाकणारा घटक | वारंवारिता | टक्केवारी  |
|----------------------------------------|------------|------------|
| कुटुंब                                 | १२८        | ४२.६६      |
| मित्र/मैत्रिणी                         | ९          | ३          |
| समाज                                   | २२         | ७.३३       |
| माध्यमे (टीव्ही, चित्रपट, इंटरनेट)     | १०         | ३.३३       |
| स्वतःचे विचार                          | १३१        | ४३.६६      |
| <b>एकूण</b>                            | <b>३००</b> | <b>१००</b> |

या आलेखावरून असे दिसून येते की महाविद्यालयीन युवती विवाहाबाबत निर्णय घेताना स्वतःचे विचार (४३.६६%) आणि कुटुंब (४२.६६%) या दोन घटकांना सर्वाधिक महत्त्वाचे मानतात आणि हे दोन्ही घटक जवळपास समान प्रभावी आहेत. एकत्रितपणे हे दोन्ही घटक सुमारे ८६% प्रभाव टाकतात. समाज, माध्यमे आणि मित्र/मैत्रिणी यांचा प्रभाव तुलनेने खूपच कमी आहे. यावरून स्पष्ट की विवाहासारख्या महत्त्वाच्या वैयक्तिक निर्णयात आजही कुटुंब आणि व्यक्तीचे स्वतःचे विचार यांनाच सर्वाधिक प्राधान्य दिले जाते, तर बाह्य घटक जसे की समाज, मित्र-मैत्रिणी आणि माध्यमांचा प्रभाव नगण्य असतो.

● **विवाह आणि करिअर यांच्यातील प्राधान्यक्रम:**

**लग्न करण्याचे इच्छित वय:**

| लग्नाचे इच्छित वय | वारंवारिता | टक्केवारी |
|-------------------|------------|-----------|
| १८ ते २०          | ५          | १.६६      |
| २१ ते २३          | २९         | ९.६६      |
| २४ ते २६          | १०९        | ३६.३३     |
| २७ ते २९          | ११४        | ३८        |

|                          |            |            |
|--------------------------|------------|------------|
| २९ पेक्षा जास्त          | १६         | ५.३३       |
| लग्न करण्याचा विचार नाही | २७         | ९          |
| <b>एकूण</b>              | <b>३००</b> | <b>१००</b> |

महाविद्यालयीन युवतींना त्यांच्या विवाह करण्याच्या इच्छित वयाबाबत विचारले असता, १८ ते २० वर्षे वयात १.६६%, २१ ते २३ वर्षे वयात ९.६६%, २४ ते २६ वर्षे वयात ३६.३३%, २७ ते २९ वर्षे वयात ३६%, २९ पेक्षा जास्तवर्ष वयात ५.३३% युवतींनी विवाह करण्याची इच्छा व्यक्त केली. विवाह करण्याचा विचार नाही असे मत नोंदवणाऱ्या युवतींचे प्रमाण ९% आहे.

यावरून असे स्पष्ट होते की, महाविद्यालयीन युवतींमध्ये विवाहासाठी '२४ ते २९ वर्षे' हा वयोगट सर्वाधिक पसंत केला जातो. याचा अर्थ असा की, शिक्षण आणि करिअरला सर्वोच्च प्राधान्य दिल्यानंतरच त्या लग्नाचा विचार करतात. १८ ते २३ या वयोगटात लग्न करण्यास फार कमी युवती इच्छुक आहेत. तसेच, सुमारे ९% युवतींना सध्या लग्नाचा विचारच नाही, जे त्यांची आत्मनिर्भरता आणि वैयक्तिक निवडीला महत्त्व देणारी मानसिकता दर्शवते. थोडक्यात, शिक्षण, करिअर, आर्थिक स्थैर्य आणि वैयक्तिक महत्वाकांक्षा व यानंतरच विवाह ही महाविद्यालयीन युवतींची मुख्य पसंती आहे.

#### विवाह व करिअर यातील प्राधान्यक्रम :

| लग्न व करिअर यातील प्राधान्यक्रम | वारंवारिता | टक्केवारी  |
|----------------------------------|------------|------------|
| करिअर                            | १५८        | ५२.६६      |
| विवाह                            | २          | ०.६६       |
| दोन्ही                           | १३२        | ४४         |
| सांगता येत नाही                  | ८          | २.६६       |
| <b>एकूण</b>                      | <b>३००</b> | <b>१००</b> |

एकूण ३०० महाविद्यालयीन युवतींकडून विवाह व करिअर यांच्यातील प्राधान्यक्रम जाणून घेतला असता सर्वाधिक, म्हणजेच १५८ (५२.६६%) युवती करिअरला प्राधान्य देतात. १३२ (४४.४%) युवती विवाह आणि करिअर या दोन्हीला समान प्राधान्य देतात. ८ (२.६६%) युवतींना आपल्या प्राधान्यक्रमाबद्दल निश्चितपणे सांगता आलेले नाही. सर्वात कमी, म्हणजेच २ (०.६६%) युवती केवळ लग्नाला प्राधान्य देतात.

यावरून स्पष्ट होते की, आजच्या महाविद्यालयीन युवतींची विचारसरणी खूप बदलली आहे. बहुसंख्य युवती आता करिअरला खूप महत्त्व देतात आणि आर्थिकदृष्ट्या स्वतंत्र होण्याकडे त्यांचा कल अधिक आहे. लग्नापेक्षा करिअरला प्राधान्य देणाऱ्यांची संख्या लक्षणीय आहे, तर दोन्ही गोष्टींमध्ये समतोल साधू इच्छणाऱ्यांची संख्या

त्या खालोखाल आहे. केवळ लग्नाला प्राधान्य देणाऱ्यांची संख्या नगण्य आहे, जी समाजातील वाढत्या आधुनिक दृष्टिकोनाचे प्रतिबिंब आहे.

**लग्नानंतर शिक्षण सुरु ठेवण्याची इच्छा:**

| लग्नानंतर शिक्षण सुरु ठेवणार | वारंवारिता | टक्केवारी |
|------------------------------|------------|-----------|
| होय                          | २८७        | ९५.६६     |
| नाही                         | १३         | ४.३३      |
| एकूण                         | ३००        | १००       |

एकूण ३०० महाविद्यालयीन युवतींकडून लग्नानंतर शिक्षण सुरु ठेवण्याविषयी त्यांचे मत जाणून घेतले असता, सर्वाधिक म्हणजेच २८७ (९५.६६%) महाविद्यालयीन युवतींना लग्नानंतरही आपले शिक्षण सुरु ठेवण्याची इच्छा आहे. याउलट, केवळ १३ (४.३३%) युवतींना लग्नानंतर शिक्षण सुरु ठेवण्याची इच्छा नाही.

यावरून हे स्पष्ट होते की, आजच्या महाविद्यालयीन युवतींमध्ये शिक्षणाबद्दल अत्यंत सकारात्मक दृष्टिकोन आहे. लग्नासारख्या महत्त्वाच्या टप्प्यानंतरही आपले शिक्षण सुरु ठेवण्याची त्यांची प्रबळ इच्छा आहे. हे त्यांच्या करिअरच्या आकांक्षा, स्वावलंबनाची ओढ आणि सतत शिकत राहण्याच्या वृत्तीचे द्योतक आहे. पारंपरिक विचारसरणीच्या तुलनेत हा एक मोठा बदल आहे.

**लग्नानंतर नोकरी करायला आवडेल:**

| लग्नानंतर नोकरी करायला आवडेल | वारंवारिता | टक्केवारी |
|------------------------------|------------|-----------|
| होय                          | २५७        | ८५.६६     |
| नाही                         | ८          | २.६६      |
| परिस्थितीनुसार               | ३५         | ११.६६     |
| एकूण                         | ३००        | १००       |

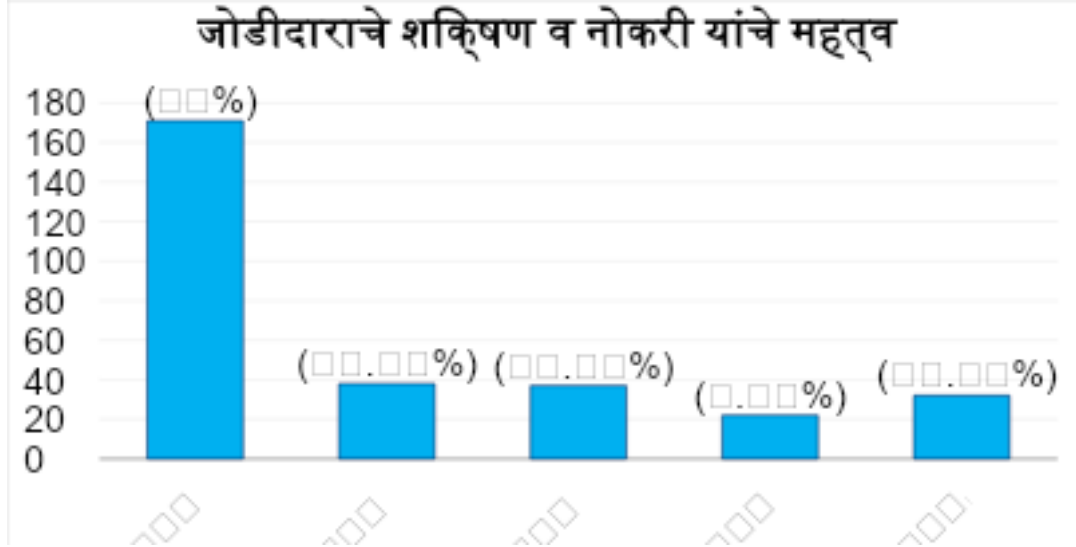
महाविद्यालयीन युवतींकडून विवाहानंतर नोकरी करण्याविषयीचा कल जाणून घेतला असता, २५७ (८५.६६%) महाविद्यालयीन युवतींना विवाहानंतर नोकरी करायला आवडेल. त्यानंतर ३५ (११.६६%) युवतींनी 'परिस्थितीनुसार' नोकरी करण्याची इच्छा व्यक्त केली आहे. खूप कमी, म्हणजेच ८ (२.६६%) युवतींना विवाहानंतर नोकरी करायची इच्छा नाही.

यावरून हे स्पष्ट होते की, आजच्या महाविद्यालयीन युवतींची विचारसरणी खूप आधुनिक आणि करिअर-केंद्रित आहे. बहुसंख्य युवती विवाहानंतर आपले व्यावसायिक आयुष्य सुरु ठेवू इच्छितात. त्यांना आर्थिक स्वावलंबन आणि स्वतःची ओळख जपण्याची तीव्र इच्छा आहे. 'परिस्थितीनुसार' नोकरी करण्याचा पर्याय निवडणाऱ्या

युवतींमध्ये कौटुंबिक जबाबदाऱ्या, पतीचा पाठिंबा किंवा इतर परिस्थितीवर त्यांची नोकरी करण्याची शक्यता अवलंबून आहे. तर 'नाही' म्हणणाऱ्यांची संख्या खूपच कमी आहे.

• जोडीदार निवडीविषयक अपेक्षा:

जोडीदाराचे शिक्षण व नोकरी यांचे महत्व:



महाविद्यालयी युवतींकडून जोडीदाराच्या नोकरी व शिक्षणाच्या महत्त्वाविषयी जाणून घेतले असता जोडीदाराचे शिक्षण आणि नोकरी 'खूप महत्वाचे' असल्याचे १७९ विद्यार्थिनींनी (५९.६%) नमूद केले आहे. ३८ विद्यार्थिनींनी (१२.६६%) शिक्षण आणि नोकरी 'महत्वाचे' असल्याचे म्हटले आहे. 'तटस्थ' (१२.३३%), 'महत्वाचे नाही' (७.३३%) आणि 'अजिबात महत्वाचे नाही' (१०.६६%) या पर्यायांना तुलनेने कमी पसंती मिळाली आहे.

एकूणच, महाविद्यालयीन विद्यार्थिनींमध्ये त्यांच्या भावी जोडीदाराच्या शिक्षण आणि नोकरीला अत्यंत उच्च प्राधान्य दिले जाते, हे स्पष्ट होते. 'शिक्षित आणि नोकरदार' जोडीदार ही आजच्या महाविद्यालयीन विद्यार्थिनींची एक प्रमुख अपेक्षा आहे.

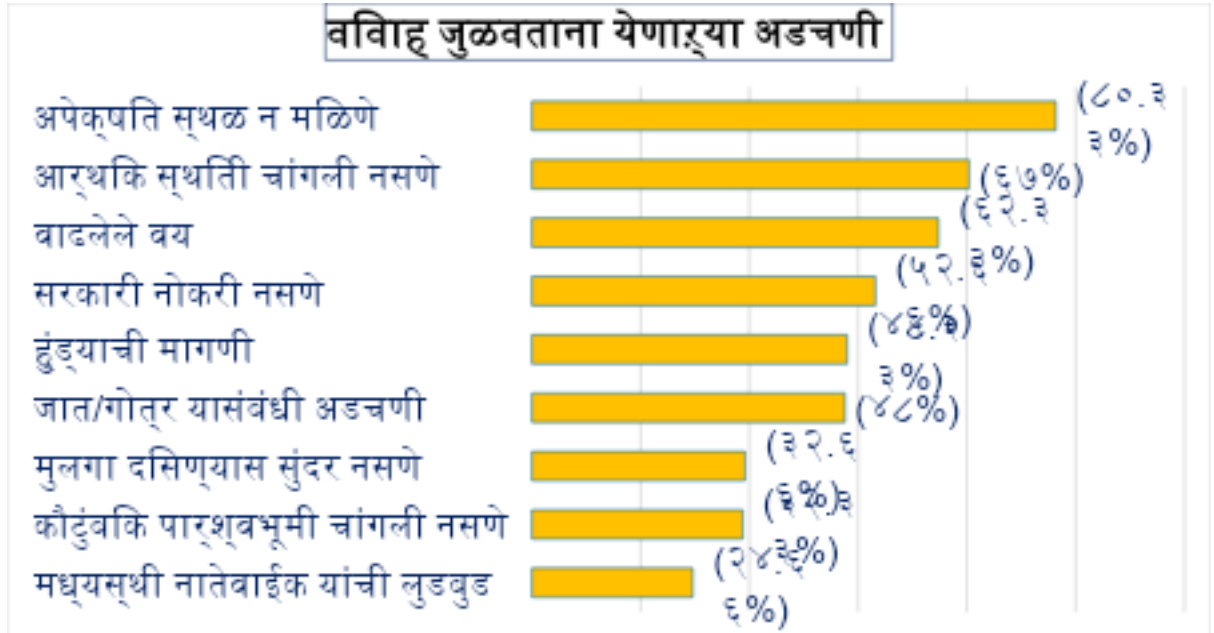
जोडीदार निवडताना जात व धर्म महत्वाचा आहे:

| जोडीदार निवडताना जात व धर्म महत्वाचा आहे | वारंवारिता | टक्केवारी |
|------------------------------------------|------------|-----------|
| होय                                      | १३६        | ४५.३३     |
| नाही                                     | १२३        | ४१        |
| सांगता येत नाही                          | ४१         | १३.६६     |
| एकूण                                     | ३००        | १००       |

महाविद्यालयीन युवतींकडून जोडीदार निवडतांना जात व धर्म महत्वाचा आहे का याविषयी त्यांच्या प्रतिक्रिया जाणून घेतल्या असता, जोडीदार निवडतांना जात व धर्म महत्वाचा आहे असे मत नोंदवणाऱ्या युवतींचे प्रमाण ४५.३३% आहे. जोडीदार निवडतांना जात व धर्म महत्वाचा नाही असे मत नोंदवणाऱ्या युवतींचे प्रमाण ४१% आहे. 'सांगता येत नाही' असे मत नोंदवणाऱ्या युवतींचे प्रमाण १३.६६% आहे.

एकूणच, महाविद्यालयीन युवतींच्या जोडीदार निवडीत जात आणि धर्म या विषयावर समाजात दिसून येणाऱ्या दोन भिन्न विचारांचे प्रतिबिंब दिसते. एकीकडे, अजूनही पारंपारिक मूल्यांचा प्रभाव आहे, ज्यामुळे जात आणि धर्म महत्वाचा मानला जातो. तर दुसरीकडे, शिक्षणाच्या आणि आधुनिक विचारांच्या प्रभावामुळे अनेक विद्यार्थिनींना जात आणि धर्मापेक्षा व्यक्तीचे गुण आणि क्षमता अधिक महत्वाच्या वाटतात. ही आकडेवारी भारतीय समाजातील विवाहसंस्थेतील बदलांची आणि युवतींच्या बदलत्या दृष्टिकोनाची द्योतक आहे.

### विवाह जुळवताना येणाऱ्या अडचणी:



विवाह जुळवतांना येणाऱ्या अडचणींविषयी महाविद्यालयीन युवतींकडून जाणून घेतले असता, ८०.३३% विद्यार्थिनींनी 'अपेक्षित स्थळ न मिळणे' ही सर्वात मोठी अडचण असल्याचे म्हटले आहे. 'आर्थिक स्थिती चांगली नसणे' (६९%) आणि 'सरकारी नोकरी नसणे' (५२.६६%) या दोन गोष्टी मोठ्या अडचणी म्हणून समोर आल्या आहेत. ६२.३३% विद्यार्थिनींनी 'वाढलेले वय' ही एक अडचण मानली आहे. ५१.३३% विद्यार्थिनींनी 'हुंड्याची मागणी' ही एक मोठी अडचण असल्याचे नमूद केले आहे. ४८% विद्यार्थिनींना 'जात/गोत्र संबंधी अडचणी' येतात. 'मुलगा दिसण्यास सुंदर नसणे' (३२.६६%) आणि 'कौटुंबिक पार्श्वभूमी चांगली नसणे' (३२.३३%) या अडचणी देखील महत्वाच्या आहेत, पण इतरांच्या तुलनेत कमी. 'मध्यस्थी नातेवाईकांची लुडबुड' (२४.६६%) ही सर्वात कमी अडचण म्हणून नोंदवली गेली.

महाविद्यालयीन युवतींना विवाह जुळवताना अनेक प्रकारच्या अडचणींचा सामना करावा लागतो. यामध्ये प्रामुख्याने 'अपेक्षित स्थळ न मिळणे', 'आर्थिक स्थिती चांगली नसणे', 'सरकारी नोकरी नसणे', 'वाढलेले वय' 'हुंड्याची मागणी' यासारख्या अडचणी प्रमुख आहेत.

● **निष्कर्ष:**

प्रस्तुत अभ्यासाच्या आधारे खालील निष्कर्ष काढण्यात आलेले आहेत.

1. कोल्हापूर शहरातील बहुतांशी महाविद्यालयीन विद्यार्थिनींना विवाह करणे हा आयुष्यातील एक महत्वाचा भाग आहे असे वाटत नाही, तर त्या करिअर आणि शिक्षणाला अधिक महत्व देतात.
2. बहुतांशी विद्यार्थिनी अरेंज विवाह करण्यास प्राधान्य देतात.
3. विवाहप्रसंगी हुंडा देण्यास तरुणींचा विरोध आहे.
4. विवाह करताना धार्मिक विधी व परंपरांचे पालन करणे महत्वाचे आहे असे बहुतांश विद्यार्थिनींना वाटते.
5. धार्मिक पद्धतीने विवाह करण्याकडे विद्यार्थिनींचा कल अधिक प्रमाणात आहे.
6. बहुतांशी विद्यार्थिनींच्या विवाह करण्याच्या निर्णयावर स्वतःच्या व कुटुंबांच्या विचारांचा प्रभाव दिसून येतो. मित्र/मैत्रिणी, समाज व माध्यमे यांचा प्रभाव कमी प्रमाणात दिसून येतो.
7. महाविद्यालयीन विद्यार्थिनी विवाह करण्यापेक्षा करियरला प्राधान्य देताना दिसतात.
8. बहुतांश विद्यार्थिनींची विवाहानंतर देखील शिक्षण सुरु ठेवण्याची इच्छा आहे.
9. महाविद्यालयीन विद्यार्थिनी विवाहानंतर नोकरी करू इच्छितात.
10. करियर, शिक्षण यामुळे विद्यार्थिनीं अधिक वयात विवाह करण्यास प्राधान्य देताना दिसून येते.
11. जोडीदाराच्या शिक्षण व नोकरीला तरुणी विवाह ठरवतांना महत्व देतात.
12. जोडीदार निवडतांना जात व धर्म हे घटक महत्वाचे आहेत असे वाटणाऱ्या विद्यार्थिनींबरोबरच हे घटक महत्वाचे नाहीत असे मानणाऱ्या विद्यार्थिनींची संख्या देखील लक्षणीय आहे.
13. विवाह जुळवतांना अपेक्षित स्थळ न मिळणे, कुटुंबाची आर्थिक स्थिती चांगली नसणे, वाढलेले वय, मुलाला सरकारी नोकरी नसणे, हुंड्याची मागणी, जात/गोत्र न जुळणे यासारख्या अडचणी येत आहेत.

● **उपाययोजना:**

1. विवाह जुळवतांना पालकांनी मुलींच्या विचारांना प्राधान्य द्यावे. मुलींच्या बदलत्या विचारांचा सन्मान व्हावा.
2. विवाहानंतर मुलींना शिक्षणाचे स्वातंत्र्य व सुविधा कायम असाव्यात.
3. करियर व विवाह यांची सांगड घालताना विवाहाचे वय वाढणार नाही यासाठी सरकारी व सामाजिक पातळीवर प्रयत्न व्हावेत.
4. विवाह करण्याच्या निर्णयाकरिता विद्यार्थिनींचे समुपदेशन व्हावे.

5. हुंडा पध्दती जरी कायद्याने बंद असली तरी हुंडा ही विवाह जुळवताना एक समस्या आहे हे दिसून येते त्यामुळे हुंडाबंदी कायद्याची प्रभावी अमलबजावणी व्हावी.

- **मर्यादा:**

प्रस्तुत संशोधन हे केवळ कोल्हापूर शहरातील महाविद्यालयीन मुलींवर आधारित आहे. त्यामुळे, इतर मुलींच्या विचारांचा समावेश नाही.

काही मुली उत्तरांमध्ये आपले खरे विचार व्यक्त करण्यास संकोच करू शकतात किंवा आदर्शवादी विचार व्यक्त करू शकतात.

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## “शाश्वत विकासासाठी आर्थिक समावेशन वाढविण्यात महिलांची भूमिका”

प्रा.डॉ.सौ.सोनाली बाजीराव कुंभार

अर्थशास्त्र विभाग

सदाशिवराव मंडलिक महाविद्यालय

मुरगूड, कोल्हापूर .

### गोषवारा :

जगात शाश्वत विकास आणि आर्थिक समावेशनाचे ध्येय साध्य करण्यासाठी महिलांचा सहभाग अत्यंत महत्वाचा आहे. महिला या केवळ कुटुंबाचाच आधार नसून, त्या समाजाच्या आणि देशाच्या विकासाचा एक अविभाज्य भाग आहेत. जेव्हा महिलांना समान संधी, शिक्षण, आरोग्य सुविधा आणि आर्थिक स्वातंत्र्य मिळते, तेव्हा त्याचा सकारात्मक परिणाम संपूर्ण समाजावर दिसून येतो. महिलांनी केलेले लहान-मोठे योगदान, मग ते घरगुती काम असो किंवा उद्योजकतेमधील यश, देशाच्या आर्थिक प्रगतीला गती देते. जगभरात असमानता वाढत आहे आणि नैसर्गिक संसाधनांवर ताण येत आहे. अशा परिस्थितीत शाश्वत विकास आणि आर्थिक समावेशन हे आवश्यक उपाय आहेत, आजच्या जगात विकासाची संकल्पना केवळ आर्थिक प्रगतीपुरती मर्यादित राहिलेली नाही. शाश्वत विकास म्हणजे असा विकास जो वर्तमान पिढीच्या गरजा पूर्ण करतानाच, भविष्यातील पिढ्यांच्या गरजा धोक्यात आणत नाही. यात आर्थिक वाढ, सामाजिक न्याय आणि पर्यावरणाचे संरक्षण यांचा समतोल साधला जातो. याच शाश्वत विकासाचा एक महत्वाचा आधारस्तंभ महिला असून समाजाच्या प्रत्येक क्षेत्रात एक महत्त्वपूर्ण घटक म्हणून कार्यरत आहेत. घरगुती व्यवस्थापनापासून ते वाणिज्यिक आणि औद्योगिक क्षेत्रांपर्यंत त्यांचे योगदान महत्वाचे आहे. महिलांचा सहभाग केवळ आर्थिक क्षेत्रातच नाही तर शाश्वत विकासाच्या विविध दृष्टीकोनातून देखील आवश्यक आहे. शाश्वत विकासाचे उद्दीष्ट म्हणजे गरिबीचे निवारण, पर्यावरणाचे संरक्षण आणि सामाजिक समावेशन. या सर्व क्षेत्रांमध्ये महिलांचा सहभाग अधिक प्रभावी ठरू शकतो. समाजात महिलांना आर्थिक समावेशन देणे हे केवळ त्यांच्या व्यक्तिगत जीवनातच नव्हे तर सामाजिक आणि आर्थिक समृद्धीमध्ये एक महत्त्वपूर्ण बदल घडवू शकते. महिलांना अधिक अधिकार, संसाधनांचा अधिक वापर, आणि समाजातील मुख्य प्रवाहात त्यांना स्थान मिळाल्यास शाश्वत विकासाच्या उद्दीष्टांची पूर्तता अधिक प्रभावीपणे होऊ शकते.

**बीज संज्ञा :** महिलांच्या सक्षमीकरण, शाश्वत विकास , आर्थिक समावेशन.

### प्रस्तावना :

शाश्वत विकास म्हणजे असा विकास जो भविष्यकाळातील गरजांच्या पूर्ततेसाठी कोणतीही तडजोड न करता वर्तमान काळातील गरजा पूर्ण करतो. त्यांची पूर्तता करत असताना भविष्यकाळाच्या गरजांचा विचार करताना वर्तमान काळातील गरजांची सांगड घालणे गरजेचे आहे. हे करत असताना नैसर्गिक संसाधनाचा योग्य तो वापर करणे गरजेचे आहे तसेच त्याचबरोबर पर्यावरणाचा न्हास न होता देशातील हवामान बदल आणि देशातील

असमानता, गरिबी यांच्याशी सांगड घालणे गरजेचे आहे. आणि त्यातूनच शाश्वत विकासाचे महत्त्वाचे तीन घटक साध्य करणे गरजेचे आहे . यामध्ये पर्यावरण संरक्षण, सामाजिक समावेशन, आणि आर्थिक वाढ ही उद्दिष्टे साध्य करण्यासाठी प्रयत्न करणे गरजेचे आहे.लिंग समानता आणि महिला सक्षमीकरण शाश्वत विकासाची उद्दिष्टे साध्य करत असताना त्यामधील महत्त्वाचा घटक म्हणजे महिला सक्षमीकरण करणे गरजेचे आहे कारण समाजातील एक महत्त्वाचा घटक म्हणून महिला सक्षमीकरण करणे गरजेचे आहे. कोणताही विकास या घटकाशिवाय होऊच शकत नाही. या अर्थाने महिलांचे सक्षमीकरण करताना शाश्वत विकासाच्या बरोबर महिलांचा शैक्षणिक, सामाजिक, आर्थिक विकासाबरोबर त्यांना आर्थिक स्वातंत्र्य, कायदेशीर अधिकार आणि नेतृत्व भूमिका मध्ये समान प्रवेश मिळवून देणे गरजेचे आहे.

### उद्दिष्टे :

- १ ) महिलांचे आर्थिक समावेशन आणि शाश्वत विकासाचे विश्लेषण करणे .
- २ )महिलांच्या आर्थिक सहभागातील अडथळे यांचा अभ्यास करणे .

### संशोधन पद्धती :

प्रस्तुत संशोधन हे प्रामुख्याने दुय्यम स्रोतावर आधारित असून या संशोधनासाठी विविध प्रकाशित अप्रकाशित,संदर्भ ग्रंथ ,मासिके ,इंटरनेट इत्यादी दुय्यम स्रोतांचा वापर करण्यात आलेला आहे .

### आर्थिक समावेशन :

आर्थिक समावेशन म्हणजे कमी उत्पन्न असणारे म्हणजे आर्थिक दृष्ट्या दुर्बल असणाऱ्या घटकांना वेगवेगळ्या वित्तीय सेवा करून देणे. देशाच्या आर्थिक विकासासाठी व देशातील दारिद्र्य कमी करण्यासाठी आर्थिक समावेशन हा महत्त्वाचा घटक आहे. आर्थिक समावेशन मध्ये आर्थिक विकासाला चालना देण्यासाठी अनेक योजना राबविणे गरजेचे आहे. त्यातून गरिबी कमी करणे, उद्योजकतेला प्रोत्साहन देणे, सामाजिक सुरक्षता मजबूत करणे, लिंग समानता राखणे हे आवश्यक आहे. आर्थिक समावेशन मध्ये महिलांना आर्थिक दृष्ट्या सक्षम बनवणे त्यातून लिंगभावातील समानता निर्माण करण्यास मदत होईल. त्यासाठी अनुकूल अशी व्यक्ती उत्पादने, महिलांच्यासाठी आर्थिक साक्षरता कार्यक्रम घेणे व महिलांच्या उद्योजकतेला प्रोत्साहन देण्यासाठी विविध उपक्रम राबवणे.

### आर्थिक समावेशनात महिलांची भूमिका :

अर्थव्यवस्थेचा विकास करायचा असेल तर अर्थव्यवस्थेत महिलांचा सक्रिय सहभाग वाढवणे गरजेचे आहे. त्यासाठी सरकारने आणि समाजाने महिलांच्या सक्षमीकरणासाठी प्रयत्न करणे आवश्यक आहे. त्यामुळे देशाचा विकास होईल व समाजात महिलांचा कार्यशील सहभाग वाढेल व त्यातून महिलांचे आर्थिक सक्षमीकरण वाढेल. पण यांचे आर्थिक सक्षमीकरण करताना सरकारने अनेक धोरणे व योजनांची निर्मिती करून त्यांचा तातडीने आढावा घेणे गरजेचे आहे. तसेच सरकारने महिला कामगारांच्या सहभागाला चालना दिली पाहिजे. देशाच्या आर्थिक आणि सामाजिक प्रगतीसाठी सर्वच व्यवसायामध्ये महिलांचा समावेश करणे गरजेचे आहे तसेच महिलांचे कौशल्य विकसित करणे त्यांच्या क्षमता वाढवणे तसेच व्यवसायासाठी कर्ज उपलब्ध करून देणे. कामाच्या ठिकाणी त्यांना आवश्यक त्या सुविधा उपलब्ध करणे तसेच त्यांना येणाऱ्या अडचणी समस्या समस्यांचे उपयोजन करून त्यांचा अधिकाधिक सहभाग वाढवून त्यांचे आर्थिक सक्षमीकरणास मदत करणे.

### **सामाजिक समानतेला प्रोत्साहन:**

पूर्वीच्या काळापेक्षा आज स्त्रियांना समाजात मानाचे स्थान, समान संधी उपलब्ध करून देण्यात आली आहे. सामाजिक समानतेमध्ये महिलांना समाजाबरोबर, राजकारणात ,अर्थव्यवस्थेत पुरुषांच्या बरोबरीने समान हक्क व समान संधी निर्माण करणे यासाठी सर्वात महत्वाचा मार्ग म्हणजे अजूनही ज्या स्त्रिया शिक्षण प्रवाहापासून वंचित आहेत त्यांना शिक्षणाच्या प्रवाहात आणणे तसेच त्यांच्यामध्ये असलेल्या कौशल्याचा विकास करून त्यांना रोजगाराच्या संधी उपलब्ध करून आर्थिकदृष्ट्या आत्मनिर्भर बनविणे की जेणेकरून महिलांचे सक्षमीकरण होईल. लघुउद्योग, बचत गट यासारख्या माध्यमातून स्त्रियांना आर्थिक दृष्ट्या सक्षम करणे गरजेचे आहे. थोडक्यात महिलांच्या सामाजिक समानतेला प्रोत्साहन देण्यासाठी सर्वप्रथम कुटुंब, समाज, सरकार या सर्व स्तरावर प्रयत्न होणे गरजेचे आहे.

### **महिलांच्या उद्योजकतेला प्रेरणा :**

महिलांच्यामध्ये उद्योजकता निर्माण करण्यासाठी वेगवेगळ्या मार्गांचा अवलंब करणे गरजेचे आहे. यासाठी सर्वप्रथम या महिलांना विविध व्यवसाय उद्योगांची माहिती व मार्गदर्शन मिळणे गरजेचे आहे तसेच त्यासाठी आवश्यक कौशल्य प्राप्त होण्यासाठी महिलांना प्रशिक्षण देणे गरजेचे आहे. या प्रशिक्षणाबरोबर त्यांना व्यवसाय व उद्योगासाठी अनेक कर्ज व सरकारी अनुदान मिळवून देणे आवश्यक आहे. छोट्या स्वरूपातील लघुउद्योगांच्या निर्मितीला प्रोत्साहन देणे गरजेचे आहे. तसेच त्यांच्या कार्याचा गौरव म्हणून त्यांना वेगवेगळ्या पुरस्कारांनी सन्मान करून त्यांच्यामध्ये प्रेरणा निर्माण करणे तसेच आजच्या तंत्रज्ञानाच्या युगात डिजिटल मार्केटिंगचे प्रशिक्षण तसेच ई-कॉमर्स पोर्टल कसे वापरायचे याबाबत प्रशिक्षण देऊन महिलांना एक सक्षम व अनुकूल असे वातावरण निर्माण करणे गरजेचे आहे.

### **महिलांना व्यवसायात आधुनिक तंत्रज्ञानाचे प्रशिक्षण :**

महिलांचे आर्थिक समावेशन करत असताना आजच्या युगानुसार त्यांना आधुनिक तंत्रज्ञानाचे प्रशिक्षण देणे गरजेचे आहे कारण आज बाजारातील स्पर्धात्मक वातावरण व मिळणाऱ्या नवनवीन संधीचे सोने करायचे असेल तर त्यांना तंत्रज्ञानाचे ज्ञान आवश्यक आहे तसेच त्यांचा उपयोग आपल्या व्यवसायाच्या व्यवस्थापनामध्ये कशा पद्धतीने करणे गरजेचे आहे. त्यासाठी त्यांचे प्रशिक्षण त्यांना देणे गरजेचे आहे. यामुळे त्यांची निर्णय क्षमता सुधारते. तसेच आपल्या व्यवसायातील नवनवीन कौशल्य विकसित करणे जागतिक स्तरावर यासंबंधी संशोधनाचा अभ्यास करणे या सर्व गोष्टींचे ज्ञान हे अत्याधुनिक तंत्रज्ञानामुळे महिलांना प्राप्त होईल.

### **आरोग्य :**

महिलांच्या विकासातील घटकांमधील आरोग्य हा महत्वाचा घटक आहे. व्यवसाय करत असताना अनेक आव्हानांना त्यांना सामोरे जावे लागते. तसेच व्यवसायाबरोबर कौटुंबिक जबाबदाऱ्या या सर्वांचा शारीरिक तसेच मानसिक ताण त्यांच्यावर पडतो. यासाठी महिलांनी आपल्या व्यवसाया बरोबरच आपल्या आरोग्याची सुद्धा काळजी घेणे गरजेचे आहे. कारण आरोग्य चांगले असेल तर आपल्या कामाच्या ठिकाणी त्या प्रभावीपणे काम करू

शक्तील व त्याचा फायदा त्यांच्या व्यवसायाला होईलच पण अर्थव्यवस्थेमध्ये बळकटी प्राप्त होण्यासाठी त्याची मदत होईल.

### **महिलांच्या आर्थिक समावेशनाचे फायदे :**

देशाचा आर्थिक विकास करायचा झाला तर महिलांना अर्थव्यवस्थेच्या मुख्य प्रवाहात सामील करणे गरजेचे आहे कारण त्यांच्या वैयक्तिक विकासाबरोबर त्यांच्या कुटुंबांचा समाजाचा त्याचबरोबर देशाचा विकास आपोआपच होणार आहे. त्यामुळे देशाच्या आर्थिक विकासात महिलांचा वाटा वाढवणे खूपच गरजेचे आहे. त्यासाठी सर्व क्षेत्रात पुरुषांच्या बरोबर स्त्रियांचा सहभाग वाढवला पाहिजे. तसेच यामुळे श्रम बाजारात महिलांचा सहभाग वाढल्याने देशाचे जी. डी. पी. चे उत्पन्न वाढण्यास मदत होते. यासाठी महिलांना नवनवीन उद्योगांचे प्रशिक्षण, शेतीमधील तसेच शेती पूरक व्यवसायातील त्यांचा सहभाग वाढवण्यासाठी आवश्यक तो कर्जपुरवठा करून नवनवीन उद्योगात गुंतवणूक करण्याची प्रेरणा त्यांना देणे गरजेचे आहे.

### **सामाजिक परिवर्तन :**

समाजातील परिवर्तनामध्ये महत्वाचा घटक म्हणून स्त्रियांच्या कडे पाहिले जाते. एक स्त्री शिकली तर तिचे पूर्ण कुटुंब साक्षर झाल्यासारखे असते आणि शिक्षणामुळे तिचे विचार प्रगल्भ होतात. मुलांचे शिक्षण, आरोग्य व संस्कार यामध्ये सुधारणा होते स्त्रीच्या व्यक्तिमत्त्वाचा महत्वाचा गुण तिच्यामध्ये असणारा संयमीपणा, नेतृत्वगुण, जिद्द, चिकाटी या गुणांच्या आधारे आपोआपच त्या व्यवसायाच्या उन्नती बरोबर समाजामध्ये एक नवें परिवर्तन घडून येते.

### **महिला सक्षमीकरण :**

शाश्वत विकासात महिलांच्या सक्षमीकरणाला अनन्य साधारण महत्व आहे महिला सक्षमीकरणामुळे महिलांचे आर्थिक सक्षमीकरण आपोआपच घडून येते. तसेच त्यांना आर्थिक स्वातंत्र्य प्राप्त होते व त्या आर्थिक दृष्ट्या सक्षम बनतात. महिलांना खाजगी तसेच सार्वजनिक क्षेत्रात रोजगाराच्या संधी उपलब्ध करून देऊन त्यांचा जागतिक स्तरावर आर्थिक विकास होण्यास मदत होईल. शाश्वत विकास आणि महिला सक्षमीकरण या दोन्ही घटकांचा सहसंबंध आहे. हे दोन्ही घटक एकमेकांशी जोडले गेलेले आहेत या दोन्ही घटकांच्या मदतीने समाजाचा, देशाचा विकास साधता येईल. देशाच्या विकासासाठी महिलांना शिक्षण, आरोग्य, आर्थिक विकासात सहभाग आणि निर्णय प्रक्रियेत सहभागी होण्याची संधी निर्माण करणे आवश्यक आहे.

### **शिक्षण व आरोग्य सुधारणांमध्ये वाढ :**

महिलांचे सक्षमीकरणांमध्ये शिक्षण हा महत्वाचा घटक आहे त्याचबरोबर आरोग्य हा सुद्धा महत्वाचा घटक आहे. महिलांचे आरोग्य आणि शिक्षण सुधारल्यास आपोआपच त्यांच्या वैयक्तिक विकासाबरोबर समाजाचा विकास होईल. महिला आर्थिक प्रक्रियेमध्ये सहभागी होतात त्यावेळी त्यांच्या कौटुंबिक जबाबदारी व व्यावसायिक जबाबदारी सांभाळताना जी तारेवरची कसरत करावी लागते त्यासाठी महिलांचे आरोग्य चांगले असणे गरजेचे आहे. कारण पुनरुत्पादन किंवा बाल संगोपन यांचा सर्वात जास्त भार स्त्रियांच्यावर पडत असतो. त्यामुळे त्यांच्या आरोग्याविषयी जागृती निर्माण करण्यासाठी शिक्षण तर आवश्यक आहे. पण त्यांना लागणाऱ्या आवश्यक

सुविधांचा पुरवठा करणे तितकेच गरजेचे आहे. थोडक्यात महिलांचे शिक्षण आणि आरोग्य सुधारले तरच आपोआपच त्यामधून शाश्वत विकास होऊन देश विकासाच्या गतीने वाटचाल करेल.

### **उपचारात्मक उपाय :**

#### **सामाजिक व सांस्कृतिक विचारात बदल :**

देशाच्या शाश्वत विकासात किंवा आर्थिक समावेशनामध्ये महिलांचा सहभाग वाढवायचा असेल तर समाजामध्ये असणारे सामाजिक व सांस्कृतिक विचार बदलणे खूप गरजेचे आहे. कारण अजूनही समाजातील बराचसा भाग हा जुन्या चालीरीती आणि समजुतीने जखडलेला आहे . जरी आज शिक्षणाने महिलांना नवनवीन संधी दिल्या आहेत तरीही अजून समाजात महिलांच्या सहभागाबद्दल सकारात्मक विचार दिसून येत नाही कारण समाजात वारसासाठी वंशाचा दिवा, स्त्रियांनी फक्त चूल आणि मूल ही संकल्पना, अशा अनेक जुन्या रुढी महिलांच्या विकासास अडथळा ठरत आहेत. समाजामध्ये सामाजिक व सांस्कृतिक बदल झाला तरच महिलांना शिक्षणात, समाजात, राजकारणात, आर्थिक विकासात समान संधी प्राप्त होतील.

#### **कौटुंबिक जबाबदाऱ्या :**

कौटुंबिक जबाबदाऱ्यांचा बोजा फक्त महिलांच्या वर न देता त्याची विभागणी केली तर महिलांचा समावेश आर्थिक विकासात करून घेता येईल. महिलांचे आर्थिक सक्षमीकरण केल्यामुळे महिलांना रोजगार मिळेल व त्यातून त्यांचा कौटुंबिक स्तर सुधारण्यास उपयोग होईल. केवळ घरची कामे मुलांचे संगोपन या गोष्टी महिलांच्या वर न लादता कुटुंबातील सर्व सदस्यांनी त्या जबाबदारी वाटून घेतल्या तर आपोआपच त्यांच्यावरील कौटुंबिक जबाबदारी कमी होईल तसेच महिलांना कामाच्या ठिकाणी आवश्यक त्या सुविधा दिल्या तर त्या आपल्या कामामध्ये चांगले योगदान देऊ शकतील कारण एक महिला सक्षम होते त्यावेळी तिचे कुटुंब, कुटुंबाबरोबर समाज व देश सक्षम होईल.

#### **शिक्षण व कौशल्याचा अभाव :**

महिलांच्या मध्ये आर्थिक सक्षमीकरण करताना महिलांच्या मध्ये असणारा शिक्षणाचा व कौशल्याचा अभाव त्यामुळे अनेक अडचणी निर्माण होत आहेत महिलांच्या मध्ये शिक्षणाच्या अभावामुळे त्यांना मिळणाऱ्या आर्थिक संधीची माहिती त्यांना प्राप्त होत नाही त्यामुळे चांगले काम व कामातून सक्षम होण्याच्या संधी पासून त्या अलिप्त राहतात. शिक्षणामुळे महिलांच्या मध्ये कौशल्य विकास आपोआपच होतो व त्या कौशल्याचा वापर आपल्या व्यवसायामध्ये करून त्याचा आर्थिक विकास होण्यास पोषक वातावरण निर्माण करण्यासाठी होतो. शिक्षणाबरोबर आधुनिक तंत्रज्ञानाचा वापर कसा करावा याचे सुद्धा प्रशिक्षण महिलांना न मिळाल्यामुळे त्यांच्या प्रगतीसाठी आवश्यक त्या संधी मिळत नाहीत. महिलांना आर्थिक दृष्ट्या सक्षम बनवण्यासाठी शिक्षण आणि कौशल्य विकास विषयक प्रशिक्षण देऊन त्यांचा आर्थिक समावेशन प्रक्रियेत सहभाग वाढवून शाश्वत विकासातील त्यांचे योगदान वाढवण्यास मदत होईल.

#### **आर्थिक सुविधांचा अभाव :**

महिलांच्या आर्थिक विकासांमध्ये शिक्षणाचा आणि कौशल्याचा अभाव याबरोबरच त्यांना आवश्यक त्या आर्थिक सुविधांची माहिती किंवा त्या सुविधा पुरेशा व सहज उपलब्ध न झाल्यामुळे त्यांच्या आर्थिक विकासासाठी शाश्वत

विकासात तो मोठा अडसर ठरत आहे. महिलांच्या आर्थिक विकासामध्ये त्यांना आवश्यक तो कर्जपुरवठा विविध वित्तीय संस्थांच्या मार्फत करून देणे गरजेचे आहे तसेच त्यांना विविध प्रकारची मिळणारी कर्जे याविषयी माहिती मिळणे आवश्यक आहे महिलांच्या आर्थिक विकासासाठी आर्थिक सुविधांचा अभाव ही एक मोठी समस्या आहे व त्या समस्या सोडवण्यासाठी सरकारने आणि सामाजिक संस्थांनी एकत्रितपणे काम करणे आवश्यक आहे महिलांना सक्षम बनवण्यासाठी त्यांना आर्थिक दृष्ट्या सक्षम करणे आवश्यक आहे.

### डिजिटल साक्षरता :

आर्थिक समावेशनात महिलांच्या मध्ये आधुनिक काळानुसार डिजिटल साक्षरता खूप महत्वाचे आहे. महिलांना आजच्या काळात सक्षम बनवायचे असेल तर डिजिटल तंत्रज्ञानाचा वापर करण्याची क्षमता त्यांच्यामध्ये असणे आवश्यक आहे कारण आर्थिक दृष्ट्या महिलांना सक्षम करताना त्यांना आपल्या व्यवसायाच्या प्रगतीसाठी आधुनिक तंत्रज्ञानाचा वापर आपल्या व्यवसायात करणे गरजेचे आहे. यामध्ये ऑनलाईन बँकिंग, ई कॉमर्स इतर आर्थिक सेवा या सर्वांचा वापर महिलांनी आपल्या व्यवसायात करणे गरजेचे आहे यासाठी त्यांना प्रशिक्षण देणे आवश्यक आहे पण त्याचबरोबर सायबर धोक्यापासून सुरक्षित कसे राहावे किंवा ऑनलाईन व्यवहारांमध्ये जागरूकपणे कसे व्यवहार करावे याबद्दल त्यांना माहिती द्यावी कारण डिजिटल साक्षरता महिलांना त्यांचे जीवनमान सुधारण्यास तसेच समाजाच्या विकासात योगदान देण्यास मदत होईल.

### सारांश :

शाश्वत विकास आणि आर्थिक समावेशन (Sustainable development and financial inclusion) वाढवण्यात महिलांची भूमिका खूप महत्वाची आहे. महिलांना सक्षम केल्याने समाजाचा आणि पर्यावरणाचा विकास होतो, तसेच आर्थिक समानताही वाढते. महिलांना शिक्षण, आरोग्य, आणि आर्थिक संधींमध्ये समान वागणूक मिळाल्यास, त्या अधिक चांगल्या प्रकारे योगदान देऊ शकतात. महिलांचा सहभाग शाश्वत विकास उद्दिष्टांमध्ये एक महत्त्वपूर्ण घटक आहे. महिलांना सक्षम केल्याने, आपण लिंग समानता, गरिबी, उत्तम काम आणि आर्थिक वाढ यांसारख्या उद्दिष्टांवर लक्ष केंद्रित करू शकतो. महिलांना सक्षम करणे, हे शाश्वत विकासाचे एक महत्वाचे अंग आहे. महिलांच्या शिक्षणावर, आरोग्यावर आणि आर्थिक संधींवर गुंतवणूक करणे, हे केवळ सामाजिक न्यायाचे नाही, तर उज्ज्वल आणि अधिक टिकाऊ भविष्यासाठी एक धोरणात्मक गुंतवणूक आहे.

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**“ग्रामीण महिलांच्या आर्थिक सक्षमीकरणात बचत गटांची भूमिका आणि योगदान - एक विशेष  
अभ्यास”**

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**घोषवारा**

संयुक्त राष्ट्र संघाच्या २०१९ च्या अहवालानुसार जगामध्ये दर दहा पैकी एक महिला अत्यंत गरिबीत जीवन जगत आहे. जर सध्याचा हा दर असाच चालू राहिला तर सन २०३० पर्यंत जगातील एकूण महिला लोकसंख्येपैकी अंदाजे ८ टक्के म्हणजे ३४२.४ दशलक्ष महिलांना अत्यंत कमी उत्पन्नावर जगावे लागेल. संयुक्त राष्ट्र संघाच्या मते महिलांना सामाजिक संरक्षण कमी असल्यामुळे त्यांचे आर्थिक सक्षमीकरण होणे अत्यंत गरजेचे आहे. जागतिक स्तरावर वेतन व रोजगारात असलेल्या अंदाजे ७३.४ % महिलांना सामाजिक संरक्षण उपलब्ध होत नाही. अन्नसुरक्षिततेच्या संदर्भात महिलांच्या बाबतीत असमानता दिसून येते. पुरुषांच्या तुलनेत ३१.९ % महिला अन्न असुरक्षित आहेत. वित्तीय संस्था मधील महिलांचा सहभाग मर्यादित असलेला दिसून येतो संयुक्त राष्ट्र संघाच्या अहवालानुसार जागतिक स्तरावर पुरुषांच्या तुलनेत स्त्रियांचे वित्तीय संस्था मधील सहभाग कमी आहे. थोडक्यात आर्थिक व सामाजिक स्तरावर पुरुषांच्या तुलनेत महिला मागासलेल्या आहेत. त्यामुळे सर्व स्तरावर महिलांच्या सक्षमीकरणाची आवश्यकता असल्याचे मत संयुक्त राष्ट्रसंघाच्या अहवालात मांडण्यात आले आहे.

प्रस्तुत शोधनिबंधामध्ये भारतातील ग्रामीण महिलांच्या आर्थिक सक्षमीकरणांमध्ये बचत गटांची भूमिका आणि योगदान काय आहे? याचा अभ्यास करण्यात आला आहे. बचत गटांमुळे ग्रामीण महिलांच्या आर्थिक आणि सामाजिक जीवनात जे बदल घडून आले आहेत त्याचा सविस्तर अभ्यास सदर शोधनिबंधात करण्यात आलेला आहे.

**सुचक शब्द - आर्थिक सक्षमीकरण, बचत गट, ग्रामीण महिला**

**प्रस्तावना**

ग्रामीण भागातील महिलांच्या आर्थिक आणि सामाजिक जीवनामध्ये बदल घडवून आणण्याचे काम बचत गटांनी केल्याचे दिसून येते. ग्रामीण महिलांच्या आर्थिक सक्षमीकरणांमध्ये बचत गटांनी महत्वाची भूमिका बजावली असल्याचे दिसून येत आहे. ग्रामीण महिलांच्या आर्थिक सक्षमीकरणांमध्ये बचत गटांनी उल्लेखनीय कामगिरी केलेली आहे. बचत गटांच्या माध्यमातून ग्रामीण भागातील महिलांचे आर्थिक सक्षमीकरण वेगाने होण्यास मदत झाली आहे. ग्रामीण महिलांच्या जीवनात महत्त्वपूर्ण परिवर्तन घडवून आणण्याचे काम बचत गटांनी केलेले दिसून



येते. बचत गटामुळे आज ग्रामीण भागातील महिला आर्थिकदृष्ट्या स्वावलंबी होत आहेत. आर्थिक स्वावलंबनामुळे ग्रामीण महिलांचा आत्मविश्वास वाढला असून त्यांना समाजात सन्मान प्राप्त झालेला दिसून येतो. आर्थिक आणि सामाजिक दृष्ट्या ग्रामीण महिला स्वावलंबी आणि सक्षम होत आहेत. त्यामुळे ग्रामीण भागाच्या आर्थिक आणि सामाजिक विकासाला चालना मिळाली असल्याचे आढळून येते. आज ग्रामीण महिला कुटुंबाच्या, समाजाच्या आणि देशाच्या विकासात बहुमोल असे योगदान देत आहेत. यामध्ये बचत गटांचे कार्य महत्वपूर्ण असल्याचे दिसून येते.

### साहित्य परामर्श

प्रस्तुत संशोधन विषयाचा अभ्यास करण्यासाठी सरकारी व खाजगी संस्थांचे वार्षिक प्रकाशित अहवाल, आंतरराष्ट्रीय संस्थांचे प्रकाशित अहवाल, संबंधित विषयाशी प्रकाशित लेख, संशोधकांचे प्रकाशित शोधनिबंध, इत्यादींचा परामर्श घेण्यात आला आहे.

### अभ्यासाचे महत्त्व

ग्रामीण महिलांच्या आर्थिक सक्षमीकरणाचा अभ्यास करण्याच्या दृष्टिकोनातून सदर संशोधन अभ्यास महत्वपूर्ण ठरणार आहे. बचत गटामुळे ग्रामीण महिलांच्या आर्थिक व सामाजिक जीवनात कोणते बदल झाले आहेत ? याचीही माहिती प्रस्तुत संशोधन अभ्यासावरून होणार आहे.

### अभ्यासाची उद्दिष्टे

१. ग्रामीण भागातील महिलांच्या आर्थिक सक्षमीकरणाचा अभ्यास करणे.
२. ग्रामीण महिलांच्या आर्थिक सक्षमीकरणामधील बचत गटांचे महत्त्व आणि भूमिका अभ्यासणे.
३. बचत गटामुळे ग्रामीण महिलांच्या आर्थिक आणि सामाजिक जीवनात झालेल्या परिवर्तनाचा अभ्यास करणे.

### गृहीतक

१. बचत गटामुळे ग्रामीण महिलांच्या आर्थिक सक्षमीकरणात वाढ होत आहे.
२. बचत गटामुळे ग्रामीण महिला आर्थिकदृष्ट्या स्वावलंबी आणि सक्षम होत आहेत.

### संशोधन पद्धती

प्रस्तुत शोधनिबंधामधील विषयाचा अभ्यास करण्यासाठी दुय्यम स्रोतांचा वापर करण्यात आलेला आहे. दुय्यम साधन सामग्रीचा उपयोग करून विषयाशी संबंधित माहितीचे संकलन करण्यात आले आहे. त्यासाठी सरकारी व खाजगी संस्थांचे अहवाल, संशोधकांचे शोधनिबंध, संशोधन संस्थांनी प्रकाशित केलेले शोधनिबंध, लेख आणि अहवाल, आंतरराष्ट्रीय संस्थांचे अहवाल, प्रकाशित लेख इत्यादींचा आधार घेण्यात आलेला आहे.

विशेषतः नाबार्ड, महिला आर्थिक विकास महामंडळ आणि महाराष्ट्र राज्य ग्रामीण जीवनोन्नती अभियान (उमेद) या संस्थांच्या माहितीचा वापर करून सदर संशोधन विषयाचा अभ्यास करण्यात आला आहे. प्रस्तुत संशोधन विषयाचा अभ्यास हा दुय्यम माहितीवर आधारित असून संकलित केलेल्या माहितीचा वापर करून सांख्यिकीय

विश्लेषण आणि वर्गीकरण करण्यात आलेले आहे. संकलित करण्यात आलेल्या माहितीचे विश्लेषण आणि वर्गीकरण करण्यासाठी सांख्यिकीय पद्धतीचा वापर करण्यात आलेला आहे.

### तथ्य विश्लेषण आणि वर्गीकरण

#### बचत गट – संकल्पना

बचत गट म्हणजे सर्वसाधारण १५ ते २० लोकांचा/महिलांचा अनौपचारिक स्वयंसहाय्यता समूह होय. निश्चित स्वरूपाचे उद्दिष्ट घेऊन स्व-इच्छेने एकत्र आलेल्या लोकांचा/महिलांचा समूह म्हणजे बचत गट होय. समान आणि निश्चित कारणासाठी गटातील लोकांच्या उन्नती, विकास व फायद्यासाठी एकत्रित आलेला समूह म्हणजे बचत गट होय. बचत गटामध्ये प्रत्येक सभासद समान रक्कम, ठराविक कालावधीत बचत म्हणून एकत्र करतात व त्याचा उपयोग सभासदांच्या आर्थिक गरजा भागविण्यासाठी लोकशाही मार्गाने करतात.

#### बचत गट चळवळीचा इतिहास

जागतिक पातळीवर सन 1976 मध्ये बांगलादेशातील प्रसिद्ध अर्थतज्ञ डॉ. मोहम्मद युनूस यांनी सर्वप्रथम बचत गटांची संकल्पना मांडली. डॉ. मोहम्मद युनूस यांनी बांगलादेशात ग्रामीण बँकेच्या माध्यमातून महिलांसाठी बचत गट सुरू केले.

भारतात सन १९९० च्या दशकात सातव्या पंचवार्षिक योजनेत गरिबी निर्मूलनाचे साधन म्हणून बचत गटांना प्रोत्साहन देण्यात आले. सन १९९१ पासून बचत गटांच्या विस्तारास सुरुवात झाली. सन १९९३ मध्ये भारतीय रिझर्व बँकेने बचत गटांना कायदेशीर मान्यता दिली. सन १९९९ मध्ये नाबार्डने बचत गटांसाठी बँक लिंकेज कार्यक्रम सुरू केला. सन २००० नंतर भारतात बचत गटांचा वेगाने मोठ्या प्रमाणात विस्तार झाला. वर्तमान काळात शहरी भागाबरोबरच ग्रामीण भागातही बचत गट चळवळीचा वेगाने विस्तार आणि विकास झाल्याचे दिसून येते.

भारतात सुमारे १.२ कोटी स्वयंसहाय्यता गट कार्यरत आहेत, ज्यापैकी ८८ टक्के महिला स्वयंसहाय्यता गट आहेत. १९९२ मध्ये सुरू झालेला स्वयंसहाय्यता गट - बँक संलग्नता प्रकल्प (SHG-BLP) हा जगातील सर्वात मोठा सूक्ष्मवित्त प्रकल्प बनला आहे. ३१ मार्च २०२२ पर्यंत, ४७,२४०.५ कोटी रुपयांच्या बचत ठेवी असलेल्या ११९ लाख स्वयंसहाय्यता गटांद्वारे १४.२ कोटी कुटुंबांना स्वयंसहाय्यता गट- बँक लिंकेज प्रकल्प (SHG-BLP) द्वारे संरक्षित केले जाते. आणि १,५१,०५१.३ कोटी रुपयांचे तारणमुक्त कर्ज असलेल्या ६७ लाख गटांना कर्ज दिले जाते. वित्तीय वर्ष २०१३ ते २०२२ या दहा वर्षांत कर्जाशी जोडलेल्या स्वयंसहाय्यता गटांची संख्या १०.८ टक्क्याने वाढली आहे. सर्वात महत्वपूर्ण बाब म्हणजे स्वयंसहाय्यता गटांची बँक परतफेड ९६ टक्क्यांहून अधिक आहे.

#### आर्थिक सक्षमीकरण

आर्थिक सक्षमीकरण म्हणजे व्यक्तीला किंवा व्यक्ती समूहांना त्यांच्या आर्थिक गरजा पूर्ण करण्यासाठी, संसाधनावर नियंत्रण ठेवण्यासाठी आणि आर्थिक निर्णय घेण्यासाठी सक्षम बनविणे होय. यामध्ये उत्पन्नाची प्राप्ती करणे, संपत्तीची निर्मिती आणि आर्थिक दृष्ट्या स्वावलंबी होणे इत्यादी बाबींचा समावेश होतो.

## महिलांचे आर्थिक सक्षमीकरण

महिलांना वर्तमान बाजार व्यवस्थेमध्ये सहभागी होण्याचा समान हक्क किंवा अधिकार प्राप्त होणे किंवा क्षमता वाढवणे, उत्पादक संसाधनावर त्यांचा प्रवेश आणि नियंत्रण, चांगल्या कामाची उपलब्धता, त्यांच्या आर्थिक जीवनावर नियंत्रण, घरापासून ते आंतरराष्ट्रीय संस्थापर्यंत सर्व स्तरावर आर्थिक निर्णय प्रक्रियेतील वाढता अर्थपूर्ण सहभाग म्हणजे महिलांचे आर्थिक सक्षमीकरण होय. महिलांचे आर्थिक सक्षमीकरण म्हणजे अशी प्रक्रिया आहे की ज्याद्वारे महिला आर्थिक नियंत्रण, शक्ती आणि कल्याण मिळवण्यासाठी ज्ञान, कौशल्ये आणि प्रेरणा प्राप्त करतात ज्यामुळे त्यांना त्यांच्या जीवनावर परिणाम करणाऱ्या आर्थिक निर्णयांमध्ये सहभागी होता येते.

## बचत गटांचे महिलांच्या आर्थिक सक्षमीकरणातील महत्त्व

महिलांच्या आर्थिक सक्षमीकरणासाठी केंद्र आणि राज्य पातळीवर सरकारद्वारे विशेष प्रयत्न केल्याचे दिसून येते. महिलांच्या आर्थिक सक्षमीकरणासाठी सरकारने राष्ट्रीय ग्रामीण जीवनोन्नती अभियानांतर्गत नाबार्ड, राष्ट्रीयकृत बँका, सहकारी बँका, ग्रामीण बँका, महिला आर्थिक विकास महामंडळ इत्यादी वित्तीय संस्थांच्या माध्यमातून बचत गटांना पतपुरवठा केला त्यामुळे बचत गटांचा विकास आणि वाढ वेगाने होऊन ग्रामीण भागातील महिलांच्या आर्थिक आणि सामाजिक सक्षमीकरणात वाढ झाली.

## बचत गट - बँक संलग्नता कार्यक्रम (SHG-BLP)

ग्रामीण भागातील गरीबांना योग्य वेळी व परवडणाऱ्या दराने पतपुरवठा मिळणे अत्यंत गरजेचे होते, जेणेकरून ते उच्च व्याजाच्या कर्जातून मुक्त होऊन उपजीविकेच्या संधींमध्ये गुंतवणूक करू शकतील. भारत सरकारच्या सर्वतोपरी प्रयत्नांनंतरही ग्रामीण गरीबांचे वित्तीय समावेशन करणे अनेक अडचणींमुळे शक्य झाले नाही. अपुरी बँकिंग पायाभूत सुविधा, नियोजनशून्य शाखा विस्तार आणि वित्तीय साक्षरतेचा अभाव या मुख्य अडचणी ठरल्या आहेत.

याच पार्श्वभूमीवर, स्वयंसहाय्यता गट - बँक संलग्नता कार्यक्रम हा औपचारिक वित्तीय प्रणाली (बँका) आणि अनौपचारिक क्षेत्र (ग्रामीण गरीब, विशेषतः महिला बचत गट) यांचा समन्वय साधणारा कार्यक्रम म्हणून उदयास आला. स्वयंसहाय्यता गट-बँक संलग्नता कार्यक्रम (SHG-BLP) हा १९८९ मध्ये राष्ट्रीय कृषी आणि ग्रामीण विकास बँक (NABARD) यांनी एक कृती संशोधन प्रकल्प म्हणून सुरू केला आणि १९९२ मध्ये पायलट प्रकल्पात रूपांतरित केला. नाबार्डने स्वयंसहाय्यता गट - बँक संलग्नता उपक्रमाची सुरुवात केली. दुर्लक्षित आणि आर्थिकदृष्ट्या कमजोर कुटुंबांना आर्थिक सेवा पुरविण्याचा एक किफायतशीर मार्ग म्हणून स्वयंसहाय्यता गट - बँक संलग्नता उपक्रम उदयास आला आहे. सन १९९२-९३ मध्ये सुमारे ५०० गरीब बचत गटांना औपचारिक वित्तीय संस्थांशी जोडण्याच्या प्रायोगिक उपक्रमापासून सुरू झालेला हा उपक्रम आज जगातील सर्वात मोठा मायक्रो फायनान्स कार्यक्रम बनला आहे.

**बचत गट - बँक संलग्नता कार्यक्रमाची प्रगती**

**(सन २०१३-२०२३)**

| वर्ष    | महिला बचत गट (लाख) | बँकांमधील बचत गटांची एकूण बचत (कोटी रुपये) | बचत गटांना कर्जवाटप (कोटी रुपये) |
|---------|--------------------|--------------------------------------------|----------------------------------|
| २०१३-१४ | ६२.५२              | ८०१२.८९                                    | २१०३७.९७                         |
| २०१४-१५ | ६६.५१              | ९२६४.३३                                    | २४४१९.७५                         |
| २०१५-१६ | ६७.६३              | १२०३५.७८                                   | ३४४११.४२                         |
| २०१६-१७ | ७३.२२              | १४२८३.४२                                   | ३६१०३.१३                         |
| २०१७-१८ | ७३.९०              | १७४९७.८६                                   | ४४५५८.७४                         |
| २०१८-१९ | ८५.३१              | २०४७३.५५                                   | ५३२५४.०४                         |
| २०१९-२० | ८८.३२              | २३३२०.५५                                   | ७३२९७.५६                         |
| २०२०-२१ | ९७.२५              | ३२६८६.०८                                   | ५४४२३.१३                         |

|         |        |          |           |
|---------|--------|----------|-----------|
| २०२१-२२ | १०४.०५ | ४२१०४.७७ | ९३८१७.२१  |
| २०२२-२३ | ११२.९२ | ५२४५५.४८ | १३९३१५.६९ |

**स्रोत - नाबार्ड, वार्षिक अहवाल २०१३ ते २०२३**

वरील तक्त्यामध्ये नाबार्डद्वारे सुरू केलेल्या बचत गट- बँक संलग्नता उपक्रमाची प्रगती दर्शविण्यात आलेली आहे. सन २०१३-१४ मध्ये या उपक्रमांतर्गत ६२.५२ लाख महिला बचत गटांना २१०३७.९७ कोटी रुपये कर्ज देण्यात आले होते. आणि त्यांची बचत ८०१२.८९ कोटी रुपये इतकी होती. सन २०१७-१८ मध्ये ७३.९० लाख महिला बचत गटांना ४४५५८.७४ कोटी रुपये इतके कर्ज देण्यात आले होते. आणि त्यांची बचत १७४९७.८६ कोटी रुपये इतकी होती. सन २०२२-२३ मध्ये ११२.९२ लाख महिला बचत गटांना १३९३१५.६९ कोटी रुपये कर्ज देण्यात आले आणि ५२४५५.४८ कोटी रुपये इतकी बचत गटांची एकूण बचत होती.

वरील आकडेवारीवरून असे दिसून येते की बचत गट- बँक संलग्नता उपक्रमांतर्गत महिला बचत गटांच्या कर्ज पुरवठ्यात तसेच बचतीमध्ये वाढ झालेली दिसून येते. सदर योजनेमुळे महिलांचा बँकांशी असणारा सहभाग वाढला असल्याचे दिसून येते. या योजनेमुळे महिलांचे आर्थिक सक्षमीकरण होण्यास प्रोत्साहन मिळाले आहे.

**महिला बचत गटांची वाढ**

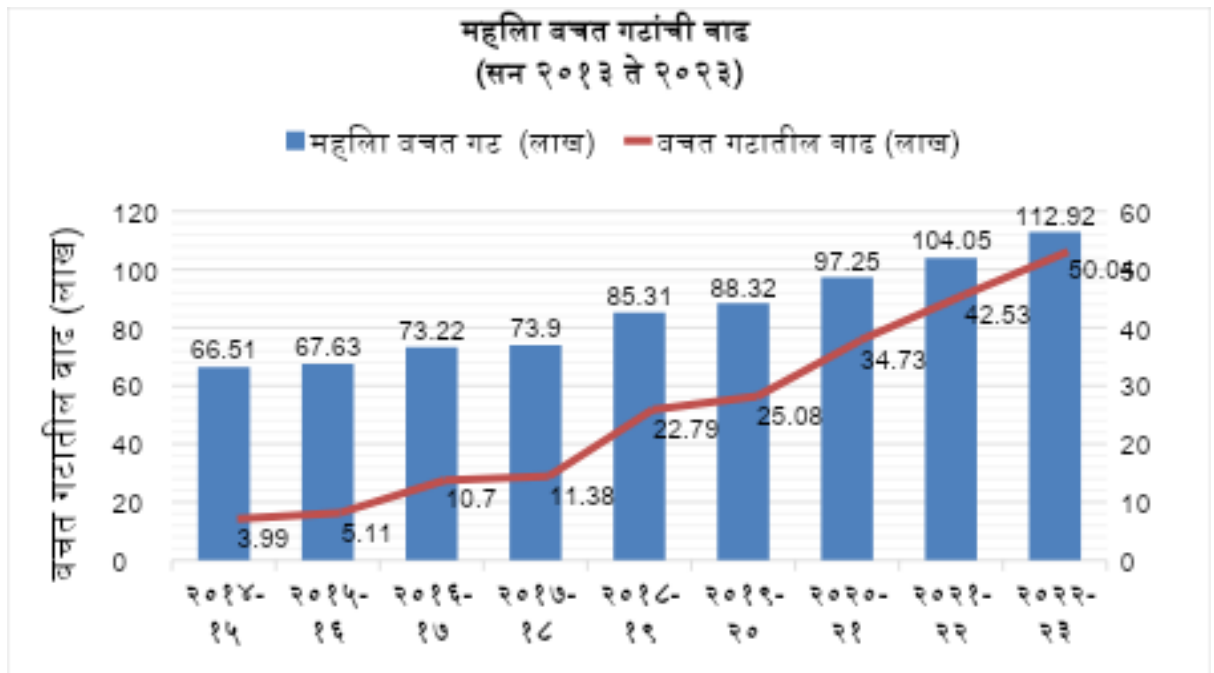
(सन २०१३ ते २०२३)

| वर्ष    | महिला बचत गट (लाख) | बचत गटातील वाढ (लाख) |
|---------|--------------------|----------------------|
| २०१३-१४ | ६२.५२              | -                    |
| २०१४-१५ | ६६.५१              | ३.९९                 |
| २०१५-१६ | ६७.६३              | ५.११                 |
| २०१६-१७ | ७३.२२              | १०.७                 |
| २०१७-१८ | ७३.९०              | ११.३८                |
| २०१८-१९ | ८५.३१              | २२.७९                |

|         |        |       |
|---------|--------|-------|
| २०१९-२० | ८८.३२  | २५.०८ |
| २०२०-२१ | ९७.२५  | ३४.७३ |
| २०२१-२२ | १०४.०५ | ४२.५३ |
| २०२२-२३ | ११२.९२ | ५०.०४ |

स्रोत - नाबार्ड, वार्षिक अहवाल २०१३ ते २०२३

वरील तक्त्यामध्ये सन २०१३ ते २०२३ या दहा वर्षांच्या काळात महिला बचत गटांमध्ये झालेली वाढ दर्शविण्यात आली आहे. सन २०१३-१४ मध्ये भारतात एकूण ६२.५२ लाख महिला बचत गट कार्यरत होते. सन २०१४-१५ मध्ये ६६.५१ लाख, २०१५-१६ मध्ये ६७.६३ लाख, २०१६-१७ मध्ये ७३.२२ लाख, सन २०१७-१८ मध्ये ७३.९० लाख, २०१८-१९ मध्ये ८५.३१ लाख, २०१९-२० मध्ये ८८.३२ लाख, २०२०-२१ मध्ये ९७.२५ लाख, २०२१-२२ मध्ये १०४.०५ लाख आणि २०२२-२३ मध्ये ११२.९२ लाख महिला बचत गट कार्यरत होते.



वरील आकडेवारीवरून असे दिसते की, सन २०१३ ते २०२३ या दहा वर्षांच्या काळात महिला बचत गटांमध्ये सातत्याने वाढ होत आहे, सन २०१४-१५ मध्ये ३.९९ लाख, २०१५-१६ मध्ये ५.११ लाख, २०१६-१७ मध्ये १०.७ लाख, सन २०१७-१८ मध्ये ११.३८ लाख, २०१८-१९ मध्ये २२.७९ लाख, २०१९-२० मध्ये २५.८ लाख, २०२०-२१ मध्ये ३४.७३ लाख, २०२१-२२ मध्ये ४१.५३ लाख आणि २०२२-२३ मध्ये ५०.०४ लाख एवढी बचत गटांमध्ये वाढ झाल्याचे दिसून येते.

वरील आकडेवारीवरून असे दिसते की, सन २०१३ ते २०२३ या दहा वर्षांच्या काळात महिला बचत गटांमध्ये सातत्याने वाढ होत आहे, बचत गटातील ही वाढ एक प्रकारे महिलांच्या आर्थिक सक्षमीकरणाला प्रोत्साहन देत असल्याचे दिसते.

### महिला बचत गटांच्या कर्जातील वाढ

(सन २०१३ ते २०२३)

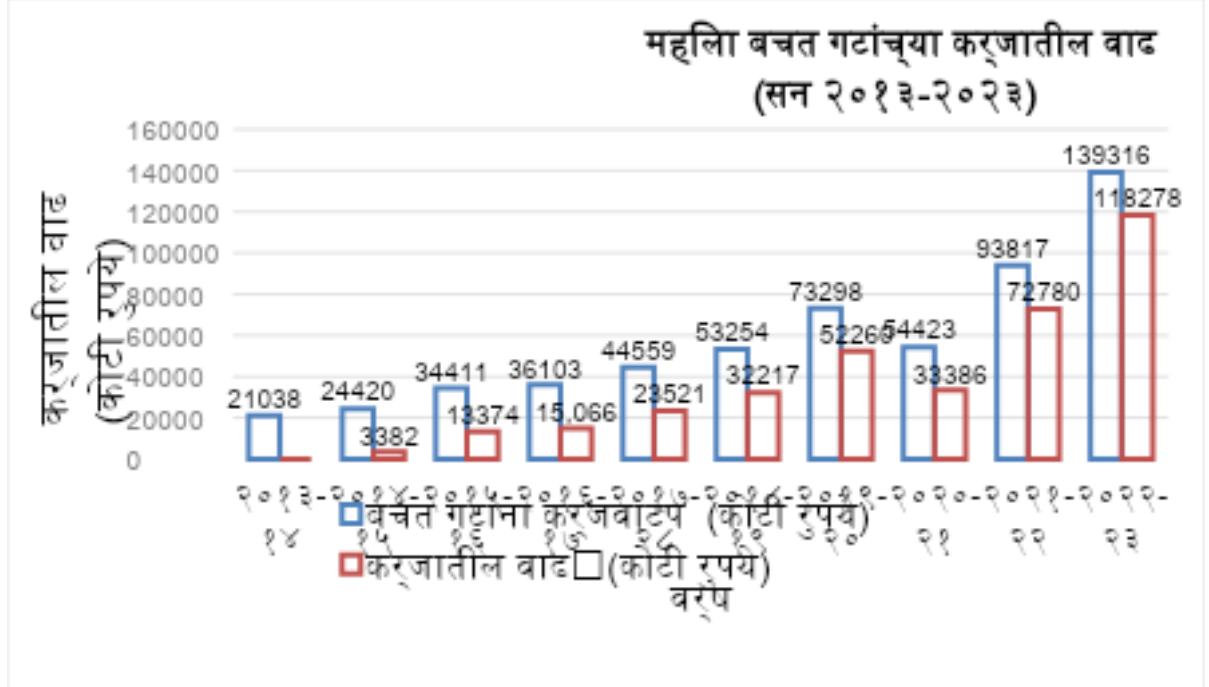
| वर्ष    | महिला बचत गट (लाख) | बचत गटांना दिलेले कर्ज (कोटी रुपये) | कर्जातील वाढ (कोटी रुपये) |
|---------|--------------------|-------------------------------------|---------------------------|
| २०१३-१४ | ६२.५२              | २१०३७.९७                            | -                         |
| २०१४-१५ | ६६.५१              | २४४१९.७५                            | ३३८२                      |
| २०१५-१६ | ६७.६३              | ३४४११.४२                            | १३३७४                     |
| २०१६-१७ | ७३.२२              | ३६१०३.१३                            | १५,०६६                    |
| २०१७-१८ | ७३.९०              | ४४५५८.७४                            | २३५२१                     |
| २०१८-१९ | ८५.३१              | ५३२५४.०४                            | ३२२१७                     |
| २०१९-२० | ८८.३२              | ७३२९७.५६                            | ५२२६०                     |
| २०२०-२१ | ९७.२५              | ५४४२३.१३                            | ३३३८६                     |
| २०२१-२२ | १०४.०५             | ९३८१७.२१                            | ७२७८०                     |
| २०२२-२३ | ११२.९२             | १३९३१५.६९                           | ११८२७८                    |
|         | एकूण =             | ५,७४,६३९                            | ३६४२६४                    |

स्रोत - नाबार्ड, वार्षिक अहवाल २०१३ ते २०२३

वरील तक्त्यामध्ये सन २०१३ ते २०२३ या कालावधी महिला बचत गटांना दिलेल्या कर्जाची आकडेवारी दर्शविण्यात आली आहे. सन २०१३ ते २०२३ या कालावधी महिला बचत गटांना एकूण ५,७४,६३९ कोटी रुपये कर्ज पुरवठा करण्यात आला होता. आणि कर्जातील एकूण वाढ ३,६४,२६४ कोटी रुपये एवढी आहे. सन २०१३-



१४ मध्ये महिला बचत गटांना एकूण २१,०३७ रुपये कर्ज देण्यात आले होते. २०१४-१५ मध्ये २४,४१९ कोटी रुपये, २०१५-१६ मध्ये ३४,४११ कोटी रुपये, २०१६-१७ मध्ये ३६,१०३ कोटी रुपये, २०१७-१८ मध्ये ४४,५५८ कोटी रुपये, सन २०१८-१९ मध्ये ५३,२५४ कोटी रुपये, २०१९-२० मध्ये ७३,२९७ कोटी रुपये, २०२०-२१ मध्ये ५४,४२३ कोटी रुपये, २०२१-२२ मध्ये ९३,८१७ कोटी रुपये आणि २०२२-२३ मध्ये १,३९,३१५ कोटी रुपये इतकी कर्ज देण्यात आले.



वरील आकडेवारीनुसार असे दिसून येते की, महिला बचत गटांच्या कर्ज पुरवठ्यात सातत्याने वाढ होत आहे. सन २०१४-१५ मध्ये कर्ज पुरवठ्यातील वाढ ३३८२ कोटी रुपये इतकी होती. सन २०१८-१९ मध्ये ३२२१७ कोटी रुपये आणि २०२२-२३ मध्ये ११८२७८ कोटी रुपये इतकी वाढ झाली.

#### महिला बचत गटांची बचती मधील वाढ

(सन २०१३ ते २०२३)

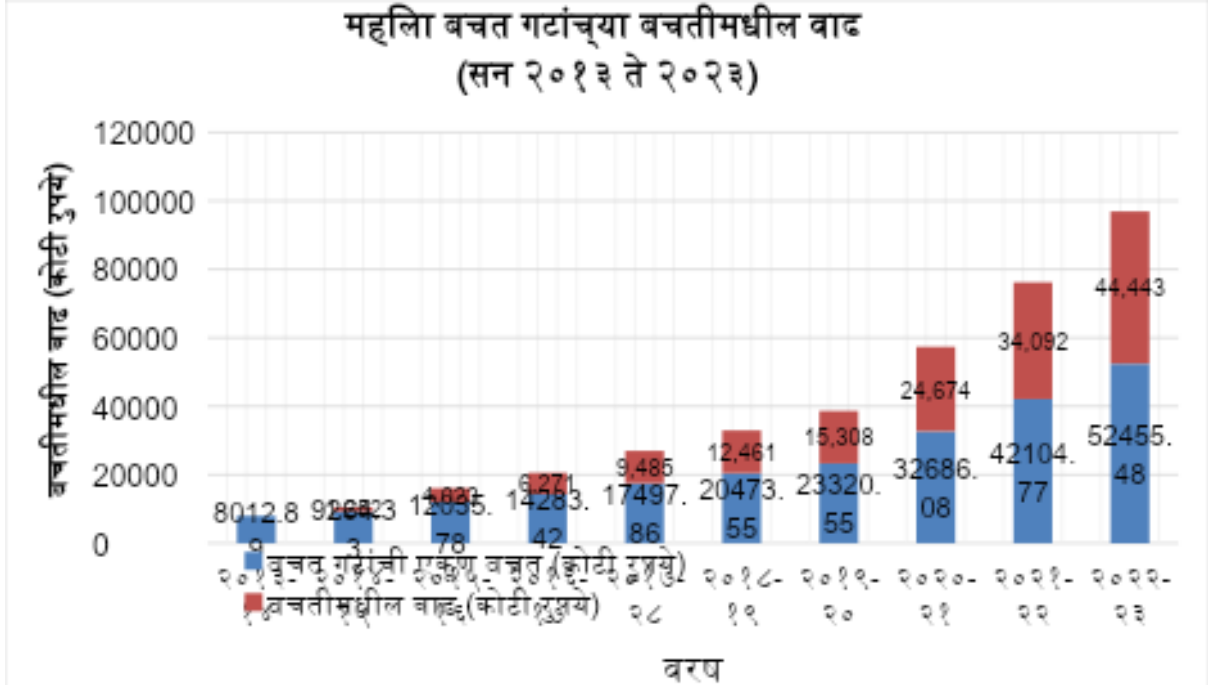
| वर्ष    | एकूण बचत गट<br>(लाख) | बचत गटांची एकूण बचत<br>(कोटी रुपये) | बचतीमधील वाढ<br>(कोटी रुपये) |
|---------|----------------------|-------------------------------------|------------------------------|
| २०१३-१४ | ६२.५२                | ८०१२.८९                             | -                            |
| २०१४-१५ | ६६.५१                | ९२६४.३३                             | १,२५२                        |
| २०१५-१६ | ६७.६३                | १२०३५.७८                            | ४,०२३                        |

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|---------|--------|----------|----------|
| २०१६-१७ | ७३.२२  | १४२८३.४२ | ६,२७१    |
| २०१७-१८ | ७३.९०  | १७४९७.८६ | ९,४८५    |
| २०१८-१९ | ८५.३१  | २०४७३.५५ | १२,४६१   |
| २०१९-२० | ८८.३२  | २३३२०.५५ | १५,३०८   |
| २०२०-२१ | ९७.२५  | ३२६८६.०८ | २४,६७४   |
| २०२१-२२ | १०४.०५ | ४२१०४.७७ | ३४,०९२   |
| २०२२-२३ | ११२.९२ | ५२४५५.४८ | ४४,४४३   |
|         | एकूण = | २,३२,१३५ | १,५२,००९ |

स्रोत - नाबार्ड, वार्षिक अहवाल २०१३ ते २०२३

वरील तक्त्यामध्ये बचत गटांनी सन २०१३ ते २०२३ या कालावधीत बँकांमध्ये केलेल्या एकूण बचतीची आकडेवारी दर्शविलेली आहे. सन २०१३ ते २०२३ या कालावधीत महिला बचत गटांची एकूण बचत २,३२,१३५ कोटी रुपये इतकी आहे. आणि बचतीतील वाढ ही १,५२,००९ कोटी रुपये इतकी आहे. सन २०१३-१४ मध्ये ६२.५२ लाख बचत गटांची एकूण बचत ८०१२.८९ कोटी रुपये इतकी होती. सन २०१७-२८ मध्ये ७३.९० लाख बचत गटांची एकूण बचत १७४९७.८६ कोटी रुपये इतकी होती. सन २०२२-२३ मध्ये ११२.९२ लाख बचत गटांची एकूण बचत ५२४५५.४८ कोटी रुपये इतकी होती.



वरील आकडेवारीवरून असे दिसून येते की, सन २०१३ ते २०२३ या दहा वर्षांच्या कालावधीत बचत गटांच्या एकूण बचतीमध्ये मोठी वाढ झालेली दिसून येते. सन २०१४-१५ मध्ये एकूण बचती मध्ये १,२५२ कोटी रुपये इतकी वाढ झाली आहे. सन २०१८-१९ मध्ये बचत गटांच्या एकूण बचतीमध्ये १२,४६१ कोटी रुपये इतकी वाढ झाली आहे. आणि सन २०२२-२३ मध्ये बचत गटांच्या एकूण बचतीमध्ये ४४,४४३ कोटी रुपये इतकी वाढ झाली. बचतीमधील वाढते प्रमाण हे महिलांचे आर्थिक सक्षमीकरण होत असल्याचे दर्शवित आहे.

### निष्कर्ष

- १) महिला बचत गटामुळे ग्रामीण महिलांच्या आर्थिक सक्षमीकरणात वाढ झालेली दिसून येते.
- २) बचत गटांच्या मुळे ग्रामीण महिलांच्या बचतीच्या सवयी मध्ये वाढ झालेली आहे. त्यामुळे त्यांच्या बचतीमध्ये वाढ झालेली आहे.
- ३) बचत गटांच्या माध्यमातून अनेक महिला व्यवसाय उद्योगाकडे वळल्या असून त्यांनी विविध प्रकारचे व्यवसाय सुरू केले आहेत. त्यामुळे ग्रामीण महिला आर्थिकदृष्ट्या स्वावलंबी होत आहेत.
- ४) बचत गटांच्या माध्यमातून ग्रामीण महिला आर्थिकदृष्ट्या स्वावलंबी होत असल्यामुळे त्यांचा आत्मविश्वास वाढलेला दिसून येतो.
- ५) बचत गटामुळे ग्रामीण भागातील आर्थिकदृष्ट्या मागास कुटुंबे, ग्रामीण महिला इत्यादी वंचित घटकांच्या विकासाला चालना मिळाली आहे.

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## “कोल्हापूर जिल्ह्यातील बचत गटाद्वारे सक्षम बनलेल्या महिलांची यशोगाथा”

डॉ. दिपाली तुकाराम सामंत

सदाशिवराव मंडलिक, महाविद्यालय, मुर्गूड

### प्रस्तावना:

स्त्रीच्या वाट्याला पिढ्यानपिढ्या दुय्यम स्थान आले आहे. तिचे कार्यक्षेत्र 'चूल आणि मूल' एवढ्यापुरतेच मर्यादित केले गेले. जरी स्त्रिया कुशल व कुशाग्र बुद्धीच्या असल्या तरी त्यांना चाकोरीबद्ध आयुष्य भारतीय समाजाकडून देण्यात आले. पण इतिहास काळापासून आजपर्यंत असे आढळून येते की स्त्री एक उत्तम शासक, प्रशासक म्हणून काम करू शकते अशी काही दाखले आहेत. याचबरोबर स्त्रीला कारागिरीची निसर्ग दत्त देणगी लाभलेली आहे. तरीही ती आर्थिक दृष्ट्या सक्षम नाही हे चित्र बदलण्यासाठी महिलांचा आर्थिक क्षेत्रात अर्थाजनात सहभाग वाढवण्यासाठी भारतामध्ये 2001 पासून राष्ट्रीय स्तरावर महिला सक्षमीकरणासंबंधी नीती-नियम तयार करून 2001 हे वर्ष महिला सक्षमीकरण म्हणून घोषित केले. तेव्हापासून महिलांच्या विकासाच्या दृष्टिकोनातून वेगवेगळे विचार मांडण्यास सुरुवात झाली. महिलांचा कुटुंबातील दर्जा, समाजातील स्थान व त्याच्या सर्व क्षेत्रातील भूमिका पार पाडत असताना त्यांना दिली जाणारी अपमानास्पद वागणूक याला विरोध करून महिलांना कुटुंबात, समाजात इतर सर्व क्षेत्रात पुरुषांच्या बरोबरीने समान स्थान मिळवण्यासाठी महिलांचे सामाजिक, आर्थिक, मानसिक, शैक्षणिक सक्षमीकरण होणे आवश्यक आहे असा विचार मांडला गेला. भारतामध्ये ग्रामीण भागात महिलांची सद्यस्थिती लक्षात घेता असे दिसून येते की, महिलांमध्ये शिक्षणाचे प्रमाण अत्यल्प, बेरोजगारी, दारिद्र्य, कुपोषण, आजार, कौटुंबिक हिंसा, आत्महत्या इत्यादी समस्यांमुळे महिलांच्या विकासांमध्ये अडथळे निर्माण होत आहेत. हे अडथळे दूर करण्यासाठी महिलांची सामाजिक व आर्थिक स्थिती सुधारणे आवश्यक आहे.

शहरातील स्त्रिया थोड्या फार प्रमाणात स्वतंत्र आर्थिक, मानसिक व शारीरिक सक्षम असल्या तरी ग्रामीण भागातील महिलांची परिस्थिती खूपच वाईट आहे. तिच्या घरातील कामाचे आर्थिक निकषावर मोजमाप होत नाही. त्यामुळे कित्येक वर्षे ती दुर्लक्षित राहिलेली आहे. अशा कर्तृत्ववान, बुद्धिमान आणि सहनशील महिलांचा कुटुंबाच्या, गावाच्या, देशाच्या विकासासाठी उपयोग होत नव्हता. त्यामुळे महिला स्वयंसहाय्यता बचत बचत गटांसारखी योजना अंमलात आली.

### संशोधन उद्दिष्टे

- 1) बचत गटाची संकल्पना अभ्यासणे.
- 2) महिला बचत गटाचा उद्देश अभ्यासणे.
- 3) कोल्हापूर जिल्ह्यातील बचत गटापूर्वी महिलांची स्थिती अभ्यासणे.
- 4) कोल्हापूर जिल्ह्यातील बचत गटाच्या माध्यमातून महिलांच्या मध्ये झालेला बदल अभ्यासणे

## गृहीतके

- 1) बचत गटाच्या माध्यमातून महिलांचे आर्थिक सक्षमीकरण व सामाजिक स्थिती सुधारत आहे.
- 2) बचत गटाच्या माध्यमातून महिला आर्थिक दृष्टीने सक्षम झाल्यामुळे विविध छोटे -मोठे व्यवसाय, उद्योगधंदे व शेती यामध्ये महिलांचे प्रमाण वाढताना दिसून येत आहे.
- 3) महिला आर्थिक विकास महामंडळाच्या विविध योजनांमुळे स्त्री जीवनात आमुलाग्र बदल होत आहे.

## माहितीचे स्रोत

प्रस्तुत अभ्यासासाठी माहिती मिळवण्यासाठी पुढील दोन स्रोतांचा अवलंब केला आहे.

## प्राथमिक माहिती

कोल्हापूर जिल्ह्यातील हातकणंगले तालुका, पन्हाळा तालुका, करवीर तालुका या तीन तालुक्यातील प्रत्येकी दोन गावातील महिलांची बचत गट त्या गटाच्या माध्यमातून सक्षम झालेल्या महिलांच्या मुलाखती घेऊन पुढील माहिती मिळवण्यात आली.

## दुय्यम स्रोत-

दुय्यम स्रोत की मासिके, पुस्तके, इंटरनेट तसेच कोल्हापूर जिल्ह्यातील महिला आर्थिक विकास महामंडळ यांनी प्रसिद्ध केलेल्या पुस्तिका.

## बचत गटाची संकल्पना :

महिलांनी महिलांच्या विकासासाठी महिलांमार्फत चालविली जाणारी प्रभावी व सुनियोजित आर्थिक संरचना म्हणजे बचत गट. एकाच कारणासाठी गटातील लोकांच्या उन्नती व विकास फायद्यासाठी एकत्रित आलेला समूह म्हणजे बचत गट. समान गरजा, समान आर्थिक उद्दिष्टे व सामाजिक उद्दिष्टे साध्य करण्यासाठी एकाच प्रदेशात वास्तव्य करणाऱ्या व्यक्ती एकत्र येऊन समूह स्थापना करतात आणि स्वेच्छेने सहभागी होतात. याला स्वयंसहाय्यता बचत गट म्हणतात.

बचतगट ही बचतीच्या समान सामाजिक व आर्थिक पार्श्वभूमी असलेल्या व्यक्ती स्वरूपाच्या इच्छेने आपली गरज ओळखून गटाची स्थापना करतात. गटाच्या बचतीच्या माध्यमातून कौटुंबिक, आर्थिक अडचणी सोडवण्यासाठी प्रयत्न केला जातो. महिलांना एकत्र येण्याची संधी, विचार प्रकट करण्याचे मनोधैर्य, निर्णयाची क्षमता, आर्थिकतेचे नियोजन, एकमेकांवरील विश्वास, बचत, बचतीतून कर्ज, कर्जाची योग्य वेळी परतफेड, उद्योगधंद्याचे ज्ञान इत्यादी सर्व बाबी बचत गटामुळे ज्ञात होतात.

आपल्या भारत देशात बचत गटाची चळवळ म्हैसूर रिसेटलमेंट अँड डेव्हलपमेंट एजन्सी मायराडा या संस्थेने प्रथम सुरुवात केली होती. नाबार्डनेदेखील बचत गटाचे मॉडेल तयार करून ग्रामीण भागात प्रयोग सुरू केले होते. 1970 च्या दशकात बांगलादेशात डॉ. मोहम्मद युनुस यांनी महिलांची बचत गट मोहीम सुरू केली होती. यामुळे महिलांना स्वतःच्या पायावर स्वाभिमानाने उभे राहता आले आहे. गटातील प्रत्येक सभासदांनी आपली ठराविक रक्कम बचत गोळा करणे व ती साठवलेली रक्कम सभासदांना त्यांची आर्थिक गरज सोडवण्यासाठी त्यांना कर्ज स्वरूपात मदत करणे. यामुळे कौटुंबिक गरज व व्यवसाय वृद्धी या दोन्ही गोष्टी साध्य होणार होत्या.

महिला बचत गट ही केवळ योजना नसून महिला सबलीकरण, सक्षमीकरण आणि सशक्तीकरणाची एक सुप्त क्रांतिकारी चळवळ बनली आहे. बचत गटामुळे महिलांमध्ये संघटन शक्ती स्वविकास व सामाजिक विकासाची जाणीव निर्माण झाली आहे. स्वयंसहाय्यता बचत गटातून महिलांना स्वावलंबी करण्याचा उद्देश ठेवून राज्य सरकारने 1994 मध्ये महिला सबलीकरण व सक्षमीकरण धोरण जाहीर केले, या धोरणातूनच महिलांच्या बचत गटांना सुरुवात झाली. यासाठी राज्य सरकारच्या जिल्हा ग्रामीण विकास यंत्रणा, महिला आर्थिक विकास महामंडळ, पंचायत समिती या सरकारी यंत्रणांबरोबर सामाजिक संस्था आणि जिल्हा बँकेचा महत्वाचा पुढाकार राहिला आहे.

### बचत गटाचा उद्देश:

- 1) बचत गटातील प्रत्येक सदस्य दरमहा ठराविक रक्कम बचत म्हणून जमा करतात यामुळे महिलांच्या मध्ये बचतीची सवय लागते.
- 2) गटातील सदस्यांना जमा झालेल्या पैशातून कमी व्याजदराने कर्ज दिले जाते. यामुळे त्यांना सावकाराकडून जास्त व्याजदराने कर्ज घेण्याची गरज पडत नाही. या पैशाचा उपयोग त्या आपल्या लहान मोठा गरजांसाठी किंवा व्यवसाय सुरू करण्यासाठी करू शकतात.
- 3) बचत गटाच्या माध्यमातून महिला विविध लघुउद्योग सुरू करू शकतात उदाहरणार्थ पापड बनवणे, लोणचे, मसाले बनवणे, किंवा शिवणकाम, कुक्कुटपालन, दुग्धव्यवसाय, शेती इ. मुळे त्यांना स्वयंरोजगार मिळतो आणि त्यांच्या उत्पन्नात वाढ होऊन त्या आर्थिक स्वावलंबन बनतात.
- 4) बचत गटाच्या माध्यमातून महिला सर्व एकत्र आल्याने संवाद वाढतो. त्यांना भेडसावणाऱ्या समस्यांवर चर्चा करतात. त्यामुळे त्यांच्यामध्ये आत्मविश्वास वाढतो. निर्णय घेण्याची क्षमता सुधारते आणि समाजातील इतर कामांमध्ये त्यांचा सहभाग वाढतो.
- 5) गटाचा कारभार चालवण्यासाठी एक निवडक समिती असते. त्यामुळे महिलांना नेतृत्व करण्याची संधी मिळते आणि त्यांच्यामध्ये व्यवस्थापन कौशल्य विकसित होतात.

थोडक्यात बचत गटाच्या माध्यमातून महिलांना एकमेकांशी संवाद साधण्याची संधी मिळते. त्यांना व्यवसायाचे ज्ञान आणि कौशल्य शिकण्यास मिळतात आणि एकत्र काम करून सामूहिक प्रगती साधता येते. हा उपक्रम महिलांच्या सामाजिक आणि आर्थिक उन्नतीसाठी एक मजबूत पाया रचतो आणि त्यांच्या जीवनात सकारात्मक बदल घडवतो. एकूणच महिलांच्या स्वावलंबनाची वाटचाल म्हणजे बचत गट होय असे म्हटल्यास वावगे ठरणार नाही.

### बचत गटाचा आराखडा:

बचत गटाच्या आराखडा तयार करताना काही महत्वाच्या बाबी लक्षात घेणे आवश्यक असतात. हा आराखडा गट यशस्वी होण्यासाठी आणि गटाचे उद्दिष्ट साध्य करण्यासाठी खूप मदत करतो. बचत गटाचा आराखडा म्हणजे एक संरचित योजना जी गटाच्या स्थापनेपासून ते त्याच्या दैनंदिन कामकाजापर्यंत सर्व गोष्टी निश्चित करतो.

- 1) गटात साधारणपणे 10 ते 20 सदस्य असावेत जेणेकरून प्रत्येकाशी संवाद साधता येईल. त्याचबरोबर सदस्य समान आर्थिक आणि सामाजिक पार्श्वभूमीचे असावे जेणेकरून त्यांच्या गरजा सारख्या असतील.



- 2) प्रत्येक सदस्यांनी नियमितपणे दर आठवड्याला किंवा महिन्याला एक ठराविक रक्कम बचतीसाठी जमा करावी ही रक्कम सर्व सदस्यांसाठी समान असावी.
  - 3) बचत गटांमध्ये सातत्य राखण्यासाठी नियमितपणे सभा आयोजित कराव्यात. या सभांमध्ये बचतीची रक्कम जमा करणे, कर्ज देणे, घेणे आणि इतर महत्वाच्या विषयावर चर्चा करणे आवश्यक आहे.
  - 4) बचत गट चालवण्यासाठी काही नियम तयार करावेत. उदाहरणार्थ कर्जाचा व्याजदर, कर्ज परतफेडीचा कालावधी आणि दंड यासारख्या गोष्टी निश्चित कराव्यात हे नियम सर्व सदस्यांनी पाळणे बंधनकारक आहे.
  - 5) गटामध्ये जमा झालेली बचत दिलेले कर्ज आणि त्याचे व्याज यांचा योग्य हिशोब ठेवणे अत्यंत महत्वाचे आहे यासाठी एक रजिस्टर किंवा खातेवही वापरली जाते. जेणेकरून बचत गटामध्ये पारदर्शकपणा राहण्यास मदत होते.
- वरील प्रमाणे योग्य बचत गटाचा आराखडा तयार केल्याने यातील सर्व सदस्यांमध्ये आर्थिक व्यवहारासंबंधी पारदर्शकता टिकून राहते. तसेच नियमित सभा, बैठका आयोजित केल्याने सदस्यांच्यामध्ये एक प्रकारची शिस्त लागते. बचत गटाचे नियमावली, उद्दिष्टे पारदर्शक असल्याने गट योग्य दिशेने काम करतो आणि सदस्यांच्या आर्थिक आणि सामाजिक विकासाला मदत होते. जेव्हा गट नियमांना अनुसरून काम करतो त्यावेळी सदस्यांमधील एकमेकांवरील विश्वास वाढतो. तसेच गटाचे काम सुरळीतपणे चालण्यास मदत होते. त्यामुळे बचत गट अधिक प्रभावी व पारदर्शक होण्यास मदत होते.

#### **बचत गटांमध्ये सहभागी होण्यापूर्वी महिलांची स्थिती :**

कोल्हापूर जिल्ह्यातील ज्या महिलांची मुलाखती घेतल्या आहेत. त्या महिलांची बचत गटामध्ये सहभागी होण्यापूर्वीची पार्श्वभूमी देखील समजावून घेण्यात आलेली आहे. त्यांची पूर्वीची स्थिती अनेक प्रकारे आव्हानात्मक स्वरूपाची असल्याचे निदर्शनास येते. आर्थिक, सामाजिक, राजकीय अशा तीन टप्प्यांमध्ये त्यांची विभागणी करता येईल ती पुढील प्रमाणे :

#### **आर्थिक दृष्ट्या :**

ग्रामीण भागातील बहुतांशी महिला पुरुष सदस्यांवर अवलंबून होत्या. त्या स्व कमाई करू शकतात यावर आत्मविश्वास त्यांचा नव्हता. त्यामुळे घरगुती गरजा, शेती किंवा मुलांच्या शिक्षणासाठी पैशांची गरज भासल्यास त्यांना उच्च व्याजदराने सावकाराकडून कर्ज घ्यावे लागत होते. त्यामुळे त्या नेहमी कर्जाच्या जाळ्यात अडकत चाललेल्या असे विदारक चित्र दिसून येत होते. आर्थिक दृष्ट्या सक्षम नसल्याने घरामधील महत्त्वपूर्ण आर्थिक निर्णय जसे की मालमत्ता खरेदी, गुंतवणूक किंवा मोठे खर्च यामध्ये पुरुष मंडळी त्यांच्याशी चर्चा करत नव्हते. किंवा त्यांचा सहभाग कोणत्याही प्रकारचा नव्हता.

#### **सामाजिक दृष्ट्या:**

महिलांच्यामध्ये शिक्षणाचा अभाव व इतर कौशल्य आत्मसात नसल्याने चांगल्या प्रकारचे रोजगार मिळवणे कठीण जात असे. तसेच महिलांना घरातील कामापुरतेच मर्यादित ठेवले जात असल्याने त्यांचा सामाजिक संपर्क कमी होता. साहजिकच बाहेरील जगातील माहिती व संधी पासून वंचित होत्या. त्यांच्या मताला फारसे महत्व दिले जात नव्हते. त्याचबरोबर आर्थिक परावलंबनामुळे अनेक महिला कौटुंबिक हिंसाचाराला देखील बळी पडत होत्या.

### राजकीय दृष्ट्या:

ग्रामपंचायत किंवा इतर स्थानिक स्वराज्य संस्थांमध्ये महिलांचा सहभाग बोटार मोजण्याइतपतच होता. किंवा मतदान करताना देखील घरातील पुरुष मंडळी सांगतील त्याच पक्षाला मतदान करावे लागे. एकूणच त्यांच्या समस्या मांडण्यासाठी त्यांना योग्य व्यासपीठ नव्हते. त्यामुळे अनेक महिलांच्यामध्ये नेतृत्व करण्याची क्षमता असून देखील ती समोर येत नव्हती.

मुलाखती घेतलेल्या महिलांचे म्हणणे असे आहे की, बचत गटामध्ये सहभागी झाल्यानंतर आमच्या सर्व महिलांच्या मध्ये बऱ्याच गोष्टींमध्ये परिवर्तन झाले आहे.

### बचत गटाद्वारे सक्षम बनलेल्या महिलांची यशोगाथा :

कोल्हापूर जिल्ह्यातील बचत गटाद्वारे सक्षम बनलेल्या काही महिलांची मुलाखती घेऊन माहिती संकलित करण्यात आलेली आहे. कोल्हापूर जिल्ह्यातील हातकणंगले तालुका, पन्हाळा तालुका, करवीर तालुका अशा तीन तालुक्यांमध्ये प्रत्येकी दोन गावांची निवड करण्यात आलेली आहे. ग्रामीण भागातील महिलांमध्ये सक्षमीकरण घडवून आणण्यासाठी बचत गट हा एक महत्वाचा मार्ग ठरला आहे.

1) बिरदेव महिला बचत गट टोप. तालुका हातकणंगले, जिल्हा कोल्हापूर बिरदेव मंदिर शेजारी सुरुवातीला 19 महिला एकत्र येऊन दिनांक 31 जून 2010 रोजी बिरदेव महिला बचत गट स्थापन केला. सुरुवातीला महिलांची आर्थिक गरज पूर्ण करणे हा या बचत गटाचा उद्देश होता. केवळ रु. 100 बचत पासून सुरू केलेल्या गटाला माविमच्या सहकार्याने 18 लाख 75 हजार रुपयांचे कर्ज मिळाले. त्यातून महिलांनी दळप कांडणे, चटणी डंग, बेकरी, किराणामाल, पार्लर, कटलरी दुकान, हॉटेल, पशुपालन, कुक्कुटपालन, शेती इत्यादी छोटे-मोठे व्यवसाय सुरू केले. माविम व उन्नती लोकसंचलित साधन केंद्र पेठ वडगाव यांच्या अंतर्गत या गटातील महिलांचे कार्य अतिशय उल्लेखनीय असल्याने 8 मार्च जागतिक महिला दिनानिमित्त पुरस्कार देखील मिळाला आहे.

2) गायत्री महिला बचत गट कोल्हापूर जिल्ह्यातील हातकणंगले तालुक्यातील नवे चावरे एक छोटसं खेडेगाव. सुरुवातीला दहा महिलांनी दिनांक १ ऑगस्ट २०१२ मध्ये गटाची स्थापना केली. या बचत गटाने माविम अंतर्गत प्रेरणा लोकसंचलित साधन केंद्र वाठार, या मार्फत दशसूत्र व हिशेबनीस चे प्रशिक्षण घेण्यात आले. गटाची स्थापना झाली त्यावेळी रु. 200/प्रति महिना बचत करण्यात आलेली होती. परंतु त्यापुढे ती बचत वाढवून रु. 300 /नंतर सध्या रु. 500/ पर्यंत बचत करण्यात आलेली आहे. सध्याचे चालू कर्ज दहा लाख आहे. त्या कर्जातून महिलांनी मेस, शिवणकाम, नाश्ता सेंटर, दुग्ध व्यवसाय, शेती, व्यापार अशा कामातून रोजगार निर्माण केलेले आहेत. काही महिलांनी आपल्या मुलांच्या उच्च शिक्षणासाठी गटातून कर्ज घेऊन मुलांची शैक्षणिक सुधारणा देखील केलेली आहे. बचत गटातील महिलांचे म्हणणे असे आहे की माविम अर्थसाहाय्य तर आम्हाला केलेच पण त्याचबरोबर वेगवेगळ्या प्रकारचे प्रशिक्षण महिलांना देण्यात आले. त्यामध्ये भाजीपाला पिकवण्याचे, कुक्कुटपालन, शेळीपालन, शेतीची माती तपासणे, सेंद्रिय खताचा वापर करून कमी प्रकारात उत्तम प्रकारची शेती कशी पिकवावी, जनावरांच्या आरोग्याची काळजी कशाप्रकारे घ्यावी जेणेकरून जनावरांचे आरोग्य चांगले राहील. अशा वेगवेगळ्या विषयावर प्रशिक्षण देण्यात आले. त्याचबरोबर महिलांच्या आरोग्य व कुटुंबातील सदस्यांचे आरोग्य चांगले राहण्याच्या दृष्टिकोनातून महिलांना योग्य वातावरण आणि सकस आहार घेण्याची पद्धत, योगासने याचे महत्त्व

सांगून प्रशिक्षण देण्यात आले. अशा बऱ्याच गोष्टी माविममुळे महिलांना समजल्या. प्रत्येक महिलेने गटामध्ये सहभागी झाल्यानंतर आर्थिक दृष्ट्या कुटुंबाची प्रगतीच केलेली आहे.

3) श्री लक्ष्मी महिला बचत गट, कोतोली. तालुका पन्हाळा, जिल्हा कोल्हापूर येथे छोट्याशा गावात 13 महिलांनी एकत्र येऊन दि. 10 ऑगस्ट 2018 रोजी बचत गट सुरू केला. सुरुवातीला त्यांच्याकडे कोणत्याही स्वरूपाचे उत्पन्नाचे साधन नसताना देखील प्रत्येक महिलांनी महिन्याला रु. 100/-ची बचत करायला सुरुवात केली. या गटाला त्यानंतर अवघ्या सात महिन्यांमध्येच 2लाख कर्ज मंजूर झाले. त्या बँक कर्जातून काही महिलांनी दुग्ध व्यवसाय, कापड दुकान, दळप कांडणे हे व्यवसाय सुरू केले. या गटातील महिला सांगतात की, प्रथमतः आम्ही शेतमजूर म्हणून काम करत होतो. परंतु माविमच्या तेजस्विनी अभियानांतर्गत आम्ही स्वतःचे व्यवसाय सुरू करू शकलो. व्यवसाय सुरू करताना कोणत्याही प्रकारचे मार्केटिंग स्किल आमच्याकडे नव्हते. परंतु माविमच्या सहयोगाने सारिका पाटील यांनी आम्हाला त्याविषयीचे मार्गदर्शन केले व प्रात्यक्षिक म्हणून प्रत्येक दुकानांमध्ये भेट देण्यास सांगितले. त्यामुळे आमच्यामध्ये आत्मविश्वास निर्माण झाला. त्यातूनच आम्ही छोटे- छोटे व्यवसाय सध्यापरिस्थितीला केले. या छोट्या व्यवसायांमुळे कुटुंबाला आम्ही आर्थिक दृष्ट्या हातभार लावू शकतो, असा आत्मविश्वास निर्माण झालेला आहे.

4) कोल्हापूर जिल्ह्यातील तालुका पन्हाळा, कोडोली या गावात श्री स्वामिनी महिला बचत गट , 12 महिला सदस्यांनी एकत्र येऊन गटाची स्थापना दि. 10जानेवारी 2021 मध्ये केली. गट स्थापन झाल्यानंतर प्रति सदस्य रु. 200 /ची बचत सुरू केली. बँक कर्ज मधून सदस्यांनी दुग्ध व्यवसाय, पिठाची गिरण, वेफर्स बनवणे, पेप्सी विकणे, शेती असे व्यवसाय चालू केले. या गटातील अमृता प्रकाश पाटील सांगतात की, सुरुवातीला पेप्सी व्यवसाय चालू केला पण हा व्यवसाय मर्यादित कालावधीसाठी असल्याने या व्यवसायाला जोड म्हणून बटाटा, केळी चिप्स, मका चिवडा बनवण्यास सुरुवात केली. यामध्ये गटातील 10महिलांना रोजगार मिळवून दिला. त्याचबरोबर हा उद्योग पुढे वाढवण्यासाठी सीएमईजीपी योजनेतून रु.25 लाख कर्ज मिळाले असून त्यामध्ये 35% सबसिडी चा फायदा मला मिळाला आहे. माविम आणि बचत गटाच्या माध्यमातून माझ्या कुटुंबाची प्रगती झालेले आहे. सोबतच गटातील इतर दहा महिलांची प्रगती होण्यास हातभार लागला आहे. या गावांमध्ये बचत गटामधील महिलांनी पुढाकार घेऊन जलस्वराज्य प्रकल्पाचा प्रचार तर केलाच त्याचबरोबर स्वच्छता, आरोग्य, पर्यावरण स्वच्छता यासंबंधी जनजागृती केली. तसेच महिला ग्रामसभा बोलवणे, गावातील सर्व महिलांना सामूहिक निर्णयप्रक्रियेत सहभागी करून घेतले. त्यामुळे महिला बचत गटाच्या माध्यमातून जलस्वराज्य उपक्रमाचा उद्देश देखील साध्य झालेला आहे असे दिसून येते.

5) जय जय रघुवीर समर्थ तालुका करवीर मधील कुडीत्रे या गावी महिला बचत गटाची स्थापना 3 नोव्हेंबर 2014 मध्ये 14 महिलांनी तेजस्विनी महाराष्ट्र ग्रामीण महिला सक्षमीकरण अभियान अंतर्गत हा गट कार्यरत केला. बचत गटाची स्थापना केल्यानंतर सहयोगिनी मॅडम यांनी गटाला बचत गट संकल्पना, आर्थिक साक्षरता प्रशिक्षण, नेतृत्व कसे करावे, उद्योजक विकास याबद्दल प्रशिक्षण दिले. सुरुवातीला या प्रशिक्षणातून आम्हाला व्यवसाय करण्याची उर्मी मिळाली. प्रति सदस्य रु. 100/ ची बचत सुरू केली. पण सध्याच्या घडीला ती रु.200/ प्रति सदस्य आहे. रु 75 हजार पहिले कर्ज मंजूर झाले त्यावेळी बचत गटातील महिलांनी पशुपालन व्यवसाय करिता जनावरे खरेदी करून आपल्या कुटुंबाला हातभार लावला. काही दिवसांनी आर्थिक उत्पन्न वाढल्याने गटातील महिलांनी हा व्यवसाय वाढवायचा ठरवला. कर्जाची व्यवस्थित परतफेड केल्याने आमच्या गटाला चार लाख 50 हजार कर्ज

मिळाले. यातून गटातील काही महिलांनी भाजीपाला व्यवसाय सुरू केला. सुषमा नाईक यांनी शिलाई मशीन घेऊन शिलाईचे काम सुरू केले. त्यातूनच आपल्या मुलीचे उच्च शिक्षण पूर्ण केले. काही महिलांनी दुधाळ जनावरे खरेदी केली. तसेच गटातील स्वाती राऊत यांनी स्टेशनरीचे दुकान सुरू केले. सर्व महिलांनी वेळेत आपापल्या व्यवसायातून नियमितपणे कर्ज रक्कम फेडल्याने बँकेचाही आमच्या गटावर विश्वास निर्माण झाला. आम्हा सर्व महिलांच्या मध्ये देखील आत्मविश्वास वाढीस लागला की, आपण काहीतरी कुटुंबासाठी आणि समाजासाठी करू शकतो.

6) तालुका करवीर मधील शिरोली दुमाला या छोट्याशा गावामध्ये मोरेश्वर महिला बचत गट दि. 2 फेब्रुवारी 2015 रोजी 20 महिला सदस्य एकत्र येऊन स्थापन केला. हा गट तेजस्विनी महाराष्ट्र ग्रामीण महिला सक्षमीकरण अभियान अंतर्गत कार्यरत आहे. सुरुवातीला प्रति सदस्य 100 रुपयाची बचत सुरू केली. त्यानंतर सहा महिन्यांनी गटाला 1 लाख 50 हजार कर्ज मंजूर झाले. या कर्जातून गटातील सदस्यांनी पशुपालन, दुग्ध व्यवसाय, दिवाळी फराळ तयार करून देणे इ. व्यवसाय चालू केले. पहिल्या कर्जाची व्यवस्थित परतफेड केल्यानंतर गटाच्या क्षमतेवर विश्वास ठेवून पुढे त्यांना 3 लाखाचे कर्ज मंजूर झाले. त्यातून सर्वही सदस्यांनी आपल्या कौशल्याचा वापर करून वेगवेगळे व्यवसाय सुरू करण्याचे ठरवले. यामध्ये जयश्री कुंभार यांनी नाष्टा सेंटर सुरू केले. तसेच अर्चना पाटील यांनी माविम कसबा बीड येथील गटातील प्रियांका जाधव यांच्याकडून केक व बेकरी पदार्थ बनवण्याचे प्रशिक्षण घेतले होते. म्हणून त्यांनी या कौशल्याचा वापर करण्याचे ठरवले व घरामधूनच केक तयार करून विक्री सुरू केली. तर बाकीच्या महिलांनी त्यांचा सुरुवातीला असणारा दुग्ध व्यवसाय वाढवण्यासाठी चांगल्या दर्जाची जनावरे खरेदी केली. दुसऱ्या कर्जाची व्यवस्थित परत फेड केल्यानंतर गटातील सर्व महिलांना कर्ज फेडण्याविषयीचा आत्मविश्वास वाढला. यानंतर गटाला 10 लाख रुपयाचे कर्ज मंजूर झाले. या कर्जातून गटातील महिलांनी आपले व्यवसाय वाढवण्याचे ठरवले. तसेच गटातील महिलांनी भांडी विक्री दुकान, भाजीपाला यासारखे इतर व्यवसाय देखील चालू केले आहेत.

सारांश रूपाने असे म्हणता येईल की महिलांनी संघटित होऊन स्वयंसहायता गट तयार केले. बचत गटाच्या माध्यमातून आपला सामाजिक व आर्थिक विकास होण्यासाठी पुढाकार घेतला. तसेच आपल्या आवडीच्या कामामध्ये कौशल्य प्रशिक्षण घेऊन याचा फायदा पुढे जाऊन उद्योगधंदा, छोटे- मोठे व्यवसाय सुरू करण्यासाठी केला. यातूनच महिला विकासाच्या मुख्य प्रवाहात येऊन स्वावलंबी बनल्या. त्यामुळेच माविमला 20 जानेवारी 2003 साली महिला विकासाची राज्यस्तरीय शिखर संस्था म्हणून ओळखण्यात आले.

### निष्कर्ष :

- 1) समविचारी महिला एकत्र आल्याने महिलांचा कला गुणांना वाव मिळत आहे
- 2) महिला बचत गट तयार केल्यामुळे महिलांना स्वयंरोजगार मिळत आहे.
- 3) महिलांचे उद्योगातील धाडस व कार्यक्षमता निर्णय घेण्याचे प्रमाण वाढताना दिसत आहे.
- 4) महिलांना व्यवसायातील भाग भांडवल उपलब्ध होत आहे.
- 5) महिलांना राष्ट्रीयकृत बँकिंग क्षेत्रातील व्यवहाराची माहिती मिळत आहे.
- 6) बचत गटामुळे महिला लघुउद्योग व स्वयंरोजगार करून सक्षम होत आहेत.

7) स्त्री-दृष्टिकोनाबाबत हळूहळू पुरुषांच्या मानसिकतेत बदल होत आहे. त्यामुळे त्यांचा कुटुंबातील दर्जा वाढत आहे.

8) बचत गटामुळे महिलांचे उद्योग व व्यवसायातून आर्थिक सशक्तिकरण होत आहे.

9) गटाच्या माध्यमातून महिलांच्या मध्ये एकता आत्मविश्वास आणि आत्मनिर्भरता वाढीस लागली

10) महिलादेखील देशाच्या विकासात सक्रिय योगदान देऊ शकतात त्यांनी आपल्या कामाच्या माध्यमातून सिद्ध करून दाखविले आहे.

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## “महिलांचे हक्क आणि मानवाधिकार: जागतिक कायदेशीर चौकटींचा आढावा”

संशोधक

डॉ. संदीप विलासराव घोडके

सहयोगी प्राध्यापक

वीर वाजेकर महाविद्यालय, फुंडे-उरण जि.रायगड

### सारांश (Abstract)

महिलांचे हक्क हे मानवाधिकारांच्या मूलभूत तत्वांशी अविभाज्यपणे जोडलेले आहेत. सदर संशोधन जागतिक कायदेशीर चौकटींचे ऐतिहासिक आणि समकालीन विश्लेषण करून, लैंगिक समानता, हिंसाचारापासून संरक्षण आणि महिलांच्या सक्षमीकरणावर भर देते. १९४८ च्या UDHR पासून सुरू झालेल्या या प्रक्रियेत CEDAW (१९७९), Beijing Declaration (१९९५), UNSCR १३२५ (२०००) आणि SDG ५ (२०१५) सारख्या घटकांचा समावेश आहे. घटकानिहाय वर्गीकरणात आंतरराष्ट्रीय करार, संघर्ष-शांतता संबंधित, शाश्वत विकास, क्षेत्रीय (EU Gender Strategy, African Protocol) आणि राष्ट्रीय अंमलबजावणी (NAPs) यांचे परीक्षण करण्यात आले आहे. भारतीय संदर्भात संवैधानिक तरतुदी (कलम १४-१६, २१), कायदे (घरगुती हिंसाचार कायदा २००५, POSH २०१३) आणि २०२५ च्या सुधारणा (ट्रान्स महिलांचे संरक्षण, UCC चर्चा) यांचे मूल्यमापन करण्यात आले आहे. महिलांचे हक्क हे केवळ कायदेशीर नव्हे, तर सामाजिक, आर्थिक आणि सांस्कृतिक परिवर्तनाशी जोडलेले आहेत.

### संशोधनाची उद्दिष्टे

१. महिलांच्या हक्क आणि मानवाधिकार बाबत १९४८ पासून सुरू झालेल्या जागतिक प्रयत्नांचा आढावा घेणे आणि त्यांचा महिलांच्या हक्कांवर झालेला प्रभाव समजून घेणे.
२. CEDAW, Beijing Declaration, UNSCR १३२५ आणि SDG ५ सारख्या चौकटींची वर्तमान स्थिती अभ्यासणे.
३. महिलांच्या हक्क आणि मानवाधिकार बाबत भारतातील संविधानिक तरतुदी, कायदे आणि २०२५ मधील सुधारणा यांचा अभ्यास करणे.

**शोध संज्ञा:** महिलांचे हक्क, मानवाधिकार, लैंगिक समानता, CEDAW, Beijing Declaration, UNSCR १३२५, SDG ५, भारतीय संविधान, घरगुती हिंसाचार कायदा, लैंगिक छळ कायदा

### प्रस्तावना

महिला हक्क आणि मानवाधिकार संबंधी जागतिक कायदेशीर चौकटींची सुरुवात १९४५ मध्ये संयुक्त राष्ट्रसंघाच्या चार्टरपासून झाली. १९४८ च्या Universal Declaration of Human Rights (UDHR) ने

महिलांच्या हक्कांना मानवाधिकार म्हणून स्थापित केले. यानंतर, १९७९ मध्ये CEDAW ची स्थापना झाली, जी महिलांवरील सर्व प्रकारच्या भेदभावाला संपवण्यासाठी "महिलांचे हक्कांचे बिल" म्हणून ओळखली जाते. CEDAW मध्ये शिक्षण, रोजगार, आरोग्य आणि हिंसाचारापासून संरक्षण यावर तरतुदी आहेत. २०२५ पर्यंत, १८९ देशांनी CEDAW ला मान्यता दिली आहे. १९९५ च्या Beijing Declaration and Platform for Action ने लैंगिक समानतेसाठी १२ प्राधान्य क्षेत्रे निश्चित केली, ज्यात शिक्षण, आरोग्य, आर्थिक सहभाग आणि हिंसाचाराविरुद्ध संरक्षण यांचा समावेश आहे. हा जाहीरनामा आजही जागतिक धोरणांचा आधार आहे. २००० मध्ये UN Security Council Resolution १३२५ ने महिला, शांतता आणि सुरक्षा यावर केंद्रित केले, ज्यात संघर्ष परिस्थितीत महिलांच्या हक्कांचे संरक्षण आणि शांतता प्रक्रियेत सहभाग यांचा उल्लेख आहे. SDG-५, २०१५ मध्ये स्वीकारलेला, लैंगिक समानता आणि महिला सक्षमीकरणावर भर देतो. २०२५ पर्यंत, SDG-५ च्या प्रगतीत ९९ सकारात्मक कायदेशीर सुधारणा झाल्या आहेत. २०२५ मध्ये UN Women च्या अहवालानुसार, महिलांच्या हक्कांवर प्रतिगामी प्रभाव पडत आहेत, ज्यात युद्ध, आर्थिक संकट आणि जलवायू परिवर्तन यांचा समावेश आहे.

ऐतिहासिकदृष्ट्या, या चौकटींनी महिलांच्या हक्कांना आंतरराष्ट्रीय स्तरावर वैधता दिली. उदा, CEDAW ने अनेक देशांमध्ये कायदे सुधारले, जसे की जॉर्डनमध्ये बलात्कार करणाऱ्यांना लग्न करून शिक्षा टाळण्याची तरतूद रद्द करणे. १९४५ च्या UN चार्टरमध्ये लैंगिक समानतेचा उल्लेख हा पहिला आंतरराष्ट्रीय प्रयत्न होता. त्यानंतर, १९६६ च्या International Covenant on Civil and Political Rights (ICCPR) आणि International Covenant on Economic, Social and Cultural Rights (ICESCR) ने महिलांच्या हक्कांना मजबूत केले. १९७५ हे आंतरराष्ट्रीय महिला वर्ष म्हणून साजरे करण्यात आले यामुळे महिलांच्या हक्कांना जागतिक पटलावर आणण्यास मदत झाली.

२० व्या शतकाच्या उत्तरार्धात, महिलांच्या हक्कांसाठी आंदोलने वाढली. १९९३ च्या Vienna Declaration ने हिंसाचाराविरुद्ध महिलांच्या हक्कांना मानवाधिकार म्हणून मान्यता देण्यात आली. Beijing Declaration ने १८९ देशांना एकत्र आणून, लैंगिक समानतेसाठी कृती योजना तयार करण्यात आली. २०२५ मध्ये, Beijing+३० च्या निमित्ताने, UN Women ने अहवाल प्रकाशित केला, ज्यात १५९ देशांच्या आढाव्यावर आधारित प्रगती दाखवली आहे. अहवालानुसार, रोजगारातील भेदभाव बंद करण्यासाठी कायदे आणि जलवायू धोरणांमध्ये लैंगिक समावेश वाढला आहे. परंतु, लिंगभेद कायम आहे. COVID-१९ सारख्या महामारीने महिलांच्या हक्कांवर प्रभाव टाकला दिसून येतो. OHCHR च्या मार्गदर्शनानुसार, महामारीत महिलांच्या हक्कांचे संरक्षण आवश्यक आहे.

## १. आंतरराष्ट्रीय करार आणि जाहीरनामे

### UDHR (१९४८): समान हक्कांचा जाहीरनामा

मानवाधिकारांच्या जागतिक जाहीरनाम्याची (Universal Declaration of Human Rights - UDHR) घोषणा संयुक्त राष्ट्रसंघाच्या महासभेने १० डिसेंबर १९४८ रोजी केली. हा एक मानवाधिकारांच्या क्षेत्रातील एक मैलाचा दगड आहे, जो सर्व मानवांसाठी मूलभूत हक्क आणि स्वातंत्र्यांची हमी देतो. महिलांच्या



हक्कांना मानवाधिकार म्हणून ओळखण्यात UDHR ची भूमिका महत्त्वपूर्ण आहे, कारण यात लिंगभेदावर आधारित भेदभाव निषिद्ध करण्यावर भर देण्यात आला आहे.

**ऐतिहासिक पार्श्वभूमी आणि महत्त्व:** दुसऱ्या महायुद्धानंतर, विविध कायदे आणि सांस्कृतिक पार्श्वभूमी असलेल्या प्रतिनिधींनी हा जाहीरनामा तयार केला. या जाहीरनाम्याने ७० हून अधिक मानवाधिकार करारांना प्रेरणा दिली आणि महिलांच्या हक्कांना आंतरराष्ट्रीय स्तरावर वैधता प्रदान केली. लैंगिक समानतेसाठी हा एक सामान्य मानक म्हणून ओळखला जातो.

|            |                                                                                                    |
|------------|----------------------------------------------------------------------------------------------------|
| प्रस्तावना | पुरुष आणि महिलांच्या समान हक्कांवर विश्वास व्यक्त करून, सामाजिक प्रगती आणि जीवनमान सुधारण्यावर भर. |
| कलम २      | लिंगासह कोणत्याही भेदभावाशिवाय सर्व हक्क आणि स्वातंत्र्यांची हमी.                                  |
| कलम १६     | विवाह आणि कुटुंब स्थापनेत पुरुष आणि महिलांना समान हक्क, तसेच विवाहातील स्वतंत्रता आणि सहमती.       |
| कलम २३(२)  | समान कामासाठी समान वेतन, आर्थिक भेदभाव दूर करण्यात मदत होते.                                       |
| कलम २५(२)  | मातृत्व आणि बालपणासाठी विशेष काळजी आणि संरक्षण.                                                    |

**महिला हक्कांसंबंधित प्रमुख तरतुदी:**

**CEDAW (१९७९):**

महिलांवरील सर्व प्रकारच्या भेदभाव संपवण्यासाठीचा करार (Convention on the Elimination of All Forms of Discrimination Against Women - CEDAW) हा १८ डिसेंबर १९७९ रोजी संयुक्त राष्ट्रसंघाच्या महासभेने स्वीकारला आणि ३ सप्टेंबर १९८१ रोजी अमलात आला. हा करार महिलांच्या स्थितीचे निरीक्षण करण्यासाठी १९४६ मध्ये स्थापन झालेल्या संयुक्त राष्ट्रसंघाच्या महिला आयोगाच्या ३० वर्षांच्या प्रयत्नांचा परिणाम आहे. १९८९ पर्यंत १०० हून अधिक राष्ट्रांनी याला मान्यता दिली होती.

**उद्देश:** CEDAW चा मुख्य उद्देश महिलांवरील भेदभाव संपवणे आहे. यात नागरी हक्क, प्रजनन हक्क आणि सांस्कृतिक घटकांचा प्रभाव यावर भर देण्यात आला आहे. करार महिलांसाठी आंतरराष्ट्रीय हक्कांचे विधेयक आणि राष्ट्रीय कारवाईसाठी अजेंडा प्रदान करतो.

**प्रमुख कलमे:**

|       |                                                                  |
|-------|------------------------------------------------------------------|
| कलम १ | व्याख्या: लिंगावर आधारित कोणताही भेदभाव, बहिष्कार किंवा प्रतिबंध |
| कलम २ | भेदभाव निषिद्ध करणे आणि समानता राष्ट्रीय घटनेत समाविष्ट करणे.    |
| कलम ३ | महिलांच्या पूर्ण विकासासाठी उपाय.                                |

|           |                                                                |
|-----------|----------------------------------------------------------------|
| कलम ४     | तात्पुरते विशेष उपाय आणि मातृत्व संरक्षण.                      |
| कलम ५     | सामाजिक आणि सांस्कृतिक नमुन्यांचा बदल आणि कुटुंबातील जबाबदारी. |
| कलम ६     | महिलांच्या तस्करी आणि वेश्याव्यवसायाच्या शोषणाला प्रतिबंध.     |
| कलम ७     | राजकीय आणि सार्वजनिक जीवनात समान हक्क.                         |
| कलम ८     | आंतरराष्ट्रीय स्तरावर प्रतिनिधित्व.                            |
| कलम ९     | राष्ट्रीयतेचे समान हक्क.                                       |
| कलम १०    | शिक्षणात समान हक्क.                                            |
| कलम ११    | रोजगारातील भेदभाव निषिद्ध.                                     |
| कलम १२    | आरोग्य सेवांमध्ये समान प्रवेश.                                 |
| कलम १३    | आर्थिक आणि सामाजिक जीवनात समान हक्क.                           |
| कलम १४    | ग्रामीण महिलांच्या समस्या.                                     |
| कलम १५    | कायद्यासमोर समानता.                                            |
| कलम १६    | विवाह आणि कुटुंबातील समान हक्क.                                |
| कलम १७-२२ | CEDAW समितीची स्थापना आणि राज्य अहवालांचे परीक्षण.             |
| कलम २३-३० | सामान्य तरतुदी, मान्यता आणि वाद निवारण.                        |

**Beijing Declaration (१९९५):** बीजिंग घोषणापत्र आणि कृती व्यासपीठ (Beijing Declaration and Platform for Action) हे १९९५ मध्ये बीजिंग येथे चौथ्या जागतिक महिला परिषदेत १८९ देशांनी स्वीकारले.

**उद्देश:** प्रत्येक प्राधान्य क्षेत्रात लैंगिक समानता आणि महिला सक्षमीकरणासाठी सहमत पावले निश्चित करणे. याने धोरणे, कायदे आणि कार्यक्रम प्रभावित केले आणि दर पाच वर्षांनी प्रगतीचा आढावा घेणे.

**महिला हक्कासंबंधी १२ प्राधान्य क्षेत्रे:**

|                                  |                                                                                 |
|----------------------------------|---------------------------------------------------------------------------------|
| 1. महिला आणि दारिद्र्य           | गरीब महिलांच्या दुहेरी भेदभावावर लक्ष, आर्थिक सक्षमीकरणासाठी प्रशिक्षण आणि कर्ज |
| 0. महिलांचे शिक्षण आणि प्रशिक्षण | शिक्षणातील लिंग अंतर बंद करणे, अभ्यासक्रम सुधारणा.                              |
| 0. महिला आणि आरोग्य              | प्रजनन हक्क, हिंसाचार मुक्तता आणि मानसिक आरोग्य.                                |
| 0. महिलांविरुद्ध हिंसा           | कायदे आणि समर्थन सेवांचा विकास.                                                 |
| 0. सशस्त्र संघर्ष आणि महिला      | युद्धातील महिलांच्या संरक्षण आणि शांतता प्रक्रियेत सहभाग.                       |

|                                      |                                                    |
|--------------------------------------|----------------------------------------------------|
| 0. महिला आणि अर्थव्यवस्था            | रोजगारातील भेदभाव दूर करणे आणि नेतृत्व भूमिका.     |
| 0. सत्ता आणि निर्णय प्रक्रियेत महिला | नेतृत्वातील प्रतिनिधित्व वाढवणे.                   |
| 0. संस्थागत यंत्रणा                  | लैंगिक समानतेसाठी विशेष संस्था.                    |
| 0. महिलांचे मानवाधिकार               | पूर्ण हक्कांची हमी आणि संरक्षण.                    |
| 0. महिला आणि मीडिया                  | लिंग मानकांना आव्हान देणे आणि मीडिया सहयोग         |
| 0. महिला आणि पर्यावरण                | जलवायू परिवर्तनातील महिलांच्या भूमिका.             |
| 0. बालिका                            | बालविवाह आणि हानिकारक प्रथा संपवणे, शिक्षण वाढवणे. |

## २. संघर्ष आणि शांतता संबंधित:

संयुक्त राष्ट्र सुरक्षा परिषदेच्या रिजोल्यूशन (UN Security Council Resolutions - UNSCR) मालिकेने Women, Peace, and Security (WPS) अजेंडा विकसित केला आहे, ज्यात महिलांच्या सहभाग, संरक्षण, संघर्ष प्रतिबंध आणि पुनर्बांधणी यावर भर आहे.

### UNSCR १३२५ (२०००): महिला, शांतता आणि सुरक्षा

संयुक्त राष्ट्र सुरक्षा परिषदेने ३१ ऑक्टोबर २००० रोजी UNSCR १३२५ स्वीकारला, जो महिलांना संघर्ष आणि शांतता प्रक्रियेत केंद्रस्थानी ठेवणारा पहिला रिजोल्यूशन आहे.

**ऐतिहासिक पार्श्वभूमी आणि महत्त्व:** १९९० च्या दशकातील संघर्ष (उदा., बोस्निया, रवांडा) मध्ये महिलांवरील युद्धकालीन हिंसाचाराने प्रेरित होऊन, NGO आणि महिला गटांच्या प्रयत्नांनी हा रिजोल्यूशन तयार झाला. नामिबियाच्या अध्यक्षतेखाली स्वीकारलेला हा पहिला रिजोल्यूशन आहे जो महिलांच्या भूमिकेला शांतता आणि सुरक्षा म्हणून जोडतो. याने १०५ हून अधिक देशांना राष्ट्रीय कृती योजना (National Action Plans - NAPs) तयार करण्यास प्रेरित केले.

**उद्देश:** महिलांना संघर्षाचे शिकार म्हणून नव्हे तर शांतता प्रक्रियेच्या सक्रिय भागीदार म्हणून ओळखणे. यात महिलांच्या सहभाग वाढवणे, लैंगिक दृष्टिकोन समाविष्ट करणे आणि संघर्ष प्रतिबंध, व्यवस्थापन आणि निराकरणात महिलांच्या भूमिकेवर भर आहे.

### प्रमुख तरतुदी आणि चार स्तंभ (Four Pillars):

|                          |                                                                                                               |
|--------------------------|---------------------------------------------------------------------------------------------------------------|
| १) सहभाग (Participation) | शांतता आणि सुरक्षा प्रयत्नांमध्ये महिलांचा सहभाग वाढवणे, जसे की शांतता करार आणि निर्णय प्रक्रियेत (कलम १, २). |
| २) संरक्षण (Protection)  | संघर्षात महिलांच्या हक्कांचे संरक्षण, विशेषत: लैंगिक हिंसाचारापासून (कलम १०, ११).                             |

|                                                   |                                                                                                                                                         |
|---------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| ३) प्रतिबंध (Prevention)                          | संघर्ष प्रतिबंधात लैंगिक दृष्टिकोन समाविष्ट करणे आणि महिलांच्या हक्कांचा प्रचार (कलम ९).                                                                |
| ४) सहाय्य आणि पुनर्प्राप्ती (Relief and Recovery) | संघर्षोत्तर पुनर्बांधणीत महिलांच्या गरजा आणि नेतृत्व (कलम १२, १३).                                                                                      |
| इतर तरतुदी                                        | UN मिशनसमध्ये महिलांचा सहभाग वाढवणे, DDR (Disarmament, Demobilization, Reintegration) मध्ये लैंगिक संवेदनशीलता, आणि राज्यांना NAPs तयार करण्याचे आवाहन. |

### ३. शाश्वत विकास संबंधित

शाश्वत विकास संबंधित कायदेशीर चौकटी महिलांच्या हक्कांना मानवाधिकार आणि जागतिक विकासाशी जोडण्यात महत्त्वपूर्ण भूमिका बजावतात. हे महिलांच्या सक्षमीकरणाला केवळ समानतेच्या दृष्टिकोनातून नव्हे तर आर्थिक, सामाजिक आणि पर्यावरणीय शाश्वत विकासाचा भाग म्हणून ओळखतात. संयुक्त राष्ट्रसंघाच्या शाश्वत विकास उद्दिष्टे (Sustainable Development Goals - SDGs) अंतर्गत SDG ५ हा लैंगिक समानता आणि महिलांच्या सक्षमीकरणावर केंद्रित आहे, जो २०१५ मध्ये स्वीकारलेल्या २०३० अजेंडाचा भाग आहे. हे उद्दिष्ट Beijing Declaration आणि CEDAW सारख्या पूर्ववर्ती चौकटींना पूरक आहे आणि महिलांच्या हक्कांना विकासाच्या मुख्य प्रवाहात आणते.

#### SDG ५ (२०१५): लैंगिक समानता आणि सक्षमीकरण

शाश्वत विकास उद्दिष्ट ५ (Sustainable Development Goal ५ - SDG ५) हे २५ सप्टेंबर २०१५ रोजी संयुक्त राष्ट्रसंघाच्या महासभेने स्वीकारलेल्या "Transforming our world the २०३० Agenda for Sustainable Development" चा भाग आहे. हे १७ SDGs पैकी एक आहे, जे २०००-२०१५ च्या Millennium Development Goals (MDGs) नंतर आले आणि लैंगिक समानतेवर भर देतात. SDG ५ ने महिलांच्या हक्कांना शाश्वत विकासाच्या केंद्रस्थानी ठेवले, यामध्ये लिंगभेद संपवणे आणि महिलांच्या पूर्ण सहभागाची हमी आहे.

**ऐतिहासिक पार्श्वभूमी आणि महत्त्व:** MDG ३ (लैंगिक समानता आणि महिला सक्षमीकरण) च्या आधारावर विकसित, SDG ५ ने MDGs च्या मर्यादांना दूर केले, जसे की हिंसाचार आणि अवैतनिक काम यांचा समावेश आहे. १८९ देशांच्या सहमतीने स्वीकारलेला हा अजेंडा २०१६ ते २०३० पर्यंत आहे.

**उद्देश:** SDG ५ चा मुख्य उद्देश "Achieve gender equality and empower all women and girls" असा आहे. हे महिलांना विकासाचे लाभार्थी आणि चालक म्हणून ओळखते, ज्यात शिक्षण, आरोग्य, अर्थव्यवस्था आणि निर्णय प्रक्रियेत समानता सुनिश्चित करणे आहे. याने CEDAW आणि Beijing Declaration शी जोडणी करून, राष्ट्रीय धोरणांना प्रभावित केले.

**प्रमुख उद्दिष्टे आणि निर्देशक:** SDG ५ मध्ये ९ उद्दिष्टे आणि १४ निर्देशक आहेत, जे प्रगती मोजण्यासाठी आहेत.

|         |                                                                                                                           |
|---------|---------------------------------------------------------------------------------------------------------------------------|
| 1. ५.१  | महिलांवरील सर्व प्रकारच्या भेदभाव संपवणे. निर्देशक: भेदभावपूर्ण कायद्यांची संख्या.                                        |
| 0. ५.२  | महिलांवरील सर्व प्रकारच्या हिंसाचार संपवणे. निर्देशक: घनिष्ठ भागीदार हिंसाचाराचे प्रमाण (२१.९% जागतिक, २०२५ डेटा).        |
| 0. ५.३  | हानिकारक प्रथा (उदा., बालविवाह, FGM) संपवणे. निर्देशक: बालविवाहाचे प्रमाण (२०% कमी, परंतु १२ दशलक्ष मुलींना प्रभावित).    |
| 0. ५.४  | अवैतनिक काळजी आणि घरगुती कामाची मान्यता आणि सामायिकरण. निर्देशक: महिलांच्या अवैतनिक कामाचे प्रमाण (पुरुषांपेक्षा २.५ पट). |
| 0. ५.५  | निर्णय प्रक्रियेत महिलांचा पूर्ण सहभाग. निर्देशक: संसदेत महिलांचे प्रमाण (२७.३%)                                          |
| 0. ५.६  | प्रजनन आरोग्य आणि हक्कांमध्ये समान प्रवेश. निर्देशक: प्रजनन सेवांचा वापर (७६% जागतिक).                                    |
| 0. ५.ए  | आर्थिक संसाधनांमध्ये समान हक्क (उदा., जमीन मालकी). निर्देशक: कृषी जमीन मालकीत महिलांचे प्रमाण (१९%).                      |
| 0. ५.बी | तंत्रज्ञानाचा वापर करून महिला सक्षमीकरण. निर्देशक: मोबाइल मालकीत लिंग अंतर (१०% कमी).                                     |
| 0. ५.सी | लैंगिक समानतेसाठी धोरणे आणि कायदे मजबूत करणे. निर्देशक: समानता बजेटिंगचे प्रमाण.                                          |

#### ४. क्षेत्रीय चौकटी

क्षेत्रीय चौकटी हे महिलांच्या हक्कांना मानवाधिकार म्हणून मजबूत करण्यात स्थानिक आणि प्रादेशिक संदर्भात महत्त्वपूर्ण भूमिका बजावतात. हे जागतिक चौकटींना (CEDAW आणि SDG ५) पूरक असतात आणि विशिष्ट क्षेत्रातील सांस्कृतिक, आर्थिक आणि सामाजिक आव्हानांना सामोरे जातात. क्षेत्रीय चौकटी देशांना स्थानिक कायदे सुधारण्यासाठी मार्गदर्शन करतात आणि अंमलबजावणी मजबूत करतात..

#### युरोपियन युनियनची लैंगिक समानता धोरण (European Union Gender Equality Strategy):

हे EU च्या लैंगिक समानतेच्या प्रयत्नांचा मुख्य दस्तऐवज आहे. सध्याचे धोरण २०२०-२०२५ साठी आहे, जे EU च्या लिस्बन करार (कलम ८) आणि EU चार्टर ऑफ फंडामेंटल राइट्स (कलम २१, २३) वर आधारित आहे. २०२५ मध्ये, हे धोरण पूर्ण होत आहे. EU ने १९५७ च्या रोम करारापासून (कलम ११९, समान वेतन) लैंगिक समानतेवर भर दिला. २०२०-२०२५ धोरण Ursula von der Leyen च्या कमिशनने सुरू केले, जे COVID-१९ च्या प्रभावाने प्रभावित झाले. हे धोरण EU च्या Green Deal आणि Digital Transition शी जोडलेले आहे.

**उद्देश:** लैंगिक समानता साध्य करणे आणि महिलांच्या सक्षमीकरणासाठी EU सदस्य देशांमध्ये एकसमान धोरणे लागू करणे.

**प्रमुख तरतुदी आणि क्षेत्रे:**

|                          |                                                                                                                                                                                      |
|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| लैंगिक हिंसाचार संपवणे   | Istanbul Convention ची अंमलबजावणी, EU Anti-Trafficking Directive आणि नवीन EU Directive on Violence Against Women (२०२४ मध्ये स्वीकारले). २०२५ मध्ये, ऑनलाइन हिंसाचारासाठी नवीन नियम. |
| आर्थिक समानता:           | Pay Transparency Directive (२०२३), Work-Life Balance Directive आणि Gender Pension Gap कमी करणे. निर्देशक: लिंग वेतन अंतर १४% (२०२५ डेटा).                                            |
| नेतृत्व आणि सहभाग        | Women on Boards Directive (४०% महिला प्रतिनिधित्व), राजकीय सहभाग वाढवणे. EU संसदेत महिलांचे प्रमाण ४०% (२०२५).                                                                       |
| लिंग मुख्य प्रवाह        | सर्व EU धोरणांमध्ये लिंग दृष्टिकोन, जसे की Recovery and Resilience Facility मध्ये २०% लिंग-संवेदनशील गुंतवणूक.                                                                       |
| डिजिटल आणि हिरवे संक्रमण | STEM मध्ये महिलांचा सहभाग वाढवणे आणि जलवायू धोरणांमध्ये लिंग समावेश.                                                                                                                 |
| बाह्य धोरण               | EU External Action Service मध्ये लिंग समानता, Gender Action Plan III (२०२१-२०२५).                                                                                                    |

#### **African Union Protocol on Women's Rights**

आफ्रिकन युनियनचे महिलांच्या हक्कांसंबंधित प्रोटोकॉल (African Union Protocol on Women's Rights), ज्याला Maputo Protocol म्हणून ओळखले जाते, हे Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa आहे. हे ११ जुलै २००३ रोजी मापुटो (मोझांबिक) येथे स्वीकारले गेले आणि २५ नोव्हेंबर २००५ रोजी अमलात आले.

**ऐतिहासिक पार्श्वभूमी आणि महत्त्व:** आफ्रिकन चार्टर ऑन ह्युमन अँड पीपल्स राइट्स (१९८१) चा विस्तार म्हणून, हे प्रोटोकॉल आफ्रिकन महिलांच्या विशिष्ट आव्हानांना (उदा., FGM, बालविवाह, युद्धातील हिंसाचार) सामोरे जाते. AU ने २००४ मध्ये महिलांच्या हक्कांसाठी Solemn Declaration जारी केले.

**उद्देश:** आफ्रिकन महिलांच्या हक्कांचे संरक्षण आणि प्रोत्साहन, लिंगभेद संपवणे आणि महिलांच्या पूर्ण सहभागाची हमी. हे CEDAW आणि Beijing Declaration शी सुसंगत आहे आणि आफ्रिकन संदर्भात (उदा., परंपरागत कायदे) लागू होते.

**प्रमुख तरतुदी:**

|       |                                     |
|-------|-------------------------------------|
| कलम २ | भेदभाव संपवणे आणि सकारात्मक कारवाई. |
|-------|-------------------------------------|

|           |                                                                     |
|-----------|---------------------------------------------------------------------|
| कलम ३     | महिलांच्या सन्मान आणि सुरक्षेचा हक्क.                               |
| कलम ४     | जीवन, अखंडता आणि सुरक्षेचा हक्क; हिंसाचार (घरगुती, लैंगिक) निषिद्ध. |
| कलम ५     | हानिकारक प्रथा (उदा., FGM) संपवणे.                                  |
| कलम ६     | विवाह हक्क (१८ वर्षांची किमान वय, सहमती).                           |
| कलम ७     | घटस्फोट आणि विभाजनात समान हक्क.                                     |
| कलम ८     | न्याय आणि समान संरक्षण.                                             |
| कलम ९     | राजकीय सहभाग.                                                       |
| कलम १०    | शांतता आणि सुरक्षा (UNSCR १३२५ शी जोडणी).                           |
| कलम ११    | संघर्षात संरक्षण.                                                   |
| कलम १२    | शिक्षण हक्क.                                                        |
| कलम १३    | आर्थिक आणि सामाजिक कल्याण (समान वेतन, मातृत्व संरक्षण).             |
| कलम १४    | आरोग्य आणि प्रजनन हक्क (गर्भपातासह).                                |
| कलम १५-१९ | अन्न सुरक्षा, राहणीमान, पर्यावरण, विकास आणि संपत्ती हक्क.           |
| कलम २०-२७ | विधवा हक्क, वारसा, विशेष संरक्षण आणि अंमलबजावणी.                    |

#### ५. राष्ट्रीय आणि स्थानिक अंमलबजावणी:

UNSCR १३२५ (२०००) साठी राष्ट्रीय कृती योजना (National Action Plans - NAPs) हे Women, Peace, and Security (WPS) अर्जेन्डाच्या अंमलबजावणीसाठी देशांनी विकसित केलेले महत्त्वपूर्ण दस्तऐवज आहेत. हे NAPs महिलांचा शांतता आणि सुरक्षा प्रक्रियांमध्ये सहभाग, संरक्षण, संघर्ष प्रतिबंध आणि पुनर्बांधणी यावर लक्ष केंद्रित करते.

#### UNSCR १३२५ साठी देशनिहाय राष्ट्रीय कृती योजना (NAPs)

| देश                     | प्रथम NAP | सध्याचा NAP कालावधी | प्रमुख उद्दिष्टे                                                      | प्रभाव (२०२५ पर्यंत)                                                         |
|-------------------------|-----------|---------------------|-----------------------------------------------------------------------|------------------------------------------------------------------------------|
| अमेरिका (United States) | २०११      | २०२३-२०२७           | लैंगिक हिंसाचार प्रतिबंध, महिलांचे नेतृत्व, आंतरराष्ट्रीय WPS सहकार्य | \$४२० अब्ज गुंतवणूक, WPS Act २०१७ लागू परंतु युद्धग्रस्त भागात हिंसाचार कायम |



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|                                                  |                    |                      |                                                                              |                                                                      |
|--------------------------------------------------|--------------------|----------------------|------------------------------------------------------------------------------|----------------------------------------------------------------------|
| युक्रेन (Ukraine)                                | २०१६               | २०२०-२०२५            | युद्धातील संरक्षण, पुनर्बांधणी, लैंगिक समानता धोरणांशी जोडणी                 | रशिया-युक्रेन संघर्षामुळे NAP ची प्रासंगिकता वाढली, UN Women समर्थन. |
| युनायटेड किंगडम (United Kingdom)                 | २००६               | २०१८-२०२५            | आंतरराष्ट्रीय सहाय्य, WPS प्रचार, लैंगिक हिंसाचार कमी करणे                   | अफगाणिस्तान, युक्रेनमध्ये सहाय्य, परंतु बजेट अंतर कायम.              |
| बल्गेरिया (Bulgaria)                             | २०२०               | २०२०-२०२५            | संघर्ष प्रतिबंध, राष्ट्रीय एजन्सीमध्ये WPS मुख्य प्रवाह                      | EU संदर्भात प्रगती, अद्यतनीकरण चर्चेत.                               |
| आयर्लंड (Ireland)                                | २००८               | २०२४-२०२८            | WPS प्रचार, आंतरराष्ट्रीय सहभाग, लिंग समानता धोरणांशी जोडणी                  | २५व्या वर्धापनदिनानिमित्त पुनर्प्रतिबद्धता, प्रभावी अंमलबजावणी       |
| लॅटविया (Latvia)                                 | २०२०               | २०२०-२०२५            | WPS मुख्य प्रवाह, लैंगिक हिंसाचार प्रतिबंध, राष्ट्रीय सुरक्षा धोरणांशी जोडणी | EU संदर्भात मूल्यमापन, मर्यादित प्रभाव.                              |
| बोस्निया आणि हर्झगोविना (Bosnia and Herzegovina) | २०१०               | २०१८-२०२२ (कालबाह्य) | युद्धोत्तर पुनर्बांधणी, महिलांचे नेतृत्व, लैंगिक हिंसाचार कमी करणे           | नवीन NAP विकसनशील, युद्धोत्तर संरक्षण वाढले.                         |
| इथियोपिया (Ethiopia)                             | २०१९ (प्रतिबद्धता) | अद्याप पूर्ण नाही    | संघर्ष प्रतिबंध, लैंगिक समानता, स्थानिक महिलांचा सहभाग                       | COVID-१९ मुळे स्थगित, २०२५ मध्ये प्रक्रिया पुन्हा सुरू.              |
| रवांडा (Rwanda)                                  | २०१०               | २०२०-२०२५            | संसदेत महिलांचा सहभाग, युद्धोत्तर पुनर्बांधणी, लैंगिक हिंसाचार कमी करणे      | ६१% महिला संसद सदस्य, प्रभावी NAP अंमलबजावणी                         |

|               |      |               |                                                                           |                                               |
|---------------|------|---------------|---------------------------------------------------------------------------|-----------------------------------------------|
| नेपाळ (Nepal) | २०११ | २०२०-<br>२०२५ | संघर्षोत्तर पुनर्बांधणी,<br>लैंगिक हिंसाचार<br>प्रतिबंध, स्थानिक<br>सहभाग | स्थानिक पातळीवर प्रगती,<br>परंतु संसाधन अभाव. |
|---------------|------|---------------|---------------------------------------------------------------------------|-----------------------------------------------|

स्रोत: Peace Women, UN Women, SIPRI, आणि इतर अहवाल (२०२५ डेटा).

### भारतातील संवैधानिक तरतुदी

भारतीय संविधान (१९५०) समानता आणि भेदभाव निषिद्ध करण्याच्या तत्वांवर आधारित आहे, ज्यात महिलांच्या हक्कांना मानवाधिकारांच्या चौकटीत स्थान देण्यात आले आहे. कलम १४ कायद्यासमोर समानता आणि समान संरक्षणाची हमी देते, ज्याने मनमानी भेदभाव रोखला जातो. कलम १५ लिंगासह भेदभाव निषिद्ध करते, तरीही कलम १५(३) अंतर्गत महिलांसाठी सकारात्मक कारवाईची तरतूद आहे. कलम १६ सार्वजनिक रोजगारात समान संधी सुनिश्चित करतो, तर कलम २१ जीवन आणि वैयक्तिक स्वातंत्र्याचे रक्षण करतो, ज्याचा न्यायालयाने व्याख्या करताना सन्मान, गोपनीयता आणि शोषणापासून मुक्तीचा समावेश केला आहे. राज्य धोरणांच्या मार्गदर्शक तत्वांमध्ये (Directive Principles), कलम ३१(अ) आणि (घ) समान वेतन आणि न्यायपूर्ण कामकाजाच्या परिस्थितीची मागणी करतात. या तरतुदी UDHR आणि CEDAW शी सुसंगत आहेत, आणि न्यायालयीन व्याख्यांद्वारे (उदा., विशाखा वि. राज्य ऑफ राजस्थान, १९९७) त्यांचा विस्तार झाला आहे. २०२५ पर्यंत, हे कलम लिंगभेदी प्रथांना आव्हान देण्यासाठी वारंवार वापरले जातात.

### प्रमुख कायदे

भारतातील कायदे महिलांच्या हक्कांच्या संरक्षणासाठी व्यापक आहेत. घरगुती हिंसाचारापासून महिलांचे संरक्षण कायदा, २००५, शारीरिक, भावनिक आणि आर्थिक दुर्व्यवहाराच्या पीडितांसाठी नागरी उपाय प्रदान करतो, ज्यात संरक्षण आदेश आणि आर्थिक साहाय्याचा समावेश आहे. कार्यस्थळी महिलांच्या लैंगिक छळाचा प्रतिबंध, निषिद्ध आणि निवारण कायदा, २०१३ (POSH), कार्यस्थळी अंतर्गत तक्रार समित्या अनिवार्य करतो आणि तक्रारदारांविरुद्ध प्रतिशोध रोखतो, ज्याचा आधार विशाखा मार्गदर्शक तत्वांवर आहे. मातृत्व लाभ कायदा, १९६१ (२०१७ मध्ये सुधारित), २६ आठवड्यांचा वेतनी मातृत्व रजा आणि सुविधा प्रदान करतो. इतर कायद्यांमध्ये बालविवाह प्रतिबंध कायदा, २००६ (महिलांसाठी विवाहाची किमान वय १८ वर्षे), वैद्यकीय गर्भपात कायदा, १९७१ (२०२१ मध्ये सुधारित, २४ आठवड्यांपर्यंत गर्भपाताची परवानगी), आणि मुस्लिम महिलांच्या विवाहावरील हक्कांचे संरक्षण कायदा, २०१९ (ट्रिपल तलाक गुन्हा ठरवणे) यांचा समावेश आहे. हे कायदे लिंगभेदी हिंसा, प्रजनन स्वायत्तता आणि आर्थिक सक्षमीकरणावर केंद्रित आहेत, तरीही राज्यपातळीवर अंमलबजावणी असमान आहे.

### समारोप

जागतिक कायदेशीर चौकटींनी महिलांच्या हक्कांना मानवाधिकारांच्या रूपात स्थापित करून लैंगिक समानता, हिंसाचारापासून संरक्षण आणि महिलांचे सक्षमीकरण यांना प्रोत्साहन दिले आहे. UDHR (१९४८), CEDAW (१९७९), Beijing Declaration (१९९५), UNSCR १३२५ (२०००) आणि SDG ५ (२०१५)

यांसारख्या चौकटींनी जागतिक स्तरावर कायदेशीर आणि धोरणात्मक आधार प्रदान केला आहे. क्षेत्रीय स्तरावर, EU Gender Equality Strategy आणि African Union Protocol on Women's Rights यांनी स्थानिक आव्हानांना सामोरे जाण्यासाठी पूरक भूमिका बजावली आहे. भारतात, संवैधानिक तरतुदी (कलम १४, १५, १६, २१), प्रमुख कायदे (घरगुती हिंसाचार कायदा २००५, POSH २०१३) लिंगभेदी प्रथांना आव्हान देण्याचे कार्य केले आहे. तथापि, सांस्कृतिक अडथळे, असमान अंमलबजावणी आणि युद्ध, आर्थिक संकट, तसेच जलवायू परिवर्तनासारख्या समकालीन आव्हानांमुळे पूर्ण लैंगिक समानता अजूनही दूर आहे. २०२५ मधील Beijing+३० अहवालानुसार, १,५३१ कायदेशीर सुधारणांद्वारे प्रगती झाली असली, तरी ७५% देशांमध्ये प्रतिगामी प्रभाव दिसून येतात. भविष्यात, टेक्नॉलॉजी-आधारित हिंसाचाराविरुद्ध संरक्षण, आंतरराष्ट्रीय सहकार्य आणि स्थानिक स्तरावर जागरूकता वाढवणे यावर भर देणे आवश्यक आहे. प्रस्तुत संशोधन महिलांच्या हक्कांचे महत्त्व अधोरेखित करते आणि प्रभावी अंमलबजावणीसाठी व्यावहारिक उपाय सुचवते, ज्यात लिंग-संवेदनशील धोरणे, संसाधनांचे वाटप आणि नागरी समाजाचा सहभाग यांचा समावेश आहे.

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**“गडहिंग्लज तालुक्यातील महिलांचे बचत गटांच्या माध्यमातून सक्षमीकरण”**

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**प्रस्तावना:**

बचत गटांच्या माध्यमातून महिलांचे सक्षमीकरण अभ्यासत असताना बचत गटांची संकल्पना समजून घेणे आवश्यक आहे. ‘बचतगट’ हे सामान्यतः स्त्री व पुरुष दोघांचेही असतात आणि त्यांचे कामकाजही सारखेच असते. सध्या महिला बचत गटांना अधिक महत्त्व प्राप्त झालेले आहे. स्त्रियांची समाजातील स्थिती ही पूर्वीपासूनच उपेक्षित राहिलेले आहे. त्यांचा कोणत्याही क्षेत्राशी घरकाम व शेती व्यतिरिक्त संबंध आलेला नाही. ही परिस्थिती बदलण्यासाठी आणि परंपरेच्या जोखडातून त्यांना बाहेर काढण्यासाठी ‘बचतगट’ ही योजना संपूर्ण महाराष्ट्रात चांगल्या प्रकारे कार्य करत आहे. बचत गटांना ‘स्वयंसहायता गट’ असेही म्हटले जाते. “महिलांनी महिलांच्या आर्थिक कल्याणाकरिता चालवलेला गट म्हणजे स्वयंसहायता गट होय”. बचत गट या संकल्पनेचे प्रणेते आहेत ‘बांगलादेशातील चितगाव विद्यापीठात अर्थशास्त्र शिकवणारे व जगप्रसिद्ध ग्रामीण बँकेचे प्रणेते प्रा. डॉ. महंमद युनूस. प्रा. युनूस यांनी अस्तित्वात असणाऱ्या लोक संघटनाला व त्यांच्यातील परस्पर संमतीने होणाऱ्या आर्थिक व्यवहाराला बँकेचे रूप दिले होते. त्यामुळे पारंपारिक आर्थिक व्यवहार अधिक संघटित रूपात व्हावेत व त्यांना स्वतःचा चेहरा असावा हे ग्रामीण बँकेच्या प्रयोगातील तत्त्व प्रमाण मानले गेले. त्यातूनच आजच्या स्वयंसहायता बचत गटाचा जन्म झाला. पारंपारिक पद्धतीने बचत करणाऱ्या महिलांना स्वयंसेवी संस्थांच्या माध्यमातून एकत्र आणण्याचे प्रयत्न सुरू झाले. बचतीतून स्त्रियांचे सक्षमीकरण अशी या प्रयत्नांची दिशा होती. स्वयंसहायता गट(SHG) याचा जन्म अशा रीतीने झाला.

**बचत गटांची संकल्पना:**

बचत गट (SHG) हा १५ ते २० महिलांचा एक समूह म्हणजेच स्वयंसहायता गट होय. हा गट निश्चित उद्दिष्ट ठेवून स्वेच्छेने एकत्र आलेला असतो. हा गट दर महिन्याला एक ठराविक रक्कम बचत म्हणून एकत्र करतो. जमा होणारी रक्कम बचत गटाच्या नावावरील खात्यावर जमा केली जाते. या बचतीवर महिलांना अल्प व्याजदराने कर्ज, सूक्ष्म वित्त सुविधा, प्रशिक्षण इत्यादी सुविधा पुरविल्या जातात. यातून महिलांना स्वयंरोजगार मिळावा हा उद्देश असतो.

**उद्दिष्टे**

1. गडहिंग्लज तालुक्यातील महिलांचे बचत गटांच्या माध्यमातून झालेले सक्षमीकरण समजून घेणे.

2. बचत गट कार्यक्रमातील अडचणी व मर्यादा शोधून त्यावरील उपाय योजना सुचवणे.

**गृहीतके:**

1. गडहिंग्लज तालुक्यातील महिलांचे बचत गटांच्या माध्यमातून आर्थिक आणि सामाजिक सक्षमीकरण घडून आलेले आहे.
2. बचत गटामुळे महिलांचा सामाजिक व कौटुंबिक स्तर उंचावतो.
3. बचत गटांना पुरेशा शासकीय सुविधा, मार्गदर्शन व प्रशिक्षण मिळाल्यास महिलांचे सक्षमीकरण जलद गतीने होते.

**संशोधनाची व्याप्ती:**

प्रस्तुत शोध निबंधासाठी गडहिंग्लज तालुक्यातील १५ बचत गटांचा अभ्यास केलेला आहे.

**तथ्य संकलन:**

प्रस्तुत शोध निबंधात तथ्य संकलनासाठी प्राथमिक व द्वितीय या दोन्ही स्त्रोतांचा वापर केला आहे. प्राथमिक स्त्रोतांमध्ये प्रत्यक्ष मुलाखत घेतली आहे आणि द्वितीयक स्त्रोतांमध्ये विविध संदर्भ ग्रंथ, शोध प्रबंध, विविध अहवाल व इंटरनेट यांचा वापर केला आहे.

**गडहिंग्लज तालुक्यातील महिला बचत गटांच्या माध्यमातून महिला सक्षमीकरण:**

**१. अगरबत्ती व्यवसाय:**

गडहिंग्लज तालुक्यातील, गिजवणे गावातील, सुनंदा बंडोपंत कुंभार यांनी २०१९ साली बचत गटाची सुरुवात केली. बचत गटाच्या माध्यमातून त्यांनी २०२० मध्ये अगरबत्तीचा स्वतःचा व्यवसाय चालू केला. बचत गटाच्या माध्यमातून त्यांना कर्ज सुविधा मिळाली. सध्या त्यांचा व्यवसाय गडहिंग्लज परिसरामध्ये अग्रेसर असा अगरबत्ती व्यवसाय ठरला आहे. त्या सध्या ग्रामसंघ आणि प्रभाग संघाच्या अध्यक्षा आहेत. या व्यवसायाच्या माध्यमातून त्या आर्थिकदृष्ट्या सक्षम झाल्या आहेत. त्यांच्या या व्यवसायातून इतर महिलांनाही रोजगार प्राप्त झाला आहे. आज त्या सक्षमपणे व्यवसाय करत असल्यामुळे कुटुंबामध्ये आणि समाजामध्ये त्यांची निर्णय क्षमता वाढलेली आहे.

**२. कॅन्टीन सेवा व्यवसाय**

गडहिंग्लज तालुक्यातील बड्याची वाडी या गावातील 'नवक्रांती महिला बचत गट' २०१७ ला स्थापन झालेला आहे. या बचत गटामार्फत २०२० साली कॅन्टीन सेवा पुरवण्याचा व्यवसाय बचत गटातील महिलांनी चालू केला. कारखाने, कार्यालय, रुग्णालय, शाळा यांना सवलतीच्या दरात कॅन्टीन सेवा पुरवण्यासाठी हा बचत गट ओळखला जातो. २०२३-२४ मध्ये 'सूक्ष्म उद्योग' म्हणून हा वर्गीकृत झालेला आहे. बचत गट स्थापन करण्यापूर्वी या महिला छोटी-मोठी मजुरीची कामे करत असत. अगदी तुटपुंज्या कमाईवर त्या गुजरान करत होत्या. पण हा व्यवसाय चालू केल्यापासून त्यांना खूप मोठा आर्थिक हातभार लागलेला आहे. त्यांचे कौटुंबिक आणि सामाजिक जीवन यामध्ये सुधारणा झाली आहे. त्यांच्यात या बचत गटामार्फत आत्मविश्वास निर्माण झाला आहे.

**३. झेरोक्स व्यवसाय**

गडहिंग्लज तालुक्यातील हेब्बाळ-जलद्याळ या गावातील सुरेखा आनंदा मनमाडकर यांनी 'श्रीधन स्वयंसहायता बचत गटामार्फत' स्वतःचा व्यवसाय चालू केला आहे. त्यांना बचत गटामार्फत ४ लाखाची कर्ज सुविधा मिळाली. यातून त्यांनी झेरोक्स मशीन खरेदी केले आहे. गावातील शाळा, कॉलेज आणि इतर खाजगी कामासाठी

यांच्या झेरॉक्स मशीन चा गावातल्या लोकांना खूप उपयोग होत आहे. त्यामुळे यांना खूप मोठा आर्थिक हातभार या झेरॉक्स मशीन मुळे लागला आहे. त्याचबरोबर त्यांनी पर्स, बॅगा, प्रवासी बॅगा, मोबाईल पॉकेट, शॉपिंग बॅग अशा विविध बॅगा तयार करण्याचा व्यवसाय चालू केला आहे. बचत गटाच्या माध्यमातून त्यांना हे व्यवसाय चालू करता आले. यामुळे त्या स्वतःबरोबरच कौटुंबिक जबाबदाऱ्या पेलण्यासाठीही सक्षम झाल्या आहेत.

#### ४. बर्फी बनवण्याचा व्यवसाय

गडहिंग्लज तालुक्यातील हेब्बाळ-जलद्याळ या गावातील भागुबाई काशिनाथ दावणे यांनी 'श्रीधन स्वयंसहायता बचत गट' मार्फत बर्फी बनवण्याचा व्यवसाय चालू केला आहे. २०२२ मध्ये भागुबाई यांनी बचत गटामार्फत कर्ज घेऊन हा व्यवसाय चालू केला. आज पंचक्रोशी मध्ये त्यांची बर्फी लोकप्रिय झालेली आहे.

#### ५. मिरची कांडप

आनंदी सचिन सुतार या गडहिंग्लज तालुक्यातील हेब्बाळ-जलद्याळ या गावच्या रहिवाशी. या 'श्रीधन स्वयंसहायता बचत गटाच्या' सदस्य आहेत. त्यांना बचत गटामार्फत कर्जाची सुविधा मिळाल्यामुळे त्यातून मिरची कांडप मशीन घेतली. त्यातून त्यांना चांगले आर्थिक उत्पन्न मिळू लागले. त्यांनी कर्जाची परतफेड व्यवस्थितपणे केल्यामुळे त्यांना पुन्हा कर्ज मिळाले. यातून त्यांनी शेतीसाठी ट्रॅक्टर खरेदी केला. यामुळे त्यांचे कौटुंबिक जीवन सुधारण्यास मदत झाली. बचत गटामुळे कौटुंबिक आणि सामाजिक जीवनातही त्यांना सन्मान मिळत असल्याची भावना त्यांनी व्यक्त केली.

#### ६. शेवया बनवण्याचा व्यवसाय

शांता जोतिबा नल्लवडे या गडहिंग्लज तालुक्यातील हेब्बाळ-जलद्याळ या गावच्या रहिवासी आहेत. यांनी 'माऊली स्वयंसहायता बचत गटाच्या' मार्फत स्वतःची आर्थिक आणि सामाजिक उन्नती केली आहे. या बचत गटामार्फत मिळालेल्या कर्ज सुविधेतून त्यांनी शेवया बनवण्याचे मशीन घेतले. त्यानंतर त्यांनी गावातच हा व्यवसाय चालू केला. त्यांच्या या व्यवसायातून त्यांना आर्थिक प्राप्ती होत आहे. गावातील आणि गावाबाहेरही त्या शेवया बनवून देण्याचे काम करत आहेत.

#### ९. स्टेशनरी दुकान

गडहिंग्लज तालुक्यातील हेब्बाळ-जलद्याळ या गावातील रेश्मा बाळासाहेब करंबळकर या 'वृंदावन स्वयंसहायता बचत गटाच्या' सदस्या आहेत. या बचत गटाच्या माध्यमातून त्यांनी स्टेशनरीचे दुकान चालू केले आहे. गावातील शाळा, कॉलेज आणि इतरांनाही या दुकानांमुळे बराच उपयोग झाला आहे. यातून रेश्मा यांची आर्थिक प्राप्ती चांगल्या पद्धतीने होत आहे.

#### १०. कोल्हापुरी चप्पल व्यवसाय

गडहिंग्लज येथील 'संत रोहिदास बचत गट' हा कोल्हापुरी चप्पल बनवण्याचा व्यवसाय गेली काही वर्षे करत आहे. या गटामार्फत बनवलेल्या कोल्हापुरी चपलांचे उत्पादन राज्यभर पसरले आहे. या गटात १५ महिलांचा समावेश आहे. २२ डिसेंबर २०१८ मध्ये या गटाची स्थापना झाली. हा बचत गट स्थापन करण्यापूर्वी या महिला कातडी कमावणे, चपला बनवण्याचा पारंपारिक व्यवसाय करत होत्या. तर काही महिला शेतमजुरी करीत होत्या. त्यांचे उत्पन्न फारच कमी होते. गट स्थापन झाल्यानंतर गटाला बँकेकडून १ लाख २० हजाराचे कर्ज मिळाले. ते योग्य पद्धतीने परत फेड केल्यानंतर त्यांना २ लाख तर काही काही कालावधीनंतर ८ लाखांचे कर्ज मिळाले. या कर्जातून या महिलांनी आपल्या पारंपरिक व्यवसायात सुधारणा केली आणि कलाकुसरीच्या कोल्हापुरी चपला बनवून उपजीविकेचे साधन निर्माण केले. त्या या व्यवसायातून आपल्या कुटुंबाला हातभार लावत आहेत. त्या

आज आत्मनिर्भर झाल्या आहेत. शासनाने याची दखल घेऊन या गटाचा यशोगाथेत समावेश केला आहे. गडहिंग्लज नगरपालिकेने त्यांच्या या उल्लेखनीय कामासाठी त्यांच्यावर माहितीपट निर्माण केला आहे.

#### ११. बेकरी व्यवसाय

गडहिंग्लज तालुक्यातील शिप्पूर तर्फे नेसरी या गावातील माधुरी दिनकर भालेकर यांचा 'धनलक्ष्मी महिला बचत गट' महिलांना आर्थिक दृष्ट्या स्वावलंबी बनवण्यासाठी मदत करत आहे. गटामार्फत माधुरी यांना कर्ज सुविधा मिळाली. त्यामुळे त्यांनी नेसरी येथे बेकरी व्यवसाय चालू केला आहे. यातून त्यांना मुलांचे शिक्षण, विविध कौटुंबिक जबाबदाऱ्या पार पाडण्यासाठी खूप हातभार लागला आहे. यातून त्यांचा आत्मविश्वास वाढला आहे.

#### १२. फ्रँकी सेंटर

गडहिंग्लज तालुक्यातील शिप्पूर तर्फे नेसरी या गावातील सोनाली जोतिबा साठपे यांनी 'धनलक्ष्मी महिला बचत गटामार्फत' मिळालेल्या कर्ज सुविधेतून नेसरी येथे 'फ्रँकी सेंटर' चालू केले आहे. यातून त्यांना आर्थिक हातभार लागला आहे. त्या आज सक्षमपणे स्वतःच्या पायावर उभ्या आहेत.

#### १३. वडापाव सेंटर

गडहिंग्लज तालुक्यातील शिप्पूर तर्फे नेसरी या गावातील लिलाबाई शिवाजी तेलवेकर यांनी 'श्री भैरी देवी महिला बचत गटामार्फत' कर्ज सुविधेचा लाभ घेतलेला आहे. या बचत गटाची नोंदणी २०१९ मध्ये झालेली आहे. या गटामध्ये १० महिला सदस्य आहेत. या गटामार्फत लिलाबाई यांना कर्ज सुविधा प्राप्त झाली. यातून त्यांनी वडापाव सेंटर नेसरी या ठिकाणी चालू केले आहे. त्यांचा हा व्यवसाय खूप तेजीत चालू आहे. यातून त्यांचा कौटुंबिक आणि सामाजिक सन्मान वाढला आहे.

#### १४. रॉयल फुड्स

गडहिंग्लज तालुक्यातील शिप्पूर तर्फे नेसरी येथील माधुरी विशाल गुरव या 'सावित्रीबाई महिला बचत गटाच्या' अध्यक्ष आहेत. त्याचबरोबर त्या CRP आहेत. त्यांना या बचत गटाच्या मार्फत ४ लाखाचे कर्ज वार्षिक ३% व्याजदराने उपलब्ध झाले. त्यातून त्यांनी नेसरी येथे 'रॉयल फुड्स' हा व्यवसाय चालू केला आहे. या व्यवसायामुळे त्यांना आत्मविश्वास प्राप्त झाला आहे. त्या सक्षमपणे कौटुंबिक आणि सामाजिक जबाबदाऱ्या पेलत आहेत.

#### १५. खाद्य व पेयजल व्यवसाय:

'श्री सिद्धिविनायक महिला बचतगट', ऐनापुर या बचतगटामार्फत खाद्य व पेयजल सुविधा शाळा, विविध संस्था यांना पुरविण्याचे काम केले जाते. या गटाच्या माध्यमातून गटातील महिलांना कर्ज सुविधा प्राप्त झाल्यामुळे त्या आपले छोटे छोटे घरगुती व्यवसाय करत आहेत.

#### माहितीचे विश्लेषण

**आर्थिक सक्षमीकरण:** ८०% महिलांनी सांगितले की बचत गटामुळे त्यांना नियमित बचत करण्याची सवय लागली आहे. बचत गटातील ६५% महिलांनी छोटे-मोठे उद्योग व्यवसाय बचत गटाच्या माध्यमातून चालू केले आहेत. बचत गटामुळे स्त्रियांचा कुटुंबातील आर्थिक निर्णय घेण्यामध्ये सहभाग वाढल्याचे आढळले.

#### सामाजिक सक्षमीकरण :

७०% महिलांनी सामाजिक उपक्रमांमध्ये सहभाग घेण्यास सुरुवात केली आहे. काही गटांनी गाव पातळीवर विविध विकास कामांमध्ये योगदान दिले आहे. बचत गटामुळे महिलांमध्ये एकता व सामूहिक निर्णय क्षमता



विकसित झाली आहे. काही जणींनी ग्रामपंचायत निवडणुकीमध्ये भाग घेऊन नेतृत्व क्षमता विकसित केली आहे.

**अडचणी व मर्यादा:**

- कर्ज वितरणाची प्रक्रिया काही वेळा खूप गुंतागुंतीची असते.
- गट व्यवस्थापनामध्ये तांत्रिक कौशल्याचा अभाव आढळून येतो. त्यामुळे बचत गटांच्या मध्ये स्त्रियांना खूप मर्यादा येतात.

**शिफारशी:**

- १) बचत गटांसाठी विविध कौशल्य विकास कार्यक्रम, संगणक प्रशिक्षण आणि मार्केटिंग
- २) विषयी विविध कार्यशाळा आयोजित कराव्यात.
- ३) बचत गटांच्या मार्फत उत्पादित झालेल्या वस्तूसाठी बाजारपेठ उपलब्ध करून द्यावी.
- ४) गटांचे मूल्यमापन करण्यासाठी आणि त्यांना मार्गदर्शनासाठी नियमित निरीक्षण पथके नेमली जावीत.

**निष्कर्ष:**

गडहिंग्लज तालुक्यातील महिलांचे 'बचतगट' हे सक्षमीकरणासाठी प्रभावी साधन ठरले आहेत. ग्रामीण महिलांचे आर्थिक स्वावलंबन बचत गटामुळे वाढले आहे. त्यांचा सामाजिक दर्जा उंचावला आहे. ग्रामीण महिलांच्या मध्ये अंगभूत असलेल्या कौशल्यांचा विकास आणि नेतृत्वगुणांना वाव मिळाला आहे. अजून बऱ्याच अडचणी असूनही योग्य नियोजन, प्रशिक्षण आणि सहकार्य मिळाल्यास बचत गट ग्रामीण महिलांच्या विकासात आणि पर्यायाने संपूर्ण ग्रामीण विकासात क्रांतिकारी बदल घडवून आणू शकतात.

**संदर्भ :**

[http://ir.unishivaji.ac.in:8080/jspui/bitstream/123456789/3514/7/07\\_Chapter%202.pdf](http://ir.unishivaji.ac.in:8080/jspui/bitstream/123456789/3514/7/07_Chapter%202.pdf)

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**“स्त्री शिक्षण, समाजाचा उत्कर्ष: “तिचे शिक्षण, सृष्टीचे सशक्तीकरण”**

**(Educate Her, Empower the World:**

**Transforming Societies through Women's Learning)**

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**प्रस्तावना**

आजच्या प्रगतिशील युगात कोणत्याही राष्ट्राच्या सामाजिक, आर्थिक व सांस्कृतिक विकासाचा पाया म्हणजे त्या राष्ट्रातील नागरिकांचे शिक्षण. विशेषतः स्त्री शिक्षणाला केंद्रस्थानी ठेवणे ही काळाची गरज आहे. स्त्री म्हणजे केवळ घराची जबाबदारी सांभाळणारी व्यक्ती नसून, ती समाज घडविणारी, संस्कृती जपणारी व पुढील पिढ्यांचे भवितव्य घडवणारी शक्ती आहे. म्हणूनच, "तिचे शिक्षण, सृष्टीचे सशक्तीकरण" ही संकल्पना केवळ वाक्य न राहता एक व्यापक आणि परिणामकारक सामाजिक क्रांती ठरते. स्त्री शिक्षणामुळे महिलांना आत्मनिर्भरता, निर्णयक्षमता आणि सामाजिक स्थान प्राप्त होते. शिक्षित स्त्री कुटुंबाच्या आर्थिक व मानसिक उन्नतीस हातभार लावते. ती केवळ शिक्षणाच्या प्रकाशाने स्वतःचा विकास करत नाही, तर आपल्या कुटुंबाला, समाजाला आणि देशालाही सशक्त बनवते. म्हणूनच स्त्री शिक्षण हा समाजाच्या सर्वांगीण विकासाचा मूलभूत पाया मानला जातो. पण अजूनही भारतासारख्या विकसनशील देशात अनेक ठिकाणी स्त्री शिक्षणाला सामाजिक, आर्थिक आणि धार्मिक अडथळे आहेत. ग्रामीण भागांतील पायाभूत सुविधांची कमतरता, लिंगभेद, अल्पवयीन विवाह, कौटुंबिक दबाव आणि शिक्षणाविषयी असलेली अनास्था या गोष्टी स्त्रियांच्या शिक्षणाच्या आडव्या येतात. त्यामुळे स्त्री शिक्षणाचा प्रसार करणे आणि त्याला प्रोत्साहन देणे हे प्रत्येक जबाबदार समाजाचे आणि शासनाचे कर्तव्य आहे. स्त्री शिक्षणामुळे केवळ महिलांची गुणवत्ता सुधारत नाही, तर संपूर्ण समाजाच्या विचारांची दिशा बदलते. शिक्षित स्त्री ही समाजातील अन्यायाविरोधात आवाज उठवते, मुला-मुलींना समान संधी देते व पर्यावरण, आरोग्य, आर्थिक स्वावलंबन यासारख्या मुद्द्यांवर सक्रीय भूमिका निभावते. स्त्री शिक्षणाचे सामाजिक परिणाम, त्यातील अडथळे, शासकीय धोरणे, महाराष्ट्रातील विविध यशस्वी उदाहरणे आणि भविष्यातील उपाययोजना यांचा मागोवा घेऊन समाजाचा खरा उत्कर्ष साधायचा असेल, तर प्रत्येक स्त्रीला शिक्षणाच्या प्रकाशात समाविष्ट करणे आवश्यक आहे. कारण, "ती शिकली, तर संपूर्ण पिढी शिकते."

**मुख्य मुद्दे:** स्त्री शिक्षणाचा अर्थ, महिलांचे सशक्तीकरण, समाजाचा समतोल विकास, शैक्षणिक अडथळे आणि उपाय, आजच्या काळात स्त्री शिक्षणाचे महत्त्व

**संशोधन उद्दिष्टे:**

1. स्त्री शिक्षणाचा समाजावर होणाऱ्या परिणामांचा अभ्यास करणे.
2. शिक्षणामुळे महिलांचे सामाजिक, आर्थिक व राजकीय सशक्तीकरण कसे घडते हे स्पष्ट करणे.
3. शैक्षणिक अडथळ्यांची कारणमीमांसा करणे.
4. शासन व स्वयंसेवी संस्थांच्या योजना आणि त्यांच्या कार्यक्षमतेचे विश्लेषण करणे.
5. प्रगत देशांशी भारताची तुलना करून धोरणात्मक अंतर समजावणे.
6. स्त्री शिक्षणासंबंधी उदाहरणांचा (केस स्टडी) आधार घेऊन व्यवहार्य उपाय सुचवणे.

**महिला शिक्षणाचे बहुआयामी महत्त्व:**

**1. व्यक्तिमत्त्व विकास:**

शिक्षणामुळे महिलांमध्ये आत्मभान, आत्मविश्वास आणि निर्णयक्षमता निर्माण होते. त्यामुळे कौशल्य, सामाजिक सहभाग आणि नेतृत्वगुण विकसित होतात.

**2. कुटुंबातील आरोग्य सुधारणा:**

शिक्षित माता आपल्या मुलांच्या आरोग्य, पोषण आणि लसीकरणाबाबत सजग असतात. त्यामुळे कुपोषण, बालमृत्यू दर कमी होतो.

**3. आर्थिक स्वावलंबन व रोजगार:**

शिक्षणामुळे महिलांना नोकरी, स्वयंरोजगार व कौशल्य विकासाचे दरवाजे उघडतात. त्यामुळे आर्थिक योगदान कुटुंब व राष्ट्राला लाभदायक ठरतं.

**4. लैंगिक समानता व सामाजिक न्याय:**

शिक्षित महिला लैंगिक अन्याय, भेदभाव आणि कौटुंबिक हिंसेविरोधात आवाज उठवतात. समाजात समान संधी मिळवण्यासाठी त्या पुढाकार घेतात.

**5. लोकशाही भागीदारी:**

राजकारणात, ग्रामपंचायती, महिलांचे आरक्षण आणि नागरिकत्वाच्या भूमिकेमध्ये शिक्षित महिलांचा सक्रीय सहभाग देशाच्या लोकशाही बळकटीसाठी महत्त्वाचा असतो.

**महिला शिक्षणाचा व्यापक सामाजिक परिणाम:**

| क्षेत्र | शिक्षित महिलांचा प्रभाव                               |
|---------|-------------------------------------------------------|
| कुटुंब  | निर्णयक्षम, आर्थिकदृष्ट्या सुदृढ व आरोग्यदायी वातावरण |

|                   |                                                              |
|-------------------|--------------------------------------------------------------|
| समाज              | स्त्रीभ्रूणहत्या, बालविवाह, हुंडा यासारख्या कुप्रथांमध्ये घट |
| अर्थव्यवस्था      | GDP मध्ये महिलांचा सहभाग वाढणे, गरिबीचे उच्चाटन              |
| पर्यावरण          | पर्यावरणीय शाश्वततेच्या चळवळींमध्ये सक्रिय सहभाग             |
| राजकारण व प्रशासन | लोकशाही प्रक्रियेतील सहभाग, पारदर्शक व जबाबदार नेतृत्व       |

**शैक्षणिक अडथळ्यांचे विश्लेषण:**

1. गरिबी आणि आर्थिक अपुऱ्या सुविधा: शिक्षणासाठी आवश्यक संसाधने व शुल्क परवडत नाही.
2. लैंगिक भेदभाव व रुढी परंपरा: "मुलीला शिकवून काय उपयोग?" असा दृष्टीकोन अजूनही ग्रामीण भागात प्रचलित आहे.
3. शाळा व सुविधांचा अभाव: विशेषत: दुर्गम भागात मुलींसाठी वेगळ्या शौचालयांचा अभाव, स्त्री शिक्षकांची कमतरता व सुरक्षिततेचा प्रश्न.
4. लवकर लग्न व शिक्षणातील खंड: बालविवाहामुळे शिक्षणामध्ये व्यत्यय येतो.
5. कुटुंबाचा दबाव व जबाबदाऱ्या: घरगुती कामे व भावंडांची जबाबदारी यामुळे शाळा सोडावी लागते.

**शासकीय धोरणे व स्वयंसेवी संस्थांची भूमिका:**

● **शासकीय योजना:**

- बेटी बचाओ, बेटी पढाओ: बालिकांच्या जन्म व शिक्षणासाठी जनजागृती.
- कस्तुरबा गांधी बालिका विद्यालय: ग्रामीण मुलींसाठी निवासी शाळा.
- सुकन्या समृद्धी योजना: शिक्षणासाठी आर्थिक बचत.
- राष्ट्रीय माध्यमिक शिक्षण अभियान (RMSA): माध्यमिक शिक्षणासाठी शाळा विस्तार.
- एकलव्य मॉडेल स्कूलस: अनुसूचित जमातीतील मुलींसाठी शैक्षणिक सुविधा.

● **स्वयंसेवी संस्था:**

- CARE India, Educate Girls, Pratham यांसारख्या संस्था प्रत्यक्ष तळागाळापर्यंत कार्य करतात.
- ग्रामीण भागात शिक्षक प्रशिक्षण, मुलींचा शाळेत पुनःप्रवेश, पालकांमध्ये जनजागृती.

**प्रगत देश Vs भारत – तुलनात्मक विश्लेषण:**

| निकष                                 | प्रगत देश        | भारत                                      |
|--------------------------------------|------------------|-------------------------------------------|
| महिला साक्षरता                       | 95% पेक्षा जास्त | सुमारे 70% (ग्रामीण भागात 60% पेक्षा कमी) |
| माध्यमिक शिक्षण पूर्ण करणाऱ्या मुली  | 90%              | फक्त 50% पर्यंत                           |
| महिला रोजगार सहभाग                   | 60-70%           | केवळ 25-30%                               |
| स्त्रीसाठी सुरक्षित शैक्षणिक वातावरण | पुरेसे आहे       | अनेक भागात अजूनही अपुरे                   |

**केस स्टडी:**

**केस स्टडी: कोल्हापूर जिल्ह्यातील शाहुवाडी तालुका – ‘ज्ञानदायिनी ग्रंथालय चळवळ’**

**पार्श्वभूमी:**

कोल्हापूर जिल्ह्यातील शाहुवाडी तालुक्यातील डोंगराळ व मागास भागात 2015 पर्यंत मुलींच्या शिक्षणाबाबत फारशी जागरूकता नव्हती. शिक्षणानंतर मुलींना घरकाम, शेती किंवा लग्नाचे बंधन घातले जात होते. यामुळे मुलींचे शिक्षण अर्धवट राहायचे. विशेषतः माध्यमिक शिक्षणासाठी जवळच्या गावात जावे लागत असल्याने अनेक मुली शाळा सोडत.

**उद्दिष्ट:**

1. ग्रामीण व डोंगराळ भागातील मुलींमध्ये शिक्षणाची गोडी निर्माण करणे
2. वाचनसंस्कृतीचा प्रसार करत आत्मविश्वास वाढवणे
3. गावपातळीवर स्त्रियांचे नेतृत्व तयार करणे

**‘ज्ञानदायिनी ग्रंथालय’ उपक्रमाची वैशिष्ट्ये:**

- गावोगाव फिरणारे चलत-ग्रंथालय: एका छोट्या वाहनात पुस्तकांची लायब्ररी तयार करून ते आठवड्यातून एकदा गावात आणले जात.
- ‘एक दिवस – एक पुस्तक’ अभियान: मुलींना दररोज नवे पुस्तक देऊन वाचन सवय लावली गेली.
- ‘आई-बालिका शिक्षण मंडळ’: ज्या स्त्रिया अपूर्ण शिक्षित होत्या त्यांच्यासाठी मुलींसह अभ्यास वर्ग.
- ‘वाचन-संवाद’ सत्रे: महिलांना समाजातील समस्यांवर बोलण्याची व चर्चा करण्याची संधी.

- स्थानिक तरुणींचे स्वयंसेवक म्हणून प्रशिक्षण: त्यांनी गावात वाचन आणि शिक्षणविषयक जनजागृती केली.

**परिणाम (2015-2023):**

| घटक                                 | उपक्रमापूर्वी | उपक्रमानंतर                              |
|-------------------------------------|---------------|------------------------------------------|
| माध्यमिक शाळेत जाणाऱ्या मुली        | 40%           | 88%                                      |
| शाळा सोडणाऱ्या मुली                 | 22%           | 3% पेक्षा कमी                            |
| महिलांचे साक्षरतेचे प्रमाण          | 54%           | 78%                                      |
| ग्रंथालय वापरणाऱ्या महिलांची संख्या | नगण्य         | सुमारे 350+                              |
| स्थानिक महिला नेतृत्व               | अत्यल्प       | 6 महिला<br>निवडून आल्या<br>ग्रामपंचायतीत |

**विश्लेषण:**

- शिक्षण हे फक्त शाळेतच नव्हे, तर समाजात सर्वत्र रुजले पाहिजे.
- वाचनसंस्कृती व संवाद या माध्यमातून महिलांमध्ये आत्मभान व प्रगल्भता येते.
- जेथे शासन पोहोचत नाही, तेथे स्थानिक स्वयंसेवी उपक्रम खूप प्रभावी ठरू शकतात.

‘ज्ञानदायिनी ग्रंथालय’ सारखा उपक्रम ग्रामीण स्त्री शिक्षणाच्या क्षेत्रात एक क्रांती ठरला. कोल्हापूरसारख्या पुरोगामी जिल्ह्यातही दुर्गम भागातील स्त्रियांना शिक्षणाच्या प्रवाहात आणण्यासाठी स्थानिक उपक्रम, महिलांचे नेतृत्व आणि समुदायाची इच्छाशक्ती अत्यंत प्रभावी ठरते. ही केस स्टडी हे सिद्ध करते की, “शिकलेली स्त्री फक्त स्वतःला नव्हे, तर संपूर्ण समाजाला उजळवते.”

स्त्री शिक्षण हे केवळ एका व्यक्तीचे परिवर्तन नसून, संपूर्ण समाजाच्या परिवर्तनाची प्रक्रिया आहे. शिक्षणामुळे महिला सामाजिक, आर्थिक व राजकीयदृष्ट्या सशक्त होतात. त्या केवळ गृहित जीवनापुरत्या मर्यादित राहत नाहीत, तर देशाच्या निर्णय प्रक्रियेतील सक्रिय घटक बनतात. शिक्षण ही महिला सशक्तीकरणाची खरी गुरुकिल्ली असून, तिच्या हातात पुस्तके दिल्यास ती जग बदलू शकते.

**शिफारसी व उपाययोजना:**

1. ग्रामीण भागात शाळा, वाहतूक व सुरक्षितता सुनिश्चित करणे.
2. पालकांमध्ये शिक्षणाविषयी सकारात्मक दृष्टिकोन निर्माण करणे.

3. ICT व डिजिटल शिक्षण तंत्रज्ञानाचा वापर वाढवणे.
4. महिलांच्या उच्च शिक्षणासाठी शिष्यवृत्ती योजना.
5. स्थानिक नेतृत्व व महिला स्वयंसेवी संस्था यांना सक्षम करणे.

**संदर्भ:**

- राष्ट्रीय शिक्षण धोरण (NEP) 2020
- युनिसेफ, UNESCO महिला शिक्षण अहवाल
- NITI आयोगाचे शिक्षण सूचक अहवाल
- Educate Girls, CARE India वेबसाईट
- आर्थिक व सामाजिक विकास मंत्रालय – भारत सरकार



## “तंत्रज्ञानाची जाण असलेल्या महिला: ग्रामीण आणि निम-शहरी भारतातील सामाजिक भूमिका बदलणे”

लेखकाचे नाव: सिद्धेश संतोष शिंदे

संस्था: डीबीजे कॉलेज, चिपळूण

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### सारांश

आजच्या डिजिटल जगात, मोबाईल फोन, इंटरनेट आणि सोशल मीडियाने लोकांना पूर्वीपेक्षा जास्त जवळ आणले आहे. हे बदल आता ग्रामीण आणि निमशहरी भागात राहणाऱ्या महिलांसाठी नवीन दरवाजे उघडत आहेत. या अभ्यासात महिलांनी डिजिटल साधनांचा वापर करून नवीन कौशल्ये शिकणे, घरबसल्या व्यवसाय सुरू करणे, महत्वाची माहिती मिळवणे आणि समाजात आपली स्वतंत्र ओळख निर्माण करणे या बाबींवर भर देण्यात आला आहे. 'डिजिटल इंडिया' आणि 'प्रधानमंत्री ग्रामीण डिजिटल साक्षरता अभियान (PMGDISHA)' सारख्या सरकारी उपक्रमांनी या प्रक्रियेत महत्त्वपूर्ण भूमिका बजावली आहे. अर्थातच, अजूनही अडथळे आहेत—जसे की तांत्रिक ज्ञानाचा अभाव, इंटरनेटची कमतरता, आर्थिक असमानता आणि पारंपारिक मानसिकता. तरीसुद्धा, विविध NGO, शासकीय योजना आणि महिलांच्या स्वतःच्या प्रयत्नांमुळे परिस्थिती हळूहळू बदलत आहे. हा पेपर या बदलांचे सखोल विश्लेषण करतो, वास्तविक उदाहरणे मांडतो आणि महिलांच्या सामाजिक भूमिकेवर होणाऱ्या दीर्घकालीन परिणामांचा अभ्यास करतो.

**कीवर्ड्स:** डिजिटल साधने, महिला सक्षमीकरण, ग्रामीण महिला, ऑनलाइन शिक्षण, सामाजिक बदल, डिजिटल साक्षरता

### प्रस्तावना (Introduction)

भारतामध्ये डिजिटल क्रांतीमुळे समाजाच्या सर्व स्तरांवर परिणाम झाला आहे. मोबाईल इंटरनेटच्या वाढत्या वापरामुळे ग्रामीण महिलांना संधी उपलब्ध होत आहेत. पारंपारिकपणे मर्यादित असलेल्या त्यांच्या भूमिकेत बदल दिसून येतो. हा विभाग ऐतिहासिक संदर्भ, डिजिटल क्रांतीचे वैश्विक परिणाम आणि भारतीय महिलांची वर्तमान स्थिती यावर प्रकाश टाकतो.

डिजिटल क्रांतीपूर्वी ग्रामीण महिला प्रामुख्याने शेती, घरकाम आणि मर्यादित व्यवसायांमध्ये सहभागी होत्या. आज मोबाईल इंटरनेटमुळे त्यांना नवीन बाजारपेठा, शिक्षण व माहिती मिळू लागली आहे. हा बदल सामाजिक रचनेत क्रांतिकारक ठरत आहे.

### साहित्य समीक्षा (Literature Review)

अनेक अभ्यासांनी डिजिटल साधनांचा महिलांवरील प्रभाव अधोरेखित केला आहे. राष्ट्रीय महिला आयोग (2019) ने ग्रामीण भागातील डिजिटल सहभागाचा दर कमी असल्याचे नमूद केले. युनिसेफ (2021) ने महिलांमध्ये

डिजिटल वापराच्या वाढत्या प्रवृत्तीवर प्रकाश टाकला. वर्ल्ड बँकेच्या अहवालानुसार, ग्रामीण महिलांच्या डिजिटल समावेशनामुळे भारताच्या GDP मध्ये लक्षणीय वाढ होऊ शकते. या साहित्याचा आढावा घेतल्यावर दिसते की भारतात अजूनही डिजिटल दरी आहे आणि महिलांना अधिक प्रशिक्षणाची गरज आहे.

### अभ्यासाचा उद्देश (Objectives)

या संशोधनाचे उद्देश पुढीलप्रमाणे आहेत:

1. ग्रामीण आणि निम-शहरी महिलांचा डिजिटल साधनांचा वापर समजून घेणे.
2. तंत्रज्ञानाचा महिलांच्या सामाजिक, आर्थिक आणि शैक्षणिक भूमिकांवर परिणाम अभ्यासणे.
3. महिलांच्या डिजिटल सहभागातील प्रमुख अडथळे ओळखणे.
4. सरकारी योजना आणि NGO चा एकत्रित परिणाम विश्लेषित करणे.

### कार्यपद्धती (Methodology)

या अभ्यासासाठी दुय्यम माहिती स्रोत वापरले गेले. सरकारी अहवाल, युनिसेफ व वर्ल्ड बँकेचे सर्वेक्षण, NGO प्रकल्पांचे केस स्टडी आणि शैक्षणिक लेखांचा आधार घेतला. संशोधनाची कार्यपद्धती गुणात्मक (qualitative) आहे, ज्यामध्ये केस स्टडी व उदाहरणांचा सखोल अभ्यास करण्यात आला. मर्यादा अशी आहे की हा अभ्यास प्राथमिक सर्वेक्षणावर आधारित नाही.

### निष्कर्ष व चर्चा (Findings & Discussion)

अभ्यासातून खालील निष्कर्ष काढण्यात आले:

आर्थिक बदल: महिलांनी ऑनलाइन प्लॅटफॉर्मवर हस्तकला विक्री सुरू केली आणि डिजिटल पेमेंट्स वापरले.

शैक्षणिक बदल: महिलांनी Coursera, YouTube व SWAYAM सारख्या प्लॅटफॉर्मवरून कौशल्ये आत्मसात केली.

सामाजिक बदल: महिलांनी समाजमाध्यमांवर आपली मते व्यक्त करण्यास सुरुवात केली.

आव्हाने: इंटरनेटची कमतरता, तांत्रिक साक्षरतेचा अभाव, सामाजिक बंधने व आर्थिक अडचणी.

### सरकारी उपक्रमांची भूमिका (Government Initiatives)

डिजिटल इंडिया: इंटरनेट पायाभूत सुविधा व डिजिटल सेवा.

PMGDISHA: 6 कोटी ग्रामीण घरांमध्ये किमान एक व्यक्ती डिजिटल साक्षर करण्याचा प्रयत्न.

NRLM: महिला स्वयं-सहायता गटांना डिजिटल बँकिंग व ई-कॉमर्सशी जोडले.

ई-शक्ती पोर्टल: महिला SHG गटांना ई-कॉमर्स प्लॅटफॉर्मवर आणले.

### केस स्टडी (Real-Life Examples)

महाराष्ट्रातील महिला उद्योजिका: तिने पाककला चॅनेल सुरू केले आणि हजारो सबस्क्राइबर्स मिळवले.

उत्तर प्रदेशातील SHG: महिलांनी मोबाईल अ‍ॅप्सद्वारे हस्तकला विक्री सुरू केली.

कर्नाटकातील महिला: PMGDISHA अंतर्गत प्रशिक्षण घेतल्यानंतर ती गावातील इतर महिलांना प्रशिक्षित करू लागली.

### **निष्कर्ष (Conclusion)**

ग्रामीण व निम-शहरी महिलांचा तंत्रज्ञानाशी संपर्क हा सामाजिक क्रांतीसमान आहे. त्यांनी आर्थिक व सामाजिक स्वावलंबन मिळवले आहे. अजूनही अडथळे आहेत पण सरकारी उपक्रम, NGO आणि महिलांची इच्छाशक्ती यामुळे भविष्य उज्ज्वल आहे.

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**“श्रेणीकरण प्रणाली अंतर्गत बचतगट मूल्यमापन: महिला आर्थिक सक्षमता योजनेचे चिकित्सक अध्ययन”**

**प्रा. श्रावणी विभूते , प्रा. विनायक गावडे, प्रा. सचिन सनगरे**

**सारांश :**

बचतगट हे महिलांच्या आर्थिक सक्षमतेसाठी उपयुक्त साधन होऊ शकेल असे वाटत असताना बचतगट योजना यशस्वी होऊ शकते अशा शंका निर्माण होऊ लागल्या. अनेक ठिकाणी उत्पादन , विक्री आणि आर्थिक दृष्टीने बचतगट अपयशी ठरत आहेत. याचीच कारण मिमांसा करण्यासाठी श्रेणीकरण प्रणाली निर्माण करून त्याचे सहाय्याने बचत गटांचे मूल्यमापन केले गेले. महिलांच्या आर्थिक सक्षमतेसाठी निर्माण केलेल्या योजनेचेच चिकित्सक अध्ययन करून आजारी बचत गटांची तपासणी करून महिला सक्षमी करणासाठी बचतगट आर्थिकदृष्ट्या कोणत्या स्तरावर आहेत याचे अध्ययन केले गेले. यासाठी विशिष्ट श्रेणीकरण प्रणाली बनविण्यात आली. यामुळे बचतगट सक्षम करणे आणि त्यातून महिलांना आर्थिक साधने उपलब्ध करून देणे शक्य होणार आहे. बचतगट हे महिलांच्या आर्थिक विकासाचे केंद्र बनविता येईल.

**कळीचे शब्द :** बचतगट, श्रेणीकरण प्रणाली, महिला सक्षमीकरण

**प्रस्तावना**

भारत सरकारने गरिबी निर्मूलन आणि ग्रामीण विकासासाठी बचतगटांना (Self-Help Groups - SHGs) एक महत्वाचे साधन बनविले आहे. विशेषतः महिलांच्या आर्थिक आणि सामाजिक सक्षमीकरणात बचतगटांची भूमिका अनमोल ठरली आहे. बचतगट महिलांना एकत्र आणून त्यांना बचत करण्यास, अंतर्गत कर्ज घेण्यास आणि उपजीविकेच्या संधी निर्माण करण्यास मदत करतात. यामुळे महिलांमध्ये आत्मविश्वास वाढतो, आर्थिक स्वातंत्र्य मिळते आणि निर्णय प्रक्रियेत त्यांचा सहभाग वाढतो. महिलांच्या आर्थिक सक्षमीकरणाला चालना देण्यासाठी आणि बचतगटांच्या कामगिरीचे मूल्यांकन करण्यासाठी विविध उपक्रम राबविले जातात. यामध्ये **महिला आर्थिक सक्षमता योजनेसारख्या (Women's Economic Empowerment Scheme)** योजना प्रमुख आहेत. या योजनांतर्गत बचतगटांना बँकांशी जोडणी, कौशल्य विकास प्रशिक्षण आणि आर्थिक सहाय्य दिले जाते. या योजनांच्या प्रभावी अंमलबजावणीसाठी, बचतगटांच्या कार्यक्षमतेचे आणि प्रगतीचे मोजमाप करणे आवश्यक ठरते. याच गरजेतून **श्रेणीकरण प्रणालीनिर्माण** आली आहे, जिच्या आधारे बचतगटांना त्यांच्या कामगिरीनुसार श्रेणींमध्ये विभागले जाते. ही श्रेणी बचतगटांना मिळणाऱ्या पुढील लाभांसाठी (उदा. बँक कर्ज, विशेष योजना) महत्वाचा आधार ठरू शकते.

**संशोधनाची गरज:**

अनेक बचतगट केवळ कागदोपत्री सक्षम आहेत. ही प्रणाली बचतगटांच्या खऱ्या अर्थाने सक्षमीकरणास हातभार लावते, यामुळे बचतगट आर्थिक दृष्ट्या किती प्रभावी आहेत आणि आर्थिक स्वयंपूर्णतेकडे जाण्यात कोणत्या त्रुटी आहेत, याचा अभ्यास करणे महत्वाचे आहे.

### संशोधनाची उद्दिष्टे:

1. महिला आर्थिक सक्षमता योजनेअंतर्गत बचत गट संकल्पनेचे सखोल विश्लेषण करणे.
2. श्रेणीकरण प्रणालीतील निकष आणि मूल्यमापन पद्धतींचा चिकित्सक अभ्यास करणे.
3. बचतगटातून महिला सक्षमीकरण अधिक प्रभावी आणि पारदर्शक बनवण्यासाठी ठोस शिफारसी करणे.

### साहित्य पुनरावलोकन

बचतगट, महिला सक्षमीकरण आणि मूल्यमापन प्रणालींवर अनेक राष्ट्रीय आणि आंतरराष्ट्रीय स्तरावर संशोधन झाले आहे. या पुनरावलोकनात काही प्रमुख निष्कर्ष खालीलप्रमाणे आहेत:

**बचतगट चळवळीवरील अभ्यास:** ग्रामीण बँकेचे जनक मोहम्मद युनूस (Muhammad Yunus) यांनी सूक्ष्म-वित्त (Microfinance) आणि बचतगटांच्या माध्यमातून दारिद्र्य निर्मूलनात क्रांती घडवून आणली. त्यांच्या मते, बचतगट केवळ आर्थिक व्यवहार करत नाहीत, तर ते सामाजिक भांडवल (Social Capital) आणि महिलांमध्ये नेतृत्व गुण विकसित करतात. भारतातील अनेक अभ्यासांनी बचतगटांमुळे महिलांच्या आर्थिक स्थितीत सुधारणा झाल्याचे, त्यांच्या उपजीविकेच्या संधी वाढल्याचे आणि कुटुंबातील निर्णय क्षमतेत त्यांचा सहभाग वाढल्याचे निदर्शनास आणले आहे.

**बचतगट मूल्यमापन प्रणालींवरील अभ्यास:** अनेक संशोधकांनी बचतगटांच्या मूल्यमापनासाठी विविध निकषांचा वापर केला आहे. यामध्ये आर्थिक स्थिरता (बचत, कर्ज परतफेड), संस्थात्मक कार्यपद्धती (बैठकांची नियमितता, नोंदी), आणि सामाजिक बदल (जागरूकता, नेतृत्व विकास) यांचा समावेश आहे. मात्र, काही अभ्यासांनी असेही म्हटले आहे की, सध्याच्या मूल्यमापन प्रणाली अनेकदा केवळ संख्यात्मक निकषांवर (Quantitative Criteria) भर देतात, ज्यामुळे बचतगटांच्या गुणात्मक प्रगतीकडे (Qualitative Progress) दुर्लक्ष होते.

**महिला सक्षमीकरणावरील प्रभाव:** बचतगटांमुळे महिलांना केवळ आर्थिक स्वातंत्र्य मिळत नाही, तर ते लैंगिक समानतेच्या दिशेने एक महत्वाचे पाऊल ठरते. महिला बचतगटांमुळे घरगुती हिंसाचारात घट झाल्याचे, आरोग्य आणि शिक्षणाबाबत जागरूकता वाढल्याचे अनेक अभ्यासांनी दाखवून दिले आहे. मात्र, काही ठिकाणी महिलांना मिळणारा निधी मर्यादित असल्याने किंवा गटांमध्ये अंतर्गत संघर्ष निर्माण झाल्याने सक्षमीकरणाचा वेग मंदावल्याचे दिसून आले आहे.

### संशोधन पद्धती

हे संशोधन वर्णनात्मक (Descriptive) आणि विश्लेषणात्मक (Analytical) स्वरूपाचे आहे.

**संशोधन क्षेत्र आणि नमुना निवड:** रत्नागिरी तालुका अंतर्गत महिला बचतगटांची निवड केली. नमुना निवड पद्धतीमध्ये उद्देशपूर्ण नमुना निवड (Purposive Sampling) आणि सोयीनुसार नमुना निवड (Convenience Sampling) यांचा वापर केला. विविध श्रेणीं मध्ये बचतगटांचा समावेश केला. चिकित्सक विश्लेषण अधिक झाले.

**माहिती संकलनाची साधने:**

**प्राथमिक माहिती (Primary Data):**

**सखोल मुलाखती (In-depth Interviews):** बचतगटांच्या महिला सदस्य, गटप्रमुख,

**केंद्रित गट चर्चा (Focus Group Discussions - FGDs):** बचतगटांच्या सदस्यांसोबत गटात चर्चा करून त्यांच्या अनुभव, आव्हाने आणि अपेक्षा समजून घेतल्या.

**निरीक्षण (Observation):** बचतगटांच्या मासिक बैठकांमध्ये सहभागी होऊन त्यांच्या कार्यपद्धतीचे आणि सदस्यांच्या सहभागाचे निरीक्षण केले.

**दुय्यम माहिती (Secondary Data):**

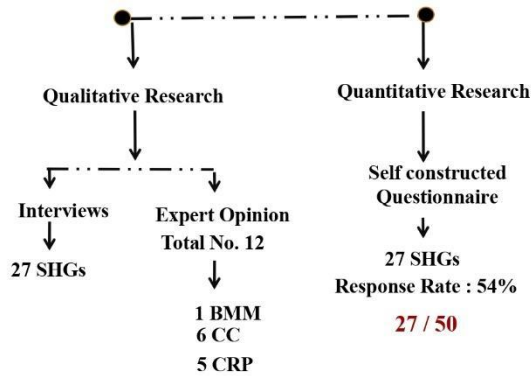
केंद्र आणि राज्य शासनाच्या संबंधित योजनांचे अहवाल, मार्गदर्शक तत्वे, परिपत्रके.

बचतगटांशी संबंधित बँकेची आकडेवारी (उदा. कर्ज वाटप, परतफेड).

स्थानिक आणि राष्ट्रीय स्तरावरील संशोधन लेख, पुस्तके आणि अहवाल.

## Research Methodology

### Mixed Methods Research



10 wards and Number of Members in Ratnagiri Tehsil

| Sr. No. | Name of the Wards | No. of SHG's | No. of SHG's Responded | No. of Members |
|---------|-------------------|--------------|------------------------|----------------|
| 1)      | Golap             | 05           | 03                     | 46             |
| 2)      | Pavas             | 05           | 04                     | 44             |
| 3)      | Mirjole           | 05           | 01                     | 12             |
| 4)      | Shirgaon          | 05           | 05                     | 65             |
| 5)      | Kotvade           | 05           | 00                     | 00             |
| 6)      | Harcheri          | 05           | 00                     | 00             |
| 7)      | Hatkhamba         | 05           | 02                     | 28             |
| 8)      | Karbude           | 05           | 04                     | 44             |
| 9)      | Khandala          | 05           | 05                     | 66             |
| 10)     | Nachane           | 05           | 03                     | 36             |
| Total   |                   | 50           | 27                     | 341            |

### Random Sampling Technique

Slot No. : 1172

6

वरील प्रमाणे नमुना निवड करण्यात आली.

**माहिती विश्लेषण पद्धती:**

- **गुणात्मक विश्लेषण (Qualitative Analysis):** मुलाखती आणि गट चर्चेतून मिळालेल्या माहितीचे थीमॅटिक विश्लेषण (Thematic Analysis) केले, ज्यातून प्रमुख मुद्दे, आव्हाने आणि शिफारसी समोर आले.



- **संख्यात्मक विश्लेषण (Quantitative Analysis):** आर्थिक माहितीचे (उदा. बचत, कर्ज, उत्पन्न) सांख्यिकी विश्लेषण (Statistical Analysis) केले. यात टक्केवारी, सरासरी आणि इतर उपयुक्त सांख्यिकी तंत्रांचा वापर केला.

## Grading Scale

| Total Score (Out of 100) | Criteria Score (Out of 20 / 10) | Grade | Remark                   | No. of SHG |
|--------------------------|---------------------------------|-------|--------------------------|------------|
| 80-100                   | 16-20 / 9-10                    | O     | Outstanding              | 0          |
| 70-79                    | 14-15.8 / 7-7.9                 | A+    | Excellent                | 2          |
| 60-69                    | 12-13.8 / 6-6.9                 | A     | Very Good                | 2          |
| 55-59                    | 11-11.8 / 5.5-5.9               | B+    | Good                     | 1          |
| 50-54                    | 10-10.8 / 5-5.4                 | B     | Above Average            | 4          |
| 45-49                    | 9-9.8 / 4.5-4.9                 | C     | Average                  | 2          |
| 40-44                    | 8-8.8 / 4-4.4                   | D     | Satisfactory             | 0          |
| <40                      | <8 / <4                         | Weak  | Need to Financial Reform | 16         |
| Total SHG                |                                 |       |                          | 27         |

Slot No. : 1172

9

वरील श्रेणीकरण योजना आर्थिक घटकांच्या आधारावर तयार करण्यात आली.

## Self Help Group Financial Performance Grade Card

| महिला बचत गट आर्थिक ग्रेड कार्ड                                                                                                                                                     |             |             |                                     |         |               |                 |              |                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|-------------------------------------|---------|---------------|-----------------|--------------|---------------------------|
| State                                                                                                                                                                               | District    | Tehsil      | Ward                                | Village |               |                 |              |                           |
| महाराष्ट्र                                                                                                                                                                          | रत्नागिरी   | रत्नागिरी   | खंडाळा                              | कोळीसरे |               |                 |              |                           |
| <b>SHG CODE NO - SHGRT0009</b><br>बचत गटाचे नाव - जाकादेवी स्वयं सहाय्यता समूह<br>बचत गट अध्यक्षांचे नाव - प्रिया युवराज धनावडे<br>स्थापना वर्ष - 18/05/2017      सदस्य संख्या - 12 |             |             |                                     |         |               |                 |              |                           |
| निकष (Criteria)                                                                                                                                                                     | कमाल गुण    | प्राप्त गुण | Criteria Remark                     |         |               |                 |              |                           |
| निव्वळ नफा                                                                                                                                                                          | 20          | 04          | Criteria Remark                     |         |               |                 |              |                           |
| वार्षिक उलाढाल                                                                                                                                                                      | 20          | 10          | Need to Reform                      |         |               |                 |              |                           |
| एकूण कर्ज                                                                                                                                                                           | 10          | 03          | Above Average                       |         |               |                 |              |                           |
| एकूण कर्ज परतफेड                                                                                                                                                                    | 10          | 03          | Need for Reform                     |         |               |                 |              |                           |
| अंतर्गत बचत                                                                                                                                                                         | 10          | 01          | Need for Reform                     |         |               |                 |              |                           |
| बचत गटाचे प्राप्त व्याज                                                                                                                                                             | 10          | 02          | Need for Reform                     |         |               |                 |              |                           |
| व्यवसायाचा कालावधी                                                                                                                                                                  | 10          | 08          | Need for Reform                     |         |               |                 |              |                           |
| सक्रिय सभासद                                                                                                                                                                        | 10          | 05          | Above Average                       |         |               |                 |              |                           |
| एकूण                                                                                                                                                                                | 100         | 36          | Remark - Need for Financial Reforms |         |               |                 |              |                           |
| Grade (श्रेणी) - Weak                                                                                                                                                               |             |             |                                     |         |               |                 |              |                           |
| Grade Card                                                                                                                                                                          |             |             |                                     |         |               |                 |              |                           |
| Marks                                                                                                                                                                               | 80-100      | 70-79       | 60-69                               | 55-59   | 50-54         | 45-49           | 40-44        | <40                       |
| Grade                                                                                                                                                                               | O           | A+          | A                                   | B+      | B             | C               | D            | Weak                      |
| Remark                                                                                                                                                                              | Outstanding | Excellent   | Very Good                           | Good    | Above Average | Average         | Satisfactory | Need for Financial Reform |
| Assessor Signature & Name                                                                                                                                                           |             |             |                                     |         |               | Stamp with Date |              |                           |
| Observer Signature & Name                                                                                                                                                           |             |             |                                     |         |               |                 |              |                           |

Slot No. : 1172

16

श्रेणीकरण पद्धतीतून गटाची सक्षमता वरीलप्रमाणे सिद्ध होते.

श्रेणीकरण प्रणालीचे निकष आणि प्रक्रिया:

- **आर्थिक निकष:** नियमित बचत, अंतर्गत कर्ज व्यवहार, बाह्य कर्जाची परतफेड दर, निधीचा वापर.



- **संस्थात्मक निकष:** मासिक बैठकांची नियमितता, हिशेब पुस्तकांची नोंदणी आणि अद्ययावतता, उपनियमांचे पालन, नेतृत्वाचा विकास.

**महिला सक्षमीकरणावरील परिणाम:** श्रेणीकरण प्रणालीमुळे महिलांच्या आर्थिक स्वातंत्र्यावर, निर्णय क्षमतेवर आणि सामाजिक स्थानावर कसा परिणाम होतो, याचे सखोल विश्लेषण. काही ठिकाणी महिला अधिक सक्रिय होतात, तर काही ठिकाणी त्या केवळ 'श्रेणी सुधारण्या'च्या मागे लागून गटाच्या मूळ उद्दिष्टांपासून दूर जातात.

### निष्कर्ष आणि शिफारसी

**प्रमुख निष्कर्ष:** या संशोधनातून मिळालेले मुख्य निष्कर्ष थोडक्यात आणि स्पष्टपणे मांडले जातील. उदा., सध्याची श्रेणीकरण प्रणाली काही प्रमाणात प्रभावी असली तरी, तिच्यात अनेक संरचनात्मक आणि अंमलबजावणीतील त्रुटी आहेत ज्यामुळे ती बचतगटांच्या सर्वांगीण विकासासाठी पूर्णपणे पूरक नाही.

१. महिला आर्थिक सक्षमता योजनेअंतर्गत बचत गट संकल्पनेचे सखोल विश्लेषण केल्यानंतर असे दिसून येते कि महिलांच्या आर्थिक विकासात बचतगट उपयुक्त व्यवस्था आहे.
२. श्रेणीकरण प्रणालीतून असे दिसून आले कि केवळ ३० टक्के बचतगट योग्य आर्थिक प्रक्रियेत कार्यरत आहेत. श्रेणीकरण पद्धतीचे निकष आणि मूल्यमापन यांचा चिकित्सक अभ्यास करता असे दिसते कि प्रत्येक गटाचे वार्षिक मूल्यमापन या पद्धतीने केले गेल्यास बचत गटांचे आर्थिक आजारीपन दूर करता येईल. कमकुवत बचतगट अधिक सक्षम बनून महिलांच्या आर्थिक सक्षमतेत अधिक शाश्वत उपाय करता येतील.
३. बचतगटातून महिला सक्षमीकरण अधिक प्रभावी आणि पारदर्शक बनवण्यासाठी ठोस शिफारसी पुढीलप्रमाणे केल्या आहेत.

### शिफारसी:

**अंमलबजावणीत सुधारणा:नियमित प्रशिक्षण:** मूल्यमापन करणाऱ्या कर्मचाऱ्यांसाठी श्रेणीकरण निकष आणि मूल्यमापन पद्धतींवर नियमित आणि सखोल प्रशिक्षण कार्यक्रम आयोजित करावेत.

**डिजिटल प्लॅटफॉर्म आणि पारदर्शकता:** माहिती संकलनासाठी आणि श्रेणीकरणासाठी एका डिजिटल, पारदर्शक प्लॅटफॉर्मचा विकास करावा, जेणेकरून त्रुटी कमी होतील आणि अचूकता वाढेल. बचतगटांना त्यांची श्रेणी आणि त्याचे कारण सहजपणे पाहता यावे.

**बचतगटांचा सहभाग:** श्रेणीकरण प्रक्रियेत बचतगटांच्या सदस्यांना सहभागी करून घ्यावे, जेणेकरून त्यांना प्रक्रियेची माहिती मिळेल आणि आर्थिक जबाबदारीची भावना वाढेल.

**क्षमता बांधणीवर भर:** केवळ श्रेणी सुधारण्यासाठी नव्हे, तर बचतगटांना खऱ्या अर्थाने सक्षम करण्यासाठी कौशल्य विकास, बाजारपेठेशी जोडणी आणि आर्थिक साक्षरता कार्यक्रमांवर अधिक भर द्यावा. कमकुवत बचतगटांना विशेष मार्गदर्शन आणि सहाय्य प्रदान करावे.

**धोरणात्मक शिफारसी:** सरकारने श्रेणीकरण प्रणालीद्वारे नियमित आढावा घ्यावा आणि आवश्यकतेनुसार त्यात सुधारणा करावी. बचतगटांना मिळणाऱ्या आर्थिक लाभांसाठी केवळ श्रेणी नव्हे, तर त्यांच्या आर्थिक बदलांनाही महत्त्व द्यावे.

**पुढील संशोधनाची व्याप्ती:** या संशोधनातून भविष्यातील अभ्यासांसाठी अनेक संधी निर्माण होतात. उदा. श्रेणीकरण प्रणालीतील बदलांचा बचतगटांवर दीर्घकालीन परिणाम, विविध राज्यांमध्ये श्रेणीकरण प्रणालीतील तुलनात्मक अभ्यास, किंवा केवळ आर्थिक नव्हे, तर सामाजिक परिवर्तनावर भर देणाऱ्या मूल्यमापन पद्धतींचा विकास याचा अभ्यास करता येईल.

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## “मराठी स्त्री आत्मकथनामधील स्त्रीवादी जाणीव”

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### प्रस्तावना :

१९६० नंतर मराठी साहित्यात स्त्रीवादी साहित्य मोठ्या प्रमाणात लिहिले गेले; मात्र त्यापूर्वी देखील स्त्रिया लेखन करीत होत्या. मात्र आरंभीच्या काळात पुरुष लेखकांनी लिहिलेल्या मराठी वाङ्मयाच्या इतिहासात स्त्री साहित्य काहीसे दुर्लक्षित राहिले. ‘इतर लेखिका’ असे म्हणून अनेकदा एखाद दुसऱ्या परिच्छेदात लेखकांच्या लेखनाचा परामर्श घेण्यात आला; पण डोळसपणे पाहिल्यास स्त्री साहित्याने मराठी साहित्याचे दालन समृद्ध केल्याचे दिसून येते. कथा, कविता, कादंबरी, नाटक, चरित्र - आत्मचरित्र ललित लेखन अशा अनेक साहित्य प्रकारात स्त्रिया लिहित्या झाल्या. कवितेबरोबरीनेच आत्मचरित्र हा स्त्रियांच्या लेखनाचा जिव्हाळ्याचा विषय राहिला आहे. विशेष म्हणजे स्त्री विशिष्ट जाणिवा ज्या पुरुषांच्या लेखनातून येणे दुरापास्त होत्या त्या स्त्री जाणिवांनी साहित्याला नवा आयाम दिला. या स्त्री आत्मकथनातील स्त्रीवादी जाणीवांचा विचार प्रस्तुत शोधनिबंधात करण्यात येत आहे.

**Keywords:** स्त्रीवाद, स्त्री आत्मकथन, स्त्रीवादी जाणिवा, शोषण, आत्मभान, आत्मशोध

### शोधनिबंधाची उद्दिष्टे

- स्त्री आत्मकथनांचा स्त्रीवादी दृष्टिकोनातून विचार करणे.
- स्त्रियांच्या आत्मकथनातील जाणिवांचे स्वरूप समजून घेणे.
- स्त्री शोषणाच्या विविध पातळ्या समजून घेणे.
- स्त्रियांच्या आत्मकथनांमधून दिसणाऱ्या आत्मभान व आत्मशोधाच्या जाणिवेचा अभ्यास करणे.

### आत्मकथन लेखनामागील प्रेरणा

स्त्रियांनी गतकाळाबद्दल लिहिलेल्या आत्मपर लेखनासाठी अनेक समीक्षकांनी व अभ्यासकांनी आत्मचरित्र या संज्ञेपेक्षा आत्मकथन हा शब्द वापरलेला दिसतो व तोच जास्त उचित देखील वाटतो. जेव्हा कोणत्याही स्त्रीचा कौटुंबिक, सामाजिक, राजकीय, आर्थिक अशा विविध स्तरावर संघर्ष सुरू असतो तेव्हा त्याच वेळी दुसरीकडे तिचा स्वतःच्या अंतर्मनाशी देखील संघर्ष सुरू असतो. त्यातून प्रत्येक बाईच्या मनात एकांतात आत्मव्यथा सांगण्याची प्रक्रिया निरंतर सुरू असते. स्वतःचा स्वतःशी संवाद सुरू होतो. त्यातून आत्मभान जागृत होऊन आत्मशोधाच्या दिशेने वाटचाल सुरू होते. आपल्या आयुष्यात सांगण्याजोगे काही आहे याची झालेली जाणीव आणि ते कथन करण्याची प्रेरणा आत्मकथन निर्मितीला कारणीभूत ठरते.

**स्त्रीवादी जाणिवांचे स्वरूप:** स्त्रीचे भावाविश्व ज्या जाणिवांनी व्यापलेले आहे त्या जाणिवांसहीत स्त्री आपल्या लेखनातून अभिव्यक्त होत असते. आयुष्यातील अनुभव, वेदना, संघर्ष आत्मकथनातून प्रगट करताना कोणत्या जाणीवा व्यक्त होतात त्याचे स्वरूप समजून घेणे महत्त्वाचे आहे.

प्रारंभीच्या काळात लिहिली गेलेली स्त्री आत्मकथने अनुभव कथन करणे, गतकाळातील आठवणींना उजाळा देणे, सहजीवनाचे चित्रण करणे इत्यादी हेतूने लिहिली गेली. पतीविषयीची कृतज्ञता, प्रेम, आधार या काळातील आत्मकथनातून प्रकट झाला. पण हळूहळू पती सोबतच्या विसंवादाचे पडसाद देखील उमटू लागले. ह्या काळातील स्त्री कुटुंबातील ताणतणाव, संसार- मुल,यात अधिक रमलेली दिसून येते. आत्मशोधाची जाणीव आत्मचरित्रांमध्ये अभावाने असली तरी कौटुंबिक जाणीव किती प्रगल्भ होती याचा प्रत्यय रमाबाई रानडे यांचे 'आमच्या आयुष्यातील काही आठवणी' इंदिरा भागवत यांचे 'या सदाशिव' पार्वतीबाई आठवले यांचे 'माझी कहाणी' कमलाबाई देशपांडे यांचे 'स्मरणसाखळी' लिलाबाई पटवर्धन 'यांची आमची अकरा वर्षे' लक्ष्मीबाई टिळक यांचे 'स्मृतीचित्रे' या महत्वपूर्ण आत्मकथनांमधून कौटुंबिक नातेसंबंधाचे हळुवार चित्रण करण्यात आले.

१९६० नंतर लिहिल्या गेलेल्या आत्मकथनांमध्ये स्त्रीवादी जाणिवा स्पष्टपणे दिसू लागल्या. सुप्रसिद्ध लेखकांच्या पत्नींनी लिहिलेल्या आत्मकथांमधून स्त्री म्हणून असलेले भान प्रगट झाले. आहे मनोहर तरीही, रास, मास्तरांची सावली, बंध अनुबंध, साथ संगत अशी काही महत्त्वाच्या आत्मकथनाची यासंदर्भात नोंद घेता येईल.

सांगते ऐका, चंदेरी दुनियेत यासारखी कलावतांची आत्मकथने स्त्रियांना मिळणाऱ्या दुय्यम वागणुकीची जाणीव करून देतात. स्त्री चे शरीर हे पुरुषी उपभोगाचे साधन आहे हाच दृष्टिकोन ठेवून तिच्याकडे पाहिले जात असल्याचा विचार दिसून येतो. पुढील काळात स्त्रिया आपले स्त्री विशिष्ट शारीरिक अनुभव अधिक धीटपणे व सक्षमपणे मांडू लागल्या.

### स्त्री शोषणाच्या विविध पातळ्या

स्त्री विशिष्ट जाणिवांचा विचार करता स्त्री शोषणाची जाणीव, आत्मशोधाची जाणीव, मातृत्वाची जाणीव, शारीरिक लैंगिक जाणीव असे विविध पैलू समोर येतात. पती सासू-सासरे दीर नणंद या कौटुंबिक वातावरणात होणारे शोषण अनेक आत्मकथनांमध्ये आलेले दिसते, 'नाकापेक्षा मोती जड होता कामा नये' किंवा 'पायातील वाहण पायातच राहायला हवी.' अशी मानसिकता असल्याने हे शोषण आजच्या काळातही होत आहे. उन्हात उभे करणे, काठीने मारणे, उपाशी ठेवणे अशा अनेक प्रकारे शिक्षा केली जाई; कारण शुल्लक असायची. 'मी आणि बालकवी' या आत्मकथनांमध्ये पार्वतीबाई ठोंबरे आठवणी सांगताना म्हणतात की, 'एकदा जेवण वाढण्यास नकार दिला ते पाहून रागावलेल्या बालकवींनी त्यांना बोरीच्या फांदीने मारले. उपवासाची शिक्षा दिली.' दळण नीट दळले नाही म्हणून दोन-तीन दिवस सतत सासुबाईंचे बोल ऐकावे लागले अशावेळी रागाने पार्वतीबाई गावातल्या घरी जाण्यास निघाल्या तेव्हा बालकवींनी चपलांनी त्यांच्या हातावर मारले. 'रंगले मी झुंजले मी' या आत्मकथनात इंदिरा लाटकर यांनी सासरे नणंद यांच्याकडून होणाऱ्या त्रासाबद्दलची आठवण सांगितली आहे. एकदा जिन्यावरून पाणी भरताना त्यांच्या हातून घागर निसटते तेव्हा सासरे व नणंद अंगावर धावून जातात अशावेळी पती काही जाणून न घेता सपासप चार काठ्या अंगावर ओढतात आणि नंतर काय झालं म्हणून विचारतात? काही वेळा हे शोषण टोक गाठायचे गिरजाबाई केळकर यांनी आपल्या पुतणीला सासरी जाळून मारल्याचे सांगितले आहे. उर्मिला पवार यांच्या आयदान मध्ये वर्णन केलेला प्रसंग हृदयद्रावक आहे. एका गावात विधवा स्त्री गरोदर राहिल्याने गावाने तिला गर्भपात करण्याचा दिलेला हुकूम तिने नाकारला म्हणून न्याय निवाड्यातील शिक्षेप्रमाणे त्या बाईच्या पार्श्वभागावर बायकांनी गर्भपात होईपर्यंत लाथा मारल्याची घटना अस्वस्थ करते.

आयदानबद्दल प्राध्यापिका मीना गोखले म्हणतात, 'एक दलित स्त्रीचे आत्मकथन म्हणून ते केवळ महत्त्वाचे नाही तर दलित स्त्री जाणवीचे रूपांतर एका व्यापक समग्र सामाजिक आकलनात करणारे आत्मकथन म्हणून ते महत्त्वाचे आहे.' पश्चिम महाराष्ट्रातल्या कोकणी दलित जीवनाची नव्याने ओळख करून देणारे आत्मकथन म्हणून आयदानचे वेगळेपण आहे. दलित स्त्रियांची आत्मकथने दलित पुरुषाने लिहिलेल्या आत्मकथनापेक्षा नवी परिमाणे घेऊन आली. स्त्री म्हणून असलेल्या जाणिवांबरोबरच दलित स्त्री म्हणून तिच्या जाणीवांनी लेखनाची खोली वाढवलेली आहे. गरिबीमुळे होणारी उपासमार, अस्पृश्य म्हणून होणारी अवहेलना आणि स्त्री म्हणून होणारी देहाची विटंबना दलित स्त्रीच्या वाटेला आलेली आहे.

बेबी कांबळे यांच्या 'जिणं आमचं' मध्ये दलित समाजातील सासुरवासाचे चित्रण येते. सासूकडून सुनेच्या माहेरच्यांचा उद्धार होई. 'सासवा मुलांचे कान भरत आणि नवरे बायकांच्या अंगावर गुरासारख्या काठ्या उगारत. कुणाचे डोके फुटे कुणाचं कंबरडे मोडे, कोणी बेशुद्ध होऊन पडे. पूर्वीच्या बायकात शंभरात एकीचे नाक कापलेले असायचं; सासऱ्यानं, नवऱ्यानं, दिरानं धोपटलेली पोरगी माहेरी पळून गेली कि बाब, भाऊ मार मारत आणि सासरी परत पाठवत. सून पुन्हा पळून जाऊ नये म्हणून तिच्या पायात सुताराकडून पाच किलो वजन होईल असा लाकडाचा खोडा बनवून आणून घालत जिला असा छळ सोसवत नसे अशी सून मनोरुग्ण होई.'

'मी वनवासी' आत्मकथनात सिंधुताई सपकाळ म्हणतात, "घरच्या सर्व लोकांनी माझ्या पतीनेही मला छळण्याची बरीच कारणे आहेत; त्यापैकी एक म्हणजे माझी शुद्ध भाषा, दुसरे कारण म्हणजे माझं वाचन, तिसरे कारण म्हणजे मला कधी कोणी माहेरून घ्यायला यायचे नाही.'

अनेकदा लग्नानंतर स्त्रीला आपल्या इच्छा आकांक्षा स्वप्न मारावी लागतात. पतीचे स्वप्न जपण्यातच तिचे आयुष्य निघून जाते. 'बंध अनुबंध' या आत्मकथनामध्ये कमल पाध्ये यांना गायनाची आवड होती पण प्रभाकर पाद्यांच्या लेखनात व्यत्यय नको म्हणून त्यांनी रियाज, गाणं बंद केले. ग. दि. माडगूळकर यांच्या पत्नी विद्या माडगूळकर यांनी 'आकाशाशी जडले नाते' या आत्मकथनामध्ये म्हटले आहे की, 'लग्न झाल्यापासून कवीराजांनी मला पुढे गाणे चालू ठेव असे उत्तेजन दिले नाही आणि गाणे गाऊ नको असे सांगितले नाही. आता साधे गुणगुणणे देखील होत नाही. माझ्यापासून माझे सूर, तंबोऱ्याचे तारा, ते शब्द, ताल, ठेका मुख्य म्हणजे माझा आवाज खूप खूप दूर गेलाय असे मला वाटते'. संगीतामुळे गदिमांशी विद्या बाईंचा विवाह झाला मात्र विवाह नंतर आयुष्यातून संगीत वजा झाले. कृष्णाबाई सुर्वे या अडाणी स्त्रीने कवी नारायण सुर्वे यांना घडवले. मुले मोठी झाल्यावर त्यांच्या जोडीला सातवीची परीक्षा द्यायला भाग पाडले त्यांच्या चारित्र्याला, मान सन्मानाला सतत जपत राहिल्या. कामाच्या व्यापात मात्र त्या स्वतः शिकू शकल्या नाही. अशी अनेक उदाहरणे आढळतात.

### आत्मभान व आत्मशोधाची जाणीव

शिक्षणामुळे स्त्रियांचे आत्मभान जागृत झाले. त्यातून त्या आत्मशोध घेऊ लागल्या. हे आत्मभान व आत्मशोध त्यांच्या लेखनातून प्रगट होऊ लागले. यासंदर्भातील काही उदाहरणे पुढीलप्रमाणे - 'माज्या जन्माची चित्तरकथा' मध्ये शांताबाई गरोदर असताना त्यांचे पती मामीच्या आग्रहावरून तिच्या विधवा मुलीशी पाट लावतात तेव्हा 'मला सोडचिठ्ठी द्या.' असे त्या स्पष्टपणे सांगतात आणि माहेरी आपला भार कोणावरही न टाकता शिक्षिकेची नोकरी करून पुढे शिक्षण विस्तार अधिकारी होतात. येथे आत्मशोधाची व आत्मभानाची जाणीव स्पष्टपणे दिसून येते. तर 'स्मृतीचित्रा' मध्ये लक्ष्मीबाई टिळकांनी पती निधनानंतरचे जीवन उलगडताना म्हटले आहे 'टिळकांच्या

अस्थी पेटीत जाताच माझे अस्तित्व जाणवू लागले.” पुढे त्या म्हणतात, “आता माझा सूत्रधार गेला. नवीनच जग माझ्याभोवती उत्पन्न झाले. नवीन आयुष्याला सुरुवात झाली.’ परिस्थितीचा स्वीकार करून आयुष्याला नव्याने सुरुवात करण्याचं बळ मिळणे हे स्त्री सक्षमीकरणाच्या दृष्टीने टाकलेले पाऊल आहे. ‘हरवलेले दिवस’ मध्ये सुशीला नारायण वैद्य पती निधनानंतर मुलगी, जावई, नातवंडे यांच्यात रहाण्याचा प्रयत्न करते पण तिला त्यातील मर्यादा जाणवतात. ती आपल्या अंतरंगाचा शोध घेऊ लागते व वृद्धाश्रमात जाण्याचा निर्णय घेते तिथे गेल्यावर तिची भावना व्यक्त करताना म्हणते, “आज मी मुक्त आहे. माझी मी आहे. मला मी सापडली आहे.” स्वतः स्वतःला सापडणं ही बाब आत्मशोधाच्या जाणिवेचे फलित आहे. १९६० नंतरच्या काळात स्त्री आत्मकथनातून आत्मशोधाची जाणीव अधिक ठळक होत गेली. पती निधनानंतर समर्थपणे संसार करू लागल्या. आपली स्वप्न इच्छा आकांक्षा यांची पूर्तता करू लागल्या. मंगला केवळे (जगायचं प्रत्येक सेकंद), सरिता वालावलकर (जॅक पॉट), कमलाबाई देशपांडे(स्मरणसाखळी), या स्त्रियांनी जिद्दीने ध्येय गाठलेली दिसतात. यासारख्या अनेक आत्मकथांमधून स्त्रिया सक्षमीकरणाच्या दृष्टीने वाटचाल करताना दिसतात.

**समारोप :** मराठीतील स्त्री आत्मकथनाची संख्या विपुल आहे. स्वतंत्रोत्तर काळात स्त्री शिक्षणाचे प्रमाण वाढले. स्त्रिया शिकू लागल्या त्यांना आत्मभान येऊ लागले. साहित्याच्या माध्यमातून त्या आपल्या जाणिवा प्रगट करू लागल्या. विशेषतः आत्मकथनामधून सर्व स्तरातील स्त्रियांचे जगणे समोर येऊ लागले. स्त्रियांची घुसमट, स्त्रियांचे शोषण याविषयी त्या मोकळेपणाने लिहू लागल्या. आपल्या आवडीच्या क्षेत्रात स्वतःचा ठसा उमटवू लागल्या. स्त्री सक्षमीकरणाच्या दृष्टीने स्त्रियांनी उचललेले हे एक महत्त्वपूर्ण पाऊल आहे.

**निष्कर्ष:**

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- स्त्री शोषणाची विविध रूपे स्त्री आत्मकथनामधून प्रकट झाली आहेत.
- १९६० नंतरच्या आत्मकथनांमध्ये आत्मशोधाची व आत्मभानाची जाणीव ठळक होत गेलेली दिसते.
- स्त्री सक्षमीकरणाच्या दृष्टीने वाटचाल करू लागलेली दिसते.

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## "महिला सबलीकरण आणि भारतीय सामाजिक व्यवस्थेतील पारंपरिक धारणा: एक अभ्यास"

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गोगटे जोगळेकर महाविद्यालय (स्वायत्त) रत्नागिरी

### सारांश :

भारतीय सामाजिक व्यवस्थेमध्ये महिला सबलीकरण (women empowerment) हा एक महत्त्वाचा विषय आहे. यावर आधारित 'महिला सबलीकरण आणि भारतीय सामाजिक व्यवस्थेतील पारंपरिक धारणा: एक अभ्यास' (A study of women empowerment and traditional beliefs in the Indian social system) हा अभ्यास भारतीय समाजात महिलांच्या सक्षमीकरणासाठीच्या प्रयत्नांचा मागोवा घेतो आणि या प्रयत्नांना आजही तोंड द्यावे लागत असलेल्या पारंपरिक धारणा (traditional beliefs) आणि रूढी-परंपरांचा आढावा घेतो. महिला सबलीकरण केवळ राजकीय किंवा आर्थिक स्तरावर मर्यादित नसून, ते सामाजिक, सांस्कृतिक आणि मानसिक पातळीवरही कसे आवश्यक आहे, यावर भर दिला आहे. लेख असा निष्कर्ष काढतो की समाजात खोलवर रुजलेल्या पितृसत्ताक विचारसरणीमुळे (patriarchal mind-set) महिलांच्या प्रगतीत अडथळे येत आहेत. या विचारसरणीमुळे महिलांचे शिक्षण, आरोग्य आणि निर्णय घेण्याचे स्वातंत्र्य बाधित होते. महिलांना केवळ कायदेशीर अधिकार देऊन उपयोग नाही, तर त्यासाठी समाजाने आपल्या पारंपरिक विचारांमध्ये आणि वर्तनात बदल करणे आवश्यक आहे. महिलांना शिक्षण, आर्थिक स्वातंत्र्य आणि समाजातील प्रत्येक स्तरावर समान संधी मिळाल्यासच खऱ्या अर्थाने त्यांचे सबलीकरण होईल.

**कळीचे शब्द :** महिला सबलीकरण, पारंपारिक धारणा, आर्थिक स्वातंत्र्य

### प्रस्तावना :

भारतीय समाजव्यवस्था ही तिच्या ऐतिहासिक आणि सांस्कृतिक समृद्धीसाठी ओळखली जाते, परंतु त्याच वेळी ती अनेक पारंपरिक आणि पुरुषप्रधान धारणांनी बांधलेली आहे. या धारणांनी समाजातील लिंगाधारित भूमिका, अधिकार आणि अपेक्षा निश्चित केल्या आहेत. 'स्त्री सबलीकरण' ही संकल्पना केवळ महिलांना आर्थिकदृष्ट्या सक्षम बनवण्यापुरती मर्यादित नसून, त्यांना सामाजिक, शैक्षणिक, राजकीय आणि मानसिकदृष्ट्याही सशक्त बनवण्याची एक व्यापक प्रक्रिया आहे. सबलीकरण म्हणजे महिलांना निर्णय घेण्याचे स्वातंत्र्य देणे, त्यांचे हक्क सुरक्षित करणे आणि त्यांना त्यांच्या क्षमतेनुसार प्रगती करण्याची संधी उपलब्ध करून देणे. तरीही, हे सबलीकरण केवळ सरकारी धोरणे आणि कायद्यांनी साध्य होत नाही, तर ते समाजाच्या मूलभूत रचनेत आणि पारंपरिक विचारांमध्ये बदल घडवून आणण्यावर अवलंबून आहे.

समस्येचे विधान: गेल्या काही दशकांत, शिक्षण आणि नोकरीच्या संधी वाढल्यामुळे महिलांच्या जीवनात मोठे बदल झाले आहेत. अनेक महिला आज विविध क्षेत्रांमध्ये उच्च पदांवर काम करत आहेत. मात्र, त्यांच्या या



प्रगतीला अनेकदा सामाजिक आणि कौटुंबिक स्तरावर पारंपरिक विचारांमुळे अडथळे येतात. शिक्षित आणि आर्थिकदृष्ट्या स्वतंत्र असूनही, अनेक महिलांना कुटुंबात आणि समाजात समान दर्जा मिळत नाही, त्यांच्या मतांना किंमत दिली जात नाही, आणि त्यांना अजूनही दुय्यम भूमिकांमध्ये पाहिले जाते. ही पारंपरिक मानसिकता अनेकदा महिलांच्या खऱ्या सबलीकरणात मोठा अडथळा ठरते. हे संशोधन याच विरोधाभासाचा अभ्यास करते, जिथे औपचारिक सबलीकरण असूनही, महिलांना सामाजिक स्तरावर समानता प्राप्त करण्यासाठी संघर्ष करावा लागतो.

**संशोधनाचे उद्दिष्ट:** प्रस्तुत संशोधनाचे मुख्य उद्दिष्ट हे आहे की, भारतीय सामाजिक व्यवस्थेतील पारंपरिक धारणांचा महिलांच्या सबलीकरणावर नेमका कसा आणि किती परिणाम होतो, याचा अभ्यास करणे.

1. शिक्षण, नोकरी आणि आर्थिक स्वातंत्र्य यांचा महिलांच्या सामाजिक भूमिकेवर नेमका काय परिणाम होतो, हे तपासणे.
2. कौटुंबिक स्तरावर महिलांना मिळणारे निर्णय घेण्याचे स्वातंत्र्य आणि पारंपरिक कौटुंबिक मूल्यांमधील संबंध शोधणे.
3. समाजातील रूढी आणि धारणा महिलांच्या प्रगतीसाठी कसे अडथळे निर्माण करतात, हे समजून घेणे.
4. आधुनिक विचार आणि पारंपरिक मूल्यांमधील संघर्षामुळे महिलांच्या मानसिक आणि सामाजिक आरोग्यावर होणाऱ्या परिणामांचे विश्लेषण करणे

### संदर्भ साहित्य आढावा :

**शैक्षणिक सबलीकरण :** शिक्षण हे महिला सबलीकरणाचा एक महत्वाचा आधार आहे. गेल्या काही वर्षांत महिलांच्या साक्षरता दरात वाढ झाली असली तरी, अजूनही पुरुष आणि महिला यांच्यात मोठी तफावत आहे. साक्षरता दर: २०२४ मध्ये १५ वर्षांवरील महिलांचा साक्षरता दर सुमारे ७०% होता, तर पुरुषांचा साक्षरता दर ८५% होता (जागतिक बँक, २०२४). उच्च शिक्षण: राष्ट्रीय कुटुंब आरोग्य सर्वेक्षण (NFHS-5) नुसार, उच्च शिक्षण पूर्ण करणाऱ्या महिलांची संख्या वाढली आहे. प्रति १०० महिलांपैकी सुमारे १४.४२ महिलांनी उच्च शिक्षण पूर्ण केले आहे. शालेय शिक्षण: प्राथमिक आणि माध्यमिक शिक्षणाच्या पातळीवर महिलांचा सहभाग वाढला आहे. तरीही, आजही अनेक पारंपरिक धारणांमुळे मुलींचे शिक्षण कमी वयात थांबवले जाते, विशेषतः ग्रामीण भागात.

**आर्थिक सबलीकरण :** महिलांच्या आर्थिक स्वातंत्र्यामुळे त्यांच्या कुटुंबातील आणि समाजातील भूमिकेत बदल होत आहे. श्रमशक्ती सहभाग दर (Labour Force Participation Rate - LFPR): २०२४ मध्ये १५ वर्षांवरील महिलांचा श्रमशक्ती सहभाग दर ३२.८% आहे, तर पुरुषांचा सहभाग दर ७७.१% आहे (जागतिक बँक, २०२४). याचा अर्थ, कामाच्या वयातील बहुतांश महिला अजूनही औपचारिक अर्थव्यवस्थेबाहेर आहेत. बँक खाती आणि मालमत्ता: महिलांच्या नावावर असलेल्या बँक खात्यांची संख्या वाढली आहे. आता एकूण बँक खात्यांपैकी सुमारे ३९.२% खाती महिलांच्या नावावर आहेत. तसेच, घरांची किंवा जमिनीची मालमत्ता एकट्या किंवा संयुक्तपणे असलेल्या महिलांचे प्रमाण NFHS-4 मधील २९.०९% वरून NFHS-5 मध्ये ३५.००% पर्यंत वाढले आहे.

**राजकीय सहभाग:** फेब्रुवारी २०२४ पर्यंत भारतीय संसदेतील महिला सदस्यांचे प्रमाण केवळ १४.७% होते. **कौटुंबिक निर्णय:** NFHS-5 नुसार, सुमारे ७२.३% विवाहित महिला स्वतःच्या आरोग्याविषयी, मोठ्या घरगुती

खर्चाविषयी आणि कुटुंबातील सदस्यांना भेटण्याविषयी निर्णय घेतात. हा आकडा उत्साहवर्धक असला तरी, अनेक महिलांना अजूनही पती किंवा कुटुंबाच्या मान्यतेवर अवलंबून राहावे लागते.

पारंपरिक धारणांमुळे निर्माण होणारे अडथळे: संख्यात्मक आकडेवारी प्रगती दर्शवते, पण काही आकडेवारी पारंपरिक धारणांचे वास्तव दाखवते. बालविवाह: २०-२४ वर्षे वयोगटातील महिलांपैकी अजूनही २३.३% महिलांचा विवाह १८ वर्षांपूर्वी झाला आहे. हा दर कमी झाला असला तरी, आजही ही एक मोठी सामाजिक समस्या आहे. डिजिटल दरी (Digital Divide): महिला आणि पुरुषांमध्ये डिजिटल दरी अजूनही मोठी आहे. भारतात केवळ ३३% महिलांनी इंटरनेटचा वापर केल्याचे दिसून आले आहे, तर पुरुषांसाठी हाच आकडा ५७% आहे. ही दरी महिलांना शिक्षण, नोकरी आणि माहितीच्या संधींपासून दूर ठेवते. घरगुती कामांचा भार: टाइम यूज सर्वे (Time Use Survey) नुसार, महिला अजूनही पुरुषांपेक्षा घरगुती आणि बिनपगारी कामांवर जास्त वेळ घालवतात, ज्यामुळे त्यांच्या नोकरी किंवा व्यावसायिक प्रगतीत अडथळे येतात. १५ ते ५९ वर्षे वयोगटातील ७५% पुरुष रोजगारासाठी वेळ देतात, तर केवळ २५% महिला तसे करतात.

### प्रमुख स्त्री अभ्यासक आणि विचारवंतांची मते

निवेदिता मेनन (Nivedita Menon) निवेदिता मेनन या भारतीय स्त्री अभ्यासक आहेत. त्यांचे विचार भारतीय समाजात पुरुषप्रधानता (patriarchy) कशी कार्य करते यावर केंद्रित आहेत.

प्रमुख विचार: मेनन यांच्या मते, पुरुषप्रधान व्यवस्था ही केवळ पुरुषांच्या वर्चस्वापुरती मर्यादित नसून, ती एक जटिल सामाजिक रचना आहे, जी महिलांच्या जीवनातील प्रत्येक पैलूवर नियंत्रण ठेवते. त्या म्हणतात की, महिलांच्या सबलीकरणाचे कायदे किंवा धोरणे आणली असली तरी, जोपर्यंत समाजाची मूलभूत मानसिकता बदलत नाही, तोपर्यंत खरे सबलीकरण शक्य नाही. शिक्षण आणि नोकरी मिळाल्यानंतरही महिलांना त्यांच्या पारंपरिक भूमिकेतून बाहेर पडू दिले जात नाही, कारण पुरुषप्रधान व्यवस्था आजही निर्णय घेण्याचे अधिकार आपल्या हातात ठेवते.

उमा चक्रवर्ती (Uma Chakravarti) उमा चक्रवर्ती या एक प्रसिद्ध इतिहासकार आणि स्त्री अभ्यासक आहेत. त्यांचे काम प्राचीन भारतातील सामाजिक आणि लैंगिक उतरंडीवर (gender hierarchy) आधारित आहे. प्रमुख विचार: चक्रवर्ती यांनी 'ब्राह्मणवादी पुरुषप्रधानता' (Brahmanical Patriarchy) ही संकल्पना मांडली. त्यांच्या मते, जातव्यवस्था आणि लिंगभेद यांचा एकमेकांशी घनिष्ठ संबंध आहे. पारंपरिक समाजात, जातीची शुद्धता आणि वंश परंपरा टिकवून ठेवण्यासाठी महिलांच्या लैंगिकतेवर आणि जीवनावर कठोर नियंत्रण ठेवले गेले. महिलांवरील बंधने केवळ एका कुटुंबापुरती मर्यादित नाहीत, तर ती एक ऐतिहासिक आणि सामाजिक संरचनेचा भाग आहेत. तुम्ही हे विश्लेषण करू शकता की, आजही आंतरजातीय विवाहांना होणारा विरोध आणि 'कुटुंबाची इज्जत' यासारख्या धारणा कशा याच ऐतिहासिक संरचनेशी जोडलेल्या आहेत.

कमला भसीन (Kamla Bhasin) कमला भसीन या दक्षिण आशियातील एक प्रसिद्ध लेखिका आणि सामाजिक कार्यकर्त्या होत्या. त्यांनी स्त्रीवादी विचारांना सोप्या भाषेत लोकांपर्यंत पोहोचवले. प्रमुख विचार: भसीन यांनी पुरुषप्रधानतेची (patriarchy) व्याख्या 'स्त्रिया आणि मुलींच्या मूलभूत गरजांवर नियंत्रण ठेवण्याची व्यवस्था' अशी केली. त्या म्हणतात की, या व्यवस्थेत पुरुष केवळ स्त्रियांवरच नाही, तर इतर पुरुषांवरही नियंत्रण ठेवतात. त्यांच्या मते, सबलीकरण म्हणजे महिलांना निर्णय घेण्याची आणि स्वतःचे जीवन स्वतःच्या अटींवर जगण्याची शक्ती देणे.

महिलांना मिळणारे आर्थिक स्वातंत्र्य ही केवळ एक पायरी आहे, पण जोपर्यंत त्यांना घरात आणि समाजात सन्मानाने निर्णय घेण्याचे स्वातंत्र्य मिळत नाही, तोपर्यंत सबलीकरण अपूर्ण आहे.

मर्था नुसबॉम (Martha Nussbaum) मर्था नुसबॉम या एक आंतरराष्ट्रीय ख्यातीच्या विचारवंत आहेत. त्यांनी 'क्षमता दृष्टिकोन' (Capability Approach) ही संकल्पना मांडली, जी विकास आणि मानवी कल्याणासाठी एक महत्त्वाचा आधार आहे.

प्रमुख विचार: नुसबॉम यांच्या मते, केवळ उत्पन्न वाढवून किंवा कायदेशीर हक्क देऊन सबलीकरण होत नाही. खरे सबलीकरण म्हणजे व्यक्तीला स्वतःचे जीवन निवडण्याची आणि जगण्याची क्षमता देणे. यामध्ये शिक्षण, आरोग्य, राजकीय सहभाग, आणि शारीरिक अखंडता (bodily integrity) यांसारख्या १० मूलभूत क्षमतांचा समावेश होतो. भारतीय महिलांना कायदेशीर हक्क असले तरी, पारंपरिक धारणांमुळे त्यांना या हक्कांचा वापर करण्याची क्षमता मिळत नाही. उदाहरणार्थ, मालमत्तेचा हक्क असला तरी, सामाजिक दबावामुळे त्या तो मागू शकत नाहीत.

'महिला सबलीकरण' ही संकल्पना केवळ एका सरकारी धोरणापुरती मर्यादित नसून, ती सामाजिक, सांस्कृतिक आणि ऐतिहासिक संदर्भांनी गुंफलेली एक जटिल प्रक्रिया आहे.

### स्त्रियांवरील पारंपारिक धारणा प्रभावाचे विश्लेषण

| लोककथा माहिती<br>असणाऱ्या स्त्रिया |        | लोककथांच्या प्रभावातून वर्तन करणाऱ्या स्त्रिया |             |                          |                         |           |
|------------------------------------|--------|------------------------------------------------|-------------|--------------------------|-------------------------|-----------|
| अ.क्र                              | संख्या | अ.क्र                                          | व्रतवैकल्ये | कथांना<br>आदर्श<br>मानणे | संस्कृतीचा<br>भाग समजणे | आचरण करणे |
| विवाहित                            | 112    | विवाहित                                        | 92          | 87                       | 106                     | 62        |
| अविवाहित                           | 60     | अविवाहित                                       | 42          | 36                       | 54                      | 31        |
| एकूण                               | 172    |                                                | 134         | 123                      | 160                     | 93        |
| टक्केवारी                          | 100%   |                                                | 77.90%      | 71.51%                   | 93.02%                  | 54.06%    |

(स्रोत: वैयक्तिक माहिती संकलनाद्वारे प्राप्त आकडेवारी)

### पारंपरिक धारणा व आधुनिक प्रश्न यांची चिकित्सक मीमांसा

ही चिकित्सक मीमांसा भारतीय सामाजिक व्यवस्थेतील पारंपरिक धारणा (जसे की पुरुषप्रधानता, लिंगाधारित भूमिका, आणि कुटुंबाची इज्जत) आणि महिलांसमोरील आधुनिक प्रश्न (शिक्षण, आर्थिक स्वातंत्र्य, कायदेशीर हक्क) यांच्यातील संघर्ष आणि विरोधाभासावर आधारित आहे.

१. पारंपरिक धारणा: एक विश्लेषण भारतीय सामाजिक व्यवस्थेचा पाया पारंपरिक धारणांवर आधारित आहे, ज्या महिलांच्या जीवनावर खोलवर परिणाम करतात.

पुरुषप्रधानता (Patriarchy): या व्यवस्थेत पुरुषाला कुटुंबाचा आणि समाजाचा प्रमुख मानले जाते. निर्णय घेण्याचे अधिकार, मालमत्तेची मालकी आणि सामाजिक स्थान पुरुषांच्या हातात असते. त्यामुळे महिलांना कुटुंबात दुय्यम दर्जा दिला जातो, भलेही त्या आर्थिकदृष्ट्या सक्षम झाल्या असल्या तरी.

लिंगाधारित भूमिका (Gender Roles): समाजाकडून महिलांच्या भूमिकेची निश्चित व्याख्या केली जाते. त्यांचे मुख्य काम घर सांभाळणे, मुलांचे संगोपन करणे आणि पतीची सेवा करणे मानले जाते. त्यामुळे महिलांनी कितीही शिक्षण घेतले तरी, त्यांच्यावर घराची जबाबदारी असतेच, ज्याला 'दुहेरी कामाचा भार' (Double Burden) असे म्हणतात.

कुटुंबाची इज्जत (Family Honour): एखाद्या कुटुंबाची प्रतिष्ठा त्या घरातील महिलांच्या वागणुकीवर अवलंबून असते, असे मानले जाते. त्यामुळे महिलांच्या स्वातंत्र्यावर बंधने घातली जातात. त्यांची वेशभूषा, शिक्षण, नोकरी, आणि विवाह यांसारख्या निर्णयांवर कुटुंबाचे नियंत्रण असते.

## २. आधुनिक प्रश्न आणि आव्हाने:

आधुनिक काळात महिलांच्या जीवनात काही मूलभूत बदल होत आहेत, ज्यामुळे पारंपरिक धारणांना आव्हान दिले जात आहे.

शिक्षणातील प्रगती: आजच्या महिला उच्च शिक्षण घेत आहेत, ज्यामुळे त्यांच्यात जागरूकता आणि आत्मनिर्भरता वाढली आहे. शिक्षणाने त्यांना नोकरी आणि उत्पन्नाचे साधन मिळवण्याची संधी दिली आहे.

आर्थिक स्वातंत्र्य: महिला स्वतः कमाई करू लागल्या आहेत, ज्यामुळे त्या कुटुंबाच्या आर्थिक निर्णयात सहभागी होऊ लागल्या आहेत.

कायदेशीर हक्क: विवाह, घटस्फोट, मालमत्ता आणि घरगुती हिंसाचारासंदर्भात मिळालेल्या कायदेशीर हक्कांमुळे महिलांना संरक्षणाची साधने मिळाली आहेत.

राजकीय आणि सामाजिक सहभाग: महिला स्थानिक स्वराज्य संस्थांपासून संसदेपर्यंतच्या राजकारणात सक्रियपणे भाग घेत आहेत.

## ३. पारंपरिक धारणा आणि आधुनिक प्रश्नांमधील संघर्ष: एक चिकित्सक मीमांसा

शिक्षण विरुद्ध सामाजिक अपेक्षा: एकीकडे महिला उच्च शिक्षण घेऊन करिअरमध्ये प्रगती करत आहेत, पण दुसरीकडे त्यांच्याकडून लग्न करून घर सांभाळण्याची अपेक्षा केली जाते. जर त्यांनी करिअर निवडले तर त्यांना 'विद्रोही' किंवा 'अति महत्वाकांक्षी' म्हणून पाहिले जाते. आर्थिक स्वातंत्र्य विरुद्ध निर्णय घेण्याचे अधिकार: अनेक महिला कमावती असूनही, त्यांच्या मिळकतीवर कुटुंबाचे किंवा पतीचे नियंत्रण असते. त्यांचा पैसा कुठे आणि कसा खर्च करायचा, हे ठरवण्याचा अधिकार त्यांना नसतो. त्यामुळे आर्थिक सबलीकरण असूनही, निर्णय घेण्याची क्षमता मर्यादित राहते.

कायदेशीर हक्क विरुद्ध सामाजिक दबाव: महिलांना कायदेशीर हक्क मिळाले असले तरी, कुटुंब आणि समाजाच्या दबावामुळे अनेक महिला त्यांचा वापर करू शकत नाहीत. उदा. मालमत्तेतील हिस्सा मागणे किंवा घरगुती हिंसाचाराची तक्रार करणे यांसारखे निर्णय सामाजिक कलंकाच्या भीतीने टाळले जातात.

डिजिटल दरी आणि पारंपरिकता: तंत्रज्ञान महिलांसाठी एक सबलीकरणाचे साधन बनत आहे, पण अनेक कुटुंबांमध्ये मुलींना मोबाईल फोन आणि इंटरनेट वापरण्याची परवानगी नसते, कारण ते 'गैरवर्तन' किंवा 'कुटुंबाच्या इज्जतीला धोका' मानले जाते.

### १. शैक्षणिक सबलीकरण आणि पारंपरिक धारणांमधील संघर्ष

पुरावा: राष्ट्रीय कुटुंब आरोग्य सर्वेक्षण (NFHS-5) नुसार, भारतातील १५ ते ४९ वयोगटातील ७७.७% महिला साक्षर आहेत, तर पुरुषांसाठी हे प्रमाण ८७.४% आहे. शहरी भागात साक्षरता दर अधिक (८६.४%) तर ग्रामीण भागात कमी (७०.१%) आहे.

विश्लेषण: हा पुरावा दर्शवतो की शिक्षणात महिलांनी मोठी प्रगती केली आहे, पण आजही ग्रामीण भागात शिक्षणाचा अभाव दिसून येतो. ही तफावत दर्शवते की पारंपरिक धारणा आजही मुलींच्या शिक्षणासाठी अडथळा ठरत आहेत.

### २. आर्थिक सबलीकरण आणि सामाजिक वास्तवातील विरोधाभास

पुरावा: भारत सरकारच्या श्रमशक्ती सर्वेक्षणानुसार (PLFS, 2022-23), १५ वर्षांवरील महिलांचा श्रमशक्ती सहभाग दर (LFPR) ३७% पर्यंत वाढला आहे, पण पुरुषांसाठी हे प्रमाण ७८.५% आहे.

पुरावा: जागतिक बँकेच्या (World Bank) अहवालानुसार, भारताचा श्रमशक्तीमधील लैंगिक समानता निर्देशांक (Gender Parity Index) जागतिक सरासरीपेक्षा खूप कमी आहे.

विश्लेषण: जरी महिलांचा श्रमशक्ती सहभाग वाढत असला तरी, पुरुषांच्या तुलनेत तो अजूनही खूप कमी आहे. हे सिद्ध करते की महिलांना नोकरीच्या संधी मिळत असल्या, तरी पारंपरिक विचारसरणीमुळे त्यांच्या नोकरीला पुरेसा पाठिंबा मिळत नाही.

### ३. निर्णय घेण्याचे स्वातंत्र्य आणि कुटुंबाचे नियंत्रण

पुरावा: NFHS-5 नुसार, सुमारे ७२.३% विवाहित महिला स्वतःच्या आरोग्याविषयी, मोठ्या घरगुती खर्चाविषयी आणि कुटुंबातील सदस्यांना भेटण्याविषयी निर्णय घेतात.

पुरावा: टाइम युज सर्व्हे (Time Use Survey, 2019) नुसार, महिला दररोज सरासरी ४.१५ तास बिनपगारी घरगुती कामांवर खर्च करतात, तर पुरुष फक्त ०.५० तास खर्च करतात.

विश्लेषण: पहिला पुरावा महिलांना निर्णय घेण्याचे स्वातंत्र्य मिळाल्याचे सूचित करतो, पण दुसरा पुरावा दर्शवतो की निर्णय घेण्याच्या स्वातंत्र्यासह त्यांच्यावरील कामाचा भार कमी झालेला नाही. याचा अर्थ, पारंपरिक लिंगाधारित कामाच्या वाटपाची धारणा अजूनही कायम आहे.

### ४. कायदेशीर हक्क आणि सामाजिक स्वीकारार्हता

पुरावा: हिंदू उत्तराधिकार कायदा (२००५) महिलांना वडिलांच्या मालमत्तेत समान वाटा देतो. तरीही, अनेक ग्रामीण आणि शहरी भागांत महिला सामाजिक दबावामुळे किंवा कुटुंबातील सदस्यांशी वाद टाळण्यासाठी आपला हक्क सोडतात.

पुरावा: राष्ट्रीय गुन्हे नोंदणी ब्युरो (NCRB) च्या आकडेवारीनुसार, महिलांवरील कौटुंबिक हिंसाचाराचे प्रमाण अजूनही खूप जास्त आहे. अनेक महिला कायद्याचा वापर करत नाहीत, कारण 'घरगुती वाद' बाहेरच्या लोकांना कळू नये अशी पारंपरिक धारणा असते.

विश्लेषण: हे पुरावे सिद्ध करतात की कायदेशीर सबलीकरण असूनही, सामाजिक विचारसरणी आणि दबावामुळे महिला त्यांच्या हक्कांचा पुरेपूर वापर करू शकत नाहीत.

५. राजकीय सहभाग आणि सत्तेचे वास्तव

पुरावा: २०२४ पर्यंत भारतीय संसदेतील महिला सदस्यांचे प्रमाण सुमारे १४.७% होते.

पुरावा: ७३व्या आणि ७४व्या घटनादुरुस्तीमुळे स्थानिक स्वराज्य संस्थांमध्ये (ग्रामपंचायत) महिलांसाठी ३३% आरक्षण असूनही, अनेक ठिकाणी निवडून आलेल्या महिला सदस्यांचे निर्णय त्यांचे पती किंवा कुटुंबातील पुरुष सदस्य घेतात, ज्याला 'सरपंच पती' किंवा 'ग्रामपंचायत पती' असे म्हटले जाते.

विश्लेषण: हे पुरावे दर्शवतात की राजकीय आरक्षणामुळे महिलांचा सहभाग वाढला असला तरी, प्रत्यक्ष निर्णय घेण्याची सत्ता अजूनही पारंपरिक पुरुषप्रधान व्यवस्थेच्या हातात आहे.

**निष्कर्ष:** या चिकित्सक मीमांसेतून हे स्पष्ट होते की, महिला सबलीकरणाची प्रक्रिया केवळ कायदांनी किंवा आर्थिक प्रगतीने पूर्ण होत नाही. पारंपरिक धारणा, सामाजिक दबाव आणि पुरुषप्रधान मानसिकता आजही महिलांच्या स्वातंत्र्यासाठी आणि पूर्ण सबलीकरणासाठी मोठा अडथळा ठरत आहेत. खरे सबलीकरण तेव्हाच शक्य आहे, जेव्हा समाजात महिलांना केवळ आर्थिक नाही, तर सामाजिक आणि मानसिक समानता मिळेल.

१. सरकारी आणि धोरणात्मक शिफारसी

कायदांची प्रभावी अंमलबजावणी: महिलांना मालमत्तेचा अधिकार, घटस्फोटाचा हक्क आणि समान वेतन यांसारखे कायदेशीर हक्क मिळाले असले तरी, अनेकदा सामाजिक दबावामुळे त्यांची अंमलबजावणी होत नाही. सरकारने कायदांची प्रभावी अंमलबजावणी सुनिश्चित करावी आणि या संदर्भात महिलांना कायदेशीर मदत देण्यासाठी विशेष कक्ष स्थापन करावेत.

डिजिटल साक्षरता वाढवणे: महिलांमध्ये, विशेषतः ग्रामीण भागात, डिजिटल दरी खूप मोठी आहे. सरकारने महिलांसाठी मोफत डिजिटल साक्षरता कार्यक्रम सुरू करावेत, ज्यामुळे त्या माहिती आणि रोजगाराच्या आधुनिक साधनांचा वापर करू शकतील.

महिलांच्या नेतृत्वाला प्रोत्साहन: स्थानिक स्वराज्य संस्थांमधील आरक्षित जागांवर निवडून आलेल्या महिला सदस्यांसाठी विशेष प्रशिक्षण कार्यक्रम सुरू करावेत, जेणेकरून 'सरपंच पती' सारख्या प्रवृत्तींना आळा बसेल आणि महिला खऱ्या अर्थाने निर्णय घेतील.

२. सामाजिक आणि सांस्कृतिक शिफारसी

संवादाला प्रोत्साहन: कुटुंब आणि समाजात लैंगिक समानतेच्या मूल्यांवर चर्चा सुरू करणे आवश्यक आहे. पुरुषांनाही या प्रक्रियेत सहभागी करून घेण्यासाठी विशेष जागरूकता शिबिरे आणि कार्यक्रम आयोजित करावेत, जेणेकरून ते महिलांच्या प्रगतीमधील अडथळे दूर करण्यास मदत करतील.

सकारात्मक आदर्श (Positive Role Models) समोर आणणे: ज्या महिलांनी शिक्षण घेऊन किंवा नोकरी करून पारंपरिक धारणांना आव्हान दिले आहे, अशा महिलांचे अनुभव समाजासमोर आणावेत. यामुळे इतर महिलांना प्रेरणा मिळेल आणि समाजाची मानसिकता हळूहळू बदलेल.

कौटुंबिक कामांची समान वाटणी: घरात होणाऱ्या बिनपगारी कामांचे मूल्य ओळखून पुरुष आणि महिलांमध्ये कामांची समान वाटणी करण्याची मानसिकता वाढवणे आवश्यक आहे. यामुळे महिलांवरील 'दुहेरी कामाचा भार' कमी होईल आणि त्यांना स्वतःसाठी वेळ मिळेल.

### ३. शैक्षणिक शिफारसी

लिंग-संवेदनशील अभ्यासक्रम: शालेय अभ्यासक्रमात लैंगिक समानतेवर आधारित धडे समाविष्ट करावेत. मुलामुलींना लहानपणापासूनच समानतेचे महत्त्व शिकवणे आवश्यक आहे.

पारंपरिक भूमिकांच्या पलीकडे व्यावसायिक शिक्षण: महिलांसाठी व्यावसायिक प्रशिक्षण आणि उच्च शिक्षण पारंपरिक भूमिकांपुरते मर्यादित न ठेवता त्यांना विज्ञान, तंत्रज्ञान, अभियांत्रिकी आणि गणित (STEM) यांसारख्या क्षेत्रांमध्ये प्रवेशासाठी प्रोत्साहन द्यावे.

या शिफारशींचा उद्देश केवळ महिलांना सक्षम बनवणे नाही, तर संपूर्ण समाजाची मानसिकता बदलून एक अधिक न्यायपूर्ण आणि समान समाज निर्माण करणे आहे.

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**“आर्थिक सक्षमीकरणाचा मार्ग: महिला उद्योजकता विकास”**

**प्रा. आकाश ब. वारंजे**

**सहाय्यक प्राध्यापक**

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**Abstract (सारांश)**

आजच्या आधुनिक युगात महिलांचे आर्थिक सक्षमीकरण ही सामाजिक व आर्थिक विकासाची अनिवार्य गरज बनली आहे. महिलांचा सर्वांगीण विकास साधण्यासाठी त्यांना अर्थव्यवस्थेत सक्रिय सहभागी बनविणे आवश्यक आहे. महिला उद्योजकता हा आर्थिक सक्षमीकरणाचा एक प्रभावी मार्ग ठरतो. महिला उद्योजक व्यवसायाच्या माध्यमातून केवळ स्वतःच्या गरजा भागवत नाहीत, तर इतर महिलांना व समाजातील दुर्बल घटकांनाही रोजगार व प्रेरणा देतात. या संशोधनात महिला उद्योजकता विकासाचा अर्थ, गरज, लाभ, अडचणी व उपाययोजना यांचा सखोल अभ्यास करण्यात आला आहे. महिला उद्योजकांसमोरील मुख्य अडचणी म्हणजे आर्थिक निधीची कमतरता, कुटुंबीयांचा पाठिंबा अभाव, तांत्रिक कौशल्यांचा अभाव व सामाजिक रूढी-परंपरा. या अडचणींवर मात करण्यासाठी शासन व स्वयंसेवी संस्थांनी प्रशिक्षण कार्यक्रम, आर्थिक सहाय्य योजना, व्यावसायिक सल्ला व डिजिटल मंचांची उपलब्धता यासारख्या विविध उपाययोजना राबविल्या पाहिजेत. या अभ्यासातून स्पष्ट होते की, जेव्हा महिलांना उद्योजकतेची संधी दिली जाते, तेव्हा त्या आर्थिकदृष्ट्या सशक्त होतात व आपल्या समाजात परिवर्तन घडवतात. महिला उद्योजकता विकास हा केवळ महिलांच्या उन्नतीचा नव्हे तर एकूणच देशाच्या आर्थिक विकासाचा बळकटीकरणाचा मार्ग आहे. त्यामुळे महिलांना सक्षम करण्यासाठी आणि उद्योजकतेस प्रवृत्त करण्यासाठी अधिक व्यापक धोरणांची गरज आहे.

**Key words:** महिला सक्षमीकरण, उद्योजकता, आर्थिक विकास, अडचणी, उपाययोजना

**प्रस्तावना**

भारतासारख्या विकसनशील देशात महिलांचे आर्थिक सक्षमीकरण हा एक महत्त्वाचा सामाजिक व आर्थिक घटक आहे. महिलांना केवळ घरगुती जबाबदाऱ्यांपुरते मर्यादित न ठेवता त्यांना उद्योजकतेच्या माध्यमातून स्वावलंबी बनवणे, त्यांच्या आत्मनिर्भरतेला चालना देणे, हे सामाजिक प्रगतीसाठी अत्यावश्यक आहे. आज अनेक महिला विविध क्षेत्रात यशस्वी उद्योजिका म्हणून उदयास येत आहेत. त्यामुळे महिला उद्योजकता ही केवळ त्यांच्या विकासाचे साधन नाही तर संपूर्ण राष्ट्राच्या आर्थिक प्रगतीचा मार्ग आहे. महिला उद्योजक व्यवसायाच्या माध्यमातून केवळ स्वतःच्या गरजा भागवत नाहीत, तर इतर महिलांना व समाजातील दुर्बल घटकांनाही रोजगार व प्रेरणा

देतात.या संशोधनात महिला उद्योजकता विकासाचा अर्थ, गरज, लाभ, अडचणी व उपाययोजना यांचा सखोल अभ्यास करण्यात आला आहे. महिला उद्योजकांसमोरील मुख्य अडचणी म्हणजे आर्थिक निधीची कमतरता, कुटुंबीयांचा पाठिंबा अभाव, तांत्रिक कौशल्यांचा अभाव व सामाजिक रूढी-परंपरा. या अडचणींवर मात करण्यासाठी शासन व स्वयंसेवी संस्थांनी प्रशिक्षण कार्यक्रम, आर्थिक सहाय्य योजना, व्यावसायिक सल्ला व डिजिटल मंचांची उपलब्धता यासारख्या विविध उपाययोजना राबविल्या पाहिजेत.या अभ्यासातून स्पष्ट होते की, जेव्हा महिलांना उद्योजकतेची संधी दिली जाते, तेव्हा त्या आर्थिकदृष्ट्या सशक्त होतात व आपल्या समाजात परिवर्तन घडवतात. महिला उद्योजकता विकास हा केवळ महिलांच्या उन्नतीचा नव्हे तर एकूणच देशाच्या आर्थिक विकासाचा बळकटीकरणाचा मार्ग आहे. त्यामुळे महिलांना सक्षम करण्यासाठी आणि उद्योजकतेस प्रवृत्त करण्यासाठी अधिक व्यापक धोरणांची गरज आहे.

### उद्योजकता

उद्योजकता म्हणजे नवीन व्यवसायाची किंवा उत्पादनाची संकल्पना तयार करून ती प्रत्यक्षात उतरवणे आणि त्यातून आर्थिक व सामाजिक मूल्य निर्माण करणे. उद्योजक हा तो व्यक्ती असतो जो स्वतःचा व्यवसाय सुरू करतो, त्यासाठी आवश्यक जोखीम स्वीकारतो, संसाधनांचे योग्य नियोजन करतो आणि नफ्यासाठी काम करतो. उद्योजकतेमध्ये केवळ व्यवसाय सुरू करणेच नव्हे, तर त्याच्या यशासाठी आवश्यक नियोजन, व्यवस्थापन, विपणन, आर्थिक नियमन, व नवकल्पना यांचा समावेश असतो. एक उद्योजक समाजातील गरज ओळखून त्यावर आधारित उत्पादन किंवा सेवा विकसित करतो, ज्यामुळे तो इतरांनाही रोजगाराच्या संधी उपलब्ध करून देतो. उद्योजकता ही आर्थिक विकासाचा महत्त्वाचा घटक मानली जाते. ती नवीन बाजारपेठा, तंत्रज्ञान, उत्पादने आणि सेवा निर्माण करण्यास मदत करते. आजच्या स्पर्धात्मक युगात स्टार्टअप्स, डिजिटल प्लॅटफॉर्म, आणि नवीन संधींच्या माध्यमातून उद्योजकतेचे स्वरूप झपाट्याने बदलत आहे. थोडक्यात, उद्योजकता म्हणजे कल्पना, धाडस, व्यवस्थापन आणि जोखीम यांचा संगम असून, ती व्यक्तीला केवळ आर्थिक स्वातंत्र्यच देत नाही, तर समाजाच्या प्रगतीसाठीही योगदान देते.

### महिला उद्योजकता

महिला उद्योजकता म्हणजे महिलांनी स्वतःचा व्यवसाय सुरू करून तो यशस्वीपणे चालवणे, त्यातून उत्पन्न मिळवणे आणि इतरांनाही रोजगाराच्या संधी उपलब्ध करून देणे होय. महिला उद्योजिका म्हणजे अशी स्त्री जी संकल्पना, उत्पादन, सेवा किंवा उद्योगाची जबाबदारी स्वतः घेते, आर्थिक जोखीम उचलते आणि निर्णयक्षमतेने व्यवसायाचे नेतृत्व करते. पूर्वी महिलांना केवळ घरगुती जबाबदाऱ्यांपुरतेच मर्यादित समजले जायचे. पण आज महिलांनी विविध व्यवसाय, उद्योग, सेवा क्षेत्र, डिजिटल प्लॅटफॉर्म, शेतीपूरक उद्योग आणि स्टार्टअप्समध्ये उल्लेखनीय यश संपादन केले आहे. महिला उद्योजिकांनी केवळ स्वतःचा विकास केला नाही, तर समाजात आर्थिक आणि सामाजिक बदल घडवून आणले आहेत. महिला उद्योजकतेमागे विविध कारणे असू शकतात – आर्थिक गरज, स्वावलंबनाची इच्छा, कौशल्याचा उपयोग करण्याची प्रेरणा, किंवा समाजात स्वतःची ओळख निर्माण करण्याची उमेद. काही महिला कौटुंबिक व्यवसाय पुढे नेतात, तर काही नवीन कल्पना व संधींचा पाठपुरावा करतात. तथापि, महिला उद्योजकतेसमोर अनेक अडथळे उभे राहतात – भांडवलाची कमतरता, प्रशिक्षणाचा

अभाव, सामाजिक रूढी, कौटुंबिक बंधने, आणि सल्लागार सुविधांचा अभाव. पण सरकारी योजना, स्वयंसेवी संस्था, तसेच डिजिटल तंत्रज्ञानाच्या माध्यमातून आज महिलांना या अडथळ्यांवर मात करता येत आहे.

### महिला उद्योजकतेचे महत्त्व

महिला उद्योजकता म्हणजे महिलांनी सुरू केलेले व नेतृत्व केलेले व्यवसाय, उद्योग किंवा सेवा. आजच्या सामाजिक आणि आर्थिक घडामोडींमध्ये महिला उद्योजकतेचे महत्त्व अधिक वाढले आहे. त्याचे महत्त्व पुढीलप्रमाणे स्पष्ट करता येते:

- **आर्थिक स्वावलंबन:** महिला उद्योजकता महिलांना आर्थिकदृष्ट्या सक्षम बनवते. त्यांना स्वतःच्या गरजांसाठी इतरांवर अवलंबून राहावे लागत नाही.
- **कुटुंब व समाजाचा विकास:** आर्थिकदृष्ट्या सक्षम महिला आपले कुटुंब अधिक चांगल्या पद्धतीने चालवू शकते. यामुळे समाजात सकारात्मक बदल घडतो.
- **रोजगार निर्मिती:** महिला उद्योजक स्वतःपुरतेच नव्हे, तर इतरांसाठीही रोजगाराच्या संधी निर्माण करतात, विशेषतः इतर महिलांसाठी.
- **स्त्री-पुरुष समानता:** महिला जेव्हा व्यवसायात सक्रिय सहभाग घेतात, तेव्हा लिंगभाव समानतेला चालना मिळते आणि महिलांची सामाजिक प्रतिष्ठा वाढते.
- **नवीन कल्पना आणि दृष्टीकोन:** महिला वेगळ्या दृष्टिकोनातून विचार करतात, ज्यामुळे उद्योगात नाविन्य, गुणवत्ता आणि ग्राहकाभिमुखता वाढते.
- **स्थानिक व ग्रामीण विकास:** ग्रामीण भागातील महिला लघुउद्योग, हस्तकला, अन्न प्रक्रिया यासारख्या क्षेत्रात कार्यरत असल्यामुळे स्थानिक अर्थव्यवस्था मजबूत होते.

### महिला उद्योजकतेच्या समस्या

महिलांनी उद्योग, व्यवसाय किंवा स्टार्टअप सुरू करणे हे समाजासाठी आशादायक आहे, पण या प्रवासात त्यांना अनेक अडचणींचा सामना करावा लागतो. महिला उद्योजकतेसमोरील प्रमुख समस्या पुढीलप्रमाणे आहेत:

- **भांडवलाची कमतरता:** महिलांना व्यवसाय सुरू करण्यासाठी भांडवल उभारण्यात अडचणी येतात. कर्ज मिळवताना त्यांना अनेक अटी व मर्यादा पाळाव्या लागतात.
- **शिक्षण व कौशल्याचा अभाव:** अनेक महिलांना व्यवसायासाठी लागणारे व्यवस्थापन, आर्थिक नियोजन, विपणन याचे प्रशिक्षण मिळालेले नसते.
- **कौटुंबिक जबाबदाऱ्या:** घरगुती काम, मुलांची जबाबदारी आणि समाजाकडून येणाऱ्या अपेक्षा यामुळे महिलांना व्यवसायासाठी वेळ देणे कठीण जाते.
- **समाजाची मानसिकता:** आजही काही ठिकाणी समाजात महिलांना व्यवसाय करण्यास कमी लेखले जाते. "हे काम पुरुषांचं आहे" अशी धारणा आजही आढळते.

- मार्केटिंग व नेटवर्किंगची मर्यादा: महिला अनेकदा व्यवसायाचे उत्पादन चांगले तयार करतात, पण त्याचे योग्य मार्केटिंग किंवा विक्री जाळे तयार करण्यात कमी पडतात.
- सल्लागार व मार्गदर्शनाचा अभाव: महिलांना व्यवसाय सुरू करताना योग्य मार्गदर्शन, मेंटरशिप व सल्ला देणारी मंडळी सहज मिळत नाहीत.
- तंत्रज्ञानाची मर्यादित माहिती: डिजिटल मार्केटिंग, ऑनलाईन व्यवसाय, ई-कॉमर्स यासारख्या तंत्रज्ञानाचा वापर करण्यासाठी अनेक महिलांना प्रशिक्षणाची गरज असते.

### महिला उद्योजकतेवरील अडचणींचे उपाय

महिला उद्योजकतेच्या मार्गातील अडथळे दूर करण्यासाठी खालील उपाय अत्यंत प्रभावी ठरू शकतात:

- वित्तीय सहाय्य व कर्जसुलभता:
  - महिलांसाठी विशेष आर्थिक योजना सुरू कराव्यात.
  - अल्प व्याजदरात कर्ज उपलब्ध करून द्यावे (जसे की मुद्रा योजना, महिला उद्यमिनी योजना).
  - स्वयं-सहायता गटांना बळकटी देऊन सामूहिक गुंतवणुकीस प्रोत्साहन द्यावे.
- व्यावसायिक प्रशिक्षण व कौशल्यविकास:
  - महिलांसाठी विशेष उद्योजकता विकास कार्यशाळा व प्रशिक्षण कार्यक्रम राबवावेत.
  - डिजिटल साक्षरता, विपणन, आर्थिक नियोजन, सोशल मिडिया मार्केटिंग याचे प्रशिक्षण द्यावे.
- मार्गदर्शन व मेंटॉरशिप:
  - यशस्वी महिला उद्योजिकांचा अनुभव इतर महिलांपर्यंत पोहोचवणे.
  - मेंटॉर नेटवर्क तयार करून व्यवसाय सल्लागार व मार्गदर्शक जोडणे.
- सामाजिक जाणीव व मानसिकता बदल:
  - समाजात महिलांच्या उद्योजकतेबाबत सकारात्मक दृष्टिकोन निर्माण करणे.
  - माध्यमांद्वारे महिला उद्योजकांच्या यशकथा अधिक दाखवाव्यात.
- कौटुंबिक आणि सामाजिक पाठिंबा:
  - कुटुंबातील सदस्यांनी महिलांना प्रोत्साहन द्यावे, त्यांना वेळ व स्वातंत्र्य मिळावे.
  - महिला उद्योजकतेसाठी समाजात अनुकूल वातावरण निर्माण करणे.
- तंत्रज्ञानाचा वापर सुलभ करणे:

- महिलांना ऑनलाईन व्यवसाय, ई-कॉमर्स प्लॅटफॉर्म व डिजिटल पेमेंट सिस्टीम यांचे प्रशिक्षण द्यावे.
- सरकारी आणि खाजगी तंत्रज्ञान आधारित सुविधा सहजपणे उपलब्ध करून द्याव्यात.

### निष्कर्ष

महिला उद्योजकता ही महिलांच्या आर्थिक, सामाजिक आणि मानसिक सक्षमीकरणाची एक प्रभावी वाट आहे. महिलांनी व्यवसाय क्षेत्रात पाऊल ठेवल्याने त्या केवळ स्वतःपुरते मर्यादित राहत नाहीत, तर समाज व राष्ट्राच्या विकासातही मोलाचे योगदान देतात. जरी महिलांसमोर भांडवल, कौशल्य, समाजाची मानसिकता, कुटुंबाची जबाबदारी यांसारख्या अनेक अडचणी असल्या, तरी योग्य प्रशिक्षण, मार्गदर्शन, आर्थिक मदत व समाजाचा पाठिंबा मिळाल्यास त्या या सर्व अडचणींवर मात करू शकतात. महिला उद्योजकतेला प्रोत्साहन दिल्यास लघुउद्योग वाढतील, ग्रामीण व शहरी भागात रोजगारनिर्मिती होईल आणि संपूर्ण समाजात सकारात्मक बदल घडेल. म्हणूनच महिला उद्योजकतेचा विकास ही केवळ निवड नाही, तर ती एक आवश्यकता आहे. महिला उद्योजिकांसाठी अधिक संधी, सुविधा आणि सुरक्षित वातावरण निर्माण करणे ही सरकार, समाज आणि कुटुंब यांची संयुक्त जबाबदारी आहे. महिला सक्षम झाल्या तर राष्ट्र सक्षम होईल — हे लक्षात घेऊनच महिला उद्योजकतेकडे गांभीर्याने पाहणे आवश्यक आहे.

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**“ग्रामीण भागातील महिलाकरिता रोजगार: संधी आणि आव्हाने”**

**डॉ.सुरेश एम. पवार**

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**Abstract (सारांश)**

ग्रामीण भागातील महिला समाजाच्या विकासात महत्त्वाची भूमिका बजावतात. त्यांच्या सामाजिक व आर्थिक सक्षमीकरणासाठी रोजगाराच्या संधी उपलब्ध करून देणे ही काळाची गरज आहे. महिलांना रोजगार उपलब्ध झाल्यास त्यांचे केवळ आर्थिक स्वावलंबनच साधता येते, तर त्यांच्या कुटुंबाचा आणि समाजाचाही सर्वांगीण विकास घडवता येतो. ग्रामीण भागात महिलांसाठी शेतीपूरक व्यवसाय, स्वयंरोजगार, कुटीर उद्योग, स्वयं-सहायता गट, हस्तकला, वस्त्रनिर्मिती, अन्न प्रक्रिया, डिजिटल सेवा केंद्र यांसारख्या विविध क्षेत्रांमध्ये रोजगाराच्या संधी उपलब्ध आहेत. सरकार आणि स्वयंसेवी संस्थांच्या माध्यमातून महिला सक्षमीकरणाच्या अनेक योजना राबविल्या जात आहेत. महिला आर्थिक विकास महामंडळ (माविम), राष्ट्रीय ग्रामीण रोजगार हमी योजना (NREGA), महिला बचत गट, प्रधानमंत्री मुद्रा योजना, अन्न प्रक्रिया प्रशिक्षण योजना या उपक्रमांमुळे महिलांना प्रशिक्षण, वित्तसहाय्य व बाजारपेठ मिळवून देण्यात मदत होते. तरीही महिलांना रोजगार प्राप्त करताना अनेक आव्हानांना सामोरे जावे लागते. शिक्षणाचा अभाव, सामाजिक बंधने, घरगुती जबाबदाऱ्या, आर्थिक मर्यादा, वाहतुकीची अडचण, माहिती व कौशल्याचा अभाव ही प्रमुख अडचणी आहेत. या अडचणींवर मात करण्यासाठी महिला-केंद्रित धोरणे, स्थानिक प्रशिक्षण केंद्रे, बाजारपेठांशी जोडणी व सामाजिक प्रबोधनाची गरज आहे. या अभ्यासातून स्पष्ट होते की ग्रामीण महिलांना सक्षम आणि स्वावलंबी बनविण्यासाठी रोजगाराच्या संधी वाढवणे आणि अडचणी दूर करणे अत्यंत आवश्यक आहे. हे केवळ महिलांच्याच नव्हे तर संपूर्ण ग्रामीण विकासासाठी महत्त्वाचे ठरते.

**Key words:** ग्रामीण महिला, रोजगार संधी, आव्हाने, सक्षमीकरण, स्वावलंबन.

**प्रस्तावना**

ग्रामीण महिलांचा रोजगार हा भारताच्या आर्थिक आणि सामाजिक विकासासाठी अत्यंत महत्त्वाचा आहे. देशातील ग्रामीण भागात राहणाऱ्या महिलांमध्ये प्रचंड श्रमशक्ती असूनही त्यांचा उपयोग उद्योग, सेवा, आणि व्यवसाय क्षेत्रात पुरेशा प्रमाणात होताना दिसत नाही. महिलांना रोजगाराच्या संधी मिळाल्यास त्यांचे आर्थिक सक्षमीकरण होते, स्वावलंबन वाढते आणि त्यांचा सामाजिक दर्जा उंचावतो. पण दुर्दैवाने, ग्रामीण महिलांना रोजगाराच्या संधी सहज उपलब्ध होत नाहीत. सामाजिक बंधनं, शिक्षणाचा अभाव, आर्थिक अडचणी, कौशल्याची कमतरता, आणि तांत्रिक साधनांचा अभाव यांसारख्या अनेक अडथळ्यांमुळे या संधी गमावल्या जातात. या अभ्यासातून स्पष्ट होते



की ग्रामीण महिलांना सक्षम आणि स्वावलंबी बनविण्यासाठी रोजगाराच्या संधी वाढवणे आणि अडचणी दूर करणे अत्यंत आवश्यक आहे. हे केवळ महिलांच्याच नव्हे तर संपूर्ण ग्रामीण विकासासाठी महत्वाचे ठरते.

### महिला रोजगाराची सद्यस्थिती (भारतीय ग्रामीण क्षेत्रा संदर्भात)

भारतातील एकूण महिलांपैकी सुमारे 65-70% महिला ग्रामीण भागात राहतात. त्यांच्याकडे मोठी श्रमशक्ती असूनही, रोजगाराच्या बाबतीत महिलांची स्थिती अजूनही मर्यादित आणि असंघटित स्वरूपाची आहे.

- बहुतांश ग्रामीण महिला शेतीत असंघटित कामगार म्हणून काम करतात, परंतु त्यांचे योगदान अनेकदा "घरकाम" म्हणून दुर्लक्षित केले जाते.
- कुटीर उद्योग, हस्तकला, दुग्धव्यवसाय, शिवणकाम, आणि अन्न प्रक्रिया यासारख्या लघुउद्योगांमध्ये महिला मोठ्या प्रमाणावर कार्यरत आहेत.
- काही महिला स्वयं-सहायता गटांद्वारे छोट्या व्यवसायांमध्ये सहभागी झाल्या आहेत, पण व्यवसाय मर्यादित प्रमाणात चालतो.
- राष्ट्रीय नमुना सर्वेक्षण (NSSO) आणि पिरिओडिक लेबर फोर्स सर्वे (PLFS) च्या अनुसार, ग्रामीण महिलांचा श्रमबळ सहभाग दर (Female Labour Force Participation Rate) अजूनही 20-25% दरम्यान आहे, जो पुरुषांपेक्षा खूपच कमी आहे.
- अनेक महिला घरगुती कामं आणि मुलांची जबाबदारी यामुळे बाहेर जाऊन काम करू शकत नाहीत

### महिला रोजगाराचे महत्त्व

महिला रोजगाराचा देशाच्या आर्थिक आणि सामाजिक विकासात अत्यंत महत्वाचा वाटा आहे. रोजगारामुळे महिलांना केवळ आर्थिक स्वावलंबन मिळत नाही, तर त्यांचा सामाजिक दर्जा, आत्मसन्मान आणि निर्णयक्षमतेतही वाढ होते. खाली महिला रोजगाराचे काही मुख्य महत्वाचे पैलू नमूद आहेत:

- **आर्थिक स्वावलंबन:** महिलांचा रोजगार त्यांना आर्थिकदृष्ट्या स्वावलंबी बनवतो. स्वतःची कमाई असल्यामुळे त्यांना कुटुंबातील आर्थिक निर्णयांमध्ये भाग घेता येतो. हे स्वातंत्र्य त्यांना आत्मनिर्भर बनवते.
- **कुटुंब आणि समाजावर सकारात्मक परिणाम:** रोजगाराने महिलांचा कुटुंबाचा आर्थिक आधार मजबूत होतो, ज्यामुळे मुलांचे शिक्षण, आरोग्य आणि सामाजिक स्थिती सुधारते. आर्थिकदृष्ट्या सक्षम महिला आपल्या कुटुंबासाठी आणि समाजासाठी चांगले निर्णय घेऊ शकतात.
- **सामाजिक सक्षमीकरण:** रोजगार महिलांना सामाजिक आणि आर्थिक दोन्ही प्रकारे सशक्त करतो. महिला आपल्या हक्कांसाठी उभ्या राहतात, स्त्री-पुरुष समानतेच्या दिशेने समाजाचा विकास होतो.
- **देशाच्या आर्थिक विकासात योगदान:** महिलांचा कार्यक्षेत्रात सहभाग वाढल्याने उत्पादनक्षमता वाढते आणि देशाचा आर्थिक विकास अधिक वेगाने घडतो. महिलांचा रोजगार वाढल्यास बेरोजगारी कमी होते आणि नवी आर्थिक संधी निर्माण होतात.

- **मानसिक आणि वैयक्तिक विकास:** रोजगारामुळे महिलांचे आत्मविश्वास वाढतो, त्यांचे कौशल्य आणि ज्ञान सुधारते, आणि त्यांना वैयक्तिक स्वातंत्र्य व सामाजिक सन्मान मिळतो.

### ग्रामीण महिला रोजगारातील अडचणी

ग्रामीण भागातील महिला रोजगाराच्या क्षेत्रात अनेक अडचणींना सामोरे जात आहेत. या अडचणींमुळे त्यांना योग्य आणि टिकाऊ रोजगार मिळणे कठीण होते. खाली ग्रामीण महिला रोजगारातील प्रमुख अडचणी नमूद केल्या आहेत:

- **शिक्षण आणि कौशल्याचा अभाव:** अनेक ग्रामीण महिलांना प्राथमिक शिक्षणही पूर्ण नाही, ज्यामुळे त्यांना कौशल्यविकासासाठी व रोजगाराच्या संधी समजून घेण्यासाठी अडचण येते. व्यवसायासाठी आवश्यक तांत्रिक व व्यवस्थापन कौशल्ये कमी असतात.
- **कौटुंबिक जबाबदाऱ्या:** ग्रामीण महिलांना घरगुती कामं, मुलांची काळजी, वयस्करांच्या देखभालीसाठी वेळ द्यावा लागतो, ज्यामुळे बाहेर काम करण्यासाठी वेळ मिळणे कठीण होते.
- **भांडवल व आर्थिक मदतीचा अभाव:** व्यवसाय सुरू करण्यासाठी किंवा विस्तारण्यासाठी महिलांना कर्ज मिळवणे कठीण असते. बँका किंवा वित्तीय संस्था सहसा महिलांच्या कर्ज अर्जांना संधी कमी देतात.
- **सामाजिक आणि सांस्कृतिक बंधने:** काही ठिकाणी समाजात महिलांनी बाहेर जाऊन काम करणे व व्यवसाय सुरू करणे यावर नकारात्मक दृष्टीकोन असतो. त्यामुळे महिलांना सामाजिक पाठिंबा कमी मिळतो.
- **पर्याप्त तांत्रिक व डिजिटल साधनांचा अभाव:** इंटरनेट, स्मार्टफोन, डिजिटल पेमेंट, ऑनलाइन मार्केटिंग यांचा प्रभावी वापर करण्यासाठी प्रशिक्षण व सुविधा ग्रामीण महिलांना कमी मिळतात.
- **रस्ते व वाहतूक सुविधा कमी असणे:** उत्पादन बाजारात पोहोचवणे किंवा व्यवसायासाठी आवश्यक संसाधने मिळवणे यासाठी वाहतूक सुविधा मर्यादित असते.
- **पुरुषप्रधान व्यवस्थेचा प्रभाव:** निर्णय प्रक्रियेत पुरुषांचा वर्चस्व असल्यामुळे महिलांना व्यवसायासाठी आवश्यक संसाधने आणि संधी मिळण्यास अडथळे येतात.

### ग्रामीण महिला रोजगारातील अडचणींवर उपाय:-

ग्रामीण महिलांना रोजगाराच्या क्षेत्रात येणाऱ्या अडचणी दूर करण्यासाठी प्रभावी आणि समन्वित उपाययोजना करणे गरजेचे आहे. खाली काही महत्वाचे उपाय दिले आहेत:

#### ● शिक्षण व कौशल्य प्रशिक्षण:

- ग्रामीण महिलांसाठी सहज उपलब्ध असलेली प्रशिक्षण केंद्रे उभारणे.
- व्यवसाय, तंत्रज्ञान, डिजिटल मार्केटिंग, वित्तीय नियोजन यावर विशेष प्रशिक्षण देणे.
- ऑनलाईन आणि ऑफलाईन प्रशिक्षण कार्यक्रमांचा समन्वय करणे.

● **कौटुंबिक आणि सामाजिक पाठिंबा वाढविणे:**

- महिलांच्या कुटुंबीयांना उद्योजकतेचे महत्त्व समजावून सांगणे.
- सामाजिक मोहिमा राबवून महिलांच्या कामाला सामाजिक मान्यता मिळवून देणे.

● **आर्थिक मदत व कर्ज सुलभता:**

- महिलांसाठी विशेष सवलतीचे कर्ज योजना राबविणे (मुद्रा योजना, महिला उद्योजक योजना इत्यादी).
- स्वयं-सहायता गटांचे आर्थिक सक्षमीकरण करणे.
- बँकांसोबत समन्वय वाढवून महिलांना सहज कर्ज मिळण्यास मदत करणे.

● **बाजारपेठेपर्यंत पोहोच सुधारणा:**

- स्थानिक उत्पादनांचे प्रदर्शन, मेळावे आयोजित करणे.
- डिजिटल प्लॅटफॉर्मचा वापर वाढविण्यासाठी मार्गदर्शन.
- ग्रामीण उत्पादनांसाठी स्थानिक तसेच राष्ट्रीय बाजारपेठेची उपलब्धता वाढविणे.

● **वाहतूक आणि संपर्क सुविधा:**

- ग्रामीण भागात रस्ते, वाहतूक सुविधांचा विकास करणे.
- स्थानिक पातळीवर महिलांसाठी वाहतूक व्यवस्था सुलभ करणे.

● **पुरुषप्रधान व्यवस्थेचा बदल:**

- महिलांच्या नेतृत्वाखालील संस्था व गट तयार करणे.
- स्थानिक प्रशासनात व योजनांतर्गत महिलांचा सहभाग वाढविणे.

● **डिजिटल साक्षरता आणि सुविधा:**

- इंटरनेट व मोबाईल वापरासाठी प्रशिक्षण देणे.
- सरकारी आणि खाजगी डिजिटल सेवा महिलांसाठी सुलभ करणे.

**निष्कर्ष:-**

महिला रोजगार हा केवळ आर्थिक गरज भागवण्याचा माध्यम नाही, तर समाजातील महिला सक्षमीकरणाचा प्रमुख आधार आहे. ग्रामीण तसेच शहरी भागातील महिलांना रोजगाराच्या संधी मिळाल्यास त्यांचे आर्थिक, सामाजिक आणि मानसिक विकास होतो. रोजगारामुळे महिला आत्मनिर्भर बनतात, त्यांच्या कुटुंबाचा दर्जा उंचावतो आणि त्यांना निर्णय प्रक्रियेत सहभागी होण्याची संधी मिळते. तसेच, महिला रोजगार वाढल्याने देशाच्या एकूण आर्थिक

विकासाला चालना मिळते. महिलांच्या सहभागामुळे कार्यक्षमता वाढते, बेरोजगारी कमी होते आणि सामाजिक समतोल साधला जातो. त्यामुळे, महिला रोजगाराला प्रोत्साहन देण्यासाठी सरकार, समाज आणि खाजगी क्षेत्राने एकत्रितपणे काम करणे आवश्यक आहे. महिला रोजगारासाठी योग्य धोरणे, प्रशिक्षण, आर्थिक मदत आणि सामाजिक पाठिंबा दिला गेला तर ग्रामीण व शहरी महिलांचे जीवनमान सुधारू शकते आणि समाजात समानता व न्याय स्थापित होऊ शकतो. म्हणून महिला रोजगार हा समृद्ध आणि सशक्त राष्ट्राच्या निर्मितीचा एक महत्वाचा घटक आहे.

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## "महिलांचे अधिकार हेच मानवी अधिकार : लैंगिक समानतेसाठीची कायदेशीर चौकट"

राजदिप चंद्रकांत कदम

समाजशास्त्र विभाग

गोगटे जोगळेकर महाविद्यालय रत्नागिरी.

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### सारांश :

या संशोधन निबंधात “स्त्रियांचे हक्क हेच मानवाधिकार आहेत” या महत्त्वपूर्ण संकल्पनेचा सखोल अभ्यास केला आहे. मानवी हक्क सार्वत्रिक, अविभाज्य आणि समानतेवर आधारित असले तरी, स्त्रियांना इतिहासभर सामाजिक, सांस्कृतिक व कायदेशीर पातळीवर भेदभावाचा सामना करावा लागला आहे. या पार्श्वभूमीवर लिंग समानतेचे कायदेशीर आराखडे समजणे महत्त्वाचे ठरते. या निबंधात आंतरराष्ट्रीय स्तरावरच्या कायदेशीर उपक्रमांचा (UDHR, CEDAW, Beijing Declaration) आणि भारतीय संविधानातील तरतुदींचा (अनुच्छेद 14, 15, 16, 21 इ.) तसेच विविध स्त्रीसक्षमी कायदांचा (Domestic Violence Act, Sexual Harassment Act, Maternity Benefit Act इ.) अभ्यास करण्यात आला आहे. तसेच, कायदांच्या अंमलबजावणीत येणाऱ्या आव्हानांवर पितृसत्ता, सामाजिक मानसिकता, ग्रामीण-शहरी दरी, आर्थिक अवलंबित्व व जागरूकतेचा अभाव यावर प्रकाश टाकण्यात आला आहे.

विश्लेषणातून दिसून येते की कायदे हे लिंग समानतेसाठी आवश्यक असले तरी पुरेसे नाहीत; सामाजिक व सांस्कृतिक बदलाशिवाय खरी समानता साध्य होऊ शकत नाही. त्यामुळे या अभ्यासातून स्त्रियांच्या हक्कांच्या संरक्षणासाठी कायदेशीर, शैक्षणिक व सामाजिक स्तरावर बहुआयामी प्रयत्नांची आवश्यकता अधोरेखित केली आहे..

### परिचय :

लिंग समानतेचा इतिहास : भारतीय आणि जागतिक संदर्भ

### जागतिक संदर्भ :

लिंग समानता म्हणजे स्त्री, पुरुष आणि इतर लिंगांना समान हक्क, संधी व सन्मान मिळणे. हा विचार आज आपल्याला स्वाभाविक वाटतो, पण त्यामागे शतकानुशतकांचा संघर्ष दडलेला आहे. जगात प्राचीन ग्रीस, रोमसारख्या संस्कृतींमध्ये स्त्रियांना राजकारण किंवा शिक्षणात भाग घेता येत नसे. त्यांची भूमिका प्रामुख्याने घरापुरती मर्यादित होती. मध्ययुगातही स्त्रिया चर्च आणि परंपरांमुळे बंधनात राहिल्या. मात्र १७-१८ व्या शतकात फ्रेंच क्रांतीदरम्यान समानतेच्या संकल्पनेला नवा उगम मिळाला. "स्त्रियांचेही हक्क आहेत" हे ऑलिम्प दे

गुजसारख्या विचारवंतांनी ठळकपणे मांडले. १९व्या शतकात युरोप-अमेरिकेत सुफ्रॅजेट चळवळी सुरू झाल्या. मतदानाचा अधिकार, समान वेतन आणि कामगार हक्कासाठी स्त्रिया रस्त्यावर उतरल्या. दुसऱ्या महायुद्धानंतर संयुक्त राष्ट्रसंघाने १९४८ मध्ये "मानवी हक्कांचा सार्वत्रिक जाहीरनामा" स्वीकारला, ज्यात स्त्री-पुरुष समानतेची हमी होती. १९७९ मध्ये CEDAW करार झाल्याने जगभरात लिंगभेदाविरुद्ध लढाईला कायदेशीर आधार मिळाला.

### भारतीय संदर्भ :

भारताचा प्रवास थोडा वेगळा आहे. वेदकाळात गार्गी, मैत्रेयी यांसारख्या विदुषी होत्या, पण पुढे पितृसत्ताक परंपरामुळे स्त्रियांची स्थिती खालावली. मध्ययुगात सती, बालविवाह, पर्दा यांसारख्या प्रथा बळावल्या. तरीही मीरा, अक्कमहादेवी किंवा संत जानाबाई यांनी रूढींना आव्हान दिले. आधुनिक काळात राजा राममोहन रॉय यांनी सतीप्रथेविरुद्ध आवाज उठवला. महात्मा फुले व सावित्रीबाईंनी स्त्रीशिक्षणाची दारे उघडली. विद्यासागरांनी विधवा पुनर्विवाहासाठी संघर्ष केला. स्वातंत्र्यलढ्यात गांधीजींनी स्त्रियांना सक्रिय भूमिका दिली. स्वातंत्र्यानंतर भारताच्या संविधानाने स्त्री-पुरुष समानतेची ठाम हमी दिली. कलम १४, १५ आणि १६ मध्ये समानतेचे अधिकार नमूद केले. हिंदू कोड बिलामुळे वारसाहक्क मिळाला. पुढे दहेजविरोधी कायदा, POSH कायदा (2013), तीन तलाकविरोधी कायदा (2019) आणि महिला आरक्षण विधेयक (2023) यामुळे लिंग समानतेकडे मोठी पावले उचलली गेली.

### संशोधन पेपरची उद्दिष्टे (Research Objectives)

1. सैद्धांतिक समज – “महिलांचे अधिकार हे मानवी अधिकार आहेत” या संकल्पनेचा उगम, इतिहास आणि तत्त्वज्ञान समजावून घेणे.
2. अमलबजावणीतील वास्तव – कायदे आणि धोरणे प्रत्यक्षात स्त्रियांच्या जीवनावर कितपत परिणाम करतात, हे तपासणे.
3. सामाजिक-सांस्कृतिक अडथळे – पितृसत्ता, परंपरा, रूढी व भेदभाव यामुळे लिंग समानता साधण्यात येणाऱ्या अडचणी ओळखणे.
4. सध्याच्या आव्हानांचा अभ्यास – स्त्रियांवरील हिंसा, लैंगिक छळ, रोजगारातील असमानता, राजकीय प्रतिनिधित्व यांसारखी आजची प्रमुख आव्हाने समजून घेणे.

### संकल्पनात्मक चौकट :

मानव अधिकाराची व्याख्या :

संयुक्त राष्ट्र संघाने (1948) दिलेल्या व्याख्येनुसार –

"मानवाला फक्त मानव असल्यामुळे मिळणारे स्वातंत्र्य, न्याय, समानता आणि सन्मान यांचे मूलभूत अधिकार म्हणजे मानवाधिकार."

महिलांचे अधिकार हेच मानवी अधिकार – या संकल्पनेचे महत्त्व :

स्त्रिया ही मानव समाजाचा निम्मा भाग आहेत. त्यांचे जीवनमान, संधी आणि सन्मान दुर्लक्षित राहिले तर खरी लोकशाही आणि मानवी विकास अपूर्ण ठरतो. म्हणूनच “महिलांचे अधिकार हेच मानवी अधिकार आहेत” ही संकल्पना जगभरात महत्त्वाची ठरते.

### १. मानवी हक्कांचा मूलभूत भाग

मानवी हक्क म्हणजे प्रत्येक व्यक्तीला जन्मतः मिळणारे हक्क – जीवन, स्वातंत्र्य, समानता आणि सन्मान. हे हक्क फक्त पुरुषांसाठी नसून स्त्रियांसाठीही तितकेच आवश्यक आहेत. स्त्रियांना हे हक्क मिळाले तरच मानवी हक्कांची संकल्पना खरी ठरते.

### २. ऐतिहासिक अन्यायाला उत्तर

इतिहास पाहिला तर स्त्रियांना शिक्षण, राजकारण, मालमत्ता, मतदान, निर्णय घेण्याचे अधिकार नाकारले गेले. “Women’s Rights are Human Rights” ही संकल्पना या शतकानुशतकांच्या अन्यायाला उत्तर देणारी आहे.

### ३. विकासासाठी आवश्यक

स्त्रिया शिक्षण, रोजगार, आरोग्य व सामाजिक जीवनात समान संधी मिळवतील तर कुटुंब, समाज आणि राष्ट्राचा विकास जलद होतो. संशोधन सांगते की स्त्रियांचा सहभाग असलेले समाज अधिक प्रगत, आरोग्यदायी आणि लोकशाहीप्रधान असतात.

### ४. कायदेशीर चौकटीसाठी दिशा

या संकल्पनेमुळे जगभरात अनेक कायदे आणि करार झाले –

मानवी हक्कांचा सार्वत्रिक जाहीरनामा (1948)

CEDAW करार (1979)

भारताचे संविधान (कलम १४, १५, १६)

यामुळे स्त्रियांच्या हक्कांना कायदेशीर हमी मिळाली.

### ५. सामाजिक मानसिकता बदलण्यासाठी आधार

फक्त कायदे पुरेसे नाहीत; समाजाची मानसिकता बदलणेही गरजेचे आहे. “महिलांचे अधिकार हेच मानवी अधिकार” हे तत्त्व लोकांच्या मनात बसले की भेदभाव, हिंसा आणि असमानता कमी होतात.

मानवी अधिकारांचा सार्वत्रिक जाहीरनामा :

कलम १:

सर्व मानवी व्यक्ती जन्मतः स्वतंत्र आहेत व त्यांना समान प्रतिष्ठा व समान अधिकार आहेत. त्यांना विचारशक्ती व सदसद्विवेकबुद्धी लाभलेली आहे व त्यांनी एकमेकांशी बंधुत्वाच्या भावनेने आचरण करावे.

कलम २:

या जाहीरनाम्यात नमूद केलेले सर्व अधिकार व सर्व प्रकारचे स्वातंत्र्य प्रत्येकास आहे व त्या बाबतीत वंश, वर्ण, स्त्री-पुरुषभेद, भाषा, धर्म, राजकीय किंवा इतर मतप्रणाली, राष्ट्रीय किंवा सामाजिक मूलस्थान, संपत्ती, जन्म किंवा इतर दर्जा यासारखा कोणताही भेदभाव केला जाता कामा नये. आणखी असे की, एखादी व्यक्ती ज्या देशांची किंवा



प्रदेशाची रहिवासी असेल त्या देशाच्या किंवा प्रदेशाच्या, मग तो देश किंवा प्रदेश स्वतंत्र असो, स्वायत्त शासन नसलेला असो किंवा कोणत्याही प्रकारच्या सार्वभौमत्वाखाली असो, राजकीय, क्षेत्राधिकारात्मक किंवा आंतरराष्ट्रीय दर्जाच्या कारणास्तव कोणताही भेदभाव करता कामा नये.

कलम ३:

प्रत्येकास जगण्याचा, स्वातंत्र्य उपभोगण्याचा, सुरक्षित असण्याचा अधिकार आहे.

कलम ४:

कोणालाही गुलामगिरीत किंवा दास्यात ठेवता कामा नये; सर्व प्रकारच्या गुलामगिरीस व गुलामांच्या व्यापारास मनाई करण्यात आली पाहिजे

कलम ५:

कोणाचाही छळ करता कामा नये. किंवा त्यास क्रूर, अमानुष किंवा कमीपणा आणणारी वागणूक देता कामा नये.

कलम ६:

प्रत्येकाला सर्वत्र कायद्याच्या दृष्टीने माणूस म्हणून मान्यता मिळण्याचा अधिकार आहे.

कलम ७:

सर्व लोक कायद्याच्या दृष्टीने समान आहेत व कोणताही भेदभाव न करता कायद्याचे समान संरक्षण मिळण्याचा त्यांना हक्क आहे. या जाहीरनाम्याचे उल्लंघन करून कोणत्याही प्रकारचा भेदभाव झाल्याच्या बाबतीत व असा भेदभाव करण्यास चिथावणी देण्यात आल्याच्या बाबतीत सर्वांना समान संरक्षण मिळण्याचा हक्क आहे.

कलम ८:

राज्यघटनेने किंवा कायद्याने दिलेल्या मूलभूत हक्कांचा भंग करणाऱ्या कृत्यांच्या बाबतीत सक्षम राष्ट्रीय अधिकरणामार्फत उपाययोजना करण्याचा प्रत्येकास अधिकार आहे.

कलम ९:

कोणालाही स्वच्छंदतः अटक, स्थानबद्ध किंवा हद्दपार करता कामा नये.

कलम १०:

प्रत्येकाला समान भूमिकेवरून त्याचे अधिकार व जबाबदाऱ्या निश्चित करण्याच्या संबंधात किंवा त्याच्यावरील कोणत्याही दंडनीय आरोपाचा न्यायनिर्णय करण्याच्या संबंधात स्वतंत्र व निःपक्षपाती अधिकरणामार्फत न्याय्य व जाहीर सुनावणी केली जाण्याचा हक्क आहे.

कलम ११:

• दंडनीय अपराधाचा आरोप ज्यावर ठेवण्यात आला आहे अशा प्रत्येक इसमास जाहीर न्याय चौकशीत तो दोषी असल्याचे सिद्ध होईपर्यंत, तो निरपराध आहे असे गृहीत धरले जाण्याचा अधिकार आहे. अशा न्याय चौकशीत त्याच्या बचावासाठी आवश्यक असलेली सर्व प्रकारची हमी त्यास देण्यात आलेली असली पाहिजे.

• जे कोणतेही कृत्य किंवा वर्तन ज्या वेळी घडले त्या वेळी ते राष्ट्रीय किंवा आंतरराष्ट्रीय कायद्याने दंडनीय अपराध ठरत नसेल तर त्या कृत्याच्या किंवा वर्तनाच्या संबंधात कोणालाही कोणत्याही दंडनीय अपराधाचा दोषी म्हणून समजता कामा नये. त्याचप्रमाणे दंडनीय अपराध घडला असेल त्यावेळी जी शिक्षा करण्याजोगी असेल त्या शिक्षेपेक्षा अधिक कडक शिक्षा त्यास देता कामा नये.

कलम १२:

कोणाचेही खाजगी जीवन, त्याचे कुटुंब, घर अथवा त्याचा पत्रव्यवहार यांच्या संबंधात स्वच्छंद ढवळाढवळ होता कामा नये; त्याचप्रमाणे त्याची प्रतिष्ठा किंवा नावलौकिक यावर हल्ला होता कामा नये. अशी ढवळाढवळ किंवा हल्ला झाल्यास त्याविरुद्ध प्रत्येकास कायद्याने संरक्षण मिळण्याचा अधिकार आहे.

कलम १३:

• प्रत्येकास प्रत्येक राष्ट्राच्या हद्दीत संचार व वास्तव्य करण्याचे स्वातंत्र्य असण्याचा अधिकार आहे.  
• प्रत्येकास स्वतःचा देश धरून कोणताही देश सोडून जाण्याचा अथवा स्वतःच्या देशात परत येण्याचा अधिकार आहे.

कलम १४:

• प्रत्येकास छळापासून मुक्तता करून घेण्यासाठी इतर देशात आश्रय मिळवण्याचा व तो उपभोगण्याचा अधिकार आहे.  
• अराजकीय स्वरूपाच्या गुन्ह्यांच्या संबंधात अथवा संयुक्त राष्ट्र संघटनेच्या उद्दिष्टांशी व तत्वांशी विरुद्ध असलेल्या कृत्यांच्या संबंधात वस्तुतः उद्भवलेल्या खटल्यांच्या बाबतीत प्रस्तुत अधिकाराचा आश्रय घेता येणार नाही.

कलम १५:

• प्रत्येकास राष्ट्रीयत्व मिळण्याचा अधिकार आहे.  
• कोणाचेही राष्ट्रीयत्व स्वच्छंदतः हिरावून घेतले जाता कामा नये, तसेच कोणासही आपले राष्ट्रीयत्व बदलण्याचा अधिकार नाकारता कामा नये.

कलम १६:

• वयात आलेल्या पुरुषांना व स्त्रियांना वंश, राष्ट्रीयत्व, अथवा धर्म यांचे कोणतेही बंधन न ठेवता विवाह करण्याचा व कौटुंबिक जीवन जगण्याचा अधिकार आहे. विवाहाच्या संबंधात वैवाहिक जीवन चालू असताना आणि विवाह-विच्छेदनाच्या वेळी त्यांना समान अधिकार मिळण्याचा हक्क आहे.  
• नियोजित जोडीदारांनी स्वेच्छेने व पूर्ण संमती दिली असेल तरच विवाह करावा.  
• कुटुंब हे समाजाचा एक स्वाभाविक व मूलभूत घटक आहे व त्यास समाजाकडून आणि शासनाकडून संरक्षण मिळण्याचा हक्क आहे.

कलम १७:

प्रत्येकास एकट्याच्या नावावर तसेच इतरांबरोबर मालमत्ता धारण करण्याचा अधिकार आहे.

- कोणाचीही मालमत्ता स्वच्छंदतः हिरावून घेतली जाता कामा नये.

कलम १८:

प्रत्येकास विचारस्वातंत्र्य, आपल्या सदसद्विवेकबुद्धीनुसार वागण्याचे स्वातंत्र्य, धर्म निवडण्याचे स्वातंत्र्य असण्याचा अधिकार आहे. या अधिकारांत स्वतःचा धर्म अथवा श्रद्धा बदलण्याच्या स्वातंत्र्याचा आणि एकट्याने वा इतरांसह सामुदायिकरीत्या आपला धर्म अथवा श्रद्धा, शिकवणुकीत, व्यवहारात, उपासनेत व आचरणात जाहीर रितीने अथवा खाजगी रितीने व्यक्त करण्याच्या स्वातंत्र्याचा समावेश होतो.

कलम १९:

प्रत्येकास मतस्वातंत्र्य व भाषणस्वातंत्र्य असण्याचा अधिकार आहे. या अधिकारात कोणतीही ढवळाढवळ न होता मत बाळगण्याच्या स्वातंत्र्याचा, तसेच कोणत्याही माध्यमातून व सीमांचा विचार न करता माहिती व विचार ग्रहण करण्याचा प्रयत्न करणे, ती मिळवणे व इतरांना ती देणे यासंबंधीच्या स्वातंत्र्याचा समावेश होतो.

कलम २० :

- प्रत्येकास शांततापूर्ण सभास्वातंत्र्य व संघटना असण्याचा अधिकार आहे.
- कोणावरही कोणत्याही संघटनेचा सभासद होण्याची सक्ती असता कामा नये.

कलम २१:

- प्रत्येकास आपण स्वतः अथवा आपल्या इच्छेनुसार निवडलेल्या आपल्या प्रतिनिधीमार्फत आपल्या देशाच्या शासनात भाग घेण्याचा अधिकार आहे.
- प्रत्येकास आपल्या देशाच्या शासकीय सेवेत प्रवेश मिळण्याचा समान अधिकार आहे.
- जनतेची इच्छा ही शासकीय प्राधिकाराचा पाया असली पाहिजे. जनतेची इच्छा नियतकालिक व खऱ्याखऱ्या निवडणुकांद्वारे व्यक्त झाली पाहिजे व या निवडणुका गुप्त मतदानपद्धतीने अथवा त्यासारख्या निर्बंधरहित पद्धतीने घेतल्या पाहिजेत.

कलम २२:

प्रत्येकास समाजाचा एक घटक या नात्याने सामाजिक सुरक्षितता प्राप्त करून घेण्याचा अधिकार आहे आणि राष्ट्रीय प्रयत्न व आंतरराष्ट्रीय सहकार्य यांच्या द्वारे व प्रत्येक राष्ट्राच्या व्यवस्थेनुसार व साधनसंपत्तीनुसार आपल्या प्रतिष्ठेस व आपल्या व्यक्तीमत्वाच्या मुक्त विकासासाठी अनिवार्य असलेले आर्थिक, सामाजिक व सांस्कृतिक अधिकार संपादन करण्याचा हक्क आहे.

कलम २३:

- प्रत्येकास काम मिळण्याचा, आपल्या इच्छेनुसार काम निवडण्याचा, कामाच्या न्याय्य व अनुकूल शर्तीचा फायदा मिळवण्याचा व बेकारीपासून संरक्षण मिळण्याचा अधिकार आहे.

- कोणत्याही प्रकारे भेदभाव न करता प्रत्येकास समान कामाबद्दल समान वेतन मिळण्याचा अधिकार आहे.
- काम करणाऱ्या प्रत्येक व्यक्तीस स्वतःला व आपल्या कुटुंबाला मानवी प्रतिष्ठेस साजेसे जीवन जगता येईल असे न्याय्य व योग्य पारिश्रमिक व जरूर लागल्यास त्याशिवाय सामाजिक संरक्षणाची इतर साधने मिळण्याचा अधिकार आहे.
- प्रत्येकास आपल्या हितसंबंधांच्या संरक्षणार्थ संघ स्थापण्याचा व त्याचा सदस्य होण्याचा अधिकार आहे.

कलम २४:

वाजवी मर्यादा असलेले कामाचे तास व ठराविक मुदतीने पगारी सुट्ट्या धरून प्रत्येकास विश्रांती व आराम मिळण्याचा अधिकार आहे.

कलम २५:

- प्रत्येकास स्वतःचे व आपल्या कुटुंबीयांचे आरोग्य व स्वास्थ्य यांच्या दृष्टीने समुचित राहणीमान राखण्याचा अधिकार आहे. यामध्ये अन्न, वस्त्र, निवारा, वैद्यकीय मदत व आवश्यक सामाजिक सोई या गोष्टींचा अंतर्भाव होतो. त्याचप्रमाणे बेकारी, आजारपण, अपंगता, वैधव्य किंवा वार्धक्य यामुळे किंवा त्याच्या आवाक्याबाहेरील परिस्थितीमुळे उदरनिर्वाहाचे दुसरे साधन उपलब्ध नसल्यास सुरक्षितता मिळण्याचा अधिकार आहे.
- माता व मुले यांना विशेष देखरेख व मदत मिळण्याचा हक्क आहे; सर्व मुलांना, मग ती औरस असोत किंवा अनौरस, सारखेच सामाजिक संरक्षण मिळाले पाहिजे.

कलम २६:

- प्रत्येकास शिक्षण मिळण्याचा अधिकार आहे. निदान प्राथमिक व मूलावस्थेतील शिक्षण मोफत असले पाहिजे, माध्यमिक शिक्षण सक्तीचे असले पाहिजे. तांत्रिक व व्यावसायिक शिक्षण सर्वसाधारणपणे उपलब्ध करून देण्यात आले पाहिजे आणि गुणवत्तेप्रमाणे, उच्चशिक्षण सर्वांना सारखेच उपलब्ध असले पाहिजे.
- ज्यायोगे मानवी व्यक्तिमत्त्वाचा संपूर्ण विकास साधेल व मानवी अधिकार आणि मूलभूत स्वातंत्र्य याविषयीची आदरभावना दृढ होईल अशी शिक्षणाची दिशा असली पाहिजे. तसेच शिक्षणाने सर्व राष्ट्रांमध्ये आणि वांशिक किंवा धार्मिक गटांमध्ये सलोखा, सहिष्णुता व मैत्री वृद्धिंगत झाली पाहिजे. शिवाय त्यायोगे शांतता राखण्यासंबंधीच्या संयुक्त राष्ट्रांच्या कार्यास चालना मिळाली पाहिजे.
- आपल्या पाल्यांना कोणत्या प्रकारचे शिक्षण देण्यात यावे हे ठरविण्याचा अधिकार पालकांना आहे.

कलम २७:

- प्रत्येकास समाजातील सांस्कृतिक जीवनात मोकळेपणाने भाग घेण्याचा, कलांचा आनंद उपभोगण्याचा आणि वैज्ञानिक प्रगती व तिच्यापासून मिळणारे फायदे यांत सहभागी होण्याचा अधिकार आहे.
- आपण निर्माण केलेल्या कोणत्याही वैज्ञानिक, साहित्यिक किंवा कलात्मक कृतीपासून निष्पन्न होणाऱ्या नैतिक व भौतिक हितसंबंधांना संरक्षण मिळण्याचा प्रत्येकास अधिकार आहे.

कलम २८:

ह्या जाहीरनाम्यात ग्रथित केलेले अधिकार व स्वातंत्र्य पूर्णपणे साध्य करता येतील अशा सामाजिक व आंतरराष्ट्रीय व्यवस्थेचा प्रत्येकास हक्क आहे.

कलम २९:

- समाजामध्येच आपल्या व्यक्तिमत्त्वाचा विकास पूर्णपणे व निर्वेधपणे करता येत असल्यामुळे प्रत्येक व्यक्तीची समाजाप्रत काही कर्तव्ये असतात.
- आपले अधिकार व स्वातंत्र्य यांचा उपभोग घेताना इतरांचे अधिकार व स्वातंत्र्य यास योग्य मान्यता मिळावी व त्याचा योग्य तो आदर राखला जावा आणि लोकशाही समाज-व्यवस्थेत नीतिमत्ता, सार्वजनिक सुव्यवस्था व सर्वसाधारण लोकांचे कल्याण यासंबंधातील न्याय्य अशा आवश्यक गोष्टी पूर्ण केल्या जाव्यात या आणि केवळ याच कारणासाठी कायद्याने ज्या मर्यादा घालून दिल्या असतील त्याच मर्यादांच्या आधीन प्रत्येक व्यक्तीस रहावे लागेल.
- संयुक्त राष्ट्रांचे उद्देश व तत्त्वे यांच्याशी विरोधी ठरेल अशा रितीने ह्या अधिकारांचा व स्वातंत्र्याचा कोणत्याही स्थितीत वापर करता कामा नये.

कलम ३०:

ह्या जाहीरनाम्यात ग्रथित केलेल्या अधिकारांपकी कोणतेही अधिकार व स्वातंत्र्ये नष्ट करण्याच्या उद्देशाने कोणतीही हालचाल किंवा कोणतेही कृत्य करण्याचा अधिकार कोणत्याही राष्ट्रास, गटास किंवा व्यक्तीस आहे असे ध्वनित होईल अशा रितीने ह्या जाहीरनाम्यातील कोणत्याही मजकुराचा अर्थ लावता कामा नये.

### स्त्रियांचे हक्क आणि मानवी अधिकारांचा जाहीरनामा संबंध :

मानवाधिकारांचा सार्वत्रिक जाहीरनामा (UDHR) हा प्रत्येक व्यक्तीला – पुरुष, स्त्री, बालक, अपंग किंवा कोणत्याही पार्श्वभूमीच्या माणसाला – समान हक्क प्रदान करतो. स्त्रियांना इतिहासात दीर्घकाळ समानता नाकारली गेली होती. त्यामुळे या 30 कलमांचा स्त्रियांच्या हक्कांशी संबंध अत्यंत महत्त्वाचा आहे.

उदा., कलम 1 आणि 2 मध्ये सांगितले आहे की सर्व मानव समान आहेत आणि कोणत्याही भेदभावाशिवाय त्यांना हक्क आहेत. यामुळे स्त्रियांना "पुरुषांच्या बरोबरीने समानता" मिळते. कलम 3 जीवन, स्वातंत्र्य आणि सुरक्षिततेचा अधिकार देते, जो स्त्रियांच्या शारीरिक व मानसिक सुरक्षिततेसाठी अत्यावश्यक आहे.

कलम 4 ते 11 स्त्रियांना गुलामी, अत्याचार, मनमानी अटक यापासून संरक्षण देतात आणि न्याय मिळवण्याचा अधिकार देतात. हे महत्त्वाचे आहे कारण इतिहासात स्त्रियांवर अन्याय, कौटुंबिक हिंसा आणि भेदभाव होत आला आहे.

कलम 12 ते 21 खासगी जीवन, कुटुंब, विवाह, विचारस्वातंत्र्य, अभिव्यक्ती, संघटन आणि राजकीय सहभाग यांचे अधिकार देतात. यामुळे स्त्रियांना विवाहात समान अधिकार मिळतात, शिक्षण घेण्याची व मत मांडण्याची संधी मिळते, तसेच राजकारणात सहभागी होण्याचा अधिकार मिळतो.

कलम 22 ते 27 स्त्रियांच्या सामाजिक-आर्थिक हक्कांचे रक्षण करतात. यामध्ये रोजगार, समान वेतन, विश्रांती, शिक्षण आणि सांस्कृतिक जीवनात सहभागी होण्याचा हक्क येतो. यामुळे स्त्रियांना कामाच्या ठिकाणी समान संधी मिळतात आणि शिक्षणाद्वारे स्वावलंबन साधता येते.

शेवटचे कलम 28 ते 30 हे जागतिक स्तरावर न्याय, सुव्यवस्था आणि मानवतेचे रक्षण करण्याची हमी देतात. यामुळे स्त्रियांना केवळ कागदोपत्री नव्हे तर प्रत्यक्ष जीवनातही समान हक्क मिळावेत याची जबाबदारी प्रत्येक राष्ट्रावर येते.

### अंमलबजावणीतील आव्हाने :

- 1) मानवाधिकार आणि स्त्रियांच्या हक्कांसाठी अनेक कायदे, धोरणे व आंतरराष्ट्रीय करार अस्तित्वात आहेत, परंतु प्रत्यक्षात त्यांची प्रभावी अंमलबजावणी करणे हे एक मोठे आव्हान आहे. सर्वप्रथम, सामाजिक-सांस्कृतिक अडथळे हे मोठे कारण ठरतात. भारतासारख्या देशात परंपरागत पितृसत्ताक मूल्ये, मुलगा-मुलगी भेदभाव, बालविवाह, हुंडा प्रथा किंवा स्त्रियांवरील हिंसा यामुळे कायद्यांचा उपयोग अनेकदा मर्यादित राहतो.
- 2) अज्ञान व अशिक्षा हे अंमलबजावणीतील अडथळे आहेत. अनेक स्त्रियांना स्वतःचे अधिकार काय आहेत याची माहितीच नसते. त्यामुळे ते अधिकार मिळवण्यासाठी त्या आवाज उठवू शकत नाहीत.
- 3) कायदे व धोरणे आणि त्यांची अंमलबजावणी करणारी यंत्रणा यामध्ये अंतर असते. पोलीस, न्यायव्यवस्था, स्थानिक प्रशासन या स्तरावर भ्रष्टाचार, लांबणीवर पडणारी प्रक्रिया आणि अपुरे संसाधन यामुळे स्त्रियांना न्याय मिळण्यात विलंब होतो.
- 4) आर्थिक असमानता ही मोठी समस्या आहे. आर्थिक दृष्ट्या स्वतंत्र नसलेल्या स्त्रियांना आपल्या हक्कांसाठी संघर्ष करणे अवघड जाते.
- 5) जागतिक पातळीवरही राजकीय इच्छाशक्तीचा अभाव व काही देशांत युद्ध, दहशतवाद, गरिबी आणि विस्थापन यामुळे मानवाधिकारांचे उल्लंघन मोठ्या प्रमाणावर दिसून येते.

### विश्लेषण :

मानवाधिकारांची संकल्पना ही सर्वत्र सार्वत्रिक मानली जाते, परंतु तिची प्रत्यक्ष अंमलबजावणी ही खूप गुंतागुंतीची आहे. कायदे असले तरी त्यांचा वापर किती प्रभावीपणे होतो हे समाजरचनेवर, राजकीय इच्छाशक्तीवर व लोकांच्या जाणीवेवर अवलंबून असते. स्त्रियांबाबत पाहता, कायदे असतानाही समाजातील पितृसत्ताक मानसिकता, स्त्रियांना दुय्यम मानणारी विचारसरणी आणि आर्थिक अवलंबित्व यामुळे हक्क केवळ कागदावर मर्यादित राहतात. उदाहरणार्थ, हुंडाबंदी कायदा अस्तित्वात असूनही ग्रामीण भागात हुंडा प्रथा अजूनही दिसून येते.

यावरून स्पष्ट होते की, मानवाधिकारांची अंमलबजावणी केवळ कायद्यांनी शक्य नाही, तर ती सामाजिक बदलांशी निगडित आहे. शिक्षण, रोजगारसंधी, राजकीय सहभाग, न्यायप्रणालीतील सुधारणा या सर्व घटकांचा एकत्रित विचार केल्याशिवाय स्त्रियांना प्रत्यक्ष समानता मिळणे कठीण आहे.

### निष्कर्ष :

या अभ्यासातून हे स्पष्ट होते की महिलांचे हक्क म्हणजेच मानवी हक्क ही संकल्पना केवळ कायदेशीर चौकटीपुरती मर्यादित नसून तिचा संबंध समाजाच्या प्रत्येक क्षेत्राशी आहे. महिलांना समान संधी, सुरक्षितता, शिक्षण, रोजगार

आणि राजकीय सहभाग मिळाल्यासच खऱ्या अर्थाने विकास घडू शकतो. भारतीय राज्यघटनेतील मूलभूत अधिकार, आंतरराष्ट्रीय करार व कायदेशीर उपाययोजना या स्त्रियांच्या सक्षमीकरणासाठी प्रभावी आहेत; मात्र अंमलबजावणीतील त्रुटी, सामाजिक पूर्वग्रह आणि लैंगिक भेदभाव अजूनही आव्हान ठरतात. म्हणूनच या संकल्पनेची यशस्वी अंमलबजावणी करण्यासाठी केवळ कायदा पुरेसा नाही तर समाजमानसिकतेत बदल होणे अत्यावश्यक आहे. खऱ्या अर्थाने लोकशाही, सामाजिक न्याय आणि मानवतेचे रक्षण तेव्हाच शक्य होईल जेव्हा समानतेने मान्य केले जातील.

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## “ग्रामीण महिला उद्योजकता आणि विकास”

प्रतीक प्रमोद कांबळे.

समाजशास्त्र विभाग

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### सारांश:

ग्रामीण महिला उद्योजकता हा सामाजिक आणि आर्थिक विकासाचा महत्वाचा घटक आहे. ग्रामीण भागातील महिलांनी पारंपरिक मर्यादा ओलांडून शेतीपूरक व्यवसाय, हस्तकला, अन्न प्रक्रिया आणि सेवा क्षेत्रात आपली ओळख निर्माण केली आहे. उद्योजकतेमुळे त्यांना आर्थिक स्वावलंबन, सामाजिक प्रतिष्ठा आणि निर्णय घेण्याची क्षमता प्राप्त होते. शिक्षणाचा अभाव, वित्तीय सहाय्याची कमतरता, सामाजिक बंधने आणि तंत्रज्ञानाचा अभाव ही काही प्रमुख अडथळे असले तरी, सरकारी योजना आणि स्वयंसेवी संस्थांच्या मदतीने महिलांना व्यवसाय सुरू करण्यासाठी आवश्यक मार्गदर्शन आणि संसाधने मिळू लागली आहेत. त्यामुळे ग्रामीण महिला उद्योजकता ही केवळ आर्थिक प्रगतीची नव्हे, तर सामाजिक परिवर्तनाचीही गुरुकिल्ली ठरत आहे.

या संशोधनाचा मुख्य उद्देश ग्रामीण महिलांना उद्योजकतेमध्ये येणाऱ्या विविध संधी आणि आव्हानांचा सखोल अभ्यास करणे आहे. यामध्ये महिला उद्योजकतेची सध्याची स्थिती, त्यांना येणाऱ्या अडचणी (जसे की आर्थिक संसाधनांची कमतरता, सामाजिक बंधने, बाजारपेठेतील प्रवेशाचा अभाव) आणि उपलब्ध संधी यांचा आढावा घेतला जाईल. तसेच, सरकारी योजना (उदा. महिला बचत गट, मुद्रा योजना) ग्रामीण महिलांना उद्योजक बनवण्यासाठी किती प्रभावी आहेत, याचाही अभ्यास केला जाईल.

संशोधन पद्धतीमध्ये प्रत्यक्ष **मुलाखती**, केस स्टडीज आणि सरकारी व स्वयंसेवी संस्थांच्या उपक्रमांचे विश्लेषण यांचा समावेश असेल. या माध्यमातून, ग्रामीण महिलांच्या उद्योजकतेला चालना देणाऱ्या धोरणात्मक उपाययोजना सुचवणे हे आमचे उद्दिष्ट आहे. हे संशोधन ग्रामीण महिला उद्योजकतेवर एक समग्र दृष्टिकोन देईल

आणि त्यांच्या विकासासाठी एक रोडमॅप तयार करण्यास मदत करेल. या संशोधनाचे निष्कर्ष धोरणकर्त्यांसाठी अत्यंत उपयुक्त ठरतील, जेणेकरून ग्रामीण भागातील महिलांसाठी प्रभावी आणि समावेशक योजना तयार करता येतील. यामुळे केवळ महिलांचाच नाही, तर संपूर्ण समाजाचा विकास होईल. महिला उद्योजकता ही केवळ आर्थिक स्वावलंबनाची प्रक्रिया नसून ती एक सामाजिक क्रांती आहे, जी महिलांमध्ये आत्मविश्वास आणि नेतृत्वाची भावना निर्माण करते.

### १. प्रस्तावना:

भारतीय अर्थव्यवस्थेचा कणा ग्रामीण भारत आहे आणि या ग्रामीण विकासात महिलांची भूमिका अत्यंत महत्वाची आहे. पारंपारिकपणे महिलांना केवळ गृहिणी म्हणून पाहिले जाते, परंतु गेल्या काही वर्षांपासून ग्रामीण महिलांनी

उद्योजकतेच्या क्षेत्रात मोठी प्रगती केली आहे. ग्रामीण महिला उद्योजकता केवळ त्यांच्या कुटुंबासाठीच नाही, तर देशाच्या आर्थिक आणि सामाजिक विकासासाठीही एक शक्तिशाली साधन बनली आहे. महिला उद्योजकता वाढल्यामुळे, रोजगार निर्मिती, आर्थिक सक्षमीकरण आणि सामाजिक समानता यांसारख्या उद्दिष्टांना चालना मिळते. या संशोधनाचा मुख्य उद्देश ग्रामीण महिलांना उद्योजकतेमध्ये येणाऱ्या विविध संधी आणि आव्हानांचा सखोल अभ्यास करणे आहे. या अभ्यासातून, ग्रामीण महिलांना उद्योजक बनवण्यासाठी आवश्यक असलेले धोरण आणि उपाययोजना सुचवणे हे आमचे उद्दिष्ट आहे. महिलांच्या आर्थिक क्षेत्रातील योगदानाबाबत विचार करीत असताना त्यांचे सामाजिक स्थानसुद्धा आपोआप स्पष्ट होते. भारतीय ग्रामीण भागात महिलांची भूमिका पारंपरिकपणे घरगुती जबाबदाऱ्यांपुरती मर्यादित मानली गेली आहे. मात्र गेल्या काही दशकांमध्ये ग्रामीण महिलांनी उद्योजकतेच्या माध्यमातून सामाजिक, आर्थिक आणि सांस्कृतिक परिवर्तन घडवून आणले आहे. महिला उद्योजकता ही केवळ आर्थिक स्वावलंबनाची प्रक्रिया नसून ती सशक्तीकरण, आत्मविश्वास आणि नेतृत्व विकासाची वाटचाल आहे.

ग्रामीण महिला विविध क्षेत्रांमध्ये—अन्न प्रक्रिया, हस्तकला, शेतीपूरक व्यवसाय, सेवा क्षेत्र—यामध्ये उद्योजकतेची पावले टाकत आहेत. त्यांना स्थानिक संसाधनांचा वापर करून नवकल्पना राबवता येतात, आणि त्या त्यांच्या समुदायाच्या विकासात मोलाचा वाटा उचलतात. मात्र या वाटचालीत अनेक अडथळेही आहेत—शैक्षणिक मर्यादा, आर्थिक संसाधनांची कमतरता, सामाजिक बंधने, आणि बाजारपेठेतील प्रवेशाचा अभाव.

या संशोधन निबंधामध्ये ग्रामीण महिला उद्योजकतेची सध्याची स्थिती, अडचणी, संधी, आणि विकासासाठी आवश्यक धोरणांचा अभ्यास केला जाईल. यामध्ये प्रत्यक्ष मुलाखती, केस स्टडी, आणि सरकारी व स्वयंसेवी संस्थांच्या उपक्रमांचा आढावा घेतला जाईल. उद्दिष्ट हेच की,

ग्रामीण महिलांच्या उद्योजकतेला चालना देणाऱ्या उपाययोजना सुचवून एक समतोल आणि समावेशक ग्रामीण विकासाचा मार्ग शोधणे. भारत देश हा पुरुषप्रधान देश म्हणून जरी ओळखला जात असला आणि भारतातील महिलांचे कुपोषण व अत्याचार आजदेखील होतो.

### ३. संशोधनाचे उद्दिष्ट

हे संशोधन खालील उद्दिष्टांवर केंद्रित असेल:

- ग्रामीण महिला उद्योजकतेसाठी उपलब्ध असलेल्या संधींचा शोध घेणे.
- ग्रामीण महिलांना उद्योजकतेच्या मार्गावर येणाऱ्या प्रमुख आव्हानांचे विश्लेषण करणे.
- सरकारी योजना आणि धोरणे ग्रामीण महिलांना उद्योजक बनवण्यासाठी किती प्रभावी आहेत, याचा अभ्यास करणे.
- ग्रामीण महिला उद्योजकतेला प्रोत्साहन देण्यासाठी उपयुक्त धोरणे आणि उपायांसाठी शिफारसी करणे.

#### ४. संशोधनाचे महत्त्व

हे संशोधन ग्रामीण महिला उद्योजकतेवर एक समग्र दृष्टिकोन देईल आणि त्यांच्या विकासासाठी एक रोडमॅप तयार करण्यास मदत करेल. या संशोधनाचे निष्कर्ष सरकार, गैर-सरकारी संस्था (NGOs) आणि धोरणकर्त्यांसाठी उपयुक्त ठरतील, जेणेकरून ग्रामीण भागातील महिलांसाठी प्रभावी योजना तयार करता येतील. यामुळे केवळ महिलांचाच नाही, तर संपूर्ण समाजाचा विकास होईल.

#### १. आर्थिक आणि कौटुंबिक प्रेरणा

- **आर्थिक स्वावलंबन:** अनेक महिलांना स्वतःच्या पायावर उभे राहून कुटुंबाच्या आर्थिक गरजा पूर्ण करण्याची तीव्र इच्छा असते. उद्योजकता त्यांना आर्थिकदृष्ट्या आत्मनिर्भर बनवते.
- **उत्पन्न वाढ:** शेतीत किंवा मजुरीच्या कामात मिळणारे कमी उत्पन्न, महिलांना अधिक कमाईसाठी स्वतःचा व्यवसाय सुरू करण्यास प्रवृत्त करते.
- **कौटुंबिक जबाबदारी:** पती किंवा कुटुंबातील सदस्यांना मदत करण्याची आणि मुलांना चांगले भविष्य देण्याची इच्छा महिलांना उद्योजक बनण्यास प्रोत्साहित करते.

#### २. सामाजिक आणि सामुदायिक पाठिंबा

- **स्वयं-सहायता गट (SHG):** स्वयं-सहायता गट ग्रामीण महिलांसाठी एक मोठे प्रेरणास्थान आहेत. या गटांद्वारे त्यांना एकत्र येऊन बचत करण्याची आणि व्यवसाय सुरू करण्यासाठी कमी व्याजदराने कर्ज घेण्याची संधी मिळते.
- **समुदायाचा पाठिंबा:** जेव्हा एखादी महिला यशस्वी उद्योजक बनते, तेव्हा तिचा आदर्श घेऊन इतर महिलांनाही प्रेरणा मिळते.
- **सामाजिक ओळख:** उद्योजक बनल्याने समाजात मान, प्रतिष्ठा आणि ओळख मिळते, ज्यामुळे महिलांचा आत्मविश्वास वाढतो.

#### ३. सरकारी धोरणे आणि योजना

- **आर्थिक मदत:** केंद्र आणि राज्य सरकारांच्या अनेक योजना, जसे की **मुद्रा योजना** आणि **महिला किसान सशक्तिकरण परियोजना**, महिलांना कर्ज आणि आर्थिक मदत देतात.

**प्रशिक्षण आणि कौशल्य विकास:** अनेक सरकारी आणि गैर-सरकारी संस्था (NGOs) महिलांसाठी विशेष प्रशिक्षण कार्यक्रम आयोजित करतात, जिथे त्यांना व्यवसाय व्यवस्थापनाची आणि तांत्रिक कौशल्ये शिकवली जातात.

- **बाजारपेठ उपलब्धता:** सरकार आणि संस्थांच्या मदतीने महिलांना त्यांच्या उत्पादनांसाठी योग्य बाजारपेठ शोधणे आणि शहरी ग्राहकांपर्यंत पोहोचणे सोपे होते.

#### ४. वैयक्तिक प्रेरणा

- **कौशल्यांचा वापर:** अनेक महिलांमध्ये पारंपारिक हस्तकला, पाककला किंवा शेतीची विशेष कौशल्ये असतात. या कौशल्यांचा वापर करून स्वतःचा व्यवसाय सुरू करण्याची त्यांना प्रेरणा मिळते.
- **आव्हान स्वीकारण्याची मानसिकता:** काही महिलांना नवीन आव्हाने स्वीकारणे आणि स्वतःला सिद्ध करण्याची आवड असते. उद्योजकता त्यांना स्वतःच्या क्षमतेची चाचणी घेण्याची संधी देते

#### सकल देशांतर्गत उत्पादन (GDP) मध्ये वाढ

महिला उद्योजक GDP वाढीमध्ये थेट योगदान देतात. महिलांच्या नेतृत्वाखालील व्यवसाय नवीन उत्पादन आणि सेवा बाजारात आणतात, ज्यामुळे देशाची एकूण उत्पादनक्षमता वाढते. McKinsey Global Institute च्या एका अहवालानुसार, जर भारतातील श्रमशक्तीमध्ये महिलांचा सहभाग वाढला, तर जागतिक GDP मध्ये ७०० अब्ज डॉलरची भर पडू शकते.

#### रोजगार निर्मिती

महिला उद्योजक स्वतःसोबतच इतरांसाठीही रोजगाराच्या संधी निर्माण करतात. विशेषतः ग्रामीण आणि लहान शहरांमध्ये, महिला उद्योजक इतर महिलांना काम देऊन त्यांना आर्थिकदृष्ट्या सक्षम बनवतात. यामुळे बेरोजगारी कमी होते आणि समावेशक विकास (inclusive growth) साधला जातो. भारतात सुमारे २०.३७% सूक्ष्म, लघु आणि मध्यम उद्योग (MSME) महिलांच्या मालकीचे आहेत, जे २३.३% कामगारांना रोजगार देतात.

#### ३. आर्थिक स्वावलंबन आणि गरिबी निवारण

महिला उद्योजकतेमुळे कुटुंबाचे उत्पन्न वाढते, ज्यामुळे गरिबीचे प्रमाण कमी होण्यास मदत होते. महिलांना मिळणारे आर्थिक स्वातंत्र्य त्यांना कुटुंबाच्या आर्थिक निर्णयात अधिक प्रभावीपणे सहभागी होण्याचा अधिकार देते. याचा थेट परिणाम कुटुंबाच्या राहणीमानावर, मुलांच्या शिक्षणावर आणि आरोग्यावर होतो.

#### ४. नवनिर्मिती (Innovation) आणि स्पर्धात्मकता

महिला उद्योजक अनेकदा नवीन कल्पना आणि उत्पादनांसह येतात. त्यांच्या व्यवसायांमध्ये पारंपारिक आणि आधुनिक दोन्ही पद्धतींचा संगम असतो. बोस्टन कन्सल्टिंग ग्रुपच्या अहवालानुसार, महिलांनी सुरू केलेले स्टार्टअप्स पुरुषांनी सुरू केलेल्या स्टार्टअप्सच्या तुलनेत ५ वर्षांच्या कालावधीत १०% अधिक संचयी महसूल (cumulative revenue) निर्माण करतात. यामुळे बाजारात स्पर्धा वाढते आणि एकूण अर्थव्यवस्थेची कार्यक्षमता सुधारते.

#### ५. सामाजिक आणि प्रादेशिक विकास

महिला उद्योजकतेमुळे केवळ आर्थिकच नाही, तर सामाजिक विकासही होतो. महिलांचा उद्योजकतेतील सहभाग समाजात लैंगिक समानता (gender equality) वाढवतो. त्याचबरोबर, अनेक महिला उद्योजक स्थानिक संसाधनांचा वापर करून व्यवसाय सुरू करतात, ज्यामुळे प्रादेशिक आणि स्थानिक अर्थव्यवस्थेला चालना मिळेल.

## १. महिला सक्षमीकरण (Women Empowerment) आणि आत्मविश्वास वाढ

उद्योजकता महिलांना आर्थिकदृष्ट्या आत्मनिर्भर बनवते. यामुळे त्यांना स्वतःच्या पायावर उभे राहण्याची संधी मिळते आणि त्यांचा आत्मविश्वास मोठ्या प्रमाणात वाढतो. व्यवसायाच्या माध्यमातून मिळणाऱ्या यशामुळे त्या कुटुंबात आणि समाजात अधिक आदराने आणि सन्मानाने पाहिल्या जातात.

## २. कुटुंबातील निर्णयात सहभाग

ग्रामीण भागात महिलांना अनेकदा कुटुंबाच्या आर्थिक आणि इतर महत्त्वाच्या निर्णयांमधून वगळले जाते. परंतु, उद्योजक बनल्यानंतर त्या कुटुंबाच्या उत्पन्नात योगदान देतात, ज्यामुळे त्यांना घरगुती निर्णयात अधिक महत्त्व प्राप्त होते. मुलांचे शिक्षण, आरोग्यसेवा आणि इतर खर्च यांसारख्या महत्त्वाच्या बाबींमध्ये त्यांचा सहभाग वाढतो.

## ३. सामुदायिक नेतृत्व आणि सामाजिक विकास

अनेक ग्रामीण महिला उद्योजक त्यांच्या व्यवसायाच्या माध्यमातून स्वयं-सहायता गट (Self-Help Groups) किंवा इतर सामुदायिक गटांचे नेतृत्व करतात. यामुळे त्या गावातील इतर महिलांसाठी आदर्श बनतात आणि त्यांनाही उद्योजक बनण्यास प्रोत्साहन मिळते. त्या सामाजिक समस्यांवर चर्चा करतात आणि समुदायाच्या विकासासाठी एकत्र येऊन काम करतात.

## ४. मुलांचे शिक्षण आणि आरोग्य सुधारणे

महिला उद्योजकतेमुळे कुटुंबाचे उत्पन्न वाढते. या अतिरिक्त उत्पन्नाचा वापर मुलांच्या शिक्षणासाठी आणि आरोग्य सुविधांसाठी केला जातो. महिला आपल्या मुलांना चांगले शिक्षण देण्यासाठी अधिक गुंतवणूक करतात, ज्यामुळे कुटुंबाची पुढची पिढी अधिक सुशिक्षित होते.

## ५. सामाजिक रूढी आणि लिंगभेद कमी करणे

महिला उद्योजक हे सिद्ध करतात की महिला केवळ घरकाम आणि शेतीपुरत्या मर्यादित नाहीत. त्यांच्या यशामुळे पारंपरिक सामाजिक रूढींना आव्हान दिले जाते. त्यांच्या कार्यामुळे समाजात महिलांकडे पाहण्याचा दृष्टीकोन बदलतो आणि लिंगभेद कमी होण्यास मदत होते. यामुळे एक अधिक समान आणि न्याय्य समाज तयार होण्यासाठी हातभार लागतो.

## १. राजकीय जाणीव आणि सहभाग वाढणे

उद्योजकतेमुळे महिलांना समाजातील सरकारी योजना, नियम आणि धोरणांची अधिक माहिती मिळते. यामुळे त्या आपल्या हक्कांविषयी जागरूक होतात आणि स्थानिक राजकारणात अधिक रस घेतात.

## २. स्थानिक नेतृत्वाची निर्मिती

महिला उद्योजक अनेकदा स्वयं-सहायता गट (SHG) किंवा इतर सामुदायिक गटांचे नेतृत्व करतात. हे नेतृत्व त्यांना सार्वजनिक कामांची आणि प्रशासनाची समज देते. अनेक महिला बचत गटांचे यशस्वी नेतृत्व केल्यानंतर, स्थानिक स्वराज्य संस्था (उदा. ग्रामपंचायत) निवडणुकीत भाग घेतात आणि निवडून येतात.

### ३. धोरणात्मक निर्णयात प्रभाव

जेव्हा महिला उद्योजक म्हणून एकत्र येतात, तेव्हा त्या त्यांच्या व्यवसायाशी संबंधित समस्या मांडण्यासाठी एक मजबूत गट तयार करतात. यामुळे, स्थानिक प्रशासन आणि धोरणकर्ते त्यांच्या मागण्यांची दखल घेतात. महिलांना उद्योगासाठी आवश्यक असलेल्या पायाभूत सुविधा, कर्ज आणि बाजारपेठेच्या धोरणांवर प्रभाव टाकण्याची संधी मिळते.

### ४. सामाजिक-राजकीय सक्षमीकरण

उद्योजकतेमुळे महिलांचे केवळ आर्थिकच नाही, तर सामाजिक आणि राजकीय सक्षमीकरणही होते. कुटुंबात आणि समाजात निर्णय घेण्याची त्यांची क्षमता वाढते. हा आत्मविश्वास त्यांना सार्वजनिक जीवनात सक्रियपणे सहभागी होण्यासाठी प्रोत्साहित करतो, ज्यामुळे राजकीय क्षेत्रातही महिलांचा सहभाग वाढतो.

### १. मुलांच्या शिक्षणासाठी गुंतवणूक

उद्योजकतेमुळे महिलांना जे अतिरिक्त उत्पन्न मिळते, ते त्या मुलांच्या शिक्षणासाठी वापरतात. यामुळे मुले चांगल्या शाळांमध्ये जाऊ शकतात, त्यांना आवश्यक शैक्षणिक साधने मिळतात आणि ट्यूशन किंवा कोचिंगचा खर्चही भागवता येतो.

### २. शिक्षणाचे महत्त्व समजून घेणे

व्यवसाय करताना महिलांना हिशेब ठेवणे, व्यवहार करणे आणि सरकारी योजनांची माहिती घेणे यांसारख्या कामांसाठी साक्षर असणे आवश्यक असते. यामुळे, महिलांना शिक्षणाचे महत्त्व अधिक चांगल्या प्रकारे समजते आणि त्या स्वतःच्या शिक्षणाकडेही लक्ष देतात. त्यांच्या या दृष्टिकोनाचा प्रभाव कुटुंबातील इतर सदस्यांवर, विशेषतः मुलींवर होतो.

### ३. शिक्षणाबद्दल जागरूकता वाढवणे

अनेक महिला उद्योजक स्वतःच्या गावात शिक्षणाबद्दल जागरूकता वाढवण्यासाठी पुढाकार घेतात. त्या इतर पालकांना मुला-मुलींना शाळेत पाठवण्यासाठी प्रोत्साहित करतात.

### ४. व्यावसायिक कौशल्यांचे शिक्षण

महिला उद्योजक त्यांच्या कामातून मिळालेले व्यावहारिक ज्ञान कुटुंबातील तरुण पिढीला शिकवतात. यामुळे, मुलांना केवळ पुस्तकी ज्ञानच नाही, तर उद्योगाशी संबंधित कौशल्येही मिळतात, ज्यामुळे भविष्यात त्यांना स्वतःचा व्यवसाय सुरू करण्यास पाठबळ मिळू शकते.

### निष्कर्ष:

ग्रामीण महिला उद्योजकता ही केवळ आर्थिक क्रिया नसून सामाजिक परिवर्तनाची शक्ती आहे. महिलांनी व्यवसायाच्या माध्यमातून आत्मनिर्भरता मिळवली असून त्यांच्या सहभागामुळे स्थानिक अर्थव्यवस्था आणि समाजात सकारात्मक बदल घडत आहेत. तथापि, अडथळे अजूनही आहेत—शिक्षण, संसाधनांची कमतरता, आणि सामाजिक बंधन.

या संशोधनातून स्पष्ट होतं की, योग्य प्रशिक्षण, आर्थिक मदत, आणि सामाजिक पाठिंबा मिळाल्यास ग्रामीण महिला उद्योजकता हे ग्रामीण विकासाचे प्रभावी साधन ठरू शकते.

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## “आजच्यातील रानमेवा महिला सबलीकरणाचा ठेवा”

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### प्रस्तावना :

आजरा तालुका हा कोकणातील एक नैसर्गिक संपत्तीने नटलेला भाग आहे. या ठिकाणी शेतीचे प्रमाण हे मोठ्या प्रमाणात उपलब्ध आहे. पावसाच्या उपलब्धतेमुळे आजच्यामध्ये जंगलांचे प्रमाणही मोठ्या प्रमाणात आहे. जंगलामध्ये विपुल प्रमाणात वनसंपत्ती उपलब्ध आहे. येथे विविध प्रकारचे फलोत्पादनही होते. त्यात रानमेवा हा एक महत्त्वाचा आणि स्थानिक अर्थव्यवस्थेला हातभार लावणारा घटक आहे. रानमेवा हा नैसर्गिकरित्या उगम पावणारा तसेच कुठल्याही प्रकारची लागवड न करता मिळणारा महत्त्वाचा घटक. रानमेवाच्या विक्रीतून मोठ्या प्रमाणावर आर्थिक उलाढाल होते. ह्या रानमेवा मध्ये फळा बरोबर काही औषधी फळे सुद्धा उपलब्ध होतात. त्यामध्ये हिरडा, बेहडा, आवळा ही वनौषधी व व्यापारी दृष्टिकोनातून अत्यंत मौल्यमान मानली जाणारी फळे. हा रानमेवा गोळा करण्यापासून ते विक्री पर्यंतच्या प्रक्रियेत स्थानिक महिलांचा मोठा वाटा असतो. महिलांनी समूहाच्या माध्यमातून किंवा वैयक्तिक पातळीवर रानमेवा गोळा करणे, त्यावर प्रक्रिया करणे, बाजारपेठ मिळवणे अशा विविध टप्प्यांमध्ये सक्रिय सहभाग घेतला आहे. त्यामुळे त्यांना आर्थिक स्वावलंबन प्राप्त झाले असून घर खर्च, शिक्षण व आरोग्य यामध्ये त्यांच्यात सुधारणा झालेली दिसून येते. आजरा तालुक्यातील आदिवासी व ग्रामीण महिलांना रानमेवाच्या व्यवसायातून निर्माण होणाऱ्या आर्थिक उलाढालीतून आपले महत्त्वाचे स्थान निर्माण करता आले आहे. रानमेवाचे संकलन, प्रक्रिया, विक्री व लघु उद्योगांमध्ये महिलांचा वाढता सहभाग हा त्यांच्यासाठी आर्थिक सक्षमीकरणाचा महत्त्वाचा मार्ग ठरत आहे. अशा या महिलांच्या योगदानाचे मूल्यमापन करणे आणि त्यांच्या सामाजिक, आर्थिक स्थितीवर होणाऱ्या परिणामांचा अभ्यास करणे हे आजच्या काळाची गरज आहे. गरीबी मध्ये आणि अज्ञानामपडलेल् खीतपत पडलेल्या महिलांसाठी आजरा तालुक्यातील नैसर्गिकरित्या उपलब्ध होणारा रानमेवा हा एक मोलाचे वरदान ठरत आहे. कारण ह्या रानमेव्यामध्ये कुठल्याही प्रकारची गुंतवणूक न करता, सहज उपलब्ध होऊन तो गोळा करून त्याची विक्री करणे या सोप्या कामामुळे महिलांच्या आर्थिक सक्षमीकरणास मदत झालेली आहे.. आणि म्हणूनच आजच्यातील रानमेवा हा महिलांच्या सक्षमीकरणाचा ठेवा असल्याचे सिद्ध होत आहे..

### उद्दिष्टे :

- 1) आजरा तालुक्याची भौगोलिक विशेषता अभ्यासणे.
- 2) आजरा तालुक्यातील रानमेवा व त्यामध्ये असणारा महिलांचा सहभाग अभ्यासणे.

- 3) रानमेवा उत्पादनातून होणाऱ्या आर्थिक उलाढालीचा अभ्यास करणे.
- 4) रानमेवा व्यवसायामध्ये महिलांचा सहभाग ओळखणे त्याचबरोबर या कामांमध्ये महिलांची भूमिका समजून घेणे.
- 5) महिलांच्या सामाजिक व आर्थिक सक्षमीकरणांमध्ये रानमेवाची भूमिका स्पष्ट करणे.

### आजरा तालुका भौगोलिक विशेषता :

आजरा तालुका म्हणजे निसर्ग प्रेमी साठी एक नंदनवन आहे. बारा महिने निसर्गाने हिरवी शाल पांघरावी व पक्षी आणि प्राण्याने त्यावर नक्षी करावी असा हा तालुका. रस्त्याच्या दोन्ही बाजूने गर्द हिरवीगार झाडी, लाल माती, जागोजागी वाड्या, वसत्या, भाताची शेती, हवेत हलकासा गारवा, निसर्गाने मुक्त हस्ताने उधळण करावी असा हा तालुका..

6.25 उत्तर अक्षांश आणि 74 पूर्वेखांशावर आजरा तालुका आहे. आजरा हे शहर कोल्हापूर जिल्ह्याच्या नैऋत्येस आहे. सुमारे समुद्रसपाटीपासून 600 ते 700 मीटर उंची असणारे शहर. जवळच चंदगड, गडहिंग्लज, सावंतवाडी असे महत्त्वाची शहरे. आजराच्या पूर्वेकडील बाजूने हिरण्यकेशी नदी वाहते या नदी या नदीमुळे आजऱ्याला थंड आणि अल्हाददायक हवामान मिळालेले आहे. या ठिकाणी सरासरी 3000 ते 4000 मि.मी. पर्यंत पाऊस पडतो. या सर्वांमुळे डोंगर आणि दरीनी वेढलेले असे वातावरण आजरा तालुक्याला लाभलेले आहे. या ठिकाणी खनिजे आणि वनसंपत्ती मुबलक प्रमाणात आहेत. धार्मिक स्थळे आणि निसर्गरम्य स्थळे मोठ्या प्रमाणात पाहायला मिळतात ज्यामुळे पर्यटक पर्यटनासाठी मोठ्या प्रमाणात आजरा तालुक्याला भेटी देतात.

निसर्गाने आजरा तालुक्याला बऱ्याच अशा महत्त्वाच्या गोष्टी बहाल केल्या आहेत. त्यापैकीच एक असणारे म्हणजेच आजऱ्यातील रानमेवा. या रानमेव्यामुळेच त्या भागातील लोकांना विशेषतः महिलांना स्थिरता येण्यासाठी खूप मदत झाली आहे.

### रानमेवा :

रानमेवा म्हणजे रानात, जंगलात किंवा गावाच्या आसपास नैसर्गिक रित्या वाढणाऱ्या वनस्पतीवर येणारी फळे. या फळासाठी कोणतीही विशेष लागवड किंवा मशागत केलेले नसते. या फळांना माकडमेवा असेही म्हणतात. यामध्ये विशेषता जंगलातील फळे, कंदमुळे, औषधी वनस्पती व इतर नैसर्गिक संसाधने जसे की करवंद, आवळा, हिरडा, बेहडा, मोहफळ, चिरायता, काजू, फणस, तोरणे, धामणे ही फळे प्रामुख्याने जंगलामध्ये उपलब्ध असल्याने यांना रानमेवा या नावाने संबोधले जाते.

### रानमेवा विशेषता :

- रानमेवाची फळे वसंत ऋतूत (मार्च ते मे )मध्ये नैसर्गिकरित्या जंगलात तयार होतात.
- ही फळे महिला व लहान मुले गोळा करण्याचे काम करतात.
- नंतर या मेवाची विक्री स्थानिक बाजारपेठा, हमाल मंडळे व महामंडळे येथे होते.
- रानमेवाचा वापर फोडणीसाठी, लोणचं, चटणी, ज्यूस व पल्प बनवण्यासाठी होतो.
- चांगल्या प्रतीच्या मेवाचा पल्प प्रक्रिया उद्योग सुद्धा तयार होतो.

- एका हंगामात रानमेव्यामुळे हजारो रुपयांची उलाढाल होते याचा उपयोग तेथील स्थानिक लोकांना विशेषतः महिलांना मोठ्या प्रमाणात होतो.

### रानमेव्यातून सामाजिक बांधिलकी :

आजच्यातील रानमेव्यामुळे महिला आता गावाच्या बाहेर पडू लागल्या आहेत. त्यामुळे त्यांच्या जीवनामध्ये असलेल्या चिंता, काळजी, निराशा सोडून लोकांशी संवाद साधत आहेत. कारण ही रानमेवे वैयक्तिकरित्या गोळा करून त्यातील काही फळे महिला विकण्यासाठी गावोगावी फिरत असतात. त्यामध्ये करवंद काजू, तोरणे, आंबा, जांभळे या फळांचा समावेश होतो. त्यातून सामाजिक बांधिलकी ही जपली जात आहे. बाहेरच्या जगात वावरण्याचे धाडस महिलांच्यात येत आहे. त्यामुळे वर्षभरातील मार्च ते जून या काळात ही रानमेवे जंगलात उठत असतात. या भागातील महिला जाणीवपूर्वक या काळाची वाट बघतात आणि ही फळे विकण्यास योग्य झाली की त्यातून जास्तीत जास्त आर्थिक फायदा मिळवण्याचा प्रयत्न करतात. त्यामुळे आर्थिक दृष्ट्या कमकुवत महिलांसाठी ही रानमेव्याची फळे वरदान ठरत आहेत. रानमेव्यांना बाहेर खूप मोठ्या प्रमाणावर मागणी आहे. कारण ही रानमेव्याची फळे आजरा तालुक्यातील डोंगराळ भागात, जंगलात उठतात ती फक्त ठराविक भागातच उठतात. त्यामुळे ज्या भागात ही फळे उठत नाहीत त्या भागात तर लोकांना ही फळे बाजारात येण्याची आतुरता असते. शिवाय या रानमेवा मधील फळांचा वेगवेगळ्या कारणांसाठी उपयोग होतो. लोक चवीसाठी त्याचबरोबर उत्तम आरोग्यासाठी ही फळे खातात.

ही रानमेव्याची फळे वसंत ऋतूत मार्च ते मे या महिन्यामध्ये नैसर्गिक रित्या जंगलात तयार होतात. त्यामुळे ही फळे सहज उपलब्ध होत असल्याने स्थानिक लोकांना विशेषतः महिलांना आर्थिक सक्षमीसाठी त्याचा मोठा उपयोग होताना दिसत आहे. ह्या रानमेव्याची खाण्याबरोबर अनेक औषधी सुद्धा उपयोग आहेत त्यामुळे यांच्या व्यवसायातून महिलांना आर्थिक सक्षमीकरणासाठी मोठा आधार मिळत आहे त्यापैकी काही रानमेव्यांची थोडक्यात माहिती पुढील प्रमाणे सांगता येते

**हिरडा :** हिरडा ही एक व्यापकपणे वापरली जाणारी आयुर्वेदिक औषधी वनस्पती आहे. जी असंख्य आरोग्यदायी फायदासह त्याचबरोबर तिच्या पाचक गुणधर्मासाठी सुद्धा ओळखली जाते. बद्धकोष्ठता अतिसार यासारख्या आजारावर उपचार करण्यासाठी वापरली जाणारी एक महत्त्वाची वनस्पती. मधुमेह, त्वचारोग आणि डोळ्यांच्या समस्या वर उपचार करण्यासाठी देखील ती उपयुक्त असल्याचे मानले जाते.

**बेहडा :** बेहडा देखील एक औषधी वनस्पती आहे. आयुर्वेदामध्ये तिचे महत्त्वाचे स्थान आहे. विविध शारीरिक समस्या वर उपचार करण्यासाठी देखील या बेहड्याचा उपयोग केला जातो. यामध्ये मुख्यत्वे करून कोरडा खोकला, डोळ्यांच्या समस्या, पचनक्रिया, त्वचेचा विकार त्याचबरोबर वनीकरणासाठी एक महत्त्वाचा वृक्ष म्हणून त्याची ओळख आहे.

**आवळा :** क जीवनसत्वाने परिपूर्ण अनेक आरोग्यदायी फायद्यासाठी आवळा ओळखला जातो. क जीवनसत्वामुळे रोग प्रतिकारशक्ती वाढते. त्याचबरोबर त्वचेसाठी तसेच केसांसाठीही ते खूप फायदेशीर आहे. आवळा खाल्ल्याने पचनक्रिया सुधारते तसेच हृदयविकार आणि मधुमेहाचा धोका सुद्धा कमी होतो. वजन कमी करण्यास मदत, शरीराला ऊर्जा, कॅन्सर प्रतिबंधक अशा विविध समस्यावर आवळा एक गुणकारी औषधी फळ आहे. औषधाबरोबरच आवळा ज्यूस, आवळा कॅप्सूल, आवळा पावडर, आवळा कॅंडी, आवळा सरबत, आवळा

सुपारी अशा विविध रूपात आवळ्याचा उपयोग केला जातो. तसेच कॅल्शियम व लोहाचा एक चांगला स्रोत म्हणजे आवळा हे फळ आहे. कच्चा आवळा देखील लोक आवडीने खातात.

### काजू :

काजू हे एक फळ झाड आहे या फळाला विलायती मँगो म्हणून सुद्धा ओळखले जाते. काजूच्या बोंडापासून कोकण, मलबार, तमिळनाडू यासारख्या प्रदेशात विविध प्रकारचे मद्य तयार केले जाते. अधिक काजू बिया खाल्ल्यामुळे शरीरातून पुरेसा घाम बाहेर पडतो. ओल्या काजूच्या वरची फिकट तपकिरी साल काढून ते खाण्याचा आनंद कोकणातील सर्वच लहान थोर घेत असतात. काजू बर्फी, काजूकतली हे गोड पदार्थ आणि खारी काजू लोकप्रिय आहेत. महाराष्ट्रात मेजवानीसाठी नारळी भात, शाही पुलाव, शिरा तयार केला जातो ह्या पदार्थांमध्ये ही काजूचा वापर केला जातो. काजू हा आवडीने खाल्ला जाणारा पदार्थ आहे. कोकणामध्ये त्याचबरोबर आजरा तालुक्यामध्ये काजूचे फळ मोठ्या प्रमाणावर मिळते.

### फणस :

फणस हे एक उष्णकटिबंधीय फळ आहे. जे भारतामध्ये विशेषता महाराष्ट्रात आढळते. सदाहरित असणारे हे झाड आहे. फणस या फळाचा उपयोग वेगवेगळ्या पद्धतीने केला जातो. कच्चा फणस भाजीसाठी वापरला जातो. त्याचबरोबर पिकलेला फणस गोड आणि रुचकर लागतो. फणसाच्या बिया भाजून किंवा उकडून खातात. फणसामध्ये दोन प्रकारचे फणस असतात . एक म्हणजे बरका फणस व दुसरा कापा फणस. फणस पौष्टिक असल्याने रोगप्रतिकार शक्ती वाढवतो, पचनास मदत करतो, रक्तातील साखरेची पातळी नियंत्रण ठेवण्यासाठी फणसाचा उपयोग होतो. त्याचबरोबर त्वचेसाठी आणि हृदयासाठी ही फणसाचा उपयोग होतो. फणस हे एक मोठे फळ असून त्याचे वरचे कवच काटेरी असते. फणसाचे फळ आणि इतर भाग यांचा उपयोग विविध प्रकारे केला जातो. आहारात फणसाचा समावेश केल्याने अनेक फायदे मिळतात.

### करवंद :

करवंदे महाराष्ट्रातील पश्चिम घाटात विशेषता कोकणात खूप मोठ्या प्रमाणात मिळतात. डोंगर कपारीत आपोआप उगवणारी करवंदाची काटेरी झुडपे अनेकदा पाहण्यात येतात. एप्रिल आणि मे हे फळ लागण्याचा काळ आहे. या दोन महिन्यात मोठ्या प्रमाणावर ही फळे उगवतात. त्यानंतर जूनच्या सुमारास पाऊस सुरू झाल्यावर गळून जातात. करवंदा पासून वेगवेगळे पदार्थ तयार केले जातात. कच्ची करवंद सुद्धा आवडीने खाली जातात. करवंदा पासून सरबत, लोणचे, मोरंबा असे पदार्थ बनवले जातात.

### आंबा :

फळांचा राजा आंबा. आंबा हा विषुववृत्तीय प्रदेशात आढळणारे झाड आणि फळ आहे. या फळाला महाराष्ट्रात कोकणचा राजा देखील म्हणतात. साधारणतः एप्रिल ते जून हा फळाचा मोसम असतो. जगाच्या आंबा उत्पादनापैकी 56% आंब्याचे उत्पादन एकट्या भारतात होते. आंब्याच्या वेगवेगळ्या जाती आहेत. कोकणामध्ये आंब्याचे उत्पादन मोठ्या प्रमाणावर घेतले जाते. एप्रिल ते जून हा जरी आंब्याचा कालावधी असला तरीही वेगवेगळ्या प्रक्रिया करून वर्षभर आंबा टिकेल असे पदार्थ बनवले जातात. त्यामध्ये ज्यूस, लोणचे, पावडर, बर्फी यांचा

समावेश आहे. आंबा हा सर्वांना प्रिय असणारे फळ आहे. लहानांपासून ते वृद्धापर्यंत आंबा आवडीने खाल्ला जातो. कोकणामध्ये मोठ्या प्रमाणात आंबा पाहायला मिळतो.

### जांभूळ :

जांभूळ हे एक उष्ण कटिबंधीय सदाहरित फळझाड आहे. एप्रिल - मे महिन्यात जांभूळ झाडाला लागायला सुरुवात होते. जांभूळ हे फळ लांबट व गुळगुळीत असते. पूर्ण पिकल्यावर गडद जांभळा किंवा काळसर रंग येतो. जांभळाची चव ही तुरट व गोडसर असते. या जांभळामध्ये जीवनसत्व क, कॅल्शियम, लोह भरपूर प्रमाणात असतात. तसेच जांभळाच्या सेवनाने पचन सुधारते, मधुमेह नियंत्रणात मदत मिळते, लघवीचे विकार, जुलाब व तोंडांच्या आरोग्यासाठी उपयुक्त असे जांभूळ फळ आहे. जांभळाच्या बिया सुकवून त्याची पावडर मधुमेह, अतिसारावर औषध म्हणून वापरली जाते. जांभळाच्या झाडांची पाने व सालेचे काढे तोंड धुण्यासाठी वापरतात. त्यामुळे हिरड्या व दात मजबूत होण्यास मदत मिळते.

इतक्या फायद्यामुळे जांभळाच्या फळांना बाजारात मोठ्या प्रमाणात मागणी असते. ताजी फळे थेट जंगलातून, शेतातून बाजारपेठेत किंवा हॉटेल, रस विक्रेत्यांना विकून चांगले उत्पन्न मिळू शकते. याबरोबरच टोपलीमध्ये ही जांभळे घेऊन महिला वैयक्तिकरित्या गावोगावी फिरून विकतात. जांभळांपासून विविध उत्पादने तयार करून अधिक किंमत मिळवली जाते. त्यामुळे रानमेव्यामधील जांभूळ हे एक महत्वाचे फळ आहे.

### तोरणे :

कोकणातील रानमेवा मधील एक महत्वाचे फळ म्हणजे तोरणे. ही फळ त्यांच्या औषधी गुणधर्मासाठी ओळखली जातात. खाण्यासाठी सुद्धा अत्यंत रुचकर अशी फळे लागतात. साधारणतः मार्च ते एप्रिल या फळांचा काळ आहे. या फळांचा उपयोग विविध पद्धतीने केला जातो. फुफुसांचे आजार, ताप, अपचन आणि जठरा संबंधी समस्यांसाठी या झाडाचा उपयोगही केला जातो. त्याचबरोबर हिरड्या दातदुखीवर सुद्धा अत्यंत उपयुक्त असे हे फळ आहे.

### रानमेवा आर्थिक उलाढालीत महिलांचा सहभाग :

रानमेवा च्या आर्थिक उलाढालीमध्ये महिलांचा सहभाग अत्यंत महत्वाचा आहे. यामधील महिलांची कामे पुढीलप्रमाणे सांगता येतात-

- 1) शेतमजुरी व बागायती कामे : महिलांचा आंब्यांच्या बागांची निगा राखण्यामध्ये सक्रिय सहभाग असतो. त्यामध्ये झाडांना खत देणे, फवारणी फळे तोडणे, या कामात महिला मोठ्या संख्येने सहभागी असतात.
- 2) गट शेती व स्वयंसहायता गट : महिलांचे स्वयंसहायता गट रानमेव्याच्या उत्पादनाशी संबंधित प्रक्रिया उत्पादने त्याच्यामध्ये जाम, मुरंबा तयार करतात यामधून अनेक गटाने स्वतःचे लघु उद्योग देखील सुरू केले आहेत.
- 3) विक्री व बाजार व्यवस्था : काही महिलांचा या रानमेव्याच्या थेट विक्रीत सहभाग वाढतो आहे. त्याचबरोबर शासकीय योजनेतून प्रशिक्षण व सवलती मिळवून महिला व्यवसायात उतरू लागल्या आहेत.
- 4) स्वयंरोजगाराच्या संधी : काही गट रानमेव्यापासून चटणी, लोणचं व पल्प तयार करून ब्रँडच्या नावाखाली विक्री करतात. महिलांना यामुळे स्वयंरोजगाराची संधी, आर्थिक स्वतंत्रता व घरात सामाजिक मान मिळतो आहे.

### रानमेव्याच्या आर्थिक उलाढालीतून महिलांच्यावर झालेला प्रभाव :

- 1) रानमेव्याच्या आर्थिक उलाढालीतून एका कुटुंबाला एका हंगामात 3000 ते 10,000 हजारपर्यंत उत्पन्न मिळू शकते .
- 2) महिलांना त्यांचे स्वतःच्या हक्काचे पैसे मिळतात.
- 3) मुलांच्या शिक्षणासाठी, घर खर्चासाठी व वैद्यकीय गरजांसाठी पैसा वापरता येतो .
- 4) या आर्थिक उलाढालीमुळे महिलांच्या मध्ये आत्मविश्वास वाढतो आहे .
- 5) आर्थिक साक्षरता व व्यवहार ज्ञान वाढले आहे.
- 6) महिलांचे समाजातील स्थान मजबूत झाले आहे.
- 7) पर्यावरण व जंगलाचे संवर्धन होत आहे.
- 8) महिलांनी एकत्र येऊन सहकारी संस्थांच्या माध्यमातून बाजारात प्रवेश केला आहे.

### निष्कर्ष :

आजरा तालुक्यात रानमेवा हे एक महत्त्वाचे जंगलावर आधारित उत्पादन आहे. जे स्थानिक अर्थव्यवस्थेस चालना देणारे ठरते. या व्यवसायात महिलांचा मोठ्या प्रमाणात सहभाग असून त्यांच्यामार्फत संकलन प्रक्रिया आणि विक्रीचे काम पार पाडले जाते. रानमेवा व्यवसायामुळे अनेक महिलांना उत्पादनाची स्रोत मिळतात. तसेच बचत गटाद्वारे त्यांचे आर्थिक स्वावलंबन वाढते आहे. रानमेवाच्या माध्यमातून महिलांचा आर्थिक सहभाग आणि उलाढाल वाढवण्यासाठी ही अनेक संधी उपलब्ध होत आहेत. बचत गटांच्या माध्यमातून महिला एकत्र येऊन प्रक्रिया केलेले रानमेवा उत्पादने विकू लागले आहेत जसे की जाम, जेली आणि वाळवलेले फळे यातून त्यांना आर्थिक उत्पन्न मिळते आणि त्यांची आर्थिक स्थिती सुधारण्यास हातभार लागतो. म्हणूनच रानमेवा हे केवळ वन उत्पादन नसून महिलांसाठी एक आर्थिक स्रोत बनले आहे. त्यांच्या श्रमाचा सन्मान करून योग्य प्रशिक्षण, बाजारपेठ व प्रक्रिया तंत्रज्ञान दिल्यास महिलांचा सहभाग अधिक प्रभावी होऊ शकतो. त्याचबरोबर त्यांना सरकारी पाठबळ मिळाल्यास महिलांसाठी रानमेवा आधारित लघुउद्योग हे एक प्रभावी आर्थिक उन्नतीची साधन ठरू शकते.

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**“र. धो. कर्वे यांचे समाजस्वास्थ्य याबाबत विचार आणि आजच्या संदर्भातील युवतींचे आरोग्य —  
चिकित्सक अध्ययन”**

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**सारांश**

र. धो. कर्वे हे भारतातील लैंगिक शिक्षण आणि समाजस्वास्थ्याचे अग्रदूत मानले जातात. त्यांनी समाजस्वास्थ्य या संकल्पनेला केवळ रोगनिवारणापुरती मर्यादित न ठेवता, लैंगिक आरोग्य, नैतिक संतुलन, स्त्रीशिक्षण, आणि प्रजनन नियंत्रण या व्यापक संदर्भातून मांडले. त्यांचा ठाम विश्वास होता की स्त्रियांचे आरोग्य, विशेषतः युवतींचे प्रजनन व मानसिक आरोग्य, सुधारले नाही तर समाजाचा शाश्वत विकास शक्य नाही. त्यांनी समाजस्वास्थ्याच्या संकल्पनेतून लैंगिक शिक्षण, गर्भनिरोधक आणि स्त्रीशिक्षणाला महत्त्व दिले, जे आजच्या युवतींच्या समस्यांवर उपायकारक ठरू शकते.

आजच्या संदर्भात युवतींसमोर नातेसंबंधांतील अस्थिरता, चुकीच्या लैंगिक समजुती व मानसिक ताणतणाव यांसारखी अनेक आव्हाने उभी आहेत. या परिस्थितीत कर्वे यांचे समाजस्वास्थावरील विचार युवतींसाठी मार्गदर्शक ठरतात. त्यांच्या विचारांतून युवतींना जीवनातील जबाबदारीची जाणीव, स्त्री-पुरुष समानतेचा दृष्टिकोन, आरोग्यदायी नातेसंबंध आणि मानसिक संतुलन साधण्याचे भान मिळते.

*Sustainable Development Goal 5 (Gender Equality)* साध्य करण्यासाठी कर्वे यांचे विचार मार्गदर्शक ठरू शकतात. म्हणूनच हा विषय “*Women, Education, Equality and Empowerment for Sustainable Development*” या परिषद विषयाशी थेट संबंधित आहे. कर्वे यांचे स्त्रीशिक्षण व समाजस्वास्थ्यविषयक विचार आजही स्त्रियांच्या सक्षमीकरणासाठी, युवतींच्या सर्वांगीण विकासासाठी व शाश्वत समाजनिर्मितीसाठी तितकेच महत्त्वाचे आहेत.

**कीवर्ड्स :** समाजस्वास्थ्य, र. धो. कर्वे, स्त्रीशिक्षण, युवती, लैंगिक नैतिकता, स्त्री आरोग्य

**प्रस्तावना**

मानवी जीवन निरोगी राहण्यासाठी केवळ शरीर निरोगी असणे पुरेसे नसते. व्यक्तीचे मानसिक संतुलन, सामाजिक जीवन, लैंगिक आरोग्य आणि नैतिक मूल्ये यांचा सुद्धा आरोग्याशी घनिष्ठ संबंध आहे. या सर्वांचा एकत्रित विचार करणारी संकल्पना म्हणजे समाजस्वास्थ्य.



भारतामध्ये समाजस्वास्थ्य या विषयावर उघडपणे चर्चा करणारे पहिले विचारवंत म्हणजे रघुनाथ धोंडो कर्वे ते महर्षी धोंडो केशव कर्वे यांचे पुत्र होते. त्यांच्या वडिलांनी स्त्रीशिक्षणाचा पुरस्कार केला; पण र. धों. कर्वे यांनी आणखी पुढे जाऊन लैंगिक शिक्षण, गर्भनिरोधक साधनांचा प्रसार आणि लोकसंख्या नियंत्रण याबाबत ठाम भूमिका घेतली.

१९२७ साली त्यांनी “समाजस्वास्थ्य” नावाचे मासिक सुरू केले. त्या काळात लैंगिकतेविषयी बोलणे वर्ज्य मानले जात होते. समाजात याबद्दल भीती, संकोच व चुकीच्या समजूती होत्या. तरीही कर्वे यांनी धैर्याने हा विषय हाताळला. त्यांनी लेख, व्याख्याने आणि पुस्तके यामधून समाजाला जागृत करण्याचा प्रयत्न केला.

त्यांच्या मते —

स्त्री आणि पुरुष दोघांचेही आरोग्य टिकवायचे असेल तर योग्य वयात योग्य लैंगिक माहिती मिळणे आवश्यक आहे. लोकसंख्या वाढ अनियंत्रित राहिली तर दारिद्र्य, रोग आणि कुपोषण वाढेल.

स्त्रियांचे आरोग्य सुधारायचे असेल तर त्यांना शिक्षण, गर्भनिरोधक साधने आणि आरोग्यविषयक निर्णयांमध्ये स्वातंत्र्य मिळाले पाहिजे.

आजच्या काळातही हा विषय तितकाच महत्त्वाचा आहे. कारण ग्रामीण व शहरी भागात अनेक युवती अजूनही मासिक पाळी, पोषण, गर्भनिरोधक, मानसिक ताण या गोष्टींबाबत पुरेशी माहिती नसल्यामुळे अडचणीत सापडतात. अशा परिस्थितीत र. धों. कर्वे यांचे विचार मार्गदर्शक ठरतात.

### उद्दिष्टे

या संशोधनाचा मुख्य हेतू म्हणजे र. धों. कर्वे यांच्या समाजस्वास्थ्यविषयक विचारांचा अभ्यास करून तो आजच्या काळातील युवतींच्या आरोग्याशी जोडणे.

या संशोधनाची ठराविक उद्दिष्टे पुढीलप्रमाणे आहेत :

1. समाजस्वास्थ्य या संकल्पनेचा उगम आणि अर्थ समजावून घेणे.
2. र. धों. कर्वे यांनी समाजस्वास्थ्यच्या माध्यमातून केलेले कार्य समजणे.
3. लैंगिक शिक्षण, गर्भनिरोधक आणि लोकसंख्या नियंत्रणाबाबत कर्वे यांच्या विचारांचा अभ्यास करणे.
4. स्त्रियांच्या, विशेषतः युवतींच्या आरोग्यावर या विचारांचा प्रभाव तपासणे.
5. आजच्या काळातील युवतींच्या आरोग्याच्या समस्या व कर्वे यांच्या विचारांचा संबंध लावणे.
6. स्थानिक संदर्भात कॉलेजमधील मुलींसाठी या विचारांची उपयुक्तता दाखवून देणे.

### साहित्य समीक्षा

या विषयावर लिहिताना आधीच्या साहित्याचा आढावा घेणे महत्त्वाचा आणि तो पुढील प्रमाणे आहे

## 1. र. धों. कर्वे यांचे लेखन

समाजस्वास्थ्य रहस्य (१९२७) हे त्यांचे महत्वाचे पुस्तक. यात लैंगिक शिक्षण, विवाहसंस्था, गर्भनिरोधक यांवर थेट चर्चा केली आहे.

समाजस्वास्थ्य मासिक (१९२७-१९५३) : दर महिन्याला प्रसिद्ध होणाऱ्या या मासिकातून त्यांनी लोकांना आरोग्याविषयी शिक्षण दिले.

“लैंगिक शिक्षण हा वर्ज्य विषय नसून युवतींच्या सक्षमीकरणासाठी आवश्यक आहे, असे कर्वे यांचे मत होते.”

## 2. जागतिक दृष्टिकोन

WHO (२०२१) च्या अहवालानुसार लैंगिक आणि प्रजनन आरोग्य हा शाश्वत विकासाचा महत्वाचा घटक आहे.

UNESCO (२०१८) ने Comprehensive Sexuality Education वर मार्गदर्शक सूचना दिल्या आहेत. त्या कर्वे यांच्या विचारांशी सुसंगत वाटतात.

## र. धों. कर्वे यांचे जीवन व कार्य

त्यांनी समाजातील एक महत्वाची समस्या ओळखली — लोकसंख्या वाढ आणि त्याचा स्त्रियांच्या आरोग्यावर होणारा परिणाम. त्यांनी पाहिले की दारिद्र्य, कुपोषण, वारंवार होणारी प्रसूती यामुळे स्त्रिया आजारी पडतात. त्यामुळे त्यांनी गर्भनिरोधक आणि लैंगिक शिक्षण या विषयांना हात घातला. १९२७ मध्ये त्यांनी “समाजस्वास्थ्य” नावाचे मासिक सुरू केले. जवळपास २५ वर्षे हे मासिक चालले. त्या काळी या विषयांवर उघडपणे लिहिणे, बोलणे म्हणजे समाजाच्या रुढी-परंपरेला धक्का देणे होते. पण कर्वे यांनी धैर्याने हा मार्ग निवडला.

त्यांनी गर्भनिरोधक साधने तयार केली आणि ती लोकांपर्यंत पोचवली. काही वेळा स्वतःच्या खर्चानेही त्यांनी जनजागृती केली. समाजाच्या विरोधाला न जुमानता त्यांनी आपले काम सुरू ठेवले. त्यांच्या या धाडसी भूमिकेमुळे त्यांना अनेकदा “अश्लील” अशी हेटाळणी सहन करावी लागली. तरीही आज त्यांचे विचार प्रगत व वैज्ञानिक दृष्टिकोनाचे म्हणून मान्य केले जातात.

## समाजस्वास्थाची संकल्पना

कर्वे यांच्या मते समाजस्वास्थ्य म्हणजे फक्त शरीरात रोग नसणे नव्हे.

समाजस्वास्थ्य =

शारीरिक आरोग्य+मानसिक संतुलन+लैंगिक जागरूकता+सामाजिक जबाबदारी

त्यांच्या मते, जर समाजाला प्रगती करायची असेल तर स्त्री-पुरुष दोघांचेही आरोग्य समतोल असले पाहिजे. विशेषतः स्त्रियांचे आरोग्य महत्वाचे आहे, कारण त्या पुढील पिढी घडवतात.

समाजस्वास्थ्य या संकल्पनेत त्यांनी स्त्रियांच्या प्रजनन आरोग्यावर भर दिला. वारंवार गर्भधारणा झाल्यामुळे स्त्रिया अशक्त होतात, आयुष्य कमी होते, आणि मुलांचेही आरोग्य खराब होते. म्हणूनच त्यांनी लोकसंख्या नियंत्रण हा उपाय सुचवला.

### **लैंगिक शिक्षणावरील विचार**

कर्वे यांच्या मते लैंगिक शिक्षण हा वर्ज्य किंवा लाजिरवाणा विषय नसून तो प्रत्येक तरुण-तरुणीसाठी आवश्यक आहे.

त्यांचे विचार असे :

1. वैज्ञानिक माहितीची गरज – मुलं-मुलींना शारीरिक बदल, प्रजनन प्रक्रिया, गर्भनिरोधक उपाय यांची शास्त्रीय माहिती शाळा-कॉलेजच्या पातळीवर मिळाली पाहिजे.
2. चुकीच्या समजुतीचा नाश – लैंगिकतेबद्दल अज्ञानामुळे अनेक चुकीच्या समजुती आणि अंधश्रद्धा निर्माण होतात. त्यातूनच शोषण, भीती आणि लाज निर्माण होते.
3. आरोग्याची पूर्वअट – योग्य लैंगिक माहिती न मिळाल्यास विवाहानंतर किंवा प्रौढ जीवनात अनेक आरोग्याच्या समस्या निर्माण होतात. त्यामुळे लैंगिक शिक्षण हे आरोग्य टिकवण्याचे मूलभूत साधन आहे.
4. नैतिक मूल्यांसह शिक्षण – केवळ शारीरिक माहिती नव्हे, तर जबाबदारी, परस्पर सन्मान आणि संयम यांचाही समावेश शिक्षणात असावा.

त्यांनी यावर स्पष्ट लिहिल्यामुळे त्यांच्यावर अश्लीलतेचे आरोप झाले. पण आज WHO आणि UNESCO दोन्ही संस्था म्हणतात की Comprehensive Sexuality Education ही शाश्वत विकासाची गरज आहे. म्हणजेच कर्वे यांचे विचार त्या काळापेक्षा शंभर वर्षे पुढचे होते.

### **गर्भनिरोधक व लोकसंख्या नियंत्रण**

र. धों. कर्वे यांनी भारतात सर्वप्रथम गर्भनिरोधक साधनांचा प्रचार केला.

त्यांचे ठाम मत होते की —

वारंवार होणारी गर्भधारणा ही स्त्रियांच्या आरोग्यासाठी घातक आहे.

लोकसंख्या अनियंत्रित वाढली तर दारिद्र्य, बेरोजगारी आणि रोग वाढतात.

प्रत्येक दांपत्याला किती मुले घ्यायची हे ठरवण्याचा अधिकार आहे.

त्यांनी स्वतः प्रयोग करून काही साधी गर्भनिरोधक साधने तयार केली. गरीब लोकांना ती मोफत दिली. त्यांनी व्याख्याने, लेख यांतून लोकांना लोकसंख्या नियंत्रणाचे महत्त्व समजावले.

आज भारतात कुटुंबनियोजन कार्यक्रम सरकारी पातळीवर चालतो. पण याची बीजे कर्वे यांच्या कार्यातूनच पडली. त्यामुळे त्यांना भारतातील “Family Planning Movement” चे जनक म्हटले जाते

### **स्त्रीशिक्षण व स्त्रियांचे प्रजनन आरोग्य**

र. धों. कर्वे यांना वाटत होते की स्त्रिया शिक्षणापासून वंचित राहिल्या तर त्यांचे आरोग्य आणि समाजस्वास्थ्य दोन्ही धोक्यात येईल.

त्यांनी म्हटले —

“सुशिक्षित माता म्हणजे सबल संतती, आणि निरक्षर माता म्हणजे दुर्बल संतती.” म्हणजेच पुढील पिढीची तब्येत व आरोग्य हे आईच्या शिक्षणाशी थेट जोडलेले आहे.

त्यांच्या दृष्टीने स्त्रीशिक्षण हा केवळ करिअरसाठी नव्हता, तर आरोग्य, कुटुंब नियोजन, मुलांच्या संगोपन आणि स्वतःच्या निर्णयक्षमता यासाठी होता.

त्यांच्या विचारानुसार —

1. मुलींना विज्ञान व आरोग्य विषयक शिक्षण दिले पाहिजे.
2. स्त्रियांना विवाह, गर्भधारणा व मुलांच्या संख्येबाबत निर्णय घेण्याचे स्वातंत्र्य असले पाहिजे.
3. शिक्षणामुळे मुलींमध्ये आत्मविश्वास व समाजातील सहभाग वाढतो.

आजच्या घडीला स्त्रीशिक्षणामुळे अनेक क्षेत्रांत मुली पुढे येत आहेत; तरीही ग्रामीण भागात काही ठिकाणी अजूनही मुलींचे शिक्षण अर्धवट थांबते. अशा परिस्थितीत कर्वे यांचे विचार अत्यंत सुसंगत ठरतात.

### आजच्या काळातील युवतींच्या आरोग्याच्या समस्या

आजच्या मुली कॉलेजमध्ये शिकत आहेत, करिअरसाठी धडपडत आहेत. तरीही त्यांना काही ठराविक आरोग्यविषयक अडचणी भेडसावतात. त्यांचा अभ्यास केला तर कर्वे यांच्या विचारांचे महत्त्व अजून स्पष्ट होते.

#### 1. मासिक पाळीविषयी संकोच

अजूनही ग्रामीण भागात मासिक पाळी हा गुप्त व लाजिरवाणा विषय मानला जातो. योग्य स्वच्छतेच्या साधनांचा अभाव, अंधश्रद्धा यामुळे मुलींचे आरोग्य बिघडते.

#### 2. पोषणाचा अभाव

अनेक मुलींना पुरेशे पोषण मिळत नाही. त्याचा परिणाम अॅनिमिया, अशक्तपणा, अभ्यासात व क्रीडा क्षेत्रात मागे राहणे यावर होतो.

#### 3. गर्भनिरोधकाविषयी अज्ञान

विवाहपूर्व आणि विवाहोत्तर काळातही अनेक तरुणींना गर्भनिरोधक साधनांविषयी योग्य माहिती मिळत नाही. यामुळे अवांछित गर्भधारणा, मानसिक ताण आणि आरोग्याच्या समस्या उद्भवतात.

#### 4. मानसिक ताणतणाव

करिअर, परीक्षा, कुटुंबीय अपेक्षा, विवाह यामुळे युवतींना मोठा ताण येतो. मानसिक आरोग्याविषयी मोकळेपणाने चर्चा न झाल्याने डिप्रेशन, चिंता यासारख्या समस्या वाढतात.

#### 5. लवकर लग्न व जबरदस्तीचे विवाह

अजूनही काही ग्रामीण भागात लवकर लग्नाची प्रथा टिकून आहे. अशा विवाहामुळे मुलींचे शिक्षण थांबते आणि आरोग्यावर परिणाम होतो. या समस्या पाहता असे स्पष्ट दिसते की र. धों. कर्वे यांनी शंभर वर्षांपूर्वी मांडलेले विचार आजही तितकेच लागू आहेत.

### स्थानिक संदर्भ

रत्नागिरी हा नैसर्गिकदृष्ट्या समृद्ध प्रदेश असला तरी शैक्षणिक व आरोग्याच्या क्षेत्रात काही मर्यादा आहेत.

#### 1. ग्रामीण भागातील आव्हाने

अनेक खेड्यांमध्ये मुलींच्या कॉलेजपर्यंत जाण्याची सोय नाही. वाहतूक, खर्च आणि सुरक्षिततेच्या कारणामुळे शिक्षण अर्धवट थांबते.

#### 2. आरोग्यविषयक अडचणी

पोषणाच्या कमतरतेमुळे अनेक मुलींना अॅनिमिया आहे. मासिक पाळीविषयी जागरूकतेचा अभाव असल्याने मुली शाळा-कॉलेज बुडवतात.

#### 3. समाजातील परंपरा

अजूनही काही ठिकाणी लवकर लग्नाची प्रथा आहे. मुलींवर घरगुती जबाबदाऱ्या टाकल्या जातात, ज्यामुळे उच्च शिक्षण कठीण होते.

#### 4. सकारात्मक बदल

गेल्या काही वर्षांत मुलींचा उच्च शिक्षणाकडे कल वाढला आहे. अनेक कॉलेजेस Health Camps, NSS activities आणि Awareness Programs घेतात. मुली विविध क्षेत्रांत चमकत आहेत.

अशा परिस्थितीत जर कॉलेज स्तरावर र. धों. कर्वे यांचे विचार चर्चिते गेले, तर युवतींमध्ये आरोग्याविषयी जागरूकता निर्माण होऊ शकते.

उदा. :

Menstrual Hygiene Workshops

Nutrition Guidance

Sex Education Seminars

Career & Marriage Counselling

#### युवतींसाठी उपयुक्तता

कर्वे यांच्या विचारांचा कॉलेजमधील मुलींना थेट फायदा होऊ शकतो.

योग्य माहितीमुळे आरोग्य चांगले राहते.

आत्मविश्वास वाढतो.

विवाह व करिअरबाबत योग्य निर्णय घेता येतात.

समाजात नेतृत्व घेण्याची ताकद मिळते.

### चिकित्सक चर्चा

र. धों. कर्वे यांच्या विचारांकडे आपण चिकित्सक दृष्टीने पाहिले तर काही महत्त्वाचे मुद्दे पुढे येतात.

#### 1. त्या काळातील धाडसी भूमिका

१९२०-३० च्या काळात लैंगिक शिक्षण, गर्भनिरोधक, स्त्री-पुरुष समानता याविषयी बोलणे हे समाजाला मान्य नव्हते. त्या वेळी कर्वे यांना “अश्लील विचारवंत” असे म्हटले गेले. पण प्रत्यक्षात ते आरोग्य, नैतिकता आणि वैज्ञानिक दृष्टिकोन मांडत होते.

#### 2. आजच्या काळाशी सुसंगतता

आज WHO आणि UNESCO सारख्या जागतिक संस्था म्हणतात की Sexual and Reproductive Health हा शाश्वत विकासाचा पाया आहे. म्हणजेच कर्वे यांचे विचार जागतिक पातळीवर मान्य झालेल्या नीतींशी मिळतेजुळते ठरतात.

#### 3. स्त्रीशिक्षणाचा पाया

कर्वे यांनी स्त्रीशिक्षणावर दिलेला भर आजही तितकाच महत्त्वाचा आहे. ग्रामीण भागात अजूनही मुलींच्या शिक्षणात अडथळे आहेत. त्यावर मात करण्यासाठी त्यांच्या विचारांचा उपयोग होऊ शकतो.

#### 4. युवतींच्या आरोग्यासाठी उपयुक्तता

कॉलेज वयातील मुलींना प्रजनन आरोग्य, मानसिक आरोग्य व पोषण याबाबत अडचणी येतात. कर्वे यांची समाजस्वास्थ्य संकल्पना या सर्व अंगांचा समावेश करते. त्यामुळे युवतींच्या आरोग्य समस्यांवर तो प्रभावी चौकट ठरू शकतो.

### मर्यादा व आव्हाने

आजही लैंगिक शिक्षणाला विरोध होतो. अनेक पालक व समाज याला लाजिरवाणे मानतात.

त्यामुळे कर्वे यांच्या विचारांची अंमलबजावणी करताना समाजात मानसिकता बदलणे आवश्यक आहे.

### निष्कर्ष

र. धों. कर्वे हे आपल्या काळापेक्षा कितीतरी पुढचे विचारवंत होते. त्यांनी समाजस्वास्थ्य या संकल्पनेतून आरोग्य, लैंगिक शिक्षण, गर्भनिरोधक आणि स्त्रीशिक्षण यांचा समन्वय घडवून आणला.

आजच्या घडीला भारतात व विशेषतः ग्रामीण भागात मुलींना अजूनही मासिक पाळी, पोषण, मानसिक ताण, लवकर लग्न या समस्या भेडसावतात. या पार्श्वभूमीवर कर्वे यांचे विचार युवतींसाठी मार्गदर्शक आहेत. त्यांनी सांगितलेले लैंगिक शिक्षण मुलींना योग्य माहिती देऊन त्यांचा आत्मविश्वास वाढवू शकते.

गर्भनिरोधकाचा अधिकार दिल्यास मुलींचे प्रजनन आरोग्य सुधारेल.स्त्रीशिक्षणाचा पुरस्कार केल्याने समाजात समानतेची जाणीव होईल.

स्थानिक स्तरावर मुलींसाठी — कर्वे यांचे विचार कार्यशाळा, आरोग्य शिबिरे आणि जागरूकता उपक्रमांतून उपयोगी पडू शकतात.

म्हणजेच, कर्वे यांचे समाजस्वास्थ्यविषयक विचार हे आजच्या युवतींच्या आरोग्य आणि समाजातील समानतेसाठी अत्यंत उपयुक्त ठरतात.

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## “रत्नागिरी तालुक्यातील महिला स्वयंसहाय्यता बचत गटांचा आर्थिक अभ्यास”

सुर्यकांत प्रभाकर माने

अर्थशास्त्र विभाग

गोगटे जोगळेकर महाविद्यालय (स्वायत्त ) रत्नागिरी

### संशोधन घोषवारा ( Abstract):

स्वयंसहाय्यता बचत गट हा एक सामाजिक - आर्थिक उपक्रम आहे. ही प्रक्रिया संघटितपणे एकमेकांना समजून घेत होत असल्याने या रचनेला स्वयंसहाय्यता गट असे संबोधले जाते. सदर संशोधनात रत्नागिरी तालुक्यातील महिलांकडून प्राप्त झालेल्या माहितीवरून स्वयंसहाय्यता महिला बचत गटाच्या कार्याचा आढावा घेण्यात आला आहे.

(बीज शब्द )**Keyword:** रत्नागिरी स्वयंसहाय्यता बचत गट- आर्थिक दर्जा

### प्रस्तावना :

महिलांचे समाजातील स्थान उंचावण्यासाठी त्यांचे आर्थिक सबलीकरण होणे आवश्यक आहे महिलांचे आर्थिक सबलीकरण होण्यासाठी स्वयंसहाय्यता गट [Self Help Group (SHG)] हे एक चांगले माध्यम आहे. स्वयंसहाय्यता गटामार्फत महिलांची वैयक्तिक, सामुदायिक तसेच आर्थिक प्रगती होणे अपेक्षित आहे. स्वयंसहाय्यता गटामुळे महिलांच्या आर्थिक, सामाजिक, शैक्षणिक दर्जामध्ये बदल झालेला आहे. रत्नागिरी तालुक्यात, महिला स्वयंसहाय्यता गट (SHGs) हे महिलांच्या सक्षमीकरणाचे आणि ग्रामीण विकासाचे एक महत्वाचे माध्यम म्हणून उदयास आले आहे. बचत , कर्ज आणि उद्योजकतेच्या माध्यमातून हे गट महिलांना आर्थिक स्वातंत्र्य आणि सामाजिक ओळख मिळवून देण्यासाठी महत्त्वपूर्ण भूमिका बजावत आहेत.

शासनाच्या विविध योजना आणि स्थानिक संस्थांच्या पाठिंब्यामुळे या गटांच्या कार्याला गती मिळाली असून, महिलांच्या जीवनात सकारात्मक बदल घडून येत आहेत. स्वयंसहाय्यता बचत गटाची कार्ये तपासून पाहताना, बचत गट ही एक प्रक्रिया आहे. अडचणीच्या वेळी परस्परांना आपल्या बचतीतून अर्थसहाय्य करणे, आपली आर्थिक परिस्थिती सुधारण्यासाठी स्वतः चे बीज भांडवल तयार करणे या दृष्टिकोनातून हे गट स्थापन केले जाते. गटाच्या कार्यामध्ये गट स्थापना, गटाला नाव देणे, अध्यक्ष व सचिवाच्या निवडीचे स्वरूप, बैठकीची नियमितता, बैठकीची वेळ, नियम, नियमित बचत करणे, बचत गटांचा व्याजदर ठरविणे इ. कार्याचा आढावा घेतला.

### अभ्यास व्याप्ती (Scope of study) :

महिला या समाजातील प्रमुख घटक आहेत. त्यामुळे प्रामुख्याने समाजातील विशेष घटक म्हणून त्यांच्याकडे पाहिले जाते. हा अभ्यास करताना रत्नागिरी तालुक्यातील महिलांच्या शिक्षण, कुटुंबाचा आकार, वय, उत्पन्न, बचत यासारख्या सामाजिक-आर्थिक बाबींचा अभ्यास करणार आहोत.

**संशोधनाची उद्दिष्ट्ये (Objectives):**

- 1) रत्नागिरी तालुक्यातील महिला स्वयंसहाय्यता बचत गटांचा अभ्यास करणे.
- 2) रत्नागिरी तालुक्यातील महिला स्वयं सहाय्यता गटातील (SHG) महिलांच्या आर्थिक बदलांचा अभ्यास करणे.
- 3) रत्नागिरी तालुक्यातील महिला स्वयं सहाय्यता गटातील (SHG) महिलांच्या सद्य स्थितीचा अभ्यास करणे.
- 4) महिला स्वयं सहाय्यता गटातील महिलांच्या समस्यावर उपाय सुचविणे.

**संशोधनाची गृहितके (Hypothesis)**

- 1) स्वयं सहाय्यता गटामध्ये (SHG) सहभागी झाल्याने महिलांच्या आर्थिक दर्जा सुधारला आहे.
- 2) स्वयं सहाय्यता गटामुळे (SHG) महिलांना बचतीची सवय लागते.

**संशोधन पद्धती (Research Methodology):**

**माहिती संकलन व कालावधी :-**

प्राथमिक माहिती : महिलांच्या मुलाखती व प्रश्नावलीच्या आधारे प्राथमिक माहिती गोळा केली आहे. दुय्यम माहिती विविध शासकीय अहवाल व संदर्भ ग्रंथ. हा अभ्यास २०१५ ते २०२५ या कालावधीमधील आहे.

**२) नमुना निवड :-** रत्नागिरी तालुक्यात एकूण १४७ स्वयंसहाय्यता गटाची नोंद असून प्रत्यक्ष ६० स्वयं सहाय्यता गट कार्यरत आहेत. या संशोधनाकरिता विविध व्यवसाय करणारे एकूण १५ (२५%) स्वयं सहाय्यता गट निवडलेले असून या स्वयं सहाय्यता गटामधील (SHG) एकूण १८० महिलांचा अभ्यास केला.

| व्यवसायानुसार निवडलेला नमुना           | निवडलेले महिला सदस्य | नमुना निवड |
|----------------------------------------|----------------------|------------|
| वडापाव- ५                              | ५ × १२               | ६०         |
| घरघंटी – १                             | १ × १२               | १२         |
| पोषण आहार- ३                           | ३ × १२               | ३६         |
| कर्ज देवघेव - ६                        | ६ × १२               | ७२         |
| एकूण – १५                              |                      | १८०        |
| संदर्भ : रत्नागिरी तालुका पंचायत समिती |                      |            |

### ३) संख्याशात्रीय साधने (Statistical Tools): शेकडा पद्धती, साधा भारांकित निर्देशांक

|                                      |                            |
|--------------------------------------|----------------------------|
| कमाल मूल्य - किमान मूल्य             | निर्देशांक मूल्य : दर्जा   |
| साधा भारांकित निर्देशांक = १ - _____ | ० ते ०.३३ - कमी दर्जा      |
| कमाल मूल्य                           | ०.३४ ते ०.६६ - मध्यम दर्जा |
|                                      | ०.६७ ते १ - उच्च दर्जा     |

#### अभ्यास मर्यादा व कालावधी :-

स्वयं सहाय्यता गटांचा महिलांच्या आर्थिक सक्षमीकरणावर झालेल्या परिणामाचा हा अभ्यास रत्नागिरी तालुक्यापुरता मर्यादित आहे. या संशोधनाकरिता प्राथमिक माहिती हि जुलै २०२५ या कालावधीत स्वयं सहाय्यता गटांतील महिलांच्या प्रत्यक्ष मुलाखतीद्वारे संकलित केली आहे.

#### स्वयंसहाय्यता बचत गटाची संकल्पना

बचत गट हा एक सामाजिक-आर्थिक उपक्रम आहे. ही प्रक्रिया संघटित पणे एकमेकांना समजून घेत होत असल्याने या रचनेला स्वयंसहाय्यता गट असे संबोधले जाते. बचत गट म्हणजे ठराविक काळाने बचत जमा करण्याच्या निमित्ताने एकत्र येणारा गट होय.

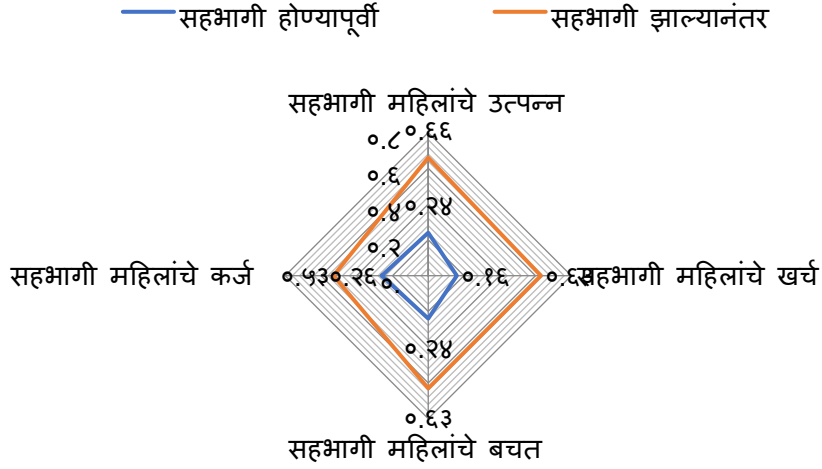
रत्नागिरीतील स्वयंसहाय्यता बचत गट पुढील क्षेत्रात कार्यरत आहेत.

- 1) **कृषी आणि कृषी-पूरक व्यवसाय :** कृषी पूरक व्यवसायामध्ये पापड, लोणची, मसाले, कोकम सरबत, आवळा कॅंडी, आणि फळप्रक्रिया यांसारख्या उत्पादनांची निर्मिती आणि विक्री केली जाते. काही गट भाजीपाला लागवड, कुक्कुटपालन आणि शेळीपालनामध्येही सक्रिय आहेत.
- 2) **हस्तकला आणि पारंपारिक:** शिलाई काम, भरतकाम, शोभेच्या वस्तू बनवणे, आणि अगरबत्ती निर्मिती यांसारख्या कलाकुसरीच्या वस्तूंची निर्मिती केली जाते.
- 3) **अन्नप्रक्रिया क्षेत्र :** स्थानिक पातळीवर उपलब्ध होणाऱ्या आंबा, काजू, आणि नारळ यांसारख्या फळांवर प्रक्रिया करून विविध खाद्यपदार्थ तयार केले जातात आणि त्यांची विक्री केली जाते.

#### आर्थिक दर्जा

| आर्थिक दर्जा निर्देशांक | सहभागी होण्यापूर्वी | सहभागी झाल्यानंतर |
|-------------------------|---------------------|-------------------|
| सहभागी महिलांचे उत्पन्न | ०.२४                | ०.६६              |
| सहभागी महिलांचे खर्च    | ०.१६                | ०.६३              |
| सहभागी महिलांचे बचत     | ०.२४                | ०.६३              |
| सहभागी महिलांचे कर्ज    | ०.२६                | ०.५३              |

## आर्थिक दर्जा निर्देशांक



### निष्कर्ष :-

- 1) बचत गटातील महिलांच्या सहभागामुळे त्यांच्या आर्थिक परिस्थितीत सुधारणा झाली.
- 2) बचत गटामुळे महिलांकडील बचतीच्या प्रमाणात वाढ झाली.
- 3) बचत गटामुळे महिला कमी जास्त प्रमाणात कर्ज घेतात.
- 4) बचत गटामुळे विविध जातीच्या महिला एकत्र काम करत आहेत.
- 5) अलीकडच्या काळात महिलांचा बचत गटामध्ये सहभागी होण्याचा कल दिवसेंदिवस वाढत जात आहे.
- 6) महिला बचत गटात सहभागी झालेल्या लाभार्थींचे उच्च शिक्षणातील प्रमाण अत्यल्प आहे व निरक्षर लाभार्थींची संख्या जास्त आहे. बचत गटात आल्यानंतर त्यांच्यातील सही करिता येण्याचे प्रमाण वाढले आहे. त्याचबरोबर त्या मुलामुलींच्या शिक्षणाकडे जास्त लक्ष देऊ लागले आहेत.
- 7) बचत गटामुळे महिलांचे आर्थिक आणि सामाजिक सक्षमीकरण होत आहे.
- 8) बचत गटामुळे महिला आर्थिक दृष्ट्या सबळ झाल्या आहेत.
- 9) विशेषतः या गटाच्या व्याजाचा विचार करता वार्षिक व्याजदर २४% याप्रमाणे होते ह्यामुळे महिलांचे आर्थिक नुकसान जास्त होते.

### उपाययोजना :-

- 1) कुटुंबाकडून या महिलांना मानसिक आधार देऊन सक्षम महिला घडवण्याचा प्रयत्न व्हावा.
- 2) ह्या गटातील महिलांनी समाज व कुटुंब यामधील आपले व्यक्तिमत्व यामध्ये समन्वय साधावा .
- 3) मधील महिलांमध्ये आर्थिक साक्षरतेचे प्रशिक्षण होणे आवश्यक आहे.

- 4) दारिद्र्य रेषेवरील SHG मधील या महिलांना सरकार मार्फत अनुदान मिळावे. जसे दारिद्र्य रेषेखालील महिलांना दिले जाते त्याप्रमाणात न देता त्याच्या आर्थिक स्थितीचा विचार करून द्यावे.

**मूल्यमापन :** सद्यस्थितीमध्ये रत्नागिरी तालुक्यातील महिला स्वयं-सहाय्यता गट हे महिला सक्षमीकरणाचे एक प्रभावी माध्यम म्हणून समोर येत आहे. शासकीय योजना, स्थानिक संस्था आणि महिलांचा दृढनिश्चय यांच्या जोरावर हे गट आर्थिक आणि सामाजिक विकासाच्या दिशेने यशस्वी वाटचाल करत आहेत. भविष्यात या गटांना अधिक प्रशिक्षण, आधुनिक तंत्रज्ञानाची जोड आणि व्यापक बाजारपेठ उपलब्ध करून दिल्यास ते या प्रदेशाच्या ग्रामीण अर्थव्यवस्थेत आणखी मोठे योगदान देऊ शकतील.

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## “सर्वसमावेशक आणि शाश्वत विकासामध्ये महिलांच्या आर्थिक सक्षमीकरणाची भूमिका”

प्रा. स्मार्था राजन कीर

अर्थशास्त्र विभाग

देव घैसास कीर महाविद्यालय रत्नागिरी

प्रा. सुर्यकांत प्रभाकर माने

अर्थशास्त्र विभाग

गोगटे जोगळेकर महाविद्यालय (स्वायत्त ) रत्नागिरी

### सारांश :

स्त्री ही निर्मात्याचीच एक शक्ती मानली जाते. मानव जातीच्या अस्तित्वासाठी स्त्री महत्वाची आहे. अशा निर्मितीच्या शक्तीचा विकास आणि परिष्करण, सामाजिक, आर्थिक, राजकीय हक्क, न्याय, स्वातंत्र्य, श्रद्धा, धर्म, उपासना आणि संधीची समानता यालाच महिला सक्षमीकरण असे म्हटले जाते. महिला सक्षमीकरण म्हणजे महिलांची सामाजिक आणि आर्थिक स्थिती सुधारणे. जेणेकरून त्यांना रोजगार, शिक्षण आणि आर्थिक प्रगती तसेच सामाजिक स्वातंत्र्य आणि प्रगतीच्या समान संधी मिळतील. सर्वसमावेशक आणि शाश्वत विकासामध्ये महिलांच्या आर्थिक सक्षमीकरणाची भूमिका अत्यंत महत्वाची आहे. महिलांना आर्थिकदृष्ट्या सक्षम केल्यास त्यांना केवळ आर्थिक स्वातंत्र्यच मिळत नाही, तर सामाजिक, शैक्षणिक आणि राजकीय क्षेत्रांतही त्यांचा सहभाग वाढतो, यामुळे देशाच्या अर्थव्यवस्थेवरही सकारात्मक परिणाम होतो. म्हणून सर्वसमावेशक आर्थिक विकास आणि शाश्वत विकासामध्ये महिलांची भूमिका समजून घेणे गरजेचे आहे.

**बीज शब्द(Key word):** महिला आर्थिक सक्षमीकरण- सर्वसमावेशक विकास - शाश्वत विकास

### 1. प्रस्तावना:

वर्तमान एकविसाव्या शतकात, सर्वसमावेशक आणि शाश्वत विकास ही संकल्पना केवळ आर्थिक वाढीपुरती मर्यादित नसून, ती समाजातील प्रत्येक घटकाला विकासाच्या प्रक्रियेत सहभागी करून एक सुरक्षित आणि समृद्ध भविष्य निर्माण करण्यावर भर देते. जगाच्या लोकसंख्येचा अर्धा भाग असलेल्या महिलांकडे प्रचंड क्षमता आहे, तरीही त्यांना अनेक वर्षांपासून आर्थिक, सामाजिक आणि राजकीय स्तरावर दुय्यम वागणूक मिळाली आहे. लिंगभेद, असमान संधी आणि पारंपरिक विचारसरणी यामुळे त्यांची क्षमता पूर्णपणे वापरली जात नाही. मात्र, आता हे स्पष्ट झाले आहे की, कोणत्याही समाजाचा खरा विकास महिलांना समान संधी देऊन आणि त्यांना आर्थिकदृष्ट्या सक्षम करूनच शक्य आहे. महिलांच्या आर्थिक सक्षमीकरणामुळे त्यांचे वैयक्तिक जीवनमान सुधारते त्याच बरोबरीने कुटुंब, समाज आणि राष्ट्राच्या विकासातही मोलाचे योगदान दिले जाते. सर्वसमावेशक आणि शाश्वत विकास साध्य करण्यासाठी महिलांचा सहभाग अत्यंत मोलाचा आहे. सर्वसमावेशक आणि शाश्वत विकासामध्ये महिलांच्या आर्थिक सक्षमीकरणाची भूमिका अत्यंत महत्वाची आहे. महिलांना आर्थिकदृष्ट्या सक्षम केल्यास त्यांना केवळ आर्थिक स्वातंत्र्यच मिळत नाही, तर सामाजिक, शैक्षणिक आणि राजकीय क्षेत्रांतही त्यांचा सहभाग वाढतो. यामुळे देशाच्या अर्थव्यवस्थेवरही सकारात्मक परिणाम होतो. सर्वसमावेशक विकासात महिलांचे आर्थिक सक्षमीकरणाचे महत्त्व समजून घेण्यासाठी “सर्वसमावेशक आणि शाश्वत विकासामध्ये महिलांच्या आर्थिक सक्षमीकरणाची भूमिका” अभ्यास प्रस्तुत प्रकल्पात केला आहे.

## २. संशोधनाची उद्दिष्टे:-

1. महिलांचे आर्थिक सक्षमीकरण या संकल्पनेचा अभ्यास करणे.
2. महिलांच्या आर्थिक सक्षमीकरणासाठी राबवल्या जाणाऱ्या योजनांचा आढावा घेणे.
3. महिलांच्या आर्थिक सक्षमीकरणात येणाऱ्या अडथळ्यांचे विश्लेषण करणे.
4. सर्वसमावेशक आणि शाश्वत विकासात महिलांच्या आर्थिक सक्षमीकरणाची भूमिका याचा अभ्यास करणे.
5. सर्वसमावेशक आणि शाश्वत विकासासाठी महिलांच्या योगदानाला प्रोत्साहन देण्यासाठी आवश्यक उपाययोजना सुचवणे.

## ३. संशोधन पद्धती:

**३.१) माहिती संकलन:** माहिती संकलनासाठी प्राथमिक आणि दुय्यम माहिती चा वापर केला जातो पण सदर संशोधनात दुय्यम माहिती वापरली आहे. विविध शासकीय अहवाल, संशोधन लेख, दैनिक वर्तमान पत्रे यांचाही विशेष अभ्यास करण्यात आलेला आहे.

**३.२) संशोधन मर्यादा :-** या संशोधनात महिलांचे आर्थिक सक्षमीकरण या संकल्पनेचा आढावा घेतला आहे.

## ४. माहितीचे विश्लेषण :-

### संकल्पना :

- ❖ "सक्षमीकरण म्हणजे लोकांच्या निवड करण्याच्या संधीमध्ये वाढ करणे, लोकांच्या आयुष्यावर प्रभाव पाडणाऱ्या संस्थांचा विचार करून वर्तमान उत्तर दायित्व निश्चित करणे, त्यामध्ये सहभागी होणे त्यावर प्रभाव पाडणे, नियंत्रण ठेवणे होय."
- ❖ "महिला आर्थिक सक्षमीकरण म्हणजे महिलांना रोजगार, व्यवसाय, मालमत्ता आणि आर्थिक संसाधनांवर नियंत्रण मिळवण्याची संधी देणे. तसेच निर्णय घेण्याचे अधिकार देणे होय."
- ❖ "शाश्वत विकास म्हणजे असा विकास जो भविष्यातील पिढ्यांच्या स्वतःच्या गरजा पूर्ण करण्याच्या क्षमतेशी तडजोड न करता वर्तमानाच्या गरजा पूर्ण करणे होय. "-[ब्रुंडटलँड अहवाल](#)
- ❖ "सर्वसमावेशक विकास म्हणजे असा विकास ज्याचा फायदा समाजातील प्रत्येक घटकाला मिळतो आणि कोणीही विकासाच्या प्रवाहापासून वंचित राहत नाही."

### सर्वसमावेशक विकासातील महिलांची भूमिका:

1. **राष्ट्रीय उत्पन्नामध्ये वाढ:** स्त्रिया जेव्हा अर्थव्यवस्थेत सक्रियपणे सहभागी होतात, तेव्हा राष्ट्रीय उत्पन्नामध्ये वाढ होते. अनेक संशोधनानुसार, जर महिलांचा कामातील सहभाग पुरुषांच्या बरोबरीने वाढला, तर देशाचा GDP लक्षणीयरीत्या वाढू शकतो.



2. **गरीबीत घट आणि दारिद्र्य निर्मूलन:** स्त्रियांनी कमवलेले उत्पन्न हे कुटुंबाच्या गरजा भागवण्यासाठी वापरले जाते, जसे की मुलांचे शिक्षण, आरोग्य आणि पोषण. यामुळे कुटुंबातील गरीबी घटण्यास मदत होते. कुटुंबाचा जीवनस्तर उंचावतो आणि गरिबीचे दुष्टचक्र तोडण्यास मदत होते.
3. **आर्थिक स्थिरता:** स्त्रियांना आर्थिक स्वातंत्र्य मिळाल्याने त्या कुटुंबासाठी आर्थिक संकटाच्या काळात आधार बनू शकतात. यामुळे कुटुंबाची आर्थिक स्थिरता वाढते.
4. **मानवी विकास:** आर्थिकदृष्ट्या स्वतंत्र महिला आपल्या मुला-मुलींच्या शिक्षणाला आणि आरोग्याला प्राधान्य देतात. यामुळे एक सुशिक्षित आणि निरोगी पिढी तयार होते, जी देशाच्या विकासात मोलाचे योगदान देते.
5. **आर्थिक वाढीला चालना:** महिलांचा कार्यबलातील (workforce) सहभाग वाढल्याने देशाच्या एकूण राष्ट्रीय उत्पादनात (GDP) वाढ होते. महिला उद्योजक बनल्याने नवीन रोजगार निर्माण होतात आणि अर्थव्यवस्थेला गती मिळते.
6. **सामाजिक समानता:** आर्थिक सक्षमीकरणामुळे महिलांना कुटुंबात आणि समाजात निर्णय घेण्याचा अधिकार मिळतो. यामुळे स्त्री-पुरुष असमानता कमी होते आणि सामाजिक न्यायाला चालना मिळते.

#### शाश्वत विकासातील महिलांची भूमिका

1. **शिक्षण आणि आरोग्य:** महिलांना उत्पन्न प्राप्त झाल्यावर मुलांच्या शिक्षणावर अधिक गुंतवणूक करतात. शिक्षित महिलांना आरोग्य आणि स्वच्छतेचे महत्त्व अधिक समजते, ज्यामुळे कुटुंबाचे आरोग्य सुधारते.
2. **पर्यावरणाचे संरक्षण:** ग्रामीण भागात महिला नैसर्गिक संसाधनांशी (जसे की पाणी आणि इंधन) जवळून जोडलेल्या असतात. त्यांना निर्णय घेण्याचा अधिकार मिळाल्यास, त्या पर्यावरणाचे संरक्षण करणाऱ्या पद्धतींचा अवलंब करण्याची शक्यता अधिक असते.
3. **लिंग समानता:** महिलांचे आर्थिक सक्षमीकरण हे शाश्वत विकास उद्दिष्ट (SDG) ५ म्हणजेच 'लिंग समानता' साधण्यासाठी महत्वाचे साधन आहे. यामुळे समाजात महिलांना समान संधी आणि अधिकार मिळतात.
4. **नैसर्गिक संसाधनांचे उत्तम व्यवस्थापन:** ग्रामीण भागात, महिलांचा थेट संबंध पाणी, जंगल आणि शेती यांसारख्या नैसर्गिक संसाधनांशी येतो. त्यांना या संसाधनांचे महत्त्व आणि व्यवस्थापनाचे ज्ञान परंपरेने असते. महिलांना निर्णय प्रक्रियेत सामील केल्यास या संसाधनांचा अधिक शाश्वत पद्धतीने वापर होतो.
5. **कौटुंबिक आणि सामाजिक स्थैर्य:** आर्थिक स्वातंत्र्य मिळाल्याने महिलांवरील अन्याय आणि कौटुंबिक हिंसाचार कमी होण्यास मदत होते. यामुळे कुटुंब आणि समाजात स्थैर्य निर्माण होते, जे विकासासाठी आवश्यक आहे.
6. **दीर्घकालीन विचार:** महिलांमध्ये नैसर्गिकरित्या भविष्याचा आणि कुटुंबाच्या दीर्घकालीन कल्याणाचा विचार करण्याची प्रवृत्ती असते. त्यामुळे त्यांचे निर्णय अधिक दूरगामी आणि शाश्वत विकासाला चालना देणारे असतात.

#### महिलांच्या आर्थिक सक्षमीकरणासाठी राबवल्या जाणाऱ्या योजना

1. **बेटी बचाओ बेटी पढ़ाओ उपक्रम** – स्त्री भ्रूण हत्या आणि मुलींचे शिक्षण डोळ्यासमोर ठेवून ही योजना तयार करण्यात आली. महिलांच्या कल्याणाची तयारी करून, आर्थिक मदत देऊन, मुलीकडे ओझे म्हणून असलेली समज बदलण्याचा प्रयत्न केला जात आहे.
2. **महिला हेल्पलाइन कार्यक्रम** – या प्रणाली अंतर्गत महिलांना २४ तास आपत्कालीन मदत सेवा दिली जाते आणि त्या योजनेअंतर्गत प्रदान केलेल्या नंबरवर कोणत्याही प्रकारचा हिंसाचार किंवा गुन्हा नोंदवू शकतात. या योजनेअंतर्गत १८१ क्रमांकावर देशभरातून महिला आपल्या तक्रारी नोंदवू शकतात.
3. **उज्ज्वला योजना:** ग्रामीण भागात LPG गॅस नसल्या कारणाने तेथील स्त्रिया स्वयंपाकासाठी लाकडे आणि कोळसा वापरतात त्यामुळे तेथील महिलांना गंभीर आजार होतात. तेथील प्रदूषण कमी करण्यासाठी आणि ग्रामीण भागातील लोकांना गंभीर आजारापासून वाचवण्यासाठी सरकारने योजना काढली आहे. ही योजना 2016-17 च्या आर्थिक वर्षात काढण्यात आली होती.
4. **STEP (प्रशिक्षण आणि रोजगार कार्यक्रमासाठी महिलांचे समर्थन)** – STEP योजनेचा एक भाग म्हणून महिलांची कौशल्ये सुधारली जातात जेणेकरून त्यांना काम मिळू शकेल किंवा त्यांचा स्वतःचा व्यवसाय स्थापन करता येईल. या कार्यक्रमाचा एक भाग म्हणून महिलांना शेती, बागकाम, हातमाग, टेलरिंग आणि मत्स्यपालन यासह विविध व्यवसायांमध्ये शिकवले जाते
5. **महिला शक्ती केंद्र** – ग्रामीण महिलांना सामुदायिक उपक्रमांमध्ये सामील करून त्यांचे सक्षमीकरण करण्याचा या कार्यक्रमाचा उद्देश आहे. या कार्यक्रमाचा एक भाग म्हणून समाजाचे स्वयंसेवक, जसे की विद्यार्थी आणि व्यावसायिक, ग्रामीण महिलांना त्यांचे हक्क आणि कल्याणकारी कार्यक्रमांची माहिती देतात.
6. **पंचायतीराज योजनांमध्ये महिला आरक्षण** – २००९ मध्ये, भारताच्या केंद्रीय मंत्रिमंडळाने ग्रामीण भागातील महिलांच्या सामाजिक स्थितीला प्रोत्साहन देण्यासाठी सरकारच्या प्रयत्नांचा एक भाग म्हणून पंचायती राज संस्थांमध्ये ५०% महिला आरक्षणाची घोषणा केली. बिहार, झारखंड, ओरिसा आणि आंध्र प्रदेश तसेच इतर राज्यांमध्ये मोठ्या संख्येने महिला ग्रामपंचायत अध्यक्षा म्हणून निवडून आल्या.
7. **दीनदयाळ अंत्योदय योजना-राष्ट्रीय ग्रामीण जीवनोन्नती अभियान (DAY-NRLM) आणि बचत गट (SHGs):** या अभियानाने देशभरात जवळपास ९० लाख बचत गट तयार करून १० कोटींहून अधिक महिलांना संघटित केले आहे. हे जगातले सर्वात मोठे महिला संघटन आहे. बचत गटांना बँकांशी जोडल्यामुळे महिलांना सहज कर्ज मिळणे शक्य झाले आहे. विशेष म्हणजे, या कर्जाची परतफेड ९७% पेक्षा जास्त आहे, जे व्यावसायिक बँकांच्या तुलनेत उत्तम आहे.
8. **प्रधानमंत्री मुद्रा योजना (PMMY) आणि स्टँड-अप इंडिया:** या योजना थेट उद्योजकतेला प्रोत्साहन देण्यासाठी आहेत. महिलांना प्राधान्य: मुद्रा योजनेअंतर्गत वितरित झालेल्या एकूण कर्जापैकी सुमारे ६८% कर्ज महिला उद्योजकांना देण्यात आले आहे. मोठ्या उद्योगांना चालना: 'स्टँड-अप इंडिया' योजनेअंतर्गत प्रत्येक बँक शाखेला किमान एका महिला उद्योजकाला ₹१० लाख ते ₹१ कोटी पर्यंतचे कर्ज देणे बंधनकारक केल्याने मोठ्या उद्योगांना चालना मिळाली आहे.

9. **प्रधानमंत्री जन धन योजना (PMJDY) :** या योजनेमुळे कोट्यवधी महिलांची बँक खाती उघडली गेली (एकूण खात्यांपैकी ५५% पेक्षा जास्त महिलांची आहेत). यामुळे सरकारी योजनांचे पैसे थेट त्यांच्या खात्यात जमा होऊ लागले, ज्यामुळे पैशांवर त्यांचे नियंत्रण वाढले.
10. **सुकन्या समृद्धी योजना:** सुकन्या समृद्धी योजना सुरू केली आहे. ही बचत योजना आहे. या योजनेअंतर्गत लाभ मिळविण्यासाठी, मुलगी 10 वर्षे पूर्ण होण्यापूर्वी हे खाते उघडणे गरजेचे आहे. या खात्यात किमान गुंतवणूक मर्यादा ₹250 आणि कमाल मर्यादा ₹1.5 लाख रुपयांपर्यंत आहे. खात्यात ही गुंतवणूक मुलीच्या उच्च शिक्षणासाठी किंवा लग्नासाठी करता
11. **प्रधानमंत्री मातृ वंदना योजना:** महिला आणि बाल विकास मंत्रालयामार्फत महिलांसाठी प्रधानमंत्री मातृ वंदन योजना राबवली जाते . ज्यामध्ये पहिल्या बालकच्या जन्मासाठी 19 वर्षे किंवा त्याहून अधिक वयाच्या गर्भवती महिलांना 5000 रुपये केंद्रसरकारमार्फत त्यांच्या बँक अकाउंटवर जमा केले जातात

### महिलांच्या आर्थिक स्थितीचे विश्लेषण

भारतातील महिलांची आर्थिक स्थिती विरोधाभासांनी भरलेली आहे. वित्तीय समावेशन आणि श्रमशक्तीतील सहभागामध्ये सकारात्मक वाढ दिसत आहे, तर वेतनातील तफावत, मालमत्तेवरील नाममात्र हक्क आणि विनामोबदला कामाचा प्रचंड बोजा यांसारख्या संरचनात्मक अडचणींमुळे त्यांची प्रगती मर्यादित होत आहे.

1. **श्रमशक्ती सहभाग (Labour Force Participation):** सर्वात सकारात्मक बदल म्हणजे महिलांच्या श्रमशक्ती सहभाग दरात (FLFPR) झालेली वाढ. २०२३-२४ मध्ये हा दर ४१.७% पर्यंत पोहोचला आहे, जो काही वर्षांपूर्वी केवळ २३-२४% होता. ही वाढ प्रामुख्याने ग्रामीण भागातील महिलांच्या वाढत्या सहभागामुळे झाली आहे.
2. **रोजगाराचे स्वरूप:** काम करणाऱ्या बहुसंख्य महिला (सुमारे ८७%) शेती आणि असंघटित क्षेत्रात आहेत. यामुळे त्यांना कमी वेतन, कामाची असुरक्षितता आणि सामाजिक सुरक्षेचा अभाव अशा समस्यांना तोंड द्यावे लागते.
3. **वेतनात मोठी दरी (Gender Pay Gap):** पुरुषांच्या तुलनेत महिलांना मिळणाऱ्या वेतनात मोठी तफावत आहे. विविध अहवालानुसार, सरासरी एक पुरुष ५०० रुपये कमावत असताना, स्त्री केवळ २५० रुपये कमावते. समान कामासाठी मिळणाऱ्या वेतनातील ही दरी महिलांच्या आर्थिक दुर्बलतेचे एक प्रमुख कारण आहे.
4. **मालमत्ता आणि संपत्ती:** खाती वाढली, पण मालकी नाही केवळ उत्पन्न नाही, तर मालमत्तेवरील मालकी हक्क हा आर्थिक स्थिरतेचा खरा मापदंड आहे.
5. **वित्तीय समावेशन:** प्रधानमंत्री जन धन योजनेमुळे महिलांच्या नावे बँक खाती असण्याचे प्रमाण लक्षणीय वाढले आहे. यामुळे त्यांना थेट सरकारी योजनांचे लाभ मिळवणे सोपे झाले आहे.
6. **मालमत्तेवरील हक्क:** ही एक चिंतेची बाब आहे. कायदेशीर अधिकार असूनही, जमिनी आणि घरांसारख्या स्थिर मालमत्तेवर महिलांची मालकी अत्यंत कमी आहे (अंदाजे १५% पेक्षा कमी). वारसा हक्कातील सामाजिक अडथळे आणि माहितीचा अभाव यामुळे महिला मालमत्तेच्या मालकीपासून वंचित राहतात. मालमत्ता नसल्याने त्यांना व्यवसाय किंवा इतर गरजांसाठी कर्ज मिळवणेही कठीण होते.

7. **जागतिक लिंग तफावत अहवाल-२०२५** : वर्ल्ड इकॉनॉमिक फोरमच्या या अहवालानुसार, भारताची क्रमवारी गेल्या वर्षीच्या तुलनेत २ स्थानांनी घसरून १४८ देशांमध्ये १३१ व्या क्रमांकावर आली आहे. 'आर्थिक सहभाग आणि संधी' या उप-निर्देशांकात काहीशी सुधारणा झाली असली तरी, एकूण क्रमवारीत झालेली घसरण चिंताजनक आहे.

**महिलांच्या आर्थिक सक्षमीकरणात येणारे अडथळे:**

1. भारतातील अनेक भागांमध्ये कालबाह्य आणि पुराणमतवादी विचारांमुळे महिलांना घराबाहेर पडण्यास मनाई आहे. अशा समाजातील महिलांना शाळा किंवा कामासाठी घराबाहेर पडण्याचे स्वातंत्र्य नाही.
2. जुन्या आणि सनातनी कल्पनांनी वर्चस्व असलेल्या समाजात राहिल्यामुळे स्त्रिया स्वतःला पुरुषांपेक्षा कनिष्ठ समजू लागतात आणि त्यांची सध्याची सामाजिक आणि आर्थिक परिस्थिती बदलू शकत नाहीत.
3. कामाच्या ठिकाणी होणारे शोषण हा महिलांच्या सक्षमीकरणातील आणखी एक महत्त्वाचा अडथळा आहे. ही समस्या खाजगी क्षेत्रात सर्वात गंभीर आहे, ज्यामध्ये सेवा व्यवसाय, सॉफ्टवेअर उद्योग, शैक्षणिक संस्था आणि रुग्णालये यांचा समावेश आहे.
4. समाजातील पुरुषी वर्चस्वामुळे स्त्रियांसाठी समस्या निर्माण होतात. कामाच्या ठिकाणी महिलांवरील हिंसाचार अलीकडच्या काही दशकांमध्ये नाटकीयरित्या वाढला आहे, गेल्या काही दशकांमध्ये सुमारे १७० टक्के वाढ झाली आहे.
5. भारतात, स्त्रियांना त्यांच्या लिंगामुळे नोकरीत अजूनही भेदभाव केला जातो. अनेक ठिकाणी महिलांना शाळा किंवा नोकरीसाठी बाहेर जाण्याची परवानगी नाही. त्यांच्याकडे स्वतंत्रपणे काम करण्याची किंवा कौटुंबिक-संबंधित निर्णय घेण्याची लवचिकता देखील नसते आणि त्यांना कामाच्या ठिकाणी नेहमीच द्वितीय श्रेणीचे नागरिक मानले जाते.
6. भारतात, स्त्रियांना पुरुषांपेक्षा कमी पगार दिला जातो आणि असंगठित क्षेत्रात, विशेषतः ज्या ठिकाणी रोजंदारी दिली जाते अशा ठिकाणी परिस्थिती अधिकच बिकट झाली आहे.
7. समान कालावधीसाठी समान काम करत असूनही, स्त्रियांना पुरुषांच्या तुलनेत लक्षणीयरीत्या कमी वेतन दिले जाते, जे स्त्री आणि पुरुष यांच्यातील शक्ती असमतोल दर्शवते. त्यांच्या पुरुष सहकाऱ्यांइतकाच अनुभव आणि पात्रता असूनही संगठित क्षेत्रातील महिलांना कमी पगार दिला जातो.
8. निरक्षरता आणि शाळा सोडणे यासारख्या समस्यांमुळे महिला सक्षमीकरणालाही बाधा येते. शिक्षणाच्या बाबतीत शहरी भागातील मुली मुलांच्या बरोबरीने आहेत, पण ग्रामीण भागात त्या खूपच मागे आहेत.
9. भारतात, महिला साक्षरता दर ६४.६ टक्के आहे, तर पुरुष साक्षरता दर ८०.९ टक्के आहे. शाळेत जाणाऱ्या अनेक ग्रामीण मुली दहावीही पूर्ण करू शकत नसल्यामुळे त्यांचा अभ्यास अर्धवट सोडतात.
10. गेल्या काही दशकांमध्ये सरकारच्या प्रभावी कृतींमुळे भारतात बालविवाहांची संख्या कमी झाली आहे, हे तथ्य असूनही, २०१८ मधील युनिसेफच्या आकडेवारीवरून असे दिसून येते की भारतात दरवर्षी अंदाजे 15 आहेत.

हजारो मुलींचे वय १८ वर्षे पूर्ण होण्याआधीच त्यांचे लग्न लावून दिले जाते आणि परिणामी त्यांचा विकास थांबतो आणि त्या शारीरिक आणि मानसिकदृष्ट्या परिपक्व होऊ शकत नाहीत.

11. भारतीय महिलांवर हुंडा, सन्मान हत्या आणि मानवी तस्करी तसेच घरगुती हिंसाचार यासारखे गंभीर गुन्हे केले जातात. दुसरीकडे, ग्रामीण भागातील महिलांपेक्षा महानगर प्रदेशातील महिला गुन्हेगारी हल्ल्यांना बळी पडण्याची शक्यता जास्त असते.
12. स्त्री भ्रूणहत्या, ज्याला लिंग-आधारित गर्भपात म्हणून ओळखले जाते, हा भारतातील महिला सक्षमीकरणातील सर्वात महत्वाचा अडथळा आहे. स्त्री भ्रूणहत्या म्हणजे लिंग-आधारित भ्रूणहत्या, ज्यामध्ये स्त्रीच्या गर्भधारणेचा शोध लागल्यावर आईच्या संमतीशिवाय गर्भपात केला जातो. हरियाणा आणि जम्मू आणि काश्मीर सारख्या राज्यांमध्ये स्त्री-भ्रूणहत्येमुळे स्त्री-पुरुष यांच्यातील लिंग गुणोत्तरामध्ये लक्षणीय असमानता दिसून आली आहे. स्त्री भ्रूणहत्येचे समूळ उच्चाटन होईपर्यंत आपले स्त्रीमुक्तीचे हे दावे अधुरेच राहतील.

### निष्कर्ष :

1. अलीकडच्या काळात महिलांचा श्रमशक्तीतील सहभाग वाढत आहे.
2. अनेक महिलांना त्यांच्या कामाच्या तुलनेत खूप कमी वेतन मिळते, जे त्यांच्या श्रमशक्तीचा योग्य मोबदला नाही. यामुळे, त्या महिला आर्थिकदृष्ट्या मागे राहतात.
3. आजही महिलांना अनेक क्षेत्रांत लिंगभेदाला सामोरं जावं लागतं. त्यांना अनेकदा कमी दर्जाचे आणि कमी वेतनाचे काम दिले जाते.
4. ग्रामीण भागात आजही मुलींच्या शिक्षणाकडे मुलांच्या तुलनेत कमी गांभीर्याने पाहिले जाते. त्यामुळे महिला सक्षमीकरणामध्ये बाधा येते.
5. कमी साक्षरतेमुळे महिलांना चांगले रोजगार मिळत नाही. त्यामुळे त्यांना केवळ शेती आणि असंघटित क्षेत्रात काम करावे लागते, जिथे वेतन कमी आणि कामाची स्थिती असुरक्षित असते.

### शिफारशी:

1. महिलांना पारंपरिक कौशल्यांच्या प्रशिक्षणासोबतच डिजिटल युगासाठी देखील तयार करणे.
2. समान कामासाठी समान वेतन (Equal Pay for Equal Work) हा नियम कठोरपणे लागू करणे. यासाठी सरकारी आणि खाजगी अशा दोन्ही क्षेत्रांत वेतनाची तपासणी करणारी यंत्रणा तयार करणे.
3. महिलांना केवळ बँक खाते उघडण्यासाठी प्रोत्साहित न करता, त्यांना बचत, कर्ज आणि गुंतवणुकीसारख्या आर्थिक उत्पादनांचा वापर करण्यास शिकवणे.
4. महिला उद्योजकांना व्यवसाय सुरू करण्यासाठी आणि वाढवण्यासाठी विशेष निधी, मार्गदर्शन आणि नेटवर्क सुविधा उपलब्ध करून देणे.
5. महिलांच्या आर्थिक सक्षमीकरणासाठी सरकारी धोरणे आणि कायदे अधिक प्रभावी करणे.

**मूल्यमापन :** सध्य परिस्थितीत महिलांच्या श्रमशक्ती सहभागात झालेली वाढ ही एक आशेचा किरण आहे. आर्थिक सक्षमीकरणाचा खरा अर्थ केवळ नोकरी मिळवणे नाही, तर समान वेतन, कामाच्या ठिकाणी सुरक्षितता, निर्णय प्रक्रियेत सहभाग आणि विनामोबदला कामाचा योग्य भार उचलणे हा आहे. या सर्व आघाड्यांवर एकत्रित आणि सातत्यपूर्ण प्रयत्नांची गरज आहे. केवळ सरकारी योजनांवर अवलंबून न राहता, सामाजिक मानसिकता बदलणे आणि स्त्री-पुरुष समानतेला प्रोत्साहन देणे हे भारताच्या सर्वांगीण विकासासाठी अत्यावश्यक आहे.

**संदर्भ:**

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**“महिलांच्या रोजगारासाठी खाद्यसंस्कृतीची उपयुक्तता: एक अभ्यास”**

**तस्निम इस्माईल मोगल**

गोगटे जोगळेकर महाविद्यालय

एम.ए. भाग-२ समाजशास्त्र

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**सारांश:**

भारतात महिलांच्या रोजगारासाठी खाद्यसंस्कृती हा एक प्रभावी व टिकाऊ मार्ग ठरतो. देशाच्या विविध भागांतील पारंपरिक खाद्यकौशल्य महिलांना आर्थिक स्वावलंबन मिळवून देत आहे. महाराष्ट्रातील कोकणी पदार्थ, उत्तर भारतातील परांठे व मिठाई, दक्षिणेतील इडली-दोसा, तसेच ईशान्येतील पारंपरिक जेवण अशा विविध खाद्यप्रकारांमुळे स्थानिक बाजारपेठ व पर्यटन उद्योगाला चालना मिळते. महिला उद्योजकता या माध्यमातून लक्षणीयरीत्या वाढताना दिसते. घरगुती टिफिन सेवा, स्ट्रीट फूड स्टॉल्स, कॅफे, केटरिंग, पॅकेज्ड स्नॅक्स, मसाले व आचार उत्पादन, तसेच ऑनलाइन फूड डिलिव्हरी यामुळे महिलांना रोजगाराच्या संधी निर्माण झाल्या आहेत. स्वयं-सहायता गट (SHGs), सूक्ष्म वित्तसंस्था, 'स्टार्ट-अप इंडिया' सारख्या शासकीय योजनांनी या प्रवासाला हातभार लावला आहे.

तथापि, अडथळे अजूनही आहेत. प्रारंभीच्या गुंतवणुकीचा अभाव, तांत्रिक प्रशिक्षणाची कमतरता, डिजिटल साधनांचा मर्यादित वापर, कुटुंबीयांचे बंधन आणि बाजारपेठेत स्पर्धा यामुळे महिलांना अडचणी येतात. याशिवाय ग्रामीण भागातील महिलांना शहरी बाजारपेठेपर्यंत पोहोचणे कठीण जाते. एकूणच पाहता, भारतात खाद्यसंस्कृती ही महिलांच्या रोजगार व उद्योजकतेसाठी सशक्त साधन ठरते. जर सरकार, स्वयंसेवी संस्था आणि समाज यांचे भांडवल, प्रशिक्षण, बाजारपेठ प्रवेश आणि डिजिटल सक्षमीकरण या क्षेत्रात योगदान वाढले, तर महिलांच्या आर्थिक व सामाजिक सक्षमीकरणाला मोठी गती मिळेल.

**कीवर्डस:-** महिलांचा रोजगार, पारंपरिक खाद्यकौशल्य, महिला उद्योजकता, घरगुती व्यवसाय, रोजगार संधी, भारतातील महिलांचा विकास.

**प्रस्तावना:-**

भारतीय समाज आणि संस्कृतीमध्ये खाद्य संस्कृतीला एक विशेष स्थान आहे. ती केवळ अन्न तयार करण्यापुरती मर्यादित नसून, ती सामाजिक, आर्थिक आणि सांस्कृतिक जीवनाचा एक अविभाज्य भाग आहे. अनेक पिढ्यांपासून चालत आलेल्या पाककला आणि पारंपरिक खाद्यपदार्थांच्या निर्मितीचे ज्ञान आजही घरोघरी महिलांमध्ये जपले



गेले आहे. हे ज्ञान आणि कौशल्ये महिलांना केवळ घर चालवण्यासच मदत करत नाहीत, तर त्यांना आर्थिकदृष्ट्या स्वावलंबी बनवण्यासाठी एक शक्तिशाली साधन म्हणून उदयास आले आहेत.

### उद्दिष्टे:-

1. महिलांच्या पारंपरिक खाद्यकौशल्यातून रोजगाराच्या संधी अभ्यासणे.
2. खाद्यसंस्कृतीतून महिला उद्योजकतेचा विकास याचे विश्लेषण करणे.
3. महिलांच्या खाद्यव्यवसायातील अडथळे व त्यावरील चिकित्सक अध्ययन करणे.

■ **भारतीय खाद्यसंस्कृती आणि महिला:-** भारतीय अन्नसंस्कृती अनेक घटकांनी समृद्ध आहे – तांदूळ, डाळी, मसाले, पारंपरिक मिठाई, सणासुदीचे खास पदार्थ, आणि विशिष्ट स्थानिक रीतिरिवाज. या सगळ्यांमध्ये स्त्रियांचा मोलाचा वाटा आहे.

**1) पारंपरिक स्त्री-केंद्रित खाद्यकौशल्य:-** घरातील स्त्रियांकडे पिढीजात आलेली अन्नपदार्थ तयार करण्याची कला असते – जसे की: पापड, लोणची, सांडगे, मसाले. सणासुदीचे विशेष पदार्थ – उकडीचे मोदक, पुरणपोळी, बाकरवडी. औषधी गुणधर्म असलेले पदार्थ – आंबील, लापशी, दूधसाखर. हे कौशल्य महिलांनी अनौपचारिकरित्या आत्मसात केलं आहे, परंतु याला व्यावसायिक रूप दिल्यास मोठ्या प्रमाणावर रोजगारनिर्मिती होऊ शकते.

### ■ महिलांच्या पारंपरिक खाद्यकौशल्यातून रोजगाराच्या संधी:-

**1) मसाले तयार करणे:-** भारतीय खाद्यसंस्कृतीत मसाल्यांना विशेष स्थान आहे. पारंपरिक पद्धतीने मसाले तयार करण्याचे कौशल्य महिलांकडे पिढ्यानपिढ्या आलेले आहे. हेच कौशल्य रोजगाराचे साधन ठरते. घरबसल्या मसाले तयार करून लहान पॅकेट्समध्ये विक्री करता येते. सुरुवात शेजारीपाजारी विक्रीतून होऊन पुढे हॉटेल्स व रेस्टॉरंट्सपर्यंत पुरवठा करता येतो. डिजिटल युगात Amazon, Flipkart किंवा Meeshoवर विक्री करून ब्रँड निर्माण करता येतो. "घरगुती मसाला" ही संकल्पना ग्राहकांना आकर्षित करते. कमी खर्च, जास्त नफा आणि सततची मागणी यामुळे महिलांना नियमित उत्पन्न मिळते. सामूहिक उत्पादन, सरकारी अनुदान आणि विपणनाद्वारे हा व्यवसाय मोठ्या उद्योगात रूपांतरित होऊ शकतो.

**2) पापड व लोणचं उद्योग:-** पापड व लोणचे उद्योग हा महिलांच्या पारंपरिक कौशल्यावर आधारित टिकाऊ व नफ्याचा व्यवसाय आहे. घरबसल्या महिलांना हा उपक्रम सहज सुरू करता येतो. पापडांच्या विविध प्रकारांपासून ते मसालेदार लोणच्यांपर्यंत ग्राहकांची कायमची मागणी असते. कमी खर्च, सोपे उत्पादन, दीर्घकाळ टिकणारे पदार्थ आणि स्थानिक तसेच ऑनलाईन विक्रीच्या संधी यामुळे महिलांना नियमित उत्पन्न मिळते. हळूहळू हा उद्योग मोठ्या प्रमाणावर विस्तारून उद्योजकतेत रूपांतरित होऊ शकतो.

**3) टिफिन सेवा:-** पापड व लोणचे उद्योग हा महिलांच्या पारंपरिक कौशल्यावर आधारित टिकाऊ व नफ्याचा व्यवसाय आहे. घरबसल्या महिलांना हा उपक्रम सहज सुरू करता येतो. पापडांच्या विविध प्रकारांपासून ते मसालेदार लोणच्यांपर्यंत ग्राहकांची कायमची मागणी असते. कमी खर्च, सोपे उत्पादन, दीर्घकाळ टिकणारे पदार्थ आणि स्थानिक तसेच ऑनलाईन विक्रीच्या संधी यामुळे महिलांना नियमित उत्पन्न मिळते. हळूहळू हा उद्योग मोठ्या प्रमाणावर विस्तारून उद्योजकतेत रूपांतरित होऊ शकतो.

**4) सणासुदीचे पदार्थ:-** सणासुदीचे पदार्थ तयार करणे हे महिलांसाठी महत्वाचे रोजगाराचे साधन ठरते. दिवाळी फराळ, मोदक, लाडू, करंजी यांसारख्या पदार्थांना कायम मागणी असते. घरगुती चव व शुद्धतेमुळे ग्राहकांचा विश्वास मिळतो. स्थानिक विक्रीबरोबरच ऑनलाईन ऑर्डरद्वारेही व्यवसाय वाढवता येतो. कमी भांडवल, जास्त नफा आणि परंपरेशी जोडलेले उत्पादन यामुळे हा व्यवसाय महिलांसाठी उपयुक्त ठरतो.

**5) कॅटरिंग व्यवसाय:-** कॅटरिंग व्यवसाय हा महिलांच्या पारंपरिक खाद्यकौशल्याला मोठ्या प्रमाणावर रोजगारात रूपांतरित करणारा मार्ग आहे. विवाह, सणसमारंभ, कार्यक्रम यासाठी स्वादिष्ट व पारंपरिक जेवणाची मागणी असते. महिलांनी गटाने किंवा वैयक्तिकरित्या हा व्यवसाय सुरू करू शकतो. गुणवत्तापूर्ण व चविष्ट जेवण दिल्यास ग्राहकवर्ग वाढतो. कमी गुंतवणुकीत सुरू झालेला हा उपक्रम पुढे यशस्वी उद्योगरूप घेऊ शकतो.

**6) बेकरी व स्नॅक्स उद्योग:-** बेकरी व स्नॅक्स उद्योग महिलांसाठी आधुनिक काळातील लाभदायक रोजगाराचे साधन आहे. केक, पेस्ट्री, कुकीज, चिप्स, नमकीन यांसारख्या पदार्थांना शहरी तसेच ग्रामीण भागात मोठी मागणी आहे. घरगुती उत्पादनाने सुरुवात करून स्थानिक दुकाने व ऑनलाईन विक्रीपर्यंत विस्तार करता येतो. सर्जनशीलता, चव आणि आकर्षक पॅकिंग यांच्या मदतीने महिलांना उद्योजकतेत स्थिर स्थान मिळू शकते.

#### ■ खाद्यसंस्कृतीतून महिला उद्योजकतेचा विकास :-

भारतीय समाजात महिलांनी स्वयंपाककलेत आपले वेगळे स्थान निर्माण केले आहे. घरगुती पातळीवर पीढ्यान्पीढ्या चालत आलेली पाककृतींची परंपरा, स्थानिक पदार्थांची ओळख, चव व पोषणाचा समतोल साधण्याची कला या सगळ्यांमधून महिलांनी एक अद्वितीय कौशल्य आत्मसात केले आहे. आधुनिक काळात हेच पारंपरिक कौशल्य उद्योजकतेच्या दिशेने महिलांना प्रेरित करत आहे. रत्नागिरी शहराच्या संदर्भात हे अधिक प्रकर्षाने दिसून येते.

#### १. स्थानिक पारंपरिक खाद्यपदार्थांचा व्यवसाय:-

रत्नागिरी शहर कोकणातील प्रसिद्ध आंबा, मासळी व नारळ यांसारख्या उत्पादनांसाठी ओळखले जाते. महिलांनी या घटकांचा वापर करून आंबा जॅम, आंबा पल्प, मासळीचे लोणचे, नारळाच्या गोड पदार्थ तयार करून लघुउद्योग सुरू केले आहेत. या व्यवसायातून त्यांना आर्थिक स्वावलंबनाची संधी मिळत आहे.

#### २. घरगुती खाद्यउद्योगाची वाढ:-

अनेक महिला टिफिन सेवा, घरगुती स्वीट्स, स्नॅक्स, फरसाण व बेकरी पदार्थ तयार करून स्थानिक बाजारपेठेत विक्री करतात. यामुळे घरबसल्या रोजगार निर्माण होतो. ऑर्डरवर आधारित खाद्यउद्योग महिलांना कमी भांडवलात सुरू करता येतो व स्थिर उत्पन्न मिळवून देतो.

#### ३. पर्यटनाशी निगडित संधी:-

रत्नागिरी शहरात दरवर्षी मोठ्या प्रमाणावर देशी-विदेशी पर्यटक येतात. पर्यटकांना कोकणी खाद्यपदार्थांचा अनुभव घेण्याची आवड असल्यामुळे महिलांनी होमस्टे, लोकल फूड कॅफे, फूड स्टॉल्स यांद्वारे उद्योजकतेची नवी दिशा स्वीकारली आहे. पारंपरिक पदार्थ जसे की सोलकढी, कोकणी उकडीचे मोदक, घावने, नारळपोळी यांना बाजारपेठेत मोठी मागणी आहे.

#### ४. डिजिटल प्लॅटफॉर्मवरील विस्तार:-

ई-कॉमर्स व सोशल मीडियामुळे महिलांना आपल्या खाद्यउद्योगाचे जाळे अधिक विस्तारता आले आहे. रत्नागिरीतील काही महिला इन्स्टाग्राम, व्हॉट्सअप बिझनेस, Amazon, Meesho यावर आपले खाद्यपदार्थ विक्रीस ठेवतात. डिजिटल पेमेंट प्रणालीमुळे व्यवहार सुलभ होतात व ग्राहकवर्ग वाढतो.

#### ५. स्वावलंबनातून सामाजिक विकास:-

खाद्यसंस्कृतीवर आधारित उद्योजकतेमुळे महिलांच्या उत्पन्नात वाढ होत असून, कुटुंबाच्या आर्थिक स्थितीत सुधारणा होते. याचबरोबर महिलांना निर्णयक्षमता, व्यवस्थापन कौशल्य, नेतृत्वगुण यांचा विकास होतो. समाजात त्यांचे स्थान अधिक दृढ होते.

##### ■ महिलांच्या खाद्यव्यवसायातील अडथळे:-

##### 1) आर्थिक मर्यादा:-

##### ■ सुरुवातील गुंतवणूक नाही:-

भारतातील नॅशनल सॅम्पल सर्व्हे ऑफिस (NSSO) च्या २०१९ च्या अहवालानुसार, लघुउद्योग सुरू करताना महिलांपैकी ६५% महिलांनी सांगितले की त्यांच्याकडे पुरेसे भांडवल नव्हते. उदाहरणार्थ, कोकणातील रत्नागिरी जिल्ह्यातील आयेशा शेख या गृहिणीने मावा-बर्फीचा व्यवसाय सुरू करायचा ठरवला, पण फ्रीज, मोठे गॅस बर्नर आणि पॅकेजिंग मशीन घेण्यासाठी सुमारे ₹५०,००० ची गरज होती. भांडवलअभावी त्यांनी सुरुवातीला हाताने पॅकिंग करून, कमी प्रमाणात उत्पादन विकण्यास सुरुवात केली. यामुळे नफा वाढायला जास्त वेळ लागला.

##### ■ बँक कर्जासाठी योग्य माहिती नाही:-

स्टँड अप इंडिया योजना (Stand-Up India Scheme) आणि प्रधानमंत्री मुद्रा योजना (PMMY) अंतर्गत महिलांसाठी कमी व्याजदरावर कर्ज उपलब्ध आहे. परंतु भारतीय लघु उद्योग विकास बँकेच्या (SIDBI) अभ्यासानुसार, ग्रामीण महिलांपैकी ७०% महिलांना या योजनांची माहितीच नाही. उदाहरणार्थ, सिंधुदुर्गातील एक महिला समूहाला मसाला व्यवसाय वाढवण्यासाठी कर्ज घ्यायचे होते, पण अर्जात लागणारी 'बिझनेस प्लॅन' आणि 'ITR' कागदपत्रे माहित नसल्यामुळे कर्ज मिळाले नाही.

##### ■ आर्थिक साक्षरतेचा अभाव:-

२०१८ मध्ये NABARD च्या अहवालानुसार, ग्रामीण महिलांपैकी केवळ २३% महिला आर्थिक लेखापरीक्षण (Book Keeping) व्यवस्थित करू शकतात. उदा., चिपळूण येथील एका महिला गटाने पापड उत्पादन सुरू केले, पण खर्च व नफा मोजण्याची अचूक पद्धत न कळल्याने त्या गटाचा नफा कुठे जातोय हे स्पष्ट होत नव्हते.

##### 2) सामाजिक व मानसिक अडथळे:-

■ **"स्त्रिया हेच काम करू शकतात" ही समज:-** ग्रामीण भागात अजूनही महिलांना 'घरगुती स्वयंपाकापुरतेच मर्यादित' मानले जाते. भारतीय मानव विकास अहवाल (2011) नुसार, ग्रामीण महाराष्ट्रातील ६०% पुरुष मानतात की महिलांचे मुख्य कर्तव्य म्हणजे घर आणि मुलांची देखभाल. यामुळे महिलांना उद्योगात नवे प्रयोग करण्याची मुभा मिळत नाही. उदाहरणार्थ, रत्नागिरीतील शहनाज पटेल यांनी सी-फूड डिलीव्हरी व्यवसाय सुरू करायचा ठरवला, पण गावातील काही जणांनी "महिलांनी माशांचा ऑनलाईन व्यवसाय करणे योग्य नाही" असे म्हटल्याने त्यांना अडथळा आला.

■ **घरातील विरोध किंवा समर्थनाचा अभाव:-** महिला व बालविकास मंत्रालयाच्या २०२० च्या अभ्यासानुसार, उद्योजक महिलांपैकी ४२% महिलांना कुटुंबाकडून आवश्यक पाठबळ मिळत नाही. उदाहरणार्थ, देवगडच्या रुखसार शेख यांनी आंब्याच्या गोड पदार्थाचा व्यवसाय सुरू केला, पण घरातील सदस्यांना "घराची जबाबदारी आणि बाहेरचा व्यवसाय एकत्र कसा सांभाळणार?" हा प्रश्न सतावत होता.

### 3) विपणनाचे अपरे ज्ञान:-

■ **ऑनलाईन विक्रीचं ज्ञान नाही:-** आजच्या काळात ई-कॉमर्स हा सर्वात मोठा विक्री मार्ग आहे. IMAI (Internet and Mobile Association of India) च्या अहवालानुसार, ग्रामीण भारतातील महिलांपैकी फक्त १७% महिला ऑनलाईन व्यवहार करू शकतात. उदाहरणार्थ, कुडाळच्या एका महिला गटाला लोणच्याचा व्यवसाय ऑनलाईन करायचा होता, पण Amazon Seller Account उघडण्याची प्रक्रिया समजत नसल्याने त्या फक्त गावातच विक्री करत आहेत.

■ **पॅकेजिंग, ब्रँडिंग, लोगोबाबत माहिती नाही:-** ग्राहक उत्पादन खरेदी करताना ४७% वेळा 'पॅकेजिंग' हे मुख्य आकर्षण असते (FICCI अहवाल २०१९). पण अनेक महिलांना आकर्षक डिझाईन, उत्पादनाचे लेबल, ब्रँड नाव याची कल्पना नसते. उदाहरणार्थ, मालवणच्या एक महिला गटाने कोकोनट लाडू विकायला सुरुवात केली, पण पॅकेजिंग साधं असल्याने ते बाजारात इतर उत्पादनांच्या तुलनेत कमी विकले गेले.

■ **सोशल मीडियाचा वापर करता येत नाही:-** Meta च्या २०२१ च्या सर्वेक्षणानुसार, भारतातील महिला उद्योजकांपैकी केवळ ३०% महिला Instagram/Facebook द्वारे विक्री करतात. उदाहरणार्थ, आचऱ्यातील एक महिला गटाने मसाला पावडर तयार केली, पण सोशल मीडियावर फोटो, व्हिडिओ टाकणे किंवा जाहिरात करणे जमत नसल्याने ग्राहकवर्ग मर्यादित राहिला.

### ■ यशोगाथा: प्रेरणादायी महिला अन्न उद्योजिका:-

#### 1) लिज्जत पापड – सहकारी यशकथा

१९५९ साली ७ महिलांनी मुंबईत सुरू केला. आज ८०० कोटींचा टर्नओव्हर आहे. ४५,००० महिलांना रोजगार मिळाला. उत्पादन: पापड, मसाले, आहारपदार्थ.

#### 2) SEWA – Self Employed Women's Association

गुजरातमधून सुरू झालेले आहे.अन्नप्रक्रिया, हस्तकला, कर्ज, आरोग्य, शिक्षण यामध्ये कार्य करते.SEWA अंतर्गत शेकडो ग्रामीण स्त्रिया उद्योजक झाल्या आहेत.

#### ■ आधुनिक संधी: डिजिटल प्लॅटफॉर्म आणि महिला:-

आजच्या तंत्रज्ञानाच्या युगात डिजिटल प्लॅटफॉर्म हे महिलांसाठी अन्नप्रक्रिया व खाद्यसंस्कृती आधारित व्यवसाय वाढवण्याचे प्रभावी साधन ठरले आहे. इंटरनेट, स्मार्टफोन आणि सोशल मीडियाच्या उपलब्धतेमुळे महिलांना घरबसल्या उत्पादन विक्री, ग्राहकांशी थेट संवाद आणि मोठ्या बाजारपेठेत प्रवेश मिळू लागला आहे.

1) घरबसल्या उद्योजकतेची संधी:- डिजिटल प्लॅटफॉर्ममुळे महिलांना बाहेर दुकान उघडण्याची गरज नाही; त्या घरातूनच व्यवसाय चालवू शकतात. उदाहरण: Ratnagiri मधील शबाना शेख यांनी Instagram आणि WhatsApp द्वारे घरगुती फिश करी पेस्ट विक्री सुरू केली आणि महिन्याला ₹३०,००० उत्पन्न मिळवले.

#### 2) सोशल मीडियावर ब्रँड निर्मिती:-

Facebook, Instagram, YouTube, Pinterest यावर उत्पादनाचे फोटो, व्हिडिओ, रेसिपी शेअर करून ग्राहकांमध्ये विश्वास निर्माण करता येतो.ब्रँडिंग, लोगो, आकर्षक पॅकेजिंगचे फोटो ग्राहकांना खरेदीस प्रवृत्त करतात. उदाहरण: Pune च्या Aai's Kitchen या पेजवर दररोज रेसिपी पोस्ट करून मालकिणीने आपल्या उत्पादनांचा ब्रँड मजबूत केला.

#### 3) ई-कॉमर्स प्लॅटफॉर्मद्वारे विक्री:-

Amazon, Flipkart, BigBasket, ONDC सारख्या ई-कॉमर्स साइटवर महिलांनी आपली खाद्यपदार्थ उत्पादने विक्रीस ठेवू शकतात.पॅकेज्ड मसाले, लोणची, स्नॅक्स, स्वीट्स यांना ऑनलाईन विक्रीत मोठी मागणी आहे. उदाहरण: Sindhudurg मधील महिला गटाने Amazon वर कोकणी मसाला विक्री सुरू करून महाराष्ट्राबाहेरील ग्राहक मिळवले.

#### 4) पेमेंट आणि डिलिव्हरी सुलभता:-

Google Pay, PhonePe, Paytm सारखी UPI साधने सुरक्षित व जलद पेमेंट सुविधा देतात.Delhivery, DTDC, India Post द्वारे घरबसल्या कुरिअर सेवा उपलब्ध असल्याने महिलांना लॉजिस्टिक्सची अडचण कमी होते.

#### 5) डिजिटल मार्केटिंगद्वारे ग्राहकवाद:-

Facebook Ads, Instagram Ads, Google Ads च्या मदतीने उत्पादनाची जाहिरात अगदी कमी खर्चात करता येते.लक्षित ग्राहक गट (Target Audience) निवडून जाहिरात केल्याने विक्रीत जलद वाढ होते.

#### 6) ऑनलाइन प्रशिक्षण व नेटवर्किंग:-

Skill India, NSDC, FICCI FLO, Mahila E-Haat यांसारख्या पोर्टलवर महिलांना अन्नप्रक्रिया, पॅकेजिंग, मार्केटिंग याचे मोफत/कमी शुल्कात प्रशिक्षण मिळते. Mahila E-Haat हे महिला उद्योजिकांसाठी विशेष ऑनलाइन बाजारपेठ असून, सरकारच्या वाणिज्य मंत्रालयाने ती उपलब्ध करून दिली आहे.

#### ■ शिफारसी:-

- 1) महिला केंद्रित प्रशिक्षण केंद्रे सुरू करून अन्नप्रक्रिया, व्यवसाय कौशल्य, कर्ज योजना याचे प्रशिक्षण द्यावे.
- 2) सहकारी ब्रँड निर्मिती मध्ये SHG आणि बचत गटांमार्फत स्थानिक ब्रँड उभे करणे.
- 3) विक्री केंद्रांची स्थापना करणे.
- 4) ग्रामस्तरावर महिला उत्पादने विकणारी दुकाने किंवा हाट करणे.
- 5) उत्पादन-गुणवत्ता नियंत्रण करणे. FSSAI प्रमाणपत्र, स्वच्छता, पॅकेजिंगच्या निकषांचे प्रशिक्षण देणे गरजेचे आहे.

#### ■ निष्कर्ष:-

या संशोधनातून हे स्पष्ट होते की भारतीय खाद्य संस्कृती ही महिलांच्या आर्थिक सक्षमीकरणासाठी एक अत्यंत महत्त्वाचे आणि प्रभावी साधन आहे. पारंपारिक पाककृती आणि खाद्यपदार्थ बनवण्याच्या कौशल्यांचा उपयोग करून महिलांनी केवळ कुटुंबासाठी अन्न तयार करण्यापुरते स्वतःला मर्यादित ठेवले नाही, तर त्या कौशल्यांचे रूपांतर एका फायदेशीर उद्योगात केले आहे. या अभ्यासातून असे दिसून येते की, खाद्य संस्कृतीवर आधारित व्यवसाय, जसे की लघुउद्योग, टिफिन सेवा, कॅटरिंग आणि बचत गटांचे उपक्रम, महिलांना स्वयं-रोजगाराच्या अनेक संधी उपलब्ध करून देतात. या व्यवसायांमुळे महिलांच्या उत्पन्नात वाढ झाली आहे, ज्यामुळे त्यांच्या कुटुंबाच्या आर्थिक स्थितीत सुधारणा झाली आहे. आर्थिक स्वातंत्र्यामुळे महिलांचा आत्मविश्वास वाढला आहे आणि त्यांना कौटुंबिक व सामाजिक निर्णयांमध्ये अधिक सहभाग घेता येत आहे. मुद्रा कर्ज आणि बचत गट यांसारख्या योजनांनी महिलांना व्यवसाय सुरू करण्यासाठी आवश्यक भांडवल आणि प्रोत्साहन दिले आहे.

तरीही, या क्षेत्रात काही आव्हाने आहेत, जसे की बाजारपेठ मिळवणे, तंत्रज्ञानाचा अभाव आणि विपणनाची मर्यादित माहिती. या आव्हानांवर मात करण्यासाठी सरकारी आणि खाजगी संस्थांनी महिलांना प्रशिक्षण, विपणन सहाय्य आणि आधुनिक तंत्रज्ञानाबद्दल मार्गदर्शन करणे आवश्यक आहे.

एकंदरीत, हा अभ्यास दर्शवितो की योग्य पाठिंबा आणि संसाधने उपलब्ध झाल्यास, भारतीय खाद्य संस्कृती महिलांच्या सक्षमीकरणासाठी एक शक्तिशाली उत्प्रेरक बनू शकते. हे संशोधन भविष्यातील धोरणात्मक निर्णय घेणाऱ्यांसाठी आणि महिला उद्योजकांना प्रोत्साहन देणाऱ्या संस्थांसाठी मार्गदर्शक ठरू शकते.

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## “विकसित भारत 2047 करिता भारतीय स्त्रीयांचे योगदान: एक अभ्यास”

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### प्रस्तावना

अलीकडच्या काळात भारतीय अर्थव्यवस्थेत महिलांच्या भूमिकेचे महत्त्व वाढत आहे. कारण आगामी काळात भारताच्या अर्थव्यवस्थेचे नेतृत्व महिलाच करतील असे दिसते. विकसित भारत 2047 स्वप्न साकारण्याच्या दृष्टीने महिलांचा वाढता सहभाग सकारात्मक चित्र निर्माण करणार आहे.

राष्ट्रीय सकल उत्पन्नात महिलांचे सध्याचे योगदान सुमारे 18% आहे. भारतात महिला कृषी कामगारांपैकी 48% आहेत भारतातील महिलांच्याकडे 13% जमीन आहे. भारतातील महिला उत्पादन कामगारांपैकी महिला 20% आहेत. तर सेवा क्षेत्रातील एकूण कामगारांपैकी महिला 30 टक्के आहेत. सध्या भारतात 432 दशलक्ष महिला कार्यरत आहेत. त्यापैकी 343 दशलक्ष महिला असंघटित क्षेत्रात कार्यरत आहेत. स्टार्टअप्समध्ये 10% महिला संस्थापक आहेत.

सन २०२३ मध्ये, महिलांसाठी LFPR ३७७ होता, जो जागतिक सरासरी ४७% पेक्षा खूपच कमी आणि पुरुषांसाठी ७७% पेक्षा खूपच कमी आहे. सध्याच्या मार्गावर, २०४७ पर्यंत फक्त ११० दशलक्ष महिला कामगार दलात सामील होण्याची अपेक्षा आहे, ध्येय साध्य करण्यासाठी अतिरिक्त १४५ दशलक्ष महिलांना कामगार दलात आणण्याची आवश्यकता आहे, असे राष्ट्रीय राजधानीत चर्च २०२४ शिखर परिषदेत द/नज इन्स्टिट्यूट ने सुरू केलेल्या 'लेबर फोर्स पार्टिसिपेशन डिस्टिलेशन रिपोर्टवर प्रकाश टाकण्यात आला आहे. भारताचे आधिक भविष्य कामगार दलातील महिलांवर अवलंबून आहे असे या अहवालात म्हटले आहे. एकंदरीत स्वातंत्र्यानंतरच्या काळात भारताच्या आर्थिक विकासात स्त्रीयांचे योगदान वाढत असले तरी ते पुरुषांच्या तुलनेत अल्प आहे.

### उद्दिष्टे

- विकसित भारत के 2047 च्या दृष्टीने महिलांच्या योगदानाचा अभ्यास करणे,
- महिला सक्षमीकरणाच्या मार्गातील अडथळे आणि संधी ओळखणे,
- महिलांच्या सक्षमीकरणासाठी धोरणे आणि उपाययोजना सुचवणे,
- महिलांच्या योगदानाचा समाजावर होणारा सकारात्मक परिणाम दर्शवणे

## गृहितके

- स्वातंत्र्यानंतरच्या कालखंडात देशातील महिलांचे आर्थिक सक्षमीकरण होत आहे.
- केंद्र सरकारने महिलांच्या आर्थिक सक्षमीकरणासाठी राबवलेल्या विविध योजनांचा अभ्यास करणे,
- देशाच्या आर्थिक विकासात महिला आर्थिक योगदान देत आहेत.
- देशातील महिलांचा विविध क्षेत्रांमध्ये सहभाग वाढत आहे.

## विकसित भारत 2047 संकल्पना

विकसित भारत महणजे विकसित भारत, २०४७ मध्ये स्वातंत्र्याच्या १०० व्या वर्धापन दिनानिमित्त भारतीय पूर्णपणे विकसित राष्ट्र बनवण्याचे ध्येय साध्य करण्यासाठी विकसित भारत २०४७ ही सरकारची दृष्टी आहे. मी दृष्टी चार स्तंभांवर आधारित आहे: युवा (युवा), गरी (गरीब), महिला (महिला) आणि अन्नदाता (शेतकरी) स्वातंत्र्याच्या १०० व्या वर्धापन दिनानिमित्त भारताला समृद्ध आणि स्वावलंबी राष्ट्र बनवण्याच्या विकसित भारत २०४७ या दृष्टिकोनानुसार प्राप्तिकर सुधारणा, कृषी विकास, एमएसएमई आणि स्टार्टअप्सना पाठिंबा आणि पायाभूत सुविधांमध्ये गुंतवणूक केल्या आहेत.

सर्व नागरिकांच्या समावेशक आर्थिक सहभागाद्वारे २०४७ पर्यंत भारताला विकसित राष्ट्रात रूपांतरित करणे हे विकसित भारताचे प्राथमिक आहे. या अवघ्या दोन दशकांत भारताची अर्थव्यवस्था ३० ट्रिलियन डॉलर्सपर्यंत नेण्याचे उद्दिष्ट आहे. पायाभूत सुविधांचे एकरूपीकरण, सामाजिक कल्याणकारी योजनांचा विस्तार आर्थिक विकासाला चालना शाश्वत विकासाला चालना आणि राहणीमान आणि व्यवसाय करण्याची सोय वाढवणे ही धोरणे आहेत.

## भारतातील महिलांचे विकसित भारत 2047 करिता आधिक योगदान

२०४७ पर्यंत ३० ट्रिलियन डॉलर्सची अर्थव्यवस्था बनवण्याचे उद्दिष्ट साध्य करायचे असेल तर भारताला महिला कामगार दल सहभाग दर (LFPR) दुप्पट करून ७०% करावे लागेल. एका नवीन अहवालात असे सूचित केले आहे की, हे उद्दिष्ट साध्य करण्यासाठी महिलांनी १४ ट्रिलियन डॉलर्सचे योगदान द्यावे लागेल, ज्यासाठी ४० कोटी महिलांना कामाच्या ठिकाणी काम करावे लागेल. अहवालात म्हटले आहे की महिला कामगार दलाचा सहभाग ५०% पर्यंत वाढवल्याने भारताचा विकास दर ९.९% पर्यंत वाढू शकतो आणि देशाचा GDP लक्षणीयरीत्या शकतो.

महिलांसाठी कामगार सहभाग दर २०१७-१८ मध्ये २३ टक्क्यांवरून २०२०-२४ मध्ये अंदाजे ४२ टक्क्यांपर्यंत वाढला आहे, असे त्यांनी नमूद केले. कृषी, उत्पादन आणि सेवांसह विविध क्षेत्रांमध्ये ही वाढ दिसून येते, शिक्षित महिला कामाच्या ठिकाणी सामील होण्याचे प्रमाण लक्षणीय वाढले आहे. पुढील क्षेत्रांमध्ये भारतातील स्त्रियांचे योगदान महत्वपूर्ण आहे.

### 1) शेती

आजही भारतातील प्रमुख व्यवसाय शेती आहे. त्यामुळे भारतात ग्रामीण भागात कृषी क्षेत्रात महिला मोठ्या संख्येने आहेत. मोठ्या प्रमाणात अन्न उत्पादन आणि ग्रामीण उपजीविकेत योगदान देत आहेत. सध्याचा विचार केला तर भारतात कृषी कामगारांपैकी महिला प्रमाण 48% आहे

### 2) उत्पादन

उद्योग भारतात अलीकडच्या काळात कृषी आधारित उद्योग आणि विविध उत्पादन क्षेत्रात महिलांचा सहभाग वाढत आहे. सध्याचा विचार केला तर भारतातील उत्पादन कामगारांपैकी महिला प्रमाण 20% दिसून येते. बँड अँड कंपनीच्या एका अहवालानुसार भारतात सुमारे 1.57 कोटी महिला प्रणित उद्योग असून ते देशातील एकूण उद्योग क्षेत्रात 22 टक्के वाटा उचलतात मुद्रा योजनेच्या एकूण लाभार्थ्यांच्यात 68% महिला आहेत. महिलांच्या नेतृत्वाखाली उद्योगांना चालना मिळत आहे.

### 3) सेवा

भारतासारख्या अल्प विकसित देशात सेवा क्षेत्रामध्ये दिवसेंदिवस महिलांचा सहभाग वाढत आहे. सेवा क्षेत्रात शिक्षण, आरोग्य, वित्त, विमा, वाहतूक, दळणवळण, बँका व पर्यटन यासारख्या क्षेत्रात मोठ्या संख्येने महिलांना रोजगार प्राप्त होत आहे. आगामी काळातला विचार केला तर भारतात सेवा क्षेत्रातील एकूण कामगारांपैकी महिला प्रमाण सुमारे 30% इतके आहे. विकसित भारत 2047 स्वप्न पूर्ण करण्यासाठी महिलांचे योगदान फलदायी ठरत आहे.

### 4) उद्योजकता

भारतीय अर्थव्यवस्थेवर महिला प्रणित व्यवसायाचा प्रभाव वाढत आहे. महिला उद्योजक आर्थिक विकासाला गती देत नाहीत तर विविध क्षेत्रातील रोजगाराची संधी देखील निर्माण करत आहे. भारतातील महिला मालकी व्यवसायाचे प्रमाण 20% आहे. राष्ट्रीय सर्वेक्षणानुसार एसएमएमई क्षेत्रातील उद्योजकतेमध्ये महिलांचा सहभाग 20 टक्के आहे. महिला उद्योजकता निर्देशांकात जगातील 77 देशांमध्ये भारत देश 70 व्या स्थानावर आहे . भारतात 58.5 दशलक्ष उद्योगांपैकी 20% सुक्ष्म लघु आणि मध्यम उद्योगांवर 14 महिला उद्योजक आहेत. भारत देशातील महिला उद्योगांसाठी भोरण राबवणारे महाराष्ट्र हे पहिले राज्य ठरले आहे. महाराष्ट्र राज्यात महिला उद्योजकता प्रमाण 9% आहे. उद्योजकता नोक-या निर्माण करण्यात, नवोन्मेष आणण्यात आणि आर्थिक विकासाला चालना देण्यासाठी महिला उद्योजक महत्वाची भूमिका बजावतात,

### 5) नेतृत्व

नेतृत्वाच्या पत्रांवर असलेल्या महिला आर्थिक विकासावर परिणाम करणा या धोरणावर आणि निर्णयावर प्रभाव टाकू शकतात. भारतात महिलांच्या नेतृत्वाखालील उद्योगांनी कोटी 70 लाखांपेक्षा अधिक लोकांना रोजगार उपलब्ध करून दिला आहे. या गोष्टी रोजगारनिर्मिती आणि सर्वकष आधिक विकासातील त्यांची भूमिका अधोरेखित करतात.

## 6) पर्यावरण संवर्धन आणि व्यवस्थापन

भारतात महिलांनी पारंपारिकपणे पर्यावरण संवर्धनाने व्यवस्थापनात देखील महत्वपूर्ण भूमिका बजावली आहे. विशेषतः ग्रामीण समुदायांमध्ये जिवे त्या त्यांच्या उपजीविकेसाठी आणि काल्याणासाठी नैसर्गिक संसाधनावर अवलंबून असतात. भारतासारख्या बहुतेक विकसनशील देशात महिला शेतकरी पशुपालक पाणी आणि इंधन गोळा करणारे म्हणून महत्वाची भूमिका बजावतात बिश्नाई चळवळ, चिपको चळवळ, आपिको चळवळ, साइलेंट व्हॅली चळवळ आणि नर्मदा बचाओ आंदोलन यासारख्या विविध पर्यावरण चळवळी भारतातील महत्त्वपूर्ण चळवळी आहेत यात ज्यात महिला आघाडीवर आहेत,

### केंद्र सरकारने आर्थिक सक्षमीकरणासाठी राबविलेल्या विविध योजना

- 1) सुकन्या समृद्धी योजना
- 2) स्टेप इनिशिएटिव्ह
- 3) स्टँड अप इंडिया
- 4) मुद्रा योजना
- 5) ट्रेड योजना
- 6) महिला शक्ती केंद्रे

### भारतातील महिला कामगार प्रमाण

भारतातील महिला कामगार प्रमाण (FLFPR) सध्या ४९.७९% आहे. असे PIR च्या अहवालात म्हटले आहे. याचा अर्थ असा की. कामासाठी उपलब्ध असलेल्या महिलांपैकी ४९.७% महिला सध्या काम करत आहेत.

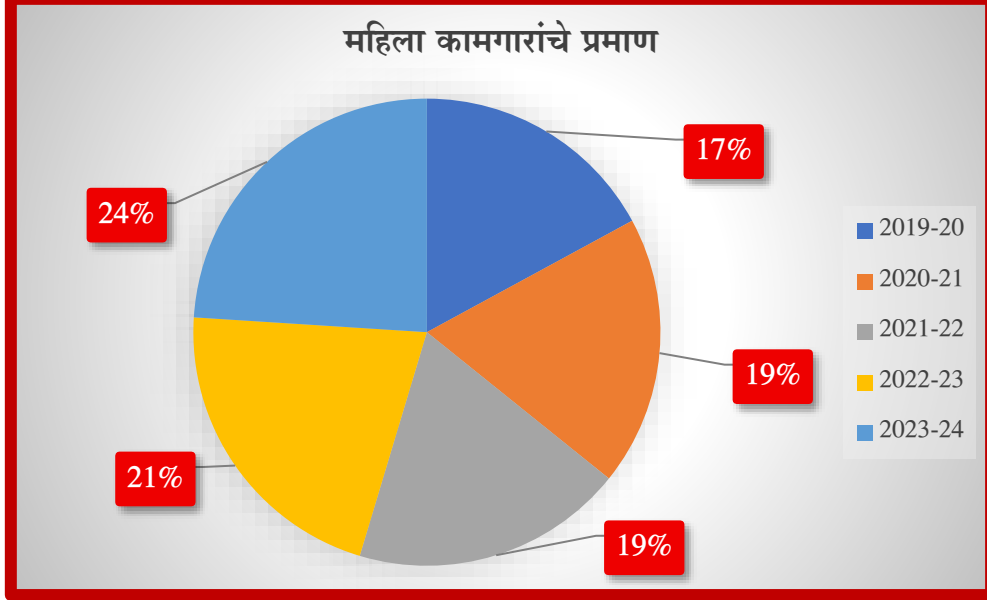
२०११ च्या जनगणनेनुसार, भारतात महिला कामगारांची एकूण संख्या १४९.८ दशलक्ष आहे आणि ग्रामीण आणि शहरी भागात महिला कामगार अनुक्रमे १२१.८ आणि २८.० दशलक्ष आहेत. एकूण १४९.८ दशलक्ष महिला कामगारांपैकी ३२५.९ दशलक्ष महिला शेतीत काम करतात आणि इतर ६१.५ दशलक्ष शेती मजूर आहेत. उर्वरित महिला कामगारांपैकी ८५ दशलक्ष घरगुती उद्योगात आहेत आणि ४३.७ दशलक्ष इतर कामगार म्हणून वर्गीकृत आहेत.

संघटित क्षेत्राच्याबाबतीत, मार्च २०११ मध्ये देशातील संघटित क्षेत्रातील एकूण रोजगाराच्या २०.५ टक्के महिला कामगार होत्या, जे मागील वर्षाच्या तुलनेत ०.१ टक्क्यांनी जास्त आहेत, रोजगार आणि प्रशिक्षण महासंचालनालयाच्या (DGE&T) शेवटच्या रोजगार अहवालानुसार, २३ मार्च २०११ रोजी, संघटित क्षेत्रात (सार्वजनिक आणि खाजगी क्षेत्र) सुमारे ५९.५४ लाख महिला कामगार कार्यरत होत्या, त्यापैकी जवळजवळ ३२१४ लाख महिला सामुदायिक, सामाजिक आणि वैयक्तिक सेवा क्षेत्रात कार्यरत होत्या.

| वर्ष    | महिला कामगारांचे प्रमाण |
|---------|-------------------------|
| 2019-20 | 28.7                    |
| 2020-21 | 31.4                    |

|         |      |
|---------|------|
| 2021-22 | 31.7 |
| 2022-23 | 35.9 |
| 2023-24 | 40.3 |

(स्रोत नवीन वार्षिक कामगार दल सर्वेक्षण 2025)



वरील कोष्टकात भारतातील महिला कामगारांचे सन 2019-20 में बन 2023. 24 या काळातील शेती उद्योग आणि सेवा क्षेत्रातील योगदान दर्शविण्यात आलेले आहे. सन 2019-20 मध्ये 28.7 टक्के एकुण महिला कामगारांची संख्या होती. त्याचे प्रमाण वाढून 2023-24 मध्ये 40.3 टक्के होते दिवसेंदिवस हे प्रमाण वाढत असल्याचे दिसून येते.

### विकसित भारत 2047 करिता आर्थिक योगदानातील महिलांपुढील आव्हाने

#### 1) लिंग असमानता

भारतासारख्या अल्प विकसित देशात महिलांना शिक्षण रोजगार आणि संसाधनांमध्ये प्रवेश करण्यात पद्धतशीर अडथळ्यांचा सामना करावा लागतो ज्यामुळे त्यांची आर्थिक समता मर्यादित होते.

#### 2) संसाधनांमध्ये प्रवेशाचा अभाव

देशातील महिलांना अनेकदा वित्त जमीन तंत्रज्ञान आणि व्यवसाय सुरू करण्यासाठी वाढवण्यासाठी आवश्यक असलेल्या इतर संशोधनामध्ये प्रवेश नसतो त्यामुळे देशातील महिलांच्या आर्थिक प्रगतीला अडथळा निर्माण होऊ शकतो.

#### 3) लिंग आधारित भेदभाव

भारतासारख्या अल्पविकसित देशात सर्व क्षेत्रात अजूनही लिंग भेद दिसून येतो. देशातील महिलांना कामाच्या ठिकाणी आणि समाजात भेदभावाचा सामना करावा लागतो जो त्यांच्या आर्थिक प्रगतीला अडथळा आणू शकतो.

## महिलांचे योगदान वाढवण्यासाठी उपाययोजना

### 1) शिक्षणात प्रवेश सुधारणे

भारतासारख्या अल्प विकसित देशात शिक्षण क्षेत्रामध्ये बदल करणे गरजेचे आहे कारण देशातील मुलीसाठी दर्जेदार शिक्षण तसेच महिलांना कार्यशक्ती मधील सहभागी होण्यासाठी आवश्यक कौशल्य विकसित करण्यात मदत करणारे शिक्षण आणि प्रशिक्षण कार्यक्रम वाढविणे आवश्यक आहे.

### 2) नेतृत्व करण्यात महिलांना संधी

विकसित भारत 2047 चे स्वप्न पूर्ण करण्यासाठी पुरुषांबरोबर देशातील महिलांना सुद्धा नेतृत्व करण्याची संधी देणे गरजेचे आहे. समाजकारण, राजकारण, व्यवसाय आणि इतर क्षेत्रात महिलांच्या नेतृत्वाला प्रोत्साहन देणे आवश्यक आहे. देशातील महिलांच्या पुढाकारात वाढ करण्यासाठी तसेच त्यांना मार्गदर्शनासाठी नेटवर्किंग कार्यक्रम आयोजित केले तर महिला यशस्वी होण्यासाठी आवश्यक कौशल्य आणि कनेक्शन विकसित करण्यात मदत होईल.

### 3) भेदभाव नष्ट करणे

देशाच्या आर्थिक विकासात महिलांचे योगदान वाढवण्यासाठी देशातील लिंग आधारित भेदभाव नष्ट करणे गरजेचे आहे. अशा प्रकारचा लिंग भेदभाव देशाच्या आर्थिक विकासात अडथळे निर्माण करू शकतो. यासाठी कामाच्या ठिकाणी तसेच इतर कोणत्याही क्षेत्रामध्ये भेदभाव आणि पक्षपात समूळ नष्ट करणे गरजेचे आहे.

### 4) समुदायाच्या सहभागाला प्रोत्साहन

देशाच्या आर्थिक विकासात महिलांचे योगदान वाढवण्यासाठी समुदायाच्या सहभागाला प्रोत्साहन देणे गरजेचे आहे. देशात संवाद क्षमता बांधणी आणि नेटवर्किंग साठी प्लॅटफॉर्म तयार करून महिला नेतृत्वाची भूमिका पार पाडण्यासाठी सक्षम वातावरण तयार करणे गरजेचे आहे

## सारांश

भारत देश अल्पविकसित देश म्हणून ओळखला जातो. देशामध्ये प्रत्येक क्षेत्रातील विकासामध्ये महिलांचे पुरुषांबरोबर योगदान आहे. आर्थिक, सामाजिक शैक्षणिक राजकीय क्षेत्रात महिलांनी दिलेले योगदान अमुल्य असून भारतीय अर्थव्यवस्थेला यशोशिखरावर घेऊन नाणारे आहे. थोडक्यात विकसित भारत 2047 चे स्वप्न पूर्ण करण्यासाठी देशातील महिलांचे योगदान मदत करीत आहे

भारतीय अर्थव्यवस्थेत महिलांच्या भूमिकेचे महत्व वाढत आहे. देशातील महिला आर्थिक सक्षम झाल्या तर देशातील गरिबी कमी होण्यास सामाजिक प्रगती होण्यास मदत होईल. महिलांचे आर्थिक स्वावलंबन हे विकासाला गती देत नाही तर आर्थिक चंचल आणि सामाजिक असमानता दूर करण्याचे काम करते. देशात महिला कामगार प्रमाण वाढत आहे. मुद्रा योजनेच्या एकूण लाभार्थ्यात ०३ टक्के महिला असून महिलांचे नेतृत्वाखाली सुसलेल्या उद्योगांना चालना मिळत आहे. महिलांच्या नेतृत्वाखाली विकसित होणाऱ्या व्यवसायात विविध दृष्टिकोन अंगीकारला जातो आणि सर्वसमावेशक नेतृत्वाला प्रोत्साहन देखील मिळते. देशातील महिलांनी सामाजिक समस्यांचा निपटारा करण्यासाठी वैशिष्ट्यपूर्ण भूमिका घेतली ज्ञान, गरीब, युवा, अन्नदाता, नारी हे विकसित भारत

२०४७ चे चार आधारस्तंभ आहेत. २०४७ पर्यंत विकसित भारताच्या दृष्टिकोनासाठी या चारपैकी एकाला सक्षम करणे महत्वाचे आहे, परंतु भारतासमोर गंभीर आव्हाने आहेत. संरचनात्मक अडथळे आणि सामाजिक नियमांमुळे, शैक्षणिक कामगिरी आणि कार्यबल योगदान यांच्यातील लिंगांमधील तफावत कायम आहे. शिक्षण, आरोग्यसेवा उपलब्धता, आर्थिक स्वातंत्र्य आणि लिंग समानता टिकवून ठेवण्याच्या उद्देशाने धोरणात्मक हस्तक्षेप करणे महत्वाचे आहे. महिलांना राजकीय आणि आर्थिकदृष्ट्या सक्षम करून उच्च कार्यक्षमता, वाढलेले परिसर आणि अधिक समावेशक प्रशासन यासारखे महत्त्वपूर्ण सामाजिक कायदे प्रदान केले जातात. महिला सक्षमीकरणाला प्राधान्य दिल्याने भारताला समृद्ध आणि न्याय लोकशाही बनण्याच्या २०४७ च्या उद्दिष्टाच्या जवळ जाण्यास मदत होऊ शकते.

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**“महिला शिक्षिकांकडून मुक्त शैक्षणिक संसाधनांचा (OERs) वापर : संधी, अडचणी व ग्रंथालयांची भूमिका”**

**डॉ. वैशाली उगले**

**ग्रंथपाल,**

**श्रीकृष्णदास जाजू ग्रामीण सेवा महाविद्यालय**

**पिपरी-वर्धा**

**सारांश :**

आजच्या डिजिटल युगात शिक्षण क्षेत्रात मुक्त प्रवेश शैक्षणिक साधने (Open Educational Resources - OERs) मोठ्या प्रमाणावर वापरली जात आहेत. OERs या संकल्पनेचा विकास UNESCO ने 2002 मध्ये केला होता. यानंतर जगभरातील शैक्षणिक संस्थांनी मुक्त शैक्षणिक साधनांचा प्रचार व प्रसार सुरु केला. या साधनांमुळे शिक्षण अधिक सुलभ, आर्थिकदृष्ट्या परवडणारे आणि गुणवत्तापूर्ण बनले आहे. योग्य मार्गदर्शन, संसाधने आणि डिजिटल सहाय्य दिल्यास OERs चा प्रभावी वापर करून महिला शिक्षिका स्वतःचा व विद्यार्थ्यांचा शैक्षणिक स्तर उंचावू शकतात. मुक्त शैक्षणिक साधनांचा वापर अध्यापन सुधारण्यासाठी उपयुक्त ठरतो. SWAYAM, Google Scholar , DOAJ, OER Commons, NDLI, NPTEL, E GYANKOSH, SWAYAM PRABHA, NCERT, NROER, आणि YouTube EDU या सारख्या OER स्रोतांचा वापर करून शैक्षणिक स्तर वाढवू शकतात. महिला शिक्षिकांना डिजिटल सुविधा आणि प्रशिक्षण मिळाल्यास OERs चा वापर अधिक प्रभावी पणे होवू शकतो. यासाठी OERs विषयी जागरूकता, डिजिटल साक्षरता, आणि स्थानिक भाषेतील साधनांची उपलब्धता यावर भर देणे गरजेचे आहे.

मुक्त शैक्षणिक साधनांचा वापर करणाऱ्या अनेक महिला शिक्षिकांना तांत्रिक बाबींचे ज्ञान नसल्याने अनेक अडचणींना सामोरा जावे लागते. इंटरनेटचा अभाव, मर्यादित डिजिटल साक्षरता आणि भाषेतील अडथळे मोठी अडचण ठरते. योग्य प्रशिक्षण, संस्थात्मक पाठबळ आणि ग्रंथालयांची मदत या द्वारे OERs चा प्रभावी वापर त्या करू शकतात. त्यामुळे तंत्रज्ञान साक्षरता , गुणवत्तापूर्ण शिक्षण आणि विद्यार्थ्यांच्या सर्वांगीण विकासासाठी OERs चा वापर महत्वाचा ठरतो.

या संशोधनाचा उद्देश शिक्षण क्षेत्रात कार्यरत असणाऱ्या महिला शिक्षिकांकडून OERs चा वापर, त्यात येणाऱ्या अडचणी व त्यातून निर्माण होणाऱ्या संधी याचा अभ्यास करणे , तसेच या प्रक्रियेमध्ये ग्रंथालयांची भूमिका स्पष्ट केली आहे

### प्रस्तावना :

२१व्या शतकात डिजिटल क्रांतीमुळे शिक्षण क्षेत्रात अभूतपूर्व बदल झाले आहेत. त्यात मुक्त शैक्षणिक संसाधनांचा (Open Educational Resources - OERs) वाढता वापर हा एक महत्वाचा भाग ठरतो आहे. शिक्षण क्षेत्रात कार्यरत महिला शिक्षिकांसाठी OERs ही एक उत्तम संधी आहे—नवीन ज्ञान, अध्यापन कौशल्य आणि डिजिटल संसाधनांशी जुळवून घेण्यासाठी. तथापि, या संसाधनांचा वापर करताना काही अडचणीही येत आहेत.

OERs या संकल्पनेचा विकास UNESCO ने 2002 मध्ये केला होता. UNESCO नुसार “ मुक्त प्रवेश शैक्षणिक साधने (OERs) म्हणजे कोणत्याही स्वरूपातील – डिजिटल किंवा अन्य – अध्यापन, शिक्षण व संशोधनासाठी वापरण्यात येणारी अशी साधने, जी सार्वजनिक क्षेत्रात (Public Domain) उपलब्ध असतात किंवा मुक्त परवान्याखाली प्रकाशित केलेली असतात, ज्यामुळे इतरांना ती **मोफत वापरणे, सुधारणा करणे, रूपांतरित करणे आणि पुन्हा वितरित करणे** शक्य होते, तेही कोणत्याही किंवा अत्यंत मर्यादित अटींसह” .

### OERs शैक्षणिक साधन :

**SWAYAM (Study Webs of Active Learning for Young Aspiring Minds)**

<https://swayam.gov.in> –

भारत सरकारच्या मानव संसाधन विकास मंत्रालयाने (आताचे शिक्षण मंत्रालय) सुरू केलेला हा एक राष्ट्रीय ऑनलाइन शिक्षण प्लॅटफॉर्म आहे. यात शालेय शिक्षणापासून ते पदव्युत्तर स्तरापर्यंतचे अभ्यासक्रम मोफत उपलब्ध आहेत. NPTEL, AICTE, UGC द्वारे तयार केलेले कोर्सेस यशस्वी पूर्णतेनंतर मान्यताप्राप्त प्रमाणपत्र प्राप्त होतात. व्हिडिओ लेक्चर्स, वाचन साहित्य, क्विझ व असाइनमेंट्स उपलब्ध असल्याने महिला शिक्षक आपल्या विषयातील अद्ययावत ज्ञान मिळवू शकतात, नवीन अध्यापन पद्धती शिकू शकतात.

**NPTEL (National Programme on Technology Enhanced Learning)** <https://nptel.ac.in>

IITs आणि IISc यांच्या संयुक्त विद्यमाने २००३ मध्ये सुरू झालेली ही योजना प्रामुख्याने अभियांत्रिकी, विज्ञान, व्यवस्थापन आणि मानविकी विषयातील उच्च दर्जाचे ऑनलाइन अभ्यासक्रम पुरवते. व्हिडिओ व्याख्याने व नोट्स, SWAYAM द्वारे प्रमाणपत्र कोर्स, व्यावसायिक कौशल्य विकासासाठी उपयुक्त तसेच तांत्रिक विषय शिकवणाऱ्या महिला शिक्षिकांसाठी उत्कृष्ट संदर्भ साहित्य उपलब्ध.

**NDLI (National Digital Library of India)** <https://ndl.iitkgp.ac.in>

मानव संसाधन विकास मंत्रालय आणि IIT खडगपूर यांनी सुरू केलेले हे एक डिजिटल ग्रंथालय आहे. याचे वैशिष्ट्ये म्हणजे यामध्ये तीन कोटीहून अधिक डिजिटल संसाधने पुस्तके, लेख, थीसिस, संशोधन पेपर्स, ऑडिओ-व्हिडिओ सामग्री व बहुभाषिक शोध सुविधेचा लाभ घेता येतो. NDLI च्या माध्यमातून महिला शिक्षिकांना कोणत्याही विषयावर प्रचंड प्रमाणात अभ्यास व संशोधन साहित्य मिळवता येते.

**e-PG Pathshala** <https://epgp.inflibnet.ac.in>

विद्यापीठ अनुदान आयोग (UGC) द्वारे विकसित, हे पदव्युत्तर विद्यार्थ्यांसाठी व शिक्षिकांसाठी तयार केलेले ई-कंटेंट पोर्टल आहे. याचे मुख्य वैशिष्ट्ये म्हणजे विविध विषयांचे मोफत ई-लेसन, व्हिडिओ, क्विझ, विषयानुसार व

मॉड्यूलनुसार विषयाची विभागणी व संशोधनासाठी संदर्भ सामग्री उपलब्ध आहे. e-PG Pathshala चा मुख्य उपयोग महिला शिक्षकांना पदव्युत्तर स्तरावरील अध्यापन व संशोधन करणे सोपे होते.

**OER Commons** – आंतरराष्ट्रीय स्तरावरील विविध शैक्षणिक साधनांचे संकलन

**Khan Academy (मराठी व इंग्रजी)** <https://www.khanacademy.org>

खान अकॅडेमी हि ना-नफा संस्था आहे, ज्याद्वारे मोफत ऑनलाइन शिक्षण साहित्य पुरविले जाते. यामध्ये गणित, विज्ञान, संगणकशास्त्र, कला, इतिहास इ. विषयांवरील व्हिडिओ व सराव प्रश्न, प्रगती मोजण्यासाठी इंटरॅक्टिव्ह साधने तसेच विविध भाषांमधील साहित्य सामग्री उपलब्ध आहे. याचा वापर महिला शिक्षकांना विद्यार्थ्यांसाठी पूरक सामग्री व सराव प्रश्न तयार करण्याकरिता होतो.

**MIT Open Course Ware** <https://ocw.mit.edu>

Massachusetts Institute of Technology (MIT) USA ने त्यांच्या अभ्यासक्रमांची सामग्री सार्वजनिक करण्यासाठी सुरू केलेले हे व्यासपीठ आहे . या द्वारा मोफत उपलब्ध कोर्स मटेरियल, लेक्चर नोट्स, व्हिडिओ मिळतात. यामध्ये अभियांत्रिकी, विज्ञान, अर्थशास्त्र, साहित्य इ. विषयांचा समावेश आहे. तसेच स्वयं-अभ्यासासाठी हे अतिशय उपयुक्त आहे. याद्वारे महिला शिक्षक आंतरराष्ट्रीय स्तरावरील दर्जेदार शिक्षण सामग्री वापरून आपले अध्यापन समृद्ध करू शकतात

**Coursera (Free Courses)** <https://www.coursera.org> - विविध विषयांवरील मोफत ऑनलाइन अभ्यासक्रम.

**YouTube Edu** –

YouTube चा शैक्षणिक विभाग, ज्यात जगभरातील शिक्षक, संस्थांचे व विषयतज्ज्ञांचे मोफत व्हिडिओ उपलब्ध आहेत. याचे वैशिष्ट्ये म्हणजे यावर विषयवार चॅनेल्स व प्लेलिस्ट उपलब्ध आहे. तसेच दृश्य - श्राव्य माध्यमातून शिकण्याची सुविधा व विद्यार्थी व शिक्षकांसाठी सोप्या भाषेत मार्गदर्शन उपलब्ध करून दिलेली आहे. YouTube Edu द्वारे महिला शिक्षक अध्यापनासाठी व्हिडिओ उदाहरणे व प्रात्यक्षिकांचा वापर करू शकतात.

**Google Scholar** – शोधनिबंध, लेख व ग्रंथांचे शोध व वाचन.

**महिला शिक्षिकांसाठी OERs (Open Educational Resources) ची संधी**

मुक्त प्रवेश शैक्षणिक साधने (OERs) महिला शिक्षिकांसाठी त्यांच्या अध्यापनाची गुणवत्ता वाढवण्याची आणि स्वतःच्या व्यावसायिक कौशल्यांचा विकास करण्याची मोठी संधी उपलब्ध करून देतात. या साधनांमुळे अध्यापनात लवचिकता मिळते, कारण इंटरनेटद्वारे कोणत्याही वेळी व कोणत्याही ठिकाणाहून साहित्य सामग्री मिळवता येते. त्यामुळे ग्रामीण किंवा संसाधन-अभाव असलेल्या शाळांमध्येही महिला शिक्षिका दर्जेदार आणि अद्ययावत सामग्रीचा वापर करून विद्यार्थ्यांना उत्तम शिक्षण देऊ शकतात.

SWAYAM, NPTEL, e-PG Pathshala, NDLI, NROER, YouTube Edu, Khan Academy यांसारख्या प्लॅटफॉर्मवरून विविध विषयांवरील अद्ययावत व संशोधित सामग्री सहज उपलब्ध होते.

OERs द्वारे महिला शिक्षिका ऑनलाइन कोर्सेस, वेबिनार्स आणि प्रशिक्षण कार्यक्रमांचा लाभ घेऊन आपले विषयज्ञान, डिजिटल साक्षरता आणि अध्यापन कौशल्य वाढवू शकतात.

अनेक प्लॅटफॉर्मवर स्थानिक भाषेत, जसे की मराठीत, सामग्री उपलब्ध असल्यामुळे विद्यार्थ्यांशी संवाद अधिक प्रभावी होतो. तसेच, OER वापरताना महिला शिक्षिका इतर शिक्षकांशी ऑनलाइन मंचावर अनुभवांची देवाणघेवाण करू शकतात, नव्या पद्धती शिकू शकतात आणि सर्जनशील अध्यापनासाठी व्हिडिओ, ॲनिमेशन, सिम्युलेशन यांचा वापर करू शकतात.

OER च्या माध्यमातून महिला शिक्षिकांना **आंतरराष्ट्रीय दर्जाचे शिक्षण** मिळण्याची संधी मिळते. MIT OpenCourseWare, edX किंवा Coursera सारख्या प्लॅटफॉर्मवरून जागतिक अध्यापन पद्धतींचा अभ्यास करता येतो. तसेच व्यावसायिक विकासासाठीही OER उपयुक्त आहे. विविध प्रमाणपत्र कोर्सेस, कार्यशाळा व प्रशिक्षण सत्रे मोफत किंवा कमी खर्चात पूर्ण करता येतात. यामुळे शिक्षकांच्या ज्ञानात व कौशल्यात सातत्याने वाढ होते.

या सर्व प्रक्रियेमुळे केवळ अध्यापन अधिक आकर्षक आणि विद्यार्थीकेंद्रित होत नाही, तर पाठ्यपुस्तक आणि प्रशिक्षणावरील खर्चही मोठ्या प्रमाणात कमी होतो. यामुळे OERs महिला शिक्षिकांना एकाच वेळी गुणवत्तापूर्ण शिक्षण, स्व-विकास आणि संसाधनांची बचत यांची संधी देतात.

### **महिला शिक्षिकांसाठी OERs (Open Educational Resources) ची आव्हाने**

OERs महिला शिक्षिकांसाठी अध्यापन सुधारण्याची आणि व्यावसायिक विकासाची मोठी संधी उपलब्ध करून देत असली, तरी त्यांच्या प्रभावी वापर करतांना काही आव्हाने दिसून येतात. सर्वप्रथम, डिजिटल साक्षरतेचा अभाव हा एक मोठे अडथळा आहे. अनेक महिला शिक्षिकांना संगणक, स्मार्टफोन किंवा इंटरनेट वापरण्याचे कौशल्य पुरेसे नसल्याने, OERs चा शोध, डाउनलोड, संपादन किंवा सर्जनशील वापर करण्यात खूप अडचणी येतात..

दुसरे महत्वाचे आव्हान म्हणजे इंटरनेट व तांत्रिक सुविधा सर्वत्र उपलब्ध नसल्याने, ग्रामीण भागातील शाळांमध्ये इंटरनेट कनेक्टिव्हिटी कमकुवत असणे किंवा आवश्यक साधनांचा (लॅपटॉप, प्रोजेक्टर) अभाव असणे ही मोठी समस्या आहे.

भाषेची अडचण देखील एक महत्वाचे आव्हान आहे. जरी काही OER प्लॅटफॉर्मवर स्थानिक भाषेत सामग्री उपलब्ध असली, तरी बहुतेक सामग्री इंग्रजी भाषेत असते, ज्यामुळे मराठी माध्यमातील महिला शिक्षिकांना समजून घेणे आणि वापरणे कठीण जाते. तसेच, उपलब्ध सामग्रीचा प्रचंड प्रमाणात साठा असल्याने त्यातील योग्य, दर्जेदार आणि अभ्यासक्रमाशी संबंधित सामग्री निवडणे वेळखाऊ ठरते. काही वेळा OERs बदल जागरूकतेचा अभाव असल्याने महिला शिक्षिका अशा साधनांचा अस्तित्व आणि उपयुक्तता याबद्दलच माहिती नसते. शिवाय, या साधनांचा वापर करण्यासाठी लागणारा अतिरिक्त वेळ, तांत्रिक अडचणींचे निराकरण, तसेच शाळेच्या पातळीवर प्रशासनिक किंवा सहकाऱ्यांचा पाठिंबा नसणे यामुळेही OERs चा पूर्ण लाभ घेणे अवघड होते. या सर्व अडचणींवर मात करण्यासाठी योग्य प्रशिक्षण, पायाभूत सुविधा आणि जागरूकता निर्माण करणे अत्यावश्यक आहे.

## महिला शिक्षक – OERs – ग्रंथालयाची भूमिका

महिला शिक्षकांच्या अध्यापन प्रक्रियेत मुक्त प्रवेश शैक्षणिक साधनांचा (OERs) प्रभावी वापर घडवून आणण्यासाठी ग्रंथालयाची भूमिका अत्यंत महत्त्वाची आहे. ग्रंथालय हे केवळ पुस्तकांचे संग्रहालय नसून आजच्या डिजिटल युगात ते ज्ञानकेंद्र आणि तांत्रिक संसाधन केंद्र म्हणून कार्य करते. महिला शिक्षकांना OERs बदल जागरूक करणे, योग्य साधनांची ओळख करून देणे आणि त्यांचा वापर कसा करावा याचे प्रशिक्षण देणे ही ग्रंथालयाची प्राथमिक जबाबदारी ठरते.

ग्रंथालयामार्फत OERs संबंधित माहितीपर कार्यशाळा, प्रात्यक्षिके आणि प्रशिक्षण वर्ग आयोजित करता येतात, ज्यामुळे महिला शिक्षकांना SWAYAM, NPTEL, e-PG Pathshala, NDLI, NROER, Khan Academy यांसारख्या प्लॅटफॉर्मचा प्रत्यक्ष अनुभव घेता येतो. तसेच, ग्रंथालयातील संगणक, इंटरनेट कनेक्शन, प्रिंटर आणि इतर डिजिटल सुविधा महिला शिक्षकांना उपलब्ध करून देऊन, OERs चा वापर करण्यातील तांत्रिक अडचणी दूर करता येतात.

ग्रंथपाल महिला शिक्षकांना अभ्यासक्रमाशी सुसंगत OER सामग्री शोधून देणे, योग्य परवान्यांतर्गत ती डाउनलोड करणे आणि आवश्यकतेनुसार स्थानिक भाषेत रूपांतर करणे यात मदत करू शकतात. ग्रंथालयाच्या ई-रिसोर्स पोर्टल, डिजिटल रेपॉझिटरी किंवा संदर्भसेवा याद्वारे OER सामग्रीचा सुव्यवस्थित व जलद प्रवेश देता येतो. तसेच, महिला शिक्षकांमध्ये सहकार्य व अनुभवांची देवाणघेवाण वाढवण्यासाठी ग्रंथालय चर्चासत्रे, वाचनगट आणि ऑनलाइन शिक्षक मंचांचे आयोजन करू शकते.

याप्रकारे, ग्रंथालय हे महिला शिक्षकांसाठी OERs चा पूल बनून कार्य करते – जिथे जागरूकता, प्रवेश, तांत्रिक मदत, दर्जेदार सामग्री निवड आणि कौशल्य विकास या सर्व गोष्टी एकाच छताखाली उपलब्ध होतात. परिणामी, महिला शिक्षक अधिक आत्मविश्वासाने, सर्जनशीलतेने आणि तंत्रज्ञानसुसंगत पद्धतीने अध्यापन करू शकतात.

## OER : भविष्यातील दृष्टीकोन

आगामी काळात मुक्त प्रवेश शैक्षणिक साधने (OERs) शिक्षण क्षेत्राच्या विकासासाठी अधिक व्यापक आणि प्रभावी भूमिका बजावतील. डिजिटल पायाभूत सुविधा, इंटरनेट कनेक्टिव्हिटी आणि स्मार्ट डिव्हाइसची उपलब्धता वाढत असल्यामुळे OER चा वापर अधिक सहज आणि सर्वसमावेशक होईल. भारत सरकार "One Nation – One Digital Platform" या संकल्पनेखाली **National Digital Library of India (NDLI)** सारख्या केंद्रीकृत पोर्टलद्वारे N-LIST, e-ShodhSindhu, SWAYAM, DIKSHA, Shodhganga इत्यादी सर्व शैक्षणिक संसाधने एका ठिकाणी उपलब्ध करून देण्याच्या दिशेने पावले टाकत आहे. या एकीकरणामुळे शिक्षक आणि विद्यार्थ्यांना एकाच लॉगिनद्वारे सर्व प्रकारच्या शैक्षणिक सामग्रीला प्रवेश मिळेल, तसेच स्थानिक भाषांतील सामग्रीचा प्रमाणही वाढेल.

भविष्यात OER प्लॅटफॉर्मवर कृत्रिम बुद्धिमत्ता (AI) आधारित वैयक्तिकृत शिक्षण प्रणाली, व्हर्चुअल रिव्हॅलिटी (VR) व ऑगमेंटेड रिव्हॅलिटी (AR) द्वारे अनुभवाधारित शिक्षण, तसेच इंटरॅक्टिव्ह सिम्युलेशनसचा मोठ्या प्रमाणावर वापर अपेक्षित आहे. महिलाशिक्षकांसाठी हे विशेष महत्त्वाचे ठरेल, कारण त्यांना तंत्रज्ञानाशी सुसंगत अध्यापन, व्यावसायिक विकास आणि जागतिक स्तरावरील ज्ञानसंपत्तीशी थेट संपर्क साधण्याची संधी मिळेल.

योग्य प्रशिक्षण, डिजिटल साक्षरतेचा प्रसार आणि सर्वांसाठी समान डिजिटल सुविधा उपलब्ध झाल्यास, OERs हे शिक्षणात खऱ्या अर्थाने समानता, गुणवत्ता आणि प्रवेश यांची त्रीसूत्री साध्य करण्यात महत्त्वपूर्ण योगदान देतील.

### निष्कर्ष

महिला शिक्षकांकडून मुक्त प्रवेश शैक्षणिक साधनांचा (OERs) वापर हा केवळ अध्यापन सुलभ करणारा घटक नसून, तो शिक्षणाची गुणवत्ता, सर्जनशीलता आणि व्यावसायिक विकास वाढवण्याचा प्रभावी मार्ग आहे. SWAYAM, NPTEL, e-PG Pathshala, NDLI, NROER, DIKSHA, e-ShodhSindhu, , Shodhganga यांसारख्या प्लॅटफॉर्मच्या माध्यमातून महिला शिक्षकांना दर्जेदार, अद्ययावत आणि मोफत सामग्री सहज उपलब्ध होते. तथापि, डिजिटल साक्षरतेचा अभाव, इंटरनेट व तांत्रिक सुविधांची मर्यादित उपलब्धता, भाषिक अडचणी आणि जागरूकतेचा अभाव ही महत्त्वाची आव्हाने अद्यापही आहे.

या पार्श्वभूमीवर, ग्रंथालयाची भूमिका अत्यंत महत्त्वाची ठरते. ग्रंथालय OERs बदल जागरूकता निर्माण करण्यापासून ते तांत्रिक सहाय्य, प्रशिक्षण, सामग्रीची निवड आणि भाषांतर या सर्व पातळ्यांवर महिला शिक्षकांना पाठबळ देण्यास मदत करते.. आगामी काळात "One Nation – One Digital Platform" सारख्या उपक्रमांमुळे सर्व शैक्षणिक संसाधने एका ठिकाणी उपलब्ध होऊन OERs चा वापर अधिक व्यापक आणि परिणामकारक होईल. योग्य पायाभूत सुविधा, डिजिटल साक्षरतेचा प्रसार आणि संस्थात्मक सहकार्य मिळाल्यास, OERs शिक्षणात समानता, गुणवत्ता आणि सर्वसमावेशकता साध्य करण्यासाठी एक प्रभावी साधन ठरतील.

OERs चा प्रभावी वापर हा महिला शिक्षकांसाठी एक शैक्षणिक क्रांतिकारी टप्पा ठरू शकतो. तो त्यांना केवळ अध्यापन सक्षमता नव्हे तर डिजिटल आत्मनिर्भरतेकडेही घेऊन जातो. परंतु, या प्रक्रियेमध्ये अडचणींचाही विचार केला पाहिजे. गरज आहे ती योग्य प्रशिक्षण, सुविधा आणि सक्रिय ग्रंथालय सहाय्याची ज्याद्वारे महिला शिक्षिका प्रभावीपणे OERs चा वापर करू शकेल.

### शिफारसी

महिला शिक्षकांकडून OERs चा अधिक प्रभावी वापर आणि त्यासाठी ग्रंथालयाची भूमिका सक्षम करण्यासाठी खालील शिफारसी करता येतील –

- **डिजिटल साक्षरता प्रशिक्षण** – महिला शिक्षकांसाठी नियमितपणे OER वापर, शोध, डाउनलोड, रूपांतर आणि अपलोड याविषयी कार्यशाळा आयोजित कराव्यात.
- **भाषिक सुलभता** – OER सामग्रीचे स्थानिक भाषांमध्ये भाषांतर व अनुकूलन करण्यासाठी विशेष प्रकल्प राबवावेत.
- **तांत्रिक पायाभूत सुविधा** – ग्रामीण व शहरी शाळांमध्ये उच्च गती इंटरनेट, संगणक व टॅबलेट यांसारखी साधने उपलब्ध करून द्यावीत.
- **ग्रंथालयात OER हेल्प डेस्क** – महिला शिक्षकांना OER शोधणे, निवडणे आणि वापरण्यास मदत करणारा स्वतंत्र मार्गदर्शन कक्ष उभारावा.



- **जागरूकता मोहिमा** – पोस्टर, पत्रके, सोशल मीडियाद्वारे OER प्लॅटफॉर्मची माहिती शिक्षकांपर्यंत पोहोचवावी.
- **सहकार्य नेटवर्क** – शाळा, महाविद्यालये आणि ग्रंथालये यांनी एकत्र येऊन OER वापरासाठी सामायिक प्लॅटफॉर्म किंवा रिसोर्स बँक तयार करावी.
- **One Nation – One Digital Platform चा प्रसार** – 2025 नंतर उपलब्ध होणाऱ्या या राष्ट्रीय प्लॅटफॉर्मचा वापर कसा करावा याबाबत विशेष प्रशिक्षण द्यावे.

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**“संकल्पनांचा संदर्भीय शोध आणि महिला सक्षमीकरणात हॅलो या अशासकीय संघटनेची भूमिका”**

**डॉ.शिवाजी अशोक उकरंडे**

**सहयोगी प्राध्यापक,समाजशास्त्र विभाग**

**गोगटे-जोगळेकर महाविद्यालय,रत्नागिरी.**

**सारांश;**

कोणतेही शास्त्र उभे राहते ते संकल्पनांच्या निर्मिती आणि पुनर्निर्मितीच्या आधारावर.सामाजिक वास्तवाचे संकल्पनीकरण,चिकित्सा करणारे समाजशास्त्रही त्याला अपवाद नाही.ज्ञान आणि सत्ता यांचा अन्योन्य संबंध असतो.प्रस्थापित ज्ञानधारणा प्रस्थापित सत्तेला अधिमान्यता देत असतात.इतकेच नव्हे तर प्रस्थापित सत्ता अबाधित राखण्यासाठी,प्रश्नांकित होऊ न देण्यासाठी,सत्तेच्या संयुक्तिक समर्थनासाठी साजेशा ज्ञानधारणा कधी प्रत्यक्ष तर कधी अप्रत्यक्षपणे प्रसृत केल्या जातात,त्या संकल्पनांच्या माध्यमातून.त्यामुळे संकल्पनांच्या आधारावर उभे राहणारे शास्त्रसुद्धा नियमनात्मक प्रकल्प नाही काय? असा प्रश्न अलीकडील समाजशास्त्रज्ञ विचारताना दिसतात.

समाजशास्त्रीय चिंतन आणि तत्कालीन राजकीय विचारसरणी यातील आंतरसंबंधाचे विश्लेषण क्वचितच झाल्याचे (कॅरल उपाध्याय: २००७)अभ्यासक नोंदवितात.कोणतीही संकल्पना,संभाषित अभ्यासताना त्याचा समग्र इतिहास तपासणे गरजेचे ठरते(श्रुती तांबे: २०१४).एखादी संकल्पना का जन्मास आली? कधी जन्मास आली? तिचे तत्कालीन सामाजिक,राजकीय आणि सांस्कृतिक संदर्भ कोणते? याचा शोध वास्तवाच्या व्यापक आकलनासाठी महत्वाचा ठरतो.भारतात स्त्री शिक्षणाचा समानतेच्या दिशेने झालेला प्रवास अहवालाच्या रूपाने पुढे आला.१९९५ च्या बीजिंग परिषदेतून ऐरणीवर आलेल्या सक्षमीकरण संकल्पनेला आंतरराष्ट्रीय संस्थांनी स्वीकारले.भारतानेही महिला सक्षमीकरण वर्ष घोषित करत त्याला सकारात्मक प्रतिसाद दिला.शाश्वत विकासातील महिलांची भूमिका अधोरेखित झाली.स्त्री शिक्षण ते शाश्वत विकास या संकल्पनात्मक प्रवासाचा मागोवा घेण्याचा हा प्रयत्न.

प्रस्तुत निबंध दोन भागात विभागला आहे.पहिल्या भागात दुय्यम तथ्य सामग्रीच्या आधारावर स्त्री शिक्षण ,समानता,सक्षमीकरण आणि शाश्वत विकास या संकल्पनांचा आशय आणि त्यांचे संदर्भ अधोरेखित करण्याचा प्रयत्न केला आहे.तर प्राथमिक तथ्यसंकलनाच्या आधारावर हॅलो या अशासकीय संघटनेची महिला सक्षमीकरणातील भूमिका अधोरेखित करण्याचा प्रयत्न केला आहे.

**प्रमुख संकल्पना:** लिंगभाव,पितृसत्ता,सक्षमीकरण,शाश्वत विकास,अशासकीय संघटना.

**प्रस्तावना:**

स्त्री-पुरुषांनी मिळून समाज बनत असला तरी पितृसत्तेवर आधारित मूल्य व्यवस्थेमध्ये तिच्या कर्तेपणासाठी आवश्यक अवकाश कुंठीत केला जातो.शिक्षण आणि संधींच्या अभावी ज्ञान आणि कौशल्य वृद्धिंगत होण्यावर मर्यादा येतात,उत्पादन प्रक्रियेतील स्त्रियांचा सहभाग कधी दुर्लक्षिला जातो तर कधी अदृश केला जातो.अर्थात विकास प्रक्रियेत अर्धे मनुष्यबळ मागे राहते.याचा विचार करून महात्मा फुले,सावित्रीबाई फुले,डॉ.बाबासाहेब

आंबेडकर यांनी स्त्री शिक्षणाचा पुरस्कार केला. शिक्षणाच्या माध्यमातून जाणीवा विकसित होतात, आत्मभान येते, वास्तवाची चिकित्सा होते तो प्रवास सक्षमीकरणा पर्यंत पोहोचतो. विकासाच्या बदलत्या प्रारूपांबरोबर सामुहिक नाते सांगण्याचा प्रयत्न होतो. पर्यावरणाचे प्रश्न आणि स्त्रियांचे प्रश्न अशी स्वतंत्र मांडणी न करता त्यांची सांधेजोड केली जाते. प्रस्तुत निबंधात स्त्रीशिक्षण, स्त्री चळवळ आणि विकासविषयक चिंतनातून पुढे आलेल्या संकल्पनांचा मागोवा घेण्याचा प्रयत्न केला आहे. महिला सक्षमीकरणातील हॅलो अशासकीय संघटनेच्या भूमिकेचे व्यष्टी अध्ययन मांडले आहे.

### उद्देश:

1. समाजशास्त्रीय सिद्धांताच्या आशयाची चिकित्सा करणे.
2. पर्यावरणीय चिंतनाचे संदर्भ अधोरेखित करणे
3. लिंगभेद, लिंगभाव, पितृसत्ता, स्त्रीवाद संकल्पना स्पष्ट करणे.
4. सक्षमीकरण संकल्पना स्पष्ट करणे
5. महिला सक्षमीकरणात हॅलो अशासकीय संघटनेच्या भूमिकेचे अध्ययन करणे.

### संशोधन पद्धती:

प्रस्तुत शोधनिबंध हा दुय्यम आणि प्राथमिक अशा तथ्य संकलनावर आधारलेला आहे. पहिल्या भागात महिलासक्षमीकरण संबंधित संकल्पनांचा संदर्भीय शोध घेताना उपलब्ध आंतरराष्ट्रीय-राष्ट्रीय पातळीवरील अहवाल, संशोधन प्रकल्प, संदर्भ ग्रंथ, शोधनिबंध यांचा दुय्यम तथ्य सामग्री म्हणून विचार केला आहे. दुसऱ्या भागात महिला सक्षमीकरणातील हॅलो या अशासकीय संघटनेच्या भूमिकेचे अध्ययन मांडले आहे. हॅलो च्या उपक्रमात सहभागी असलेल्या महिलांची यादृच्छिक नमुना निवडीने उत्तरदात्यांची निवड करून मुलाखत-अनुसूची द्वारे तथ्य संकलन करून सक्षमीकरणा संबंधी निष्कर्ष मांडले आहे.

### समानता

समताधिष्ठीत समाजनिर्मितीचे स्वप्न उराशी बाळगत संविधानकारांनी समानतेचे हक्क हे नागरिकांचे मुलभूत हक्क यामध्ये समाविष्ट केले. समानतेचे तत्व हे लोकशाहीचा गाभा आहे. कायद्यापुढे समानतेबरोबरच, धर्म, वंश, जात, लिंग आणि जन्मस्थान यावर आधारित भेदभावास प्रतिबंध केला. सार्वजनिक नोकऱ्यात समान संधी, अस्पृश्यतेचे उच्चाटन केले आणि पदव्यांचीही समाप्ती केली आहे.

### समाजशास्त्रीय सिद्धांत

एक ज्ञानशाखा म्हणून समाजशास्त्राचा जन्म १९ व्या शतकात झाला. युरोपमधील प्रबोधन, वैज्ञानिक शोध, फ्रेंच राज्यक्रांती, औद्योगिक क्रांतीच्या परिणामांच्या चिंतनामधून ही ज्ञानशाखा पुढे आली. सामाजिक स्थिती आणि सामाजिक गती यांना केंद्रवर्ती अभ्यासविषय म्हणून अधोरेखित करताना तत्कालीन पदार्थविज्ञान, जीवशास्त्र, रसायनशास्त्र या ज्ञानशाखांमधील विकसित संकल्पनांची उसनवारीच समाजशास्त्राने केली. न्युटनचा गतिविषयक सिद्धांत ऑगस्ट काप्प्ट यांनी तीन अवस्थांचा सिद्धांत या रूपाने समाजशास्त्रात आणला तर डार्विनच्या जगण्यासाठीचा लढा आणि सर्वोत्तमाचा विजय या उत्क्रांतिवादाला स्पेन्सरने समाजशास्त्रात आणले दुर्बलांच्या

मरणांला जणू परवानगीच दिली. स्थिती, गती, उत्क्रांती, सावयव, संतुलन, यांत्रिक दृढत्व आणि जैविक दृढत्व, संरचना, प्रकार्य, व्यवस्था या सारख्या संकल्पना समाजशास्त्रात मुलभूत संकल्पना म्हणून दृढ झाल्या. अन्याय, शोषण, परिवर्तन याकडे दुर्लक्ष झाले. अशा स्थितिवादी, जैसे-थेवादी, अभिजनवादी समाजशास्त्रास १९६० च्या दशकापासून नव-मार्क्सवादी फ्रॅंक्फर्ट विचारप्रवाहाने प्रश्नांकित केले. समाजशास्त्रातील स्त्रीवादी प्रवाहांनी Mainstream sociology is male stream sociology हे वास्तव अधोरेखित करीत समाजशास्त्रातील लिंगभावांधळेपणा (Gender blindness) उघड केला.

### पर्यावरणीय चिंतनाचे संदर्भ

दुसऱ्या महायुद्धानंतर नव-स्वतंत्र झालेल्या राष्ट्रांनी हातघाईने स्वीकारलेल्या औद्योगिक विकास केंद्रित आधुनिकीकरण विकास प्रारूपाच्या मानव आणि पर्यावरण यावर होणाऱ्या आघातांची चर्चा पुढे आली. जीवशास्त्रज्ञ राशेल कार्सनच्या सायलेंट स्प्रिंग या पुस्तकाने ही धोक्याची घंटा वाजविली, निसर्गाची हानी, पर्यावरण संरक्षण, प्रदूषण हे मुद्दे पुढे आले. डॉ. लव्हलॉक (१९६५) हे कार्बन उत्सर्जन, वृक्षतोड, मानवी हस्तक्षेपामुळे ओढवलेला हवामान बदल याविषयीचे चिंतन मांडत गेले (अतुल देऊळगावकर: २०१२). जगात चालू असलेला विकास अमर्याद नाही हा आशय क्लब ऑफ रोम च्या लिमिट्स टू ग्रोथ च्या अहवालाने पुढे आणला. परिणामी मानवी पर्यावरण यावरील चिंतनास आंतरराष्ट्रीय पातळीवर सुरुवात झाली ती १९७२ च्या स्टॉकहोम परिषदेने. पृथ्वीवरील संसाधने पुढील पिढ्यांसाठी राखून त्यांचा उपयोग चालू पिढीसाठी कसा करता येईल, हा शाश्वत विकासाचा विचार ब्रुंडलॅंड आयोगाच्या Our Common Future या अहवालाने पुढे आणला (तुषार घोरपडे: २०१२) आणि शाश्वत विकास ही संकल्पना सर्व ज्ञानशाखांच्या केंद्रस्थानी आली.

### लिंगभेद-लिंगभाव, पितृसत्ता आणि स्त्रीवाद

स्त्री-पुरुष यामधील जैविक भिन्नतेस लिंगभेद असे म्हणतात. या लिंगभेदावर आधारित समाजातील स्त्री-पुरुषांमध्ये मानवनिर्मित अशी विषम सामाजिक संरचना असते त्यास लिंगभाव (Gender) असे म्हणतात. म्हणूनच लिंगभाव सामाजिकदृष्ट्या रचित आहे (Gender is socially constructed) असे म्हटले जाते. पितृसत्ता वा पुरुषप्रधानता ही मूल्य व्यवस्था आहे जी पुरुषांना प्रधान आणि स्त्रियांना दुय्यम मानते. स्त्रीवाद, स्त्री स्वातंत्र्य, स्त्री मुक्ती ही राजकीय जाणीव आहे कारण ही जाणीव या विषमतामूलक संरचनेची आहे. या जाणीवेतूनच लिंगभाव संरचनेस प्रश्न विचारले जातात, आव्हान दिले जाते. स्त्री-पुरुष समतेवर आधारित समाजनिर्मितीचा आग्रह धरला जातो. असा आग्रह धरणारे आणि त्यासाठी कृती करणारे मग ते स्त्री असो वा पुरुष दोघेही स्त्रीवादीच असतात.

### शिक्षण आणि मानवमुक्ती

शिक्षण या जाणीवेचा स्रोत आहे. महात्मा फुले विद्येविना मती, नीती, गती जाते परिणामी वित्त जाते आणि शूद्र खचतात, अविद्येने केलेल्या अनर्थामधून बाहेर पडण्यासाठी शिक्षणाचा आग्रह धरतात. क्रांतीज्योती सावित्रीबाई फुले शिक्षणाने मनुष्यत्व येऊन पशुत्व हटण्याची अपेक्षा व्यक्त करतात. भारतरत्न डॉ. बाबासाहेब आंबेडकर शिका-संघटित व्हा आणि संघर्ष करा असा मानवमुक्तीचा मंत्र देतात.

## सक्षमीकरणाची संकल्पना

सक्षमीकरणाची संकल्पना पाउलो फ्रेअरे यांनी प्रथम मांडली. शिक्षणासंबंधीच्या चर्चेत लॅटीन अमेरिकेत ही संकल्पना त्यांनी प्रथम मांडली. 'गरीबांमध्ये जाणीव-जागृती घडवून आणली तर ते चिकित्सकपणे विचार करायला लागतात आणि शोषणकारी, अन्यायी सत्ता-संरचनेला आव्हान देऊन त्याविरुद्ध कृती करायला तयार होतात. यातून ते स्वतःचे जीवन बदलू शकतात. स्वतःचे जीवन स्वतःच्या हातात घेऊ शकतात. साक्षरतेमधून त्यांना लिखित ज्ञान उपलब्ध होईल. ज्ञान ही देखील सत्ता आहे. हे शिक्षण त्यांना सक्षम बनवेल' अशी सक्षमीकरणाची संकल्पना त्यांनी मांडली (मेधा कोतवाल-लेले: २००७).

## महिला सक्षमीकरण

सक्षमीकरणाचा संदर्भ सांगताना स्त्रीवादी अभ्यासक डॉ. विद्युत भागवत म्हणतात की, सक्षमीकरण ही संकल्पना प्रथम १९६० साली अमेरिकेतील कृष्णवर्णीय, जहाल स्त्रीवादी गटांनी मांडली. त्यानंतर उत्तर-दक्षिण गोलार्धात समाज/समूह यांचा विकास साधू पाहणाऱ्या गटांनी प्रत्यक्षात आणली. त्या म्हणतात, "महिला नावाचा भारतीय समाजातील जो घटक आहे त्याला आपल्या जीवनाच्या सर्व क्षेत्रात आपल्या सुप्त क्षमता प्रत्यक्ष वापरता येतील असा समाज निर्माण करणे म्हणजे महिला सक्षमीकरण" अशी व्याख्या करता येईल (विद्युत भागवत: २००१).

नैला कबीर सक्षमीकरणाची व्याख्या करताना म्हणतात की,

Empowerment is the expansion in people's ability to make strategic life choice in a context where this ability denied to them (नैला कबीर; १९९९).

जागतिक बँक आपल्या सक्षमीकरण साधन पुस्तिकेत म्हणते,

Empowerment is the expansion of assets and capabilities of the poor people to participate in, negotiate with, influence, control and hold accountable institution that affect their lives. (नारायण दीपा; २००२)

या सर्व व्याख्या मधून पुढे येणारे मुद्दे पुढील प्रमाणे

१. आत्मविश्वास, आत्मभान यातून आत्मसन्मानामध्ये वाढ होणे.
२. निवडीचे स्वातंत्र्य असणे, निवड करण्याचा अधिकार असणे, हा अधिकार बजावता येणे.
३. व्यक्तिगत पातळीवर बदल, संघटित कृती करणे.
४. संधी आणि संसाधने उपलब्ध असण्यावर अधिकार, संसाधनावर अधिकार, मालकी, नियंत्रण असणे.
५. सबलीकरण ही सत्तेशी संबंधित प्रक्रिया आहे. समाजातील असमान सत्तासंबंध बदलणे हे सबलीकरणाचे ध्येय आहे.
६. सत्तेच्या नव्या संकल्पना निर्माण करणे.
७. महिलांच्या प्रश्नांचे व्यवस्थात्मक स्वरूप समजून घेऊन ते सोडवण्याकरिता संघटित प्रयत्न म्हणजेच लिंगभेदभाव नाहीसा करून, लिंगसमभाव, स्त्री-पुरुष समानता आणण्याची प्रक्रिया आहे.

८.सबलीकरणाच्या प्रक्रियेत पुरुष सत्तेला आव्हान द्यावे लागते कारण लिंगभाव समानता आणणे हे सबलीकरणाचे एक महत्वाचे ध्येय आहे.

९.योग्य तो सामाजिक बदल घडविण्यासाठी,न्याय्य सामाजिक,आर्थिक व्यवस्था निर्माण करण्यासाठी,त्याची दिशा ठरविण्यामध्ये परिणामकारक,महत्वाची भूमिका बजावणे.

### महिला सक्षमीकरण वर्ष २००१

संयुक्त-राष्ट्र संघटनेने २००१-०२ हे वर्ष महिला सक्षमीकरण वर्ष म्हणून जाहीर केले त्याला प्रतिसाद देत भारत सरकारने २००१ हे राष्ट्रीय पातळीवरून धोरण म्हणून महिलांच्या सक्षमीकरणाचे वर्ष जाहीर केले तेंव्हापासून खऱ्याअर्थाने महिला सक्षमीकरण.आवश्यकतांची चर्चा ऐरणीवर आली.अभ्यासक,संशोधक,स्वयंसेवी संस्थाकडून महिलांच्या सक्षमीकरणाचे निर्देशक निर्धारित करण्याचे प्रयत्न झाले.

### महिला सक्षमीकरण निर्देशक

टी.के.रॉय आणि एस.निरंजन यांनी आपल्या Indicators of Women Empowerment in India या लेखात महिला सक्षमीकरणाच्या प्रत्यक्ष व अप्रत्यक्ष निर्देशकांची चर्चा केली आहे.त्यांच्या मते –Decision making, mobility and access to economic resources हे प्रत्यक्ष निर्देशक आहेत तर Education, work participation हे अप्रत्यक्ष निर्देशक आहेत.परंतु असे असले तरी त्यांच्यात घनिष्ठ संबंध असतो.निर्णय प्रक्रियेतील स्वायत्तता यामध्ये own health care ,freedom of movement, access to money यांचा समावेश होतो.

डॉ राकेश चंद्रा यांनी आपल्या”Women Empowerment in India –Milestones and challenges” या आपल्या लेखात १९९५ मध्ये बीजिंगमध्ये चर्चा झालेल्या महिलांच्या सबलीकरणाच्या गुणात्मक आणि संख्यात्मक निर्देशकाची यादी दिली आहे.

### गुणात्मक निर्देशक

1. स्वाभिमान ,वैयक्तिक व सामुहिक आत्मविश्वासातील वृद्धी
2. आरोग्य ,संतुलित आहार ,गर्भधारणेचा अधिकार,कायदा व साक्षरता यासंबंधीची उपपत्ती ,ज्ञान आणि जाणीवेत वाढ.
3. स्वतः साठीच्या वेळ व मुलांसाठी (बालसंगोपन)दिला जाणारा वेळ यांचे कमी अधिक प्रमाण
4. नवीन कार्यपद्धतीतील कामाचे वाढलेले प्रमाण
5. बदललेल्या कौटुंबिक व सामाजिक भुमिका
6. स्त्रियांवरील हिंसेचे दृश्य स्वरूप
7. बालविवाह हुंडापद्धती आणि विधवासंबंधीचे भेदभाव यासंबंधी बदलणाऱ्या दृष्टीकोनास मिळणारा प्रतिसाद,
8. बैठका, मागण्यासंबंधाने महिलांचा दृश्य सहभाग
9. सामाजिक व कौटुंबिक प्रश्नांवरील चर्चा व वादविवादामध्ये वाढता प्रभाव,

10. माहिती मिळविण्यासाठीची वाढीव क्षमता
11. महिलांचा दृष्टीकोन बनवणे/तयार करणे.
12. सामाजिक दृष्टिकोनातील सकारात्मक बदल.
13. कुटुंब व समाजातील महिलांच्या आर्थिक योगदानाची जाणीव
14. महिलांचे काम व उत्पन्नातील निर्णयक्षमता.

**संख्यात्मक निर्देशक :**

1) लोकसंख्यात्मक कल

- माता मृत्युदर
- जननदर
- लिंग प्रमाण
- आयुर्मान
- विवाहाचे सरासरी वय

ब) वेगवेगळ्या विकास कार्यक्रमातील महिलांच्या सहभागाची संख्या

क) शासकीय योजना व सामुदायिक संसाधनावरील नियंत्रण व संपादन

ड) निर्वाह पातळी आणि शारीरिक आरोग्य दर्जातील दृश्य बदल

इ) साक्षरता व शिक्षण घेणारांच्यातील संख्यात्मक बदल

फ) राजकीय प्रक्रियेतील महिलांच्या सहभागाची पातळी

**भाग-२**

**महिला सक्षमीकरणात हॅलो या अशासकीय संघटनेची भूमिका**

नवउदारवादी धोरणाच्या स्विकाराने संरचनात्मक समायोजन कार्यक्रमाच्या अंमलबजावणीने, सार्वजनिक खर्चात कपात झाल्याने, जागतिकीकरणाच्या पर्वात राज्याच्या कल्याणकारी भूमिकांचा संकोच होत आहे. त्याची जागा या काळात नागरी समाजाच्या संस्था घेताना दिसत आहेत. नागरी समाजाची भूमिका ही समाजशास्त्रातील नवे वादक्षेत्र म्हणून पुढे आले आहे. स्वयंसेवी संस्था या नागरी समाजाचाच भाग आहेत. समाजातील प्रश्नांच्या सोडवणुकीसाठी निस्वार्थ, सेवाभावी वृत्तीने प्रेरित असा जाणीव जागृत लोकांचा समूह, निश्चित उद्दिष्ट्ये निर्धारित करून कधी शासकीय विकास योजनांना साह्य करीत तर कधी शासकीय धोरणांची चिकित्सा करीत संघटितपणे अशासकीय संघटनांच्या रूपाने पुढे येत आहे. एकीकडे या संघटना भांडवलशाहीच्या हस्तक (कारत प्रकाश: १९८४) आहेत, त्यांनी सामाजिक चळवळींची धार कमी बोथट केली अशी टीका त्यांच्यावर होत आहे तर दुसरीकडे

शांततामय क्रांतीच्या अग्रदूत(शर्मा:१९९२) असे वर्णन समर्थक करताना दिसत आहेत. या पार्श्वभूमीवर नागरी समाज आणि त्यांच्या अशासकीय संघटना हा समाजशास्त्रीय अध्ययनाचा विषय बनला आहे.

### **‘हॅलो’ या स्वयंसेवी संस्थेच्या उदयाची पार्श्वभूमी व विस्तार :**

१९८० साली मराठवाडा विद्यापीठास डॉ. बाबासाहेब आंबेडकरांचे नाव द्यावे या मागणीने आंदोलनाला सुरवात झाली. एकीकडे विद्यार्थ्यांमध्ये जातीय दरी दुसरीकडे वैद्यकीय क्षेत्र व समाज यातील दरी वाढत असल्याचे डॉ. शशिकांत अहंकारी यांनी जाणवले. डॉक्टरांची समाजातील देवांची प्रतिमा जाऊन धंदेवाईक, नफेखोर, समाजाला नागवणारा डॉक्टर अशी प्रतिमा तयार होत होती. आपल्या ज्ञानाचा उपयोग समाजातील आरोग्यविषयक दारुण अवस्था संपविण्यासाठी करणे गरजेचे आहे काय ? या प्रश्नाचे उत्तर शोधण्यासाठी अवस्थांचे संघटन झाले आणि ‘हॅलो’ ही चळवळ सुरू झाली.

HALO अर्थात (Health and Auto Learning Organization) ही चळवळ वैद्यकीय महाविद्यालय औरंगाबाद मध्ये सुरू झाली १९९२ साली या चळवळीतील जुन्या १५ ते २०० जणांनी एकत्र येऊन ‘हॅलो मेडिकल फाऊंडेशन’ ही संस्था स्थापन केली. एप्रिल १९८३ मध्ये डॉ. शशिकांत अहंकारी व डॉ. शुभांगी अहंकारी यांनी जानकी रुग्णालय सुरू केले.

### **हॅलो या स्वयंसेवी संस्थेचे महिला सक्षमीकरण विषयक कार्यक्रम:**

#### **भारत वैद्य कार्यकर्ती (१९९४):**

30 सप्टेंबर १९९३ च्या किल्लारी परिसरातील भीषण भूकंपाने लातूर, उस्मानाबाद जिल्ह्यातील १०,००० लोक मृत्यू पावले, तेवढेच जखमी झाले, अशावेळी प्रत्येक गावात कायमस्वरूपी आरोग्य कार्यकर्ती तयार करण्यासाठी भारत वैद्य प्रशिक्षण केंद्राची ‘हॅलो’ ने १९९५ मध्ये सुरुवात केली. ५० दिवसात अभ्यासक्रम तयार करून ३ आठवडे सलग निवासी प्रशिक्षण देण्यात आले. या भारत वैद्य महिला साध्या व मध्यम आजारांचे निदान करून त्यावर उपचार करतात. या उपचारपोटी औषधाचे पैसे त्या घेतात. गंभीर आजान्याला त्या मोठ्या दवाखान्यात पाठवून देतात. **एसटी च्या खर्चात उपचार गावात** हे या कार्यक्रमाचे घोष वाक्य. माता, बालसंगोपन, गरोदर महिलांची काळजी, लसीकरणात मदत, अनेक रोग प्रतिबंधक कार्यक्रमात सहभाग, परिसर स्वच्छता, राष्ट्रीय आरोग्य कार्यक्रमात प्रत्यक्ष सहभाग त्या घेतात(शशिकांत अहंकारी:२००२)

#### **संजीवनी महिला बचत संघ (१९९६):**

१९९० च्या दशकात महमद युनूस यांच्या यशस्वी प्रयोगाने बचत गटांची कल्पना विकसनशील देशात वेगाने विस्तारली. सरकारी व स्वयंसेवी स्तरावर या कामाला वेग आला. महिलांच्या आरोग्याशी निगडित सामाजिक व आर्थिक प्रश्न सोडविण्याच्या दृष्टीने बचतगट एक महत्वाचे माध्यम आहे हे ओळखून हॅलो ने आपल्या २५ बचतगटांना एकत्र करून संजीवनी महिला बचत संघ निर्माण केला. बचतगटातील महिलांनी वेगवेगळे व्यवसाय, शेती मुलांच्या शिक्षणासाठी त्याचा उपयोग करून घेतला (भारत गजेंद्रगडकर २००७).

#### **स्वयंसिद्धा प्रकल्प (२०००):**

सामाजिक, आर्थिकदृष्ट्या वंचित असणाऱ्या महिलांचे आरोग्य व जीवनमान वाढविणे हे या प्रकल्पाचे उद्दिष्ट. महिलांच्या आरोग्याचा प्रश्न हा फक्त तिचा नसून स्त्री व पुरुष या दोघांचाही असल्याने यापैकी एकावर लक्ष केन्द्रित



करून काम करण्याची संस्थेची भूमिकाच नसल्याने स्त्री व पुरुष दोघांच्या सहभागातून विशेष प्रयत्न करून सोडविण्यासाठी संस्थेत सन २०००मध्ये या प्रकल्पाच्या कामाचा शुभारंभ केला. आरोग्यविषयक शिक्षणाबरोबरच समाजातील वेगवेगळ्या विषयासंदर्भात चिकित्सा करण्याची, आत्मविश्वास वाढविण्याचा प्रयत्न या प्रकल्पातून झाला. भारत वैद्य कार्यकर्ती व त्याचे पती यांचे एकत्रित प्रशिक्षण घेऊन त्यांच्यात लिंगभाव समानतेची जाणीव निर्माण केली.

### किशोरीगट प्रशिक्षण :

संस्थेने १३ ते १८ वयोगटाच्या शाळेतील मुलामुलींसाठी निबंध स्पर्धेसाठी लिंगभाव समानता अभिमुख विषय दिले जातात. मिनाकार्टून दाखवून वयात येताना होणाऱ्या बदला विषयी जाणीव जागृती केली जाते.

### कायदे विषयक प्रशिक्षण :

महिला आणि हिंसाचार या विषयी जाणीव निर्माण करून त्या विरोधी व्यूहरचना तयार करण्यासाठी बचतगटातील महिलांना कायदेविषयक प्रशिक्षण देऊन हिंसा म्हणजे काय? कौटुंबिक हिंसा कशास म्हणतात ? ते समजावून सांगण्यात येते. गावातील महिला विरोधी हिंसाचारासंदर्भात महिला बोलू लागतात.

### सावली केंद्र (२००२) :

हिंसाचाराने पीडित महिलेच्या आधारासाठी सल्ला, समोपचार समुपदेशनासाठी हॅलो ने सावली केंद्राची स्थापना केली. महिला अत्याचारविरोधी मोर्चा , दारुबंदी, व्यसनमुक्ती असे उपक्रम या केंद्राने राबविले. नववधुचे स्वागत व सासूंचा सत्कार असा अभिनव उपक्रम घेऊन लिंगभाव समानता विषयक चर्चा केली जाते.

### संजीवनी आरोग्यविमा योजना (२००४):

महिलांच्या आरोग्याकडे पैशाअभावी दुर्लक्ष केले जाते हे लक्षात आल्याने बचत गटातील महिलांचे आरोग्य सुरक्षित ठेवण्यासाठी अर्थसाह्य मिळावे या मागणीतून आरोग्य विमायोजना सुरू केली.

### सारणी क्र १

#### कुटुंबियाकडून उत्तरदात्यांना मिळणाऱ्या वागणुकीत झालेला बदल

| अ.क्र | कुटुंबातील वागणूक                              | वारंवारिता | प्रमाण |
|-------|------------------------------------------------|------------|--------|
| १     | कुटुंबातील निर्णय प्रक्रियेत स्थान मिळाले      | ०५         | १०.६४% |
| २     | आर्थिक व्यवहारात विनियोग अधिकार मिळाले         | ०४         | ०८.५१% |
| ३     | सन्मानाची वागणूक मिळाली                        | ०२         | ०४.२६% |
| ४     | वरील सर्व                                      | ३५         | ७४.४७% |
| ५     | व्यवसायामुळे कुटुंबातील वागणुकीत बदल झाला नाही | ०१         | २.१२%  |
| एकुण  |                                                | ४७         | १००%   |

**सारणी क्र२**

**उत्तरदात्यांचा महिला सक्षमीकरण निर्देशांक**

| अ.क्र | सक्षमीकरण निर्देशांक                        | एकुण |                                           | वारंवारिता | प्रमाण |
|-------|---------------------------------------------|------|-------------------------------------------|------------|--------|
| १     | कुटुंबातील निर्णय प्रक्रियेत मिळालेले स्थान | ४०   | विवाह जुळवितांना                          | ०६         | १५%    |
|       |                                             |      | मुलांच्या शिक्षणबाबत                      | १०         | २५ %   |
|       |                                             |      | मुलांच्या आरोग्याबाबत                     | १४         | ३५ %   |
|       |                                             |      | शेतीविषयक निर्णय घेताना                   | १०         | २५ %   |
| २     | कायदेविषयक प्रशिक्षणात सहभाग                | ५०   | सहभाग घेतला                               | ३३         | ६६%    |
| ३     | महिला अत्याचार विरोधी मोर्च्यात सहभाग       | ५०   | सहभाग घेतला                               | १४         | २८%    |
| ४     | गावातील दारू बंदीच्या लढ्यात सहभाग          | ५०   | सहभाग घेतला                               | १०         | २०%    |
| ५     | मतदान हक्क जागरूकता                         | ५०   | आहे                                       | ५०         | १००%   |
| ६     | स्वेच्छेने मतदान हक्क बजावणे                | ५०   | होय                                       | ४९         | ९८%    |
|       |                                             |      | हॅलोच्या सांगण्यावरून                     | ०१         | ०२%    |
| ७     | ग्राम सभेतील सहभाग                          | ५०   | सहभाग घेतात                               | १९         | ३८%    |
|       |                                             |      | सहभाग घेत नाहीत                           | ३१         | ६२%    |
| ८     | ग्राम सभेतील सहभागाचे कारण                  | १९   | हॅलोच्या मार्गदर्शनाखाली                  | १८         | ९४.७४% |
|       |                                             |      | मैत्रिणीच्या सांगण्यावरून                 | ०१         | ५.२६%  |
| ९     | ग्राम सभेतील सक्रिय सहभागाचे स्वरूप         | १९   | परिसर स्वच्छता विषयक प्रश्न               | १३         | ६८.४२% |
|       |                                             |      | पाणी, वीज पूरवठा विषयक प्रश्न             | ०२         | १०.५३% |
|       |                                             |      | शालेय पोषण आहार विषयक प्रश्न              | ०१         | ५.२६%  |
|       |                                             |      | उपस्थित राहिले परंतु प्रश्न विचारले नाहीत | ०३         | १५.७९% |
| १०    | निवडणुकीत उभे राहणे                         | ५०   | होय                                       | ०६         | १२%    |

**निष्कर्ष :**

**आर्थिक सक्षमीकरण :**

1. महिलांच्या अनेक प्रश्नांचे मूळ तिच्या आर्थिक परावलंबनात आहे, हे ओळखून 'हॅलो' या अशासकीय संघटनेने बचतगटाच्या माध्यमातून महिलांना 'स्वयंसिद्धा' बनविले.
2. व्यवसायाच्या निमित्ताने महिला घराबाहेर आल्या. बचत गटातून एकत्र येण्याची संधी मिळाली, माहितीची दारे उघडली. नव्या जाणिवा निर्माण होण्यासाठी, जागृतीसाठी बचत गटाचे संघटन हे एक माध्यम आहे हे 'हॅलो' ने आपल्या कार्यातून सिद्ध केले.
3. महिलांच्या आर्थिक क्षेत्रातील सहभागाला बचत गटातील भांडवल उपलब्धीने अवकाश निर्माण करून दिला. आर्थिक क्षेत्रातील वाढत्या सहभागाने महिला सक्षमीकरणाला गती मिळाली.
4. 'हॅलो'च्या बचत गटामुळे कमी व्याजदराने पैसा उपलब्ध झाला, बचत गटाने सावकारीला कणखर पर्याय दिला.
5. तुटपुंजी बचत करून, बचत गटातून पैसा उपलब्ध करून, व्यवसाय केल्यामुळे कुटुंबाच्या उत्पन्नात वाढ झाली, बचतीत भर पडली. संकटकाळी पैसा उपलब्ध झाला. कुटुंब आर्थिकदृष्ट्या स्वावलंबी झाले, मुलांच्या शिक्षणास मदत झाली हे सर्व 'हॅलो'च्या अशासकीय संघटनेच्या बचत गटातील सहभागाने झाले परिणामी कुटुंबात महिलांना मिळणाऱ्या वागणुकीत बदल झाला.
6. महिलांना मुलांच्या आरोग्याबाबत निर्णय घेण्याचे अधिकार मिळाले, अधिकारांचा उपयोग करण्याची क्षमता बचत माध्यमातून 'हॅलो' या अशासकीय संघटनेने निर्माण केली.
7. महिलांना शेतीविषयक निर्णय प्रक्रियेत स्थान मिळाले थोडक्यात कुटुंबातील निर्णय प्रक्रियेत त्यांचा सहभाग काही प्रमाणात वाढल्याचे आढळून आले.

**सामाजिक सक्षमीकरण**

1. कायदेविषयक प्रशिक्षणात सहभागी होऊन, उपस्थित राहून महिला अत्याचार विरोधी मोर्चा, दारूबंदी लढ्यात सहभागी झाल्याने संघटन शक्तीचे महत्व समजले. जाणिवा विकसित होऊन संघटीत प्रतिकार ही सक्षमीकरणाची पूर्व अट असते. हे 'हॅलो' च्या कार्यकर्त्यांना दिसून आले.
2. कायदेविषयक प्रशिक्षणामुळे हिंसेच्या विस्तृत संकल्पनेचे आकलन झाले. वारसा हक्क, घटस्फोट कायद्याची, माहिती झाली. कुटुंबातील छळ बचत गटात सांगण्यास धीर आला. कौटुंबिक छळ कमी झाला. कुटुंबातील इतरांबरोबर सामोपचाराचे संबंध निर्माण झाले.
3. लहानपणापासून स्त्री म्हणून दुय्यमत्वाचे संस्कार झालेल्या किशोरींना आपल्यालाही माणूस अधिकार आहेत. स्वतःची मते आहेत, आवडी निवडी आहेत याची जाणीव होऊन आत्मविश्वास वाढला आहे.

### राजकीय सक्षमीकरण :

1. हॅलो च्या प्रेरणेने महिलांचा ग्रामसभेतील सहभाग वाढताना दिसतो.सार्वजनिक ठिकाणी उभे राहून महिलांचे प्रश्न मांडण्याचा धीटपणा त्यांच्यामध्ये आला.
2. निवडणूक लढवून सत्तेत सहभागी होण्या विषयीच्याजाणिवा फारश्या विकसित झालेल्या दिसत नाहीत. निवडणूक प्रक्रियेतील महिलांचा नगण्य सहभाग त्यांच्यात राजकीय सत्तेविषयी अनास्था दर्शविताना दिसून येतो.

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- २.कबीर लैला(१९९९) रिसोर्स एजन्सी,एचीव्हमेंट्स:रिफ्लेक्शन ऑन द मेजरमेंट ऑफ वुमेन्स इम्पॉवरमेंट अँड चेंजेस,सेज पब्लिकेशन,नवी दिल्ली,पृष्ठ क्रं.४३५-४६४
- ३.कारत प्रकाश(१९८४)दि मार्क्ससिस्ट,पृ.क्र १९-५४.
- ४.कोतवाल-लेले मेधा(२००७)सत्ता व सबलीकरण (लिंगभाव आणि पंचायत राज साहित्य संच),आलोचना,पुणे,पृष्ठ क्रं.४८.
- ५.गजेंद्रगडकर भारत(२००७)वाटा आरोग्याच्या विकासाच्या,हॅलो मेडिकल फौंडेशन,अणदूर,पृष्ठक्रं.१२.
- ६.गजेंद्रगडकर भारत(२००८)बाई मी कात टाकली,हॅलो मेडिकल फौंडेशन,अणदूर,पृष्ठक्रं.८-९.
- ७.घोरपडे तुषार(२०१२),पर्यावरण,परिस्थितीकि,युनिकअॅकॅडमी,पुणे.
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## “साखरतर गावातील मासे विक्रेते महिला - एक अभ्यास”

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### सारांश :

साखरतर गाव हे रत्नागिरी जिल्ह्यातील एक लहान किनारपट्टीवरील गाव आहे. जे कासारवेली ग्रामपंचायतीच्या अंतर्गत येते. येथे मासेमारी हा प्रमुख व्यवसाय आहे. पुरुष समुद्रात जाऊन मासेमारी करतात, पण त्या माशांच्या विक्रीची संपूर्ण जबाबदारी महिलांवर असते. त्यामुळे या गावातील मासे विक्रेते महिला स्थानिक अर्थव्यवस्थेत तसेच समाजजीवनात महत्त्वाची भूमिका बजावतात. या महिला सकाळपासूनच बाजारात किंवा घराघरांत जाऊन मासे विक्री करतात. त्यामुळे त्या केवळ घरगुती उत्पन्न वाढवतात असे नाही, तर घराचा आर्थिक भारही उचलतात. त्यांच्यामुळे कुटुंबाला आर्थिक स्थैर्य मिळते आणि महिलांना स्वावलंबन व सामाजिक सक्षमीकरण प्राप्त होते.

या महिलांना अनेक अडचणींना सामोरे जावे लागते. सतत पाण्यात राहणे, जड टोपल्या वाहून नेणे यामुळे आरोग्याच्या समस्या निर्माण होतात. बाजारातील दरातील चढउतार, भांडवलाचा अभाव, आणि साठवणुकीची अपुरी सुविधा यामुळे त्यांना नेहमी तोटा होण्याची शक्यता असते. थेट ग्राहकांपर्यंत मासे पोहोचविण्यातही खूप कष्ट करावे लागतात.

यावर मात करण्यासाठी शासन व सहकारी संस्था विविध योजना राबवतात. स्वयं-सहायता गट (SHG) आणि सहकारी संस्था महिलांना कर्ज, बचत व प्रशिक्षणाची संधी देतात. त्यामुळे त्या अधिक सक्षम होत आहेत. आधुनिक पायाभूत सुविधा, थंडसाखळी, तसेच बाजारपेठ उपलब्ध झाल्यास त्यांचे जीवनमान उंचावू शकते.

### कीवर्ड्स :

साखरतर गाव ,मासेमारी व्यवसाय ,मासे विक्रेते महिला ,स्वावलंबन ,सरकारी योजना

### प्रस्तावना :

साखरतर गाव हे रत्नागिरी जिल्ह्यातील एक लहान किनारपट्टीवरील गाव आहे. जे कासारवेली ग्रामपंचायतीच्या अंतर्गत येते. येथे मासेमारी हा प्रमुख व्यवसाय आहे. पुरुष समुद्रात जाऊन मासेमारी करतात, पण त्या माशांच्या विक्रीची संपूर्ण जबाबदारी महिलांवर असते. त्यामुळे या गावातील मासे विक्रेते महिला स्थानिक अर्थव्यवस्थेत तसेच समाजजीवनात महत्त्वाची भूमिका बजावतात. मासे विक्रेते महिलांची

जीवनशैली, मत्स्यव्यवसायात महिलांची भूमिका, कार्य, सरकारी योजना, आणि महत्त्व यांचा अभ्यास करण्यात आला आहे.

**उद्दिष्ट :**

1. साखरतर गावातील मासे विक्रेते महिलांची दैनंदिन कामाची रचना जाणून घेणे.
2. त्यांच्या उत्पन्नातील भूमिका व घरगुती आर्थिक योगदानाचा अभ्यास करणे.
3. मासे विक्रीत येणाऱ्या अडचणी आणि समस्यांचा जाणून घेणे.

**संशोधन पद्धती :**

**क्षेत्रीय सर्वेक्षण:** साखरतर गावातील मासे विक्रेते महिलांशी मुलाखती.

**प्रश्नावली पद्धत:** कुटुंबाचा आकार, उत्पन्न, खर्च, सामाजिक स्थिती याविषयी माहिती मिळवणे

**निरीक्षण पद्धत:** मासे विक्री बाजारातील प्रत्यक्ष निरीक्षण.

**साखरतर गाव व मासे विक्रेते महिला :**

साखरतर गावाची पारंपरिक ओळख मच्छीमार समुदायाशी निगडित आहे. येथील मच्छीमार समाज प्राचीन काळापासून पारंपरिक मासेमारी व्यवसायात गुंतलेला आहे आणि येथील जास्त कुटुंबे मासेमारीवर आपली उपजीविका आधारतात.

भारतात मासेमारी हा एक महत्त्वाचा व्यवसाय आहे. देशाच्या अर्थव्यवस्थेत आणि लोकांच्या उपजीविकेमध्ये मासेमारीचे मोठे योगदान आहे. भारत हा जगातील तिसरा सर्वात मोठा मासे उत्पादक देश आहे जो जागतिक उत्पादनाच्या 7.96% वाटा देतो. भारत हा देश म्हणून 8,129 किलोमीटर लांबीचा महणजे 5,051 मैल लांबीचा सागरी किनारा 3,827 मासेमारी गावे 1,914 पारंपरिक मासेमारी केंद्रे आहेत.

महिला लहान-मोठ्या मासेमारीच्या मूल्य साखळीत विविध कामांमध्ये गुंतलेल्या आहेत; प्रथमतः, त्यांच्या कामाला मासेमारीचे काम म्हणून मान्यता देणे आवश्यक आहे. महिलांचे काम घरगुती उत्पन्नात आणि पोषण सुरक्षेत महत्त्वपूर्ण योगदान देते. देशभरातील मासेमारीच्या संकलनात महिला देखील एक प्रमुख कामगार आहेत.

मार्केटिंग पती करतो, परंतु इतर सर्व कामांमध्ये पत्नी समान भागीदार असते. पितृसत्ताक, सांस्कृतिक आणि सामाजिक नियम त्यांच्या कामावर मर्यादा घालतात. बहुतेक महिलांचे काम हे न चुकता कुटुंब श्रमाच्या स्वरूपात असते, जे घरगुती पुनरुत्पादन भूमिकांचा विस्तार म्हणून पाहिले जाते. अशाच प्रकारच्या कामासाठी त्यांना मिळणारे उत्पन्न पुरुषांच्या तुलनेत कमी असते, उदाहरणार्थ, समुद्री खाद्य प्रक्रिया किंवा मासे विक्रीमध्ये. सुक्या मासे प्रक्रिया आणि व्यापारात, प्रक्रिया करणारे/व्यापारी ते कमी पगाराचे आणि कधीकधी न चुकता कामगार असे संक्रमण दिसून येत आहे. माशांच्या मूल्य साखळीतील एकमेव केंद्र जे महिलांना गुंतवून ठेवते आणि तरीही त्यांना क्वचितच ओळखले जाते ते म्हणजे मासे काढणे. भारतात, भारतातील सागरी मासेमारी समुदायातील २.५ दशलक्ष प्रौढ लोकसंख्येपैकी सुमारे ४९ टक्के महिला आहेत

## मासे विक्रेते महिलांचे कार्य :

### 1. मासे खरेदी करणे

सकाळी लवकर मासेमारी करणाऱ्या मच्छीमारांकडून किंवा मासळी बाजारातून मासे खरेदी करतात.

कधी थोक विक्रेत्यांकडून मोठ्या प्रमाणात मासे घेऊन किरकोळ विक्री करतात.

### 2. मासे स्वच्छ करणे आणि तयार करणे

विक्रीपूर्वी मासे साफ करणे, शल्क (कवच) काढणे, तुकडे करणे.

ग्राहकांच्या मागणीनुसार मासे स्वच्छ करून तयार करून देणे.

### 3. मासे विक्री :

डोक्यावर टोपल्या, बादल्या किंवा हॅडकार्ट/सायकलवरून गावोगाव, बाजारात किंवा गल्लीबोळात नेऊन विक्री करणे. काही महिला रेल्वे किंवा बसनेही मासे विक्रीसाठी इतर ठिकाणी जातात .बाजारात किंवा रस्त्याच्या कडेला बसून मासे विकणे. ग्राहकांना भाव ठरवणे, वजन करणे व पैसे घेणे.

### 4. घरखर्चासाठी आर्थिक नियोजन करणे:

मासेमारी व विक्रीतून मिळालेल्या उत्पन्नाचा उपयोग घरखर्च, मुलांचे शिक्षण, घरातील गरज व कर्जफेडीसाठी करतात. बचत गटात सामील होऊन पैसे साठवणे किंवा फिरती भांडवल उभारणे.

### 5. ग्राहकांशी संवाद आणि जाळे तयार करणे:

ग्राहकांशी चांगले संबंध ठेवून नियमित विक्री सुनिश्चित करणे. कोणत्या भागात जास्त मागणी आहे ते पाहून त्या ठिकाणी विक्री करणे

### 6. सहायक कामे :

बर्फ घालून मासे टिकवणे. मासे स्वस्तात मिळवण्यासाठी पहाटे लवकर उठून लिलावात जाणेकाही वेळा मासे वाळवणे, लोणचं करणे किंवा प्रक्रिया करून विक्री करणे.

## मासे विक्रेत्या महिलांसमोरील आव्हाने:

### आर्थिक अस्थिरता:

अनेक महिलांना कमी उत्पन्न मिळते आणि त्या आर्थिकदृष्ट्या असुरक्षित आहेत, ज्यामुळे त्यांच्या कुटुंबावर परिणाम होतो.

### अयोग्य सुविधा:

अनेकदा त्यांना स्वच्छ आणि सुरक्षित कामाची जागा मिळत नाही.

### सामाजिक भेदभाव:

समाजात त्यांच्यासोबत भेदभाव केला जातो आणि त्यांना मानसिक व शारीरिक त्रास होतो.



### सरकारी योजनांची माहिती आणि लाभ:

त्यांना सरकारी योजना आणि मदतीबद्दल पुरेशी माहिती नसते, तसेच त्या योजनांचा लाभ घेण्यासही त्यांना अडचणी येतात.

### व्यवसायातील आव्हाने:

त्यांना बाजारात मासे विकण्याच्या अनेक स्तरांनंतर, मध्यस्थांकडून मासे मिळवावे लागतात, ज्यामुळे त्यांची कमाई कमी होते.

### सुरक्षा:

स्थानिक उपद्रवी आणि पोलिसांच्या त्रासामुळे त्यांना त्रास सहन करावा लागतो आणि काहीवेळा त्यांची कमाई देखील गमावावी लागते.

### आर्थिक व्यवस्थापन :

**घरगुती अर्थव्यवस्था :** मासेमारीतून मिळणाऱ्या उत्पन्नातून घरखर्च, मुलांचे शिक्षण, आरोग्य व विवाह खर्च भागवणे.

**बचत गट :** महिला बचत गट, स्वयंसेवी संस्था व सहकारी बँकांच्या माध्यमातून पैसे साठवतात.

**कर्ज व गुंतवणूक :** होडी, जाळे खरेदीसाठी कर्ज उचलणे आणि त्याची फेड करणे ही जबाबदारी महिलांवर असते.

**शासकीय योजना :** मत्स्य व्यवसायासंबंधी अनुदाने, विमा योजना, प्रशिक्षण कार्यक्रम यांची माहिती मिळवून त्याचा फायदा घेण्याचा प्रयत्न करतात.

**उद्योगिनी योजना:** ही योजना महिला उद्योजकांना व्यवसाय सुरू करण्यासाठी आर्थिक मदत करते आणि कर्जावर सबसिडी (सवलत) देते, ज्यामुळे त्यांचे आर्थिक भार कमी होतो

### महिलांशी झालेले संवाद:

“मासे विकण्याच्या माझ्या कामातून मी माझ्या कुटुंबाची, माझ्या मुलांची, आमच्यावर असलेल्या कर्जाची काळजी घेते आणि आम्ही कसा तरी जगतो.” – **रुफिना**

“माझ्या घराची परिस्थिती अशी आहे की, मी काम केल्याशिवाय माझे घर चालणार नाही... जर माझ्याकडे काम नसेल तर मला कोणाकडून तरी कर्ज घ्यावे लागेल.” – **समिना**

“मासे विकणे हे सोपे काम नाही, मग ते रस्त्याच्या कडेला असो किंवा घोघरी जाऊन विक्री करण्यासाठी” - **असमा**

“एकदा मी घरातील काम संपवले की... सकाळी ८ च्या सुमारास.... आम्हाला बोलीवर मासे खरेदी करावे लागतील, सर्वात जास्त बोली लावणाऱ्याला माशांची टोपली विकली जाईल... आम्ही ते झाकून आणि ताजे ठेवण्यासाठी बर्फ देखील खरेदी करू.... आमच्यापैकी काही जण वैयक्तिक घरात जाऊन मासे विकतील. रस्त्याच्या कडेला मासे विकण्याचा माझा पर्याय आहे.... असे दिवस येतात जेव्हा मी खरेदी केलेले सर्व मासे विकू शकत नाही, नंतर मी ते घरी परत घेऊन जातो” - **गझाला**

“मी सकाळी लवकर उठते आणि सकाळी ६ वाजता मासेमारी केंद्रावर जाते. सकाळी १० वाजेपर्यंत तिला बाजारात पोहोचायचे असते...आणि विक्री सुरू करायची असते...आज ती संध्याकाळी ५ वाजता घरी पोहोचते, पण बहुतेक दिवस ७.३० आणि ८ वाजण्याच्या सुमारास असते...आज तिला ३०० रुपये नफा मिळू शकला.” - अरबिना

“मी सहसा किरकोळ विक्रीसाठी २००० ते २५०० रुपयांचे मासे घेते. कधीकधी, मासे ३०००-३५०० रुपयांना विकले जाऊ शकतात, परंतु कधीकधी जास्त नफा मिळत नाही. बर्फाची किंमत १०० रुपये असते आणि ऑटो चार्ज ३५० रुपये असतो.” – हाजिरा

### आधुनिक संधी: डिजिटल प्लॅटफॉर्म आणि महिला :

आजच्या माहिती तंत्रज्ञानाच्या युगात डिजिटल प्लॅटफॉर्मने ग्रामीण भागातील महिलांसाठी नवनव्या संधी निर्माण केल्या आहेत. साखरतर गावातील मासेविक्रेते महिला यांच्यासाठी देखील या संधीचा उपयोग करून आर्थिक व सामाजिक स्थिती सुधारता येऊ शकते.

#### ई-कॉमर्स व ऑनलाइन विक्री:

मोबाईल इंटरनेट व डिजिटल पेमेंट ॲप्स (जसे की PhonePe, Google Pay, Paytm) यांच्या मदतीने महिला थेट ग्राहकांशी संपर्क साधू शकतात.

मासळीची विक्री ऑनलाइन प्लॅटफॉर्म (उदा. WhatsApp ग्रुप्स, Facebook Marketplace, Instagram) वरून करता येऊ शकते. यामुळे महिलांना अधिक नफा मिळेल.

#### निष्कर्ष :

साखरतर गावातील मासे विक्रेते महिला या केवळ कुटुंबाच्या उपजीविकेसाठी नव्हे तर गावाच्या अर्थव्यवस्थेला गती देण्यासाठीही कार्यरत आहेत. मासेमारी उद्योग हा गावाचा प्रमुख व्यवसाय असून विक्रीची जबाबदारी प्रामुख्याने महिलांच्या खांद्यावर असते. त्यांच्या योगदानामुळे गावातील अर्थव्यवस्था मजबूत राहते, मुलांचे शिक्षण व आरोग्याची गरज भागते आणि सामाजिक जीवन अधिक सशक्त होते.

महिलांचे सक्षमीकरण म्हणजे त्यांना आर्थिक, सामाजिक, शैक्षणिक आणि आरोग्यदृष्ट्या बळकटी देणे होय. अशा सक्षमीकरणामुळे महिलांना निर्णयक्षमता मिळते, समाजात त्यांचा दर्जा उंचावतो आणि त्यांच्यात आत्मनिर्भरतेची भावना निर्माण होते. शासनाच्या योजना, स्वयं-सहायता गट, प्रशिक्षण आणि बाजारपेठेतील सुविधा मिळाल्यास या महिला अधिक प्रगत होऊ शकतात.

यावरून स्पष्ट होते की, साखरतर गावातील मासे विक्रेते महिलांचे सक्षमीकरण हे गावाच्या प्रगतीसाठी आवश्यक असून ते समाजाच्या सर्वांगीण विकासाचा मजबूत पाया ठरते.

#### संदर्भ:

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International Collective in Support of Fishworkers

<https://www.icsf.net>

PDF

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## राष्ट्रीय विकासातील स्त्रियांची भूमिका

सर्जेराव पांडुरंग चव्हाण

शासकीय अध्यापक महाविद्यालय, रत्नागिरी

### प्रस्तावना

भारत एक विकसनशील देश आहे. स्वातंत्र्यप्राप्तीनंतर आजतागायत म्हणजेच जवळजवळ साठ वर्षांमध्ये अनेक क्षेत्रांमध्ये भारताने विलक्षण गती मिळवली आहे. विज्ञान, तंत्रज्ञान, आर्थिक, सामाजिक, राजकीय, वैद्यकीय अशा अनेक क्षेत्रात भारताने खूप मोठी भरारी घेतली आहे.

स्वातंत्र्यप्राप्तीनंतर भारत सरकारने सर्वांगीण विकासावर भर दिला. सर्वांगीण विकास साधत असताना अनेक समस्याही निर्माण झाल्या. कारण अगदी प्राचीन काळापासून भारतीय समाज अनेक गटात विभागला होता. उदा. श्रेष्ठ-कनिष्ठ, स्पृश्य-अस्पृश्य, स्त्री-पुरुष, श्रीमंत-गरीब, प्रादेशिक भाषा, वंश, आहार, पोषाख, चालीरिती, इ. अनेकविध गटात विभागलेल्या भारताला एकसंध करण्याची जबाबदारी १९४७ नंतर स्वतंत्र भारताच्या शासनावर येऊन पडली. स्वतंत्र भारताचे पहिले पंतप्रधान पं. नेहरू यांनी या सर्व समस्यांवर मात करून राज्यघटनेमध्ये दिलेल्या तरतुदींचा आधार घेऊन भारतात ऐक्य साधण्याचा प्रयत्न केला. प्राचीन काळामध्ये वैदिक काळापासून भारतात चातुर्वर्ण्य पद्धती उदयास आली. भारतीय समाज चार गटांत विभागला गेला ब्राह्मण, क्षत्रिय, वैश्य, शूद्र. शूद्रांना कोणतेही अधिकार नव्हते. तसेच तत्कालिन समाजातील स्त्रियांनाही शुद्रांप्रमाणे सर्व अधिकारांपासून वंचित ठेवले गेले. अगदी १७व्या, १८व्या शतकापर्यंत शूद्र आणि स्त्रियांची परिस्थिती पशूपेक्षाही दीन होती. बहुसंख्य समाज हा सर्व प्रकारच्या गुलामगिरीत गटांगळ्या खात होता. त्यावेळी स्त्रीचा जन्मच मुळी अशुभ मानला जाई. परंतु अशा समाजातच या सर्व अनिष्ट रूढी-परंपरांना छेद देऊन अनेक स्त्रियांनी अनेक क्षेत्रात मोलाची कामगिरी केली आहे. प्राचीन काळापासून भारतीय संस्कृतीतील स्त्रियांच्या प्रगतीमध्ये अडथळे येत होते. तत्कालिन परिस्थिती सोनेरी पिंजऱ्यात राहिलेल्या व बेजार करणाऱ्या परिस्थितीत महिलांनी त्याग, जिद्द, चिकाटी ही मूल्ये आत्मसात करून आदर्शाची दरी भरून काढण्याचा प्रयत्न केला आहे. आज २१व्या शतकात भारताने अनेक क्षेत्रात प्रगती साधली आहे. विकासावस्था गाठण्याचा प्रयत्न केला जात आहे. देशातील प्रत्येक घटकाचा विकास साधणे महत्त्वाचे आहे. त्याशिवाय विकासावस्था गाठणे कठीण आहे. जात, धर्म, भाषा, प्रांत, वंश, श्रीमंत गरीब, श्रेष्ठ-कनिष्ठ, स्त्री-पुरुष असा कोणताही भेद न करता सर्वांना विकासाची समान संधी मिळाली तरच समाज विकसित होईल, पर्यायाने राष्ट्र विकसित होईल. त्या दृष्टिकोनातून विचार केला तर आपणास असे दिसून येते की देशाच्या प्रगतीमध्ये, विकासामध्ये. पुरुषांच्या बरोबरीने स्त्रियांचेही मोलाचे योगदान आहे.

### उद्दिष्टे

१) भारताच्या विकासातील विविध क्षेत्रातील महिलांची भूमिका याविषयी माहिती मिळविणे.

- २) राष्ट्रीय विकासातील महिलांचा सहभाग समजून घेणे.
- ३) जागतिक स्तरावर शैक्षणिक, आर्थिक, सामाजिक विकासातील महिलांच्या भूमिकेविषयी चर्चा करणे.
- ४) जागतिक स्तरावर विविध क्षेत्रामध्ये कार्य करणाऱ्या महिलांची ओळख करून देणे.

**सुशिक्षित आई - कुटुंबाला पुढे नेई.**

**जिच्या हाती दोरी ती जगाते उद्धारी !**

**देशातील विविध क्षेत्रामधील काही स्त्रिया**

**१) शिवमाता जिजाबाई :**

जगात थोर सुपुत्रांना घडविण्याच्या अनेक माता इतिहासात होऊन गेल्या. प्रत्येक माता आपल्या लेकरासाठी खस्ता खात असतात पण शिवरायांची माता जिजाबाई यांनी उभ्या महाराष्ट्रासाठी शिवरायांना जन्म दिला होता. शिवरायांना राष्ट्रासाठी मोठे करणारी माऊली जिजाबाई होत्या. त्यांच्या शिक्षणामुळेच सुसंस्कृत व उज्ज्वल चारित्र्याचे नेतृत्व महाराष्ट्राला लाभले.

**२) राणी लक्ष्मीबाई :**

१८५७ च्या उठावातील कर्तृत्ववान व्यक्तिमत्त्व. इंग्रजांपासून झाशीचे रक्षण करण्यात राणी लक्ष्मीबाईंचे मोलाचे योगदान आहे. राणी लक्ष्मीबाईंनी आपल्या अखेरच्या श्वासापर्यंत इंग्रजांना क्षणाची उसंत दिली नव्हती. आज इतिहासात कर्तृत्ववान स्त्रिया बोटान्वर मोजण्याइतक्या आहेत. पण त्यामध्ये राणी लक्ष्मीबाईंचे दे नाव अग्रक्रमाने घेतले जाते. झाशीचे रक्षण करून भारताला अखंड ठेवण्याचा त्यांनी प्रयत्न केला.

**३) सरोजिनी नायडू :**

भारतीय स्वातंत्र्य लढ्यात ज्या महान स्त्रियांनी आपले आयुष्य वेचले होते त्यापैकी सरोजिनी नायडू एक आहेत. १९११ ते १९४२ या काळात भारत स्वतंत्र होण्यासाठी व महिलांच्या प्रगतीसाठी सरोजिनी नायडू यांचे फार मोठे योगदान आहे. स्वातंत्र्य लढ्यात त्या इंग्रज सरकारविरुद्ध रणरागिणी बनल्या. त्यांचे जीवन मातृभूमीसाठीच होते.

**४) मॅडम भिकाई कामा :**

सामाजिक प्रश्नांशी निकराने लढा देणाऱ्या भिकाई कामा. त्यांच्या काळात मुंबईला प्लेगच्या साथीने हैराण केले होते. त्यावेळी संवेदनशील मनाच्या भिकाई कामा यांनी रोग्यांच्या सेवा कार्यात स्वतःला झोकून दिले. मॅडम भिकाई कामा, स्वातंत्र्यवीर सावरकर, श्यामजी कृष्ण वर्मा तसेच अनेक देशभक्तांनी मिळून भारताचा झेंडा कसा असावा याचे स्वरूप तयार केले. त्यांचे कार्य प्र निश्चितच पुढच्या क्रांतिकारकांना प्रेरणा देणारे ठरले.

**५) पंडिता रमाबाई :**

भारताच्या विविध कानाकोपऱ्यात फिरताना रमाबाईंनी स्त्रियांची अवस्था उघड्या डोळ्यांनी पाहिली होती. त्यावेळी जातिव्यवस्था कडक होती. स्त्रियांचे प्रश्न सोडविण्यासाठी अहोरात्र कष्ट केले. स्त्रियांसाठी विणकाम, मुद्रणकामाचे प्रशिक्षण देणे, मोफत दवाखान्याची व्यवस्था केली. स्त्रियांचे प्रश्न अतिशय आत्मियतेने सोडविले होते. त्यांच्यामुळे भारताला एक क्रियाशील नेतृत्व मिळाले होते.

#### ६) अनुताई वाघ :

महिला व बालकांच्या प्रगतीसाठी अहोरात्र झटणाऱ्या अनुताई वाघ. जन्म पुणे येथे. आदिवासी समाजाच्या उद्धारासाठी अनुताई वाघ यांनी प्रामाणिकपणे प्रयत्न सुरू केले. त्या आदिवासी वस्तीत जाऊन तेथील लोकांच्या आनंदात सहभागी होत. त्यांनी सुरू केलेले आदिवासी शिक्षण, प्रौढ शिक्षण, ग्रामीण बालशिक्षण व स्त्री जागृतीचा प्रयत्न त्यांच्या भरीव सामाजिक कार्याची ग्वाही देतात.

#### ७) ताराबाई वर्तक :

आदिवासी समाजाला दुःख, दैन्य, दारिद्र्य, अज्ञान, अंधश्रद्धा या विळख्यातून मुक्त करण्यासाठी अनेक प्रयत्न केले. त्यांच्या कार्याची दखल पूर्ण देशामध्ये घेतली गेली. जनतेचा कौल मिळाला आणि त्या विधानसभेवर निवडून आल्या. बांधकाम, परिवहन, फलोद्योग, समाजकल्याण अशा विविध खात्याची जबाबदारी प्रामाणिकपणे पार पाडले. त्यांनी उच्च तांत्रिक शिक्षण मिळावे म्हणून विरा येथे विद्यावर्धिनी तंत्रनिकेतनची स्थापना केली.

#### ८) मेधा पाटकर :

नर्मदा बचाओ आंदोलनापुरतेच त्यांचे कार्य मर्यादित नाही तर समाजहिताच्या आड येणाऱ्या विविध घटकांकडे त्यांचे लक्ष वेधले गेले होते. जगात कुठल्याही पिढीच्या गमाणासाठी दयनीय अवस्था बघून मेधा पाटकर घायाळ होतात आणि प्रश्नांची तड लावण्याचा प्रामाणिकपणे प्रयत्न करतात. नैसर्गिक साधनांशी अधिकार, पंचायतराजचा आग्रह, समताधिष्ठित समाजाच्या निर्मितीचे काम करण्याची घोषणा जनआंदोलनाचा राष्ट्रीय समन्वयांच्या माध्यमातून सुरू आहे.

#### ९) सरोजिनी बाबर :

डॉ. सरोजिनी बाबर यांनी महाविद्यालयीन जीवनातच स्वातंत्र्य चळवळीला झोकून दिले. तुरुंगवासही भोगावा लागला. नवभारताचे स्वप्न पाहणाऱ्या व साकार करणाऱ्या कर्तृत्ववान महिला म्हणून त्यांचा उल्लेख केला जातो. राजकारणात आदर्श राज्यकर्ती म्हणून त्या वावरल्या होत्या. १९६८ ते १९७४ राज्यसभेच्या सदस्या म्हणून त्यांनी काम केले. क्रांतिसिंह नाना पाटील, कर्मवीर भाऊराव पाटील, यशवंतराव चव्हाण, वसंतदादा पाटील यांच्या सान्निध्यात राहून राजकारण व समाजकारणाची संधी मिळाली.

#### १०) सिंधुताई सपकाळ :

आज अनेक अनाथांच्या माता म्हणून ओळखल्या जाणाऱ्या सिंधुताईंनी वृद्धाश्रम, वाचनालय, वसतिगृह स्थापन करून भारतातील जनतेची वाताहत थांबवली.

**११) सावित्रीबाई फुले :**

अत्यंत खडतर स्थितीत सावित्रीबाईंनी केलेले शैक्षणिक कार्य निश्चितच वंदनीय असे आहे. सामाजिक दुष्ट रूढी व अन्यायाविरुद्ध सावित्रीबाई झगडल्या. न्यायाकरिता व हक्काकरिता त्यांनी आवाज बुलंद केला होता. विधायक कार्यासाठी त्यांनी स्वतःला वाहून घेतले होते. त्यांनी आदर्श वागून अनेक विरोधकांची तोंडे बंद केली होती. त्यांनी आपले तन-मन-धन शिक्षणासाठी अर्पण करून समाजामध्ये परिवर्तन केले.

**१२) सुधा मुर्ती :**

कर्नाटक-शिगाव येथे जन्म. सुधा मुर्ती व नारायण मुर्ती यांच्या कष्टातून इन्फोसिस नावाची कंपनी सुरू झाली. सामाजिक बांधिलकीच्या जाणिवेने त्यांची कर्नाटकातील सर्व शासकीय शाळांमध्ये अनेक सुविधा उपलब्ध करून दिल्या.

**१३) डॉ. राणी बंग :**

डॉ. अभय बंग व डॉ. राणी बंग यांनी उपेक्षित समाजाचे आरोग्य सांभाळण्याचे काम केले. डॉ. राणी बंग जागतिक आरोग्य संघटनेच्या अनेक समित्यांवर कार्यरत आहेत. भारतात वेगवेगळ्या संशोधनाबरोबरच अनेक विकास कामेही केली आहेत..

**१४) साधनाताई आमटे :**

थोर समाजसेवक बाबा आमटे यांच्या पत्नी. बाबा आमटे यांनी कुष्ठरोग्यांसाठी आनंदवन संस्था स्थापन केली. तेथे महारोगी, अंध, मूकबधिर, अपंग यांची सेवा साधनाताई मनापासून करीत होत्या.

**१५) इंदिरा गांधी :**

भारताच्या दिव्य तेजाप्रमाणे चमकणाऱ्या नेतृत्वाचा ऑक्सफोर्ड मॉक्सो व कोलंबिया विद्यापीठाने डॉक्टरेट बहाल करून गौरव केला. देशाच्या सुख-दुःखात रणाची समरसतेने साथ देणाऱ्या इंदिराजी अनेक आंतरराष्ट्रीय संघटनांमध्ये पदाधिकारी होत्या. भाग्यच म्हणावे लागेल, असे नेतृत्व या देशाला मिळाले होते. त्यांनी आपल्या कर्तृत्वाने भारताचे भवितव्य उज्ज्वल बनविले. १६ ते १८ तास राजकीय क्षेत्रात कार्य करून संपूर्ण मानवजातीला थक्क करून सोडले. वैभवशाली भारत इंदिरा गांधींमुळे बनला. जनतेचे कल्याण, धर्मनिरपेक्षता, राष्ट्रीय एकात्मता या तत्वाच्या अधाराने भारताला मोठी प्रतिष्ठा मिळवून दिली. त्यांनी आपल्या कारकीर्दित अनेक क्षेत्रात उल्लेखनीय कामगिरी केली.

**१६) प्रतिभाताई पाटील :**

जळगाव जिल्ह्यातील नाडगाव या छोट्याशा गावात जन्मलेल्या प्रतिभाताईंनी भारतात राजकीय क्षेत्रात अनेक पदे भूषविली आहेत. तसेच राजस्थानच्या राज्यपाल म्हणून जोमाने कार्य करून राजस्थानी जनतेला आवाक केले. बुधवार २५ जुलै, २००७ रोजी प्रतिभाताईंच्या गळ्यात राष्ट्रपतीपदाची माळ पडली. त्यांनी राष्ट्रपतीपदाची



शपथ घेतली. निष्कलंक व मर्यादाशील म्हणून त्या जगात प्रसिद्ध आहेत. प्रत्येक क्षेत्रात भारताचा विकास व प्रगती करण्याच्या दृष्टीने त्या प्रयत्नशील आहेत.

**१७) कल्पना चावला :**

ध्येयवादी कल्पना चावला (हरियाणा) यांनी १९९४ नंतर अवकाशयान विभागात प्रवेश केला. पुरुषांची मक्तेदारी असलेल्या क्षेत्रामध्ये शिरकाव करण्यात त्या यशस्वी झाल्या. त्यांच्यापुढे या क्षेत्रात कोणत्याही स्त्रीचा आदर्श नव्हता. कल्पना चावला भारतीय वंशाच्या पहिल्या अंतराळवीर ठरल्या. त्या भव्य यश मिळवून जगात किर्ती करून गेल्या. आजच्या तरुण-तरुणींना त्यांचे कार्य निश्चितच प्रेरणा देणारे आहे.

**१८) सुनिता विल्यम्स :**

जन्म अमेरिकेत, पण मूळ भारतीय असणारी सुनिता विल्यम्स ही भारतीय वंशाची दुसरी अंतराळवीर ठरली. सुनिताने आत्तापर्यंत २,७७० तासांचे उड्डाण केले. नासामध्ये तिची निवड झाली. तिने अवकाशात सलग १९४ दिवस १८ तास १५ मिनिटे वास्तव्य केले होते, हा तिचा विक्रमच होता.

**१९) किरण बेदी :**

पोलिस दलातील अत्यंत धाडसी व्यक्तिमत्त्व. पोलिस दलात विविध पदांवर काम केले आहे. जेथे जेथे त्यांनी काम केले तेथे तेथे आपल्या कार्याची छाप सोडली. लोकांना प्रेरणा दिली. उत्साहाने व उमेदीने काम झ केले. भारतातील आयपीएस अधिकारी म्हणून काम करताना स्त्री म्हणून त्यांचे हक्क डावलण्याचा प्रयत्न करणाऱ्यांचे डाव वेळीस हाणून पाडले. आपल्या कर्तृत्वाने त्या भारताच्या भूषण बनल्या.

**२०) लता मंगेशकर :**

विश्वविख्यात स्वरसौदामिनी. आवाजावर त्यांची कायमची हुकूमत राहिली आहे. देशविदेशातील लोकांना आपल्या आवाजाने त्यांनी मंत्रमुग्ध केले आहे. १९९९ मध्ये त्या राज्यसभा सदस्य होत्या.

**२१) पी. टी. उषा :**

धावपटू या क्रीडाप्रकाराशी तिचे नाव आदराने आणि अभिमानाने जगात घेतले जाते ती भारताची सुवर्णकन्या देश पी. टी. उषा. क्रीडाक्षेत्रातील उत्कृष्ट व आदर्श खेळाडू कन्यारत्न पी. टी. उषा हीची क्रीडा कारकीर्द आजच्या पिढीला प्रेरणादायी ठरेल.

**२२) ज्योती नाईक :**

अध्यक्ष, श्री महिलागृह उद्योग लिज्जत पापड. ४२००० कामगार. उद्दिष्टे स्त्रियांना रोजगाराच्या संधी उपलब्ध करून देणे आणि त्यांच्यातील सुप्त गुणांना वाववाव देणे. वार्षिक उलाढाल ६५० कोटी ! भारतात ६७ शाखा व ३५ विभागीय शाखा आहेत.

**२३) अनिता आनंद :**

Director, Women's feature service & development consultant. स्त्रियांना घराबाहेरच्या जगाची ओळख करून देऊन त्यांना शिक्षण घेण्यास प्रोत्साहन दिले.

## निष्कर्ष

१) प्राचीन काळापासून आज अखेर भारताने अनेक क्षेत्रात भरारी मारली आहे. प्राचीन मध्ययुगीन काळातील परकीय आक्रमणे, मध्ययुगीन काळात झालेली सत्तांतरे तसेच १५व्या शतकापासून युरोपिय राष्ट्रांचे वर्चस्व या सर्वांचा विचार करता स्वातंत्र्य प्राप्तीनंतर खूप प्रगती साधली आहे. आज आपण विकसित देशांच्या जवळ पोहोचलो आहोत.

२) दिडशे वर्षांच्या इंग्रजांच्या गुलामगिरीतून मुक्त झाल्यानंतर स्वतंत्र भारतासमोर अनेक आव्हाने 'आ' वासून उभी होती. पण या सर्व अडचणींवर मात करून प्रगतीकडे वाटचाल करत आहोत. या प्रगतीमध्ये पुरुषांच्या बरोबरीने स्त्रियांचाही वाटा आहे. मागे वळून पाहिले तर आपणास दिसून येईल, भारतात राजकीय, सामाजिक, शैक्षणिक, आर्थिक, प्रशासकीय, अंतराळ, औद्योगिक, वैद्यकीय, अभियांत्रिकी, वैज्ञानिक, क्रीडा, कला, कायदा, पत्रकारीता अशा अनेक क्षेत्रांमध्ये स्त्रियांनी भरीव कामगिरी केली आहे.

३) आजही भारताच्या कानाकोपऱ्यात स्त्रियांचा सहभाग प्रत्येक क्षेत्रात दिवसेंदिवस वाढत आहे. आणि भविष्यकाळात हे प्रमाण निश्चितच वाढेल. कारण आज देशाच्या सर्वोच्च पदापासून म्हणजेच राष्ट्रपती पदापासून - अगदी ग्रामपंचायतीतही सरपंच पदापर्यंत महिला काम करत - आहेत. कोणतेही क्षेत्र असे नाही जिथे महिलांचा प्रवेश नाही. केवळ प्रवेशावर समाधान नमानता त्यांनी तिथे उत्कृष्ट कामगिरी करत स्वतःचा ठसाही उमटवत आहेत.

४) देशाच्या विकासातील अशा महान स्त्रियांचे वैशिष्ट्य म्हणजे कार्य करताना त्यांच्याकडील उत्साह, सामर्थ्य, साहस थक्क करणारे, प्रचंड समस्यांचा डोंगर पुढे उभा असताना खचून न जाता वेगाने यश प्राप्त करून घेण्याचा प्रयत्न केला. ताठ मानेने मानवतेच्या समाजाच्या प्रगतीला हातभार लावीत होत्या. स्वतःला ओळखून त्यांनी गर्वाला मूठमाती देत सेवाभावी वृत्तीने स्वतःचे स्वतंत्र अस्तित्व निर्माण केले. अशा गुणवंत व प्रज्ञावंत स्त्रियांच्या कर्तृत्वाचा ठेवा देशाच्या प्रगतीमध्ये मोलाचा ठरला.

### ● भारत एक राष्ट्र

राष्ट्राच्या उभारणीसाठी आवश्यक असणारी भावी पिढी महत्त्वाची. तिच्यावर संस्कार करणारी स्त्रीच असते. भारतीय संस्कृती प्राचीन आहे. संस्कृतीच्या वैशिष्ट्याला कुठेही धक्का न लावता आपल्या मान-मर्यादा सांभाळत स्त्री घडविते आहे

### ● राष्ट्राचा विकास घराघरातून

आजची स्त्री सुशिक्षित आहे. आर्थिक स्वावलंबी विकासाचे तिला भान आहे. अर्थार्जनासाठी तिने घराचा उंबरा उलांडला असला तरी भारतीय संस्कृतीतील कौटुंबिक चौकटीला तिने धक्का लागू दिलेला नाही. अर्थार्जनाची जबाबदारी सांभाळत तिने भावी पिढीवरील संस्काराला मूठमाती दिलेली नाही. उलट उद्याचे तिला भान आहे.

यातूनच घडतो आहे सामाजिक विकास. ज्याचे अंतिम ध्येय आहे राष्ट्रविकास. म्हणूनच भविष्यकाळातील राष्ट्रीय विकास हा योग्य त्या आचार-विचारातून साधलेला असेल, यात तिळमात्र शंका नाही. अशाप्रकारे देशाच्या विकासामध्ये स्त्रियांचेही खूप मोठे योगदान आहे. सर्वांनी मिळून विकासामध्ये हातभार लावला तर अब्दुल कलाम यांच्या स्वप्नातला भारत खरोखरच २०२० ला विकसित असेल.

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- ७) लोकराज्य, शिक्षण संक्रमण, शिक्षण समीक्षा, इ. मासिके

## "हिंदी साहित्य में चित्रित खेती प्रधान स्त्री"

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### सारांश-

हिंदी साहित्य में खेती प्रधान स्त्री विमर्श एक **वंचित वर्ग की आवाज** है, जो न केवल स्त्री के श्रम की मान्यता की बात करता है, बल्कि **उसके अधिकार, अस्मिता और संघर्ष** को भी रेखांकित करता है। यह विमर्श सामाजिक न्याय, लैंगिक समानता और ग्रामीण चेतना को साहित्य में नया आयाम देता है।

हिंदी कविता में चित्रित किसान स्त्री एक ऐसा सशक्त साहित्यिक पक्ष है, जिसमें भारतीय ग्रामीण जीवन की धुरी — कृषि और उसमें संलग्न स्त्रियों के संघर्ष, श्रम, विवशता, और आत्मबल का संवेदनशील चित्रण मिलता है। किसान स्त्री केवल खेत में काम करने वाली श्रमिक नहीं, बल्कि संघर्ष, सहनशीलता और जीवन शक्ति की प्रतीक बनकर उभरती है।

खेतिहर स्त्रियों का श्रम '**अदृश्य श्रम**' है – जो दिखता तो है, परंतु उसकी आर्थिक और सामाजिक मान्यता नहीं होती। यह विमर्श स्त्री को मात्र पत्नी, माँ, या घरेलू महिला न मानकर **उत्पादक शक्ति** के रूप में पहचान दिलाने की मांग करता है।

नई पीढ़ी के लेखकों ने खेती से जुड़ी स्त्रियों के **संघर्ष, चेतना और अधिकारों** को साहित्य में केंद्र में रखा है। किसानों की आत्महत्या, भूमि अधिग्रहण, जलवायु परिवर्तन जैसे मुद्दों से ग्रामीण स्त्रियाँ कैसे प्रभावित होती हैं, इसे भी साहित्य में उठाया गया है।

### ➤ प्रस्तावना-

हिंदी साहित्य में चित्रित खेती प्रधान स्त्री विमर्श एक समकालीन विमर्श है, जो ग्रामीण स्त्रियों के जीवन, श्रम, संघर्ष और सामाजिक स्थिति को केंद्र में रखकर साहित्यिक अभिव्यक्तियों का मूल्यांकन करता है। यह विमर्श खेती से जुड़ी स्त्रियों की उपेक्षित भूमिका, शोषण, आर्थिक असुरक्षा, और साथ ही उनके संघर्षशील व जुझारू पक्ष को उजागर करता है।

स्त्री विमर्श परंपरागत रूप से शहरी, मध्यवर्गीय और बौद्धिक स्त्रियों के इर्द-गिर्द केंद्रित रहा है। जबकि भारत की बड़ी आबादी गांवों में रहती है, जहां खेती आजीविका का प्रमुख साधन है और महिलाएं इसमें पुरुषों के बराबर या अधिक

योगदान देती हैं। हिंदी साहित्य में खेती प्रधान स्त्री विमर्श इस अनदेखे पक्ष को सामने लाता है। आधुनिक काल में खेती में स्त्रियों ने अधिक प्रगति की है।

बीज बोने, निराई-गुड़ाई, कटाई, अनाज छांटना, गोबर के उपले बनाना, पशुपालन, दूध निकालना आदि सारे कार्य स्त्रियां करती हैं। फिर भी उन्हें "किसान" का दर्जा नहीं दिया जाता; वे मजदूर या घरेलू महिला ही मानी जाती हैं। साहित्य में इन स्त्रियों के श्रम और पहचान के द्वंद्व को रेखांकित किया गया है।

फनिश्वरनाथ रेणु- उनकी कृतियों (जैसे मैला आँचल) में ग्रामीण जीवन और स्त्रियों की खेती आधारित भूमिकाओं का यथार्थ चित्रण है। 'तोती की माँ', 'पंचलाइट' जैसी कहानियों में स्त्रियाँ खेत और घर दोनों का बोझ उठाती हैं।

मन्नू भंडारी, कृष्णा सोबती, महाश्वेता देवी: की कहानियाँ आदिवासी स्त्रियों और खेतिहर मजदूर महिलाओं के संघर्ष को चित्रित करती हैं। 'द्रौपदी' जैसी कहानी में भूमि और स्त्री दोनों के शोषण का सवाल उठाया गया है।

निर्मला पुतुल, अनामिका, चित्रा मुद्गल आदि की कहानियों में आदिवासी और दलित स्त्रियों के श्रम, अस्मिता और प्रतिरोध का स्वर प्रमुख है। इनकी कविताएं खेतों में पसीना बहाती स्त्रियों की सशक्त छवि बनाती हैं।

### ➤ उद्देश्य-

- स्त्री विमर्श और खेती का संबंध स्पष्ट करना।
- कृषि कार्य में स्त्रियों की भूमिका पर प्रकाश डालना।
- हिंदी साहित्य के प्रमुख रचनाकार के साहित्य को सामने लाना।
- स्त्री श्रम का अवमूल्यन और अस्मिता का प्रश्न उठाना।
- समकालीन लेखन और बदलती दृष्टि पर प्रकाश डालना।

### ➤ "हिंदी कविता में चित्रित किसान स्त्री "-

#### 1. किसान स्त्री का परिचय: एक अदृश्य किंतु केंद्रीय पात्र-

हिंदी कविता में किसान स्त्री प्रायः संघर्षरत, मेहनतकश, हाशिए पर जीने वाली नायिका के रूप में आती है। वह खेती, घर, पशुपालन, बच्चों का लालन-पालन सब कुछ एकसाथ करती है, परंतु उसका श्रम मान्यता नहीं पाता।

जैसे- "हल्के उजाले में

माथे पर सूरज बांधे

वो निकलती है खेत की ओर

ना कोई शिकायत

ना कोई विराम"

#### 2. प्रमुख कवि और रचनाएं-

निर्मला पुतुल आदिवासी कवयित्री है, उनकी कविताओं में आदिवासी किसान स्त्रियों की पीड़ा, श्रम और चेतना गहराई से चित्रित है।

उदाहरण:

"हम औरतें खेतों में बीज बोती हैं ,  
मगर फसलें उगती हैं पुरुषों के नाम..."

यह कविता स्त्री श्रम की गैर-पहचान पर तीखा व्यंग्य है।

कवयित्री अनामिका किसान स्त्रियों को संघर्षशील जननी और अदृश्य नायिका के रूप में चित्रित करती हैं। उनकी कविता में स्त्री केवल शोषण का शिकार नहीं, बल्कि बदलाव की वाहक भी है।

सुधा अरोड़ा, वे किसान स्त्रियों की सामाजिक, आर्थिक, और मानसिक स्थिति पर गहराई से लिखती हैं। स्त्री की मौन पीड़ा और विद्रोह उनकी कविता में उजागर होता है।

महादेवी वर्मा यद्यपि उन्होंने किसान स्त्री पर सीधी कविताएं कम लिखीं, परंतु उनकी 'गौरी', 'नीरजा' जैसी रचनाओं में ग्रामीण स्त्रियों का त्याग, दर्द और भावुक आत्मबल चित्रित है।

### 3. हिंदी कविता में चित्रित किसान स्त्री की भूमिका-

श्रम खेत में बोवाई, निराई, कटाई, सिंचाई, पशुपालन, खाद बनाना — सब कुछ स्त्री ही करती है। दुःख, अकाल, बाढ़, सूखा, ऋण, आत्महत्या जैसे संकटों में सबसे अधिक प्रभावित वही होती है। संघर्ष सामाजिक शोषण, आर्थिक पिछड़ेपन और पुरुष प्रधान सोच के खिलाफ संघर्षरत रहती है। ममता परिवार और बच्चों के लिए अपना सर्वस्व न्योछावर करती है, कभी शिकायत नहीं करती। चेतना नई कविता में वह अब सवाल करती है, विरोध करती है और अपने अधिकार की बात करती है।

जैसे- " सुखा हो या वर्षा का कहर

वो झुकती है, टूटती नहीं

जैसे गंगा की धार-

सब कुछ बहा ले जाये

पर खुद कभी नहीं रुकती"

### 4. कविताओं की प्रमुख प्रवृत्तियाँ-

यथार्थ चित्रण: नई कविता और दलित/आदिवासी कविता में किसान स्त्री का जीवंत, असंदिग्ध चित्रण मिलता है।

विरोध और स्वर: अब किसान स्त्री चुप नहीं है, वह बोलती है, सवाल करती है और अन्याय के विरुद्ध खड़ी होती है।

आत्मबल: वह सिर्फ पीड़िता नहीं, बल्कि सृजन और संघर्ष की जीवंत प्रतीक है।

जैसे - "फसल पकती है मेरे हाथों से,

पर खेत तुम्हारे नाम लिखा है,

मैं भूखी सो जाती हूँ,

और तुम साहूकार बन जाते हो।”

(समकालीन कवयित्री द्वारा किसान स्त्री की व्यथा)

### ➤ "हिंदी कहानियों में चित्रित किसान स्त्री का महत्व-"

ग्रामीण भारतीय समाज, कृषि आधारित अर्थव्यवस्था और स्त्री चेतना के परिप्रेक्ष्य में अत्यंत महत्वपूर्ण है। हिंदी कथा साहित्य में किसान स्त्री न केवल एक मेहनतकश पात्र के रूप में उभरती है, बल्कि वह सामाजिक अन्याय, आर्थिक शोषण, पारिवारिक जिम्मेदारियों और लैंगिक भेदभाव के बीच संघर्ष करते हुए एक सशक्त और संवेदनशील स्त्री छवि प्रस्तुत करती है।

#### 1. किसान स्त्री: परंपरा और यथार्थ का संगम

किसान स्त्री गांव की रीढ़ होती है – वह खेत में काम करती है, घर संभालती है और संकटों का मुकाबला भी करती है। कहानियों में उसका चित्रण सिर्फ करुणा के लिए नहीं, बल्कि उसकी संघर्षशीलता, त्याग और श्रम की पहचान के लिए किया गया है।

#### 2. किसान स्त्री का चित्रण करनेवाले प्रमुख कथाकार -

फणीश्वरनाथ 'रेणु' ग्रामीण जीवन के मर्मज्ञ लेखक है। 'ठेस', 'पंचलाइट', 'रसप्रिया' जैसी कहानियों में किसान स्त्रियाँ पारिवारिक बोझ ढोती हुई दिखाई देती हैं।

'मैला आँचल' (उपन्यास) में स्त्रियाँ खेत-घर दोनों जगह काम करती हैं और फिर भी समाज उन्हें पीछे रखता है।

महाश्वेता देवी आदिवासी और दलित किसान स्त्रियों की आवाज है। 'द्रौपदी' कहानी में 'द्रौपदी मेझेन' एक खेतिहर मजदूर स्त्री है, जो अंततः उत्पीड़न के विरुद्ध विद्रोह की प्रतीक बनती है।

कमलेश्वर, मोहन राकेश, भीष्म साहनी -शहरी लेखन के बावजूद इनकी कहानियों में किसान स्त्रियों का यथार्थपरक चित्रण मिलता है। भीष्म साहनी की कहानियों में किसान स्त्री सामाजिक अन्याय और पारिवारिक तानों के बीच भी चुपचाप काम करती है।

चित्रा मुद्गल, ममता कालिया, मधु कांकरिया- इन लेखिकाओं ने किसान और श्रमिक स्त्रियों को नए दृष्टिकोण से देखा, जहाँ स्त्री केवल सहन नहीं करती, बल्कि सवाल उठाती है।

#### 3. किसान स्त्री की भूमिका: कथाओं में विशेष चित्रण-

किसान स्त्री श्रमशीलता खेत में पुरुष के बराबर मेहनत, फिर भी कोई मान्यता नहीं। सामाजिक संघर्ष दहेज, घरेलू हिंसा, जातिगत भेदभाव और गरीबी से जूझती स्त्री। माँ और पत्नी का द्वंद्व पारिवारिक सुख के लिए आत्म-त्याग करती है, खुद की इच्छाओं को दबाती है। चेतना और प्रतिरोध आधुनिक कहानियों में वह अब अन्याय के विरुद्ध प्रतिक्रिया और विद्रोह का स्वर बन चुकी है।

#### 4. कुछ विशिष्ट कथा चित्रण-

"तोती की माँ" (फणीश्वरनाथ रेणु) – कहानी में एक गरीब किसान औरत जो पति की अनुपस्थिति में पूरी जिम्मेदारी उठाती है। "द्रौपदी" (महाश्वेता देवी) – खेतिहर आदिवासी स्त्री जो शोषण के विरुद्ध खुलकर खड़ी होती है। "दूध"



(चित्रा मुद्रल) – एक स्त्री के श्रम और ममत्व की मार्मिक कथा। प्रेमचंद की कहानियाँ – "सद्गति", "कफ़न", पूस की रात"। मन्नू भंडारी की कहानी – "एक प्लेट सैलाब"।

### ➤ "हिंदी निबंध में चित्रित किसान स्त्री का वर्णन" –

निबंध एक अत्यंत मार्मिक और यथार्थपरक साहित्यिक प्रवृत्ति है, जिसमें भारतीय ग्रामीण जीवन की धुरी मानी जाने वाली स्त्री की मेहनत, त्याग, संघर्ष और चेतना को उजागर किया गया है। हिंदी निबंधकारों ने जब ग्रामीण समाज और कृषक जीवन का चित्रण किया, तब किसान स्त्री का उल्लेख केवल सहायक पात्र के रूप में नहीं, बल्कि एक केंद्रीय शक्ति के रूप में किया गया है।

#### 1. निबंध और किसान स्त्री का संबंध

एक संवेदनशील, श्रमशील और सहनशील पात्र है। वह घर की जिम्मेदारियों के साथ-साथ खेतों में भी बराबरी से श्रम करती है। निबंधों में उसका चित्रण भारत की धैर्यशील आत्मा के रूप में हुआ है।

#### 2. किसान स्त्री का जीवन: यथार्थ चित्रण-

प्राकृतिक जीवन से जुड़ी है, उसका जीवन प्रकृति, भूमि और ऋतुओं से गहराई से जुड़ा होता है। सुबह खेत में काम, दिन भर पशुओं की देखभाल, शाम को चूल्हा-चौका करना। श्रम की प्रतिमूर्ति वह बीज बोती है, फसल काटती है, धूप-बारिश सहती है, फिर भी उसका श्रम गिनती में नहीं आता। निबंधों में यह असमानता अक्सर व्यंग्य और करुणा के स्वर में प्रस्तुत की गई है।

#### 3. हिंदी निबंधकारों द्वारा किसान स्त्री का चित्रण-

रामवृक्ष बेनीपुरी के निबंधों में ग्रामीण और किसान जीवन का समर्थ वर्णन मिलता है। उनके निबंधों में किसान स्त्री को धरती की बेटी, संघर्ष की मूर्ति और मौन तपस्विनी कहा गया है।

कन्हैयालाल मिश्र 'प्रभाकर' जी ने उनकी रचनाओं में किसान स्त्री का त्याग, सेवा और साहस भरे शब्दों में चित्रण मिलता है। रमेश पोखरियाल का निबंध 'निशंक'।

हरिशंकर परसाई जी ने व्यंग्य में किसान स्त्रियों की उपेक्षा और उनका मज़ाक उड़ाने वाले सामाजिक ढाँचों की आलोचना की है। उन्होंने स्त्री के प्रति समाज की दोहरी मानसिकता को उजागर किया। रामदरश मिश्र, नामवर सिंह, मृणाल पांडे, अनामिका, विष्णु प्रभाकर, कमल किशोर गोयनका आदि निबंधकार सुन्दरता से यथार्थ स्थिति का वर्णन करते हैं।

#### 4. निबंधों में चित्रित किसान स्त्री के प्रमुख गुण-

किसान स्त्रियाँ श्रमशीलता, निस्वार्थ मेहनत करती हैं, हर परिस्थिति में खेत और घर दोनों संभालती हैं। संवेदनशीलता फसल के खराब होने पर सबसे पहले दुखी होती है; ऋण और भूख की चिंता उसे खाए जाती है। त्याग भावना अपने लिए कुछ नहीं चाहती, परिवार की खुशी में संतोष पाती है। छुपा प्रतिरोध अत्याचार और भेदभाव सहती है, लेकिन भीतर से जुझारू और मजबूत होती है।

## 5. किसान स्त्री: भारतीय आत्मा की प्रतीक-

निबंधों में किसान स्त्री को भारत माता की उपमा दी गई है – जो सहती है, पर रुकती नहीं। उसका जीवन एक जीवंत संघर्ष गाथा है, जो हमें सामाजिक असमानता और स्त्री श्रम की अवहेलना का एहसास कराती है।

### ➤ निष्कर्ष-

हिंदी कविता में किसान स्त्री का चित्रण सामाजिक यथार्थ, करुणा और प्रतिरोध का समन्वित रूप है। वह अब सिर्फ पृष्ठभूमि की पात्र नहीं, बल्कि केंद्र में खड़ी जाग्रत चेतना है, जो समाज को बदलने की ताकत रखती है।

हिंदी कहानियाँ किसान स्त्री को सामाजिक दस्तावेज़ के रूप में प्रस्तुत करती हैं — जो पसीने से धरती को सींचती है और अश्रुओं से परिवार को। वह न केवल सहने वाली है, बल्कि बदलते समय में वह संघर्ष और स्वाभिमान का प्रतीक बनकर सामने आती है। कथा साहित्य में किसान स्त्री का यह चित्रण हमें भारतीय ग्रामीण जीवन की नारी-केन्द्रित दृष्टि से पहचान कराता है।

केवल एक दुखियारी स्त्री की छवि नहीं देता, बल्कि भारत के सच्चे चेहरे को उजागर करता है। निबंधों में वह संघर्ष, श्रम, साहस और अस्मिता की प्रतीक बनकर सामने आती है। यह चित्रण हमें याद दिलाता है कि जब तक किसान स्त्री को सम्मान, अधिकार और पहचान नहीं मिलती, तब तक ग्रामीण भारत अधूरा रहेगा।

खेतिप्रधान स्त्रियों पर विशुद्ध रूप से लेखन कम दिखाई देता है, लेकिन सामाजिक यथार्थ, ग्रामीण जीवन, स्त्री विमर्श को केंद्र में रखकर स्पष्ट रूप से लेखन हुआ है।

### ➤ संदर्भ सूची –

1. हिंदी कथा साहित्य में ग्रामीण जीवन- डॉ नामवर सिंह
2. हिंदी साहित्य और स्त्री विमर्श- डॉ सुधा सिंह
3. हिंदी साहित्य में स्त्री का स्वरूप- डॉ रमेशचंद्र शहा
4. स्त्री का जनपद – रमणिका गुप्ता
5. परती परिकथा, मैला आँचल –फनीश्वरनाथ रेणु
6. भस्मासुर, बलचनमा –नागार्जुन

**“अलका सरावगी के उपन्यासों में चित्रित नारी: नारी संघर्ष एवं नारी समस्या”**

**प्रिया मनोज चंदनकर**

PhD संशोधन छात्र

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**सारांश-**

समकालीन हिन्दी उपन्यासकारों में अलका सरावगी का नाम अग्रगण्य रहा है। उन्होंने अपने उपन्यास कलि-कथा: वाया बाइपास, शेष कादम्बरी, कोई बात नहीं और एक ब्रेक के बाद के माध्यम से नारी के दुख-दर्द, संताप, पीड़ा, संवेदना, रूढ़िवादी व्यवस्था, शोषण और उसकी जकड़न में फंसी स्त्री का यथार्थ चित्रण किया है।

अलकाजी ने समाज में होने वाले सामाजिक, राजनीतिक, धार्मिक, आर्थिक और वैचारिक परिवर्तनों को अपने उपन्यासों के पात्रों के माध्यम से समग्र रूप में प्रस्तुत करने का प्रयास किया है। उनके उपन्यासों की नारी पात्र जीवन में आए कंटीले रास्तों को पार कर आगे बढ़ती हुई दिखाई देती हैं। लेखिका की स्त्री पात्र न केवल अपने व्यक्तिगत हितों के लिए संघर्ष करती हैं, बल्कि समाज की उन्नति के लिए भी संघर्ष नजर आती हैं।

**उद्देश्य :-**

- अलका सरावगी के उपन्यासों का परिचय करवाना।
- स्त्री पात्रों के संघर्ष और पीड़ा का विश्लेषण करना।
- स्त्री की आत्म-चेतना और स्वतंत्रता की खोज को उजागर करना।
- आधुनिक विचारधारा और परंपरा के बीच द्वंद्व को समझना।
- समकालीन हिंदी साहित्य में अलका सरावगी के योगदान को रेखांकित करना।

**प्रस्तावना-**

आदिकाल से ही भारतीय समाज में नारी को विशिष्ट स्थान प्राप्त रहा है। हिन्दू धर्म के ग्रंथों में स्त्री को देवी रूप में मानकर उनकी पूजा की जाती है। हमारे साहित्य में भी नारी के गुणों का गुणगान किया गया है। उस समय पूजा-पाठ से लेकर प्रत्येक कार्य में नारी की उपस्थिति अनिवार्य मानी जाती थी। परंतु ब्रिटिश काल के आगमन के साथ यह स्थिति धीरे-धीरे बदलने लगी। देवी रूप में पूजनीय स्त्री को हीन और भोग की वस्तु समझा जाने लगा।

**"अबला जीवन हाथ तुम्हारी यही कहानी,**

**आँचल में है दूध और आँखों में पानी।"**

इन पंक्तियों के माध्यम से कवि मैथिलीशरण गुप्त ने आधुनिक भारतीय नारी की संवेदना को अभिव्यक्त किया है।

भारत में स्त्री संघर्ष को स्वर देने वाली अनेक लेखिकाओं में अलका सरावगी एक प्रमुख नाम हैं। उन्होंने अपने उपन्यासों में नारी को केंद्र में रखकर साहित्य में मौलिक योगदान दिया है। उन्होंने समाज का वह रूप दिखाया है जहाँ विवाह के लिए स्त्री का कुलीन वर्ग से होना अनिवार्य माना जाता है, लेकिन जब उसे 'रखैल' के रूप में रखा जाता है, तब उसके कुल या गोत्र की कोई आवश्यकता नहीं होती। स्त्री पुरुष मानसिकता का शिकार बनती है, जहाँ वह समाज में पुरुषों द्वारा किए गए अत्याचारों को सहती है — जिसमें यौन शोषण, बलात्कार आदि शामिल हैं। समाज में मर्यादाओं का महत्वपूर्ण स्थान है, और सामाजिक रूढ़ियों के चलते स्त्रियाँ अपने पति, परिवार और समाज को आगे बढ़ाने में महत्वपूर्ण भूमिका निभाती हैं।

अलका सरावगी ने अपने उपन्यास काली कथा वाया बायपास, शेष कादंबरी, एक ब्रेक के बाद, कोई बात नहीं आदि के माध्यम से आधुनिक स्त्रियों के सामाजिक जीवन के दर्द को उजागर किया है। आज का युग नारी प्रगति, सम्मान और अधिकारों की प्राप्ति का युग है। आज की नारी ने सभी क्षेत्रों में अपनी उपस्थिति दर्ज कराई है। यह अधिकार प्राप्ति और समानता की लड़ाई का ही परिणाम है कि आज प्रत्येक क्षेत्र में नारी पुरुष के साथ कंधे से कंधा मिलाकर समाज और देश की प्रगति में अपनी भूमिका निभा रही है।

### विषय स्पष्टीकरण-

अलका सरावगी के उपन्यास 21वीं शताब्दी की दहलीज़ पर खड़ी स्त्री शक्ति की सशक्त दस्तक हैं। वे अपने साहित्य में स्पष्ट रूप से स्त्रीवादी दृष्टिकोण रखती हैं और पुरुषवादी मानसिकता की मुखर विरोधी हैं। उनका मानना है कि चाहे नारी कितनी भी शिक्षित क्यों न हो जाए, इस समाज में उससे नैतिक मूल्यों और आदर्श आचरण की अपेक्षा अनिवार्य रूप से की जाती है। उनके उपन्यासों में नारी की मानसिक दशा और जीवन के वे पहलू उजागर होते हैं जो विकास और उन्नति के दावों पर प्रश्नचिह्न लगाते हैं। वे समय और समाज का वह चेहरा सामने लाती हैं जिसमें स्त्री पूरी तरह से लहलुहा न दिखाई देती है। उनके कथा-साहित्य की आत्मा एक संवेदनशील, संघर्षशील और जिजीविषा से भरी हुई नारी है, जिसे उन्होंने मानव के रूप में चित्रित किया है।<sup>(१)</sup> लेखिका ने अपने उपन्यासों में स्त्री जीवन के अनेक पक्षों को उजागर किया है—कहीं वह संघर्ष करती दिखाई देती है, तो कहीं अपने जीवन के मायने तलाशती है। यह खोज केवल व्यक्तिगत नहीं, बल्कि सामाजिक और सांस्कृतिक चेतना की भी प्रतीक है।<sup>(२)</sup>

अलका सरावगी का उपन्यास "कलि-कथा वाया बाईपास" मारवाड़ी समुदाय के एक परिवार की चार पीढ़ियों की गाथा है, जिसमें विशेष रूप से महिलाओं के संघर्ष और उत्पीड़न को उजागर किया गया है। इस उपन्यास में स्त्रियाँ सामाजिक, आर्थिक और पारिवारिक स्तर पर अनेक प्रकार की चुनौतियों का सामना करती हैं। वे पितृसत्तात्मक व्यवस्था में अपनी पहचान और अस्तित्व के लिए निरंतर संघर्षरत रहती हैं। उपन्यास में यह स्पष्ट रूप से दिखाया गया है कि महिलाओं को अपनी इच्छाओं और सपनों को दबाने के लिए मजबूर किया जाता है। उन्हें व्यक्तिगत स्वतंत्रता और स्वायत्तता से समझौता करना पड़ता है। वे घर और परिवार की सीमाओं में बंधी रहती हैं, और समाज में सम्मान तथा मान्यता प्राप्त करने के लिए उन्हें अत्यधिक परिश्रम करना पड़ता है। फिर भी, यह उपन्यास केवल पीड़ा की कहानी नहीं है—यह साहस, संघर्ष और आत्म-सशक्तिकरण की भी कथा है। उपन्यास की स्त्रियाँ हार नहीं मानतीं। वे अपने अधिकारों के लिए आवाज़ उठाती हैं, अपने जीवन को नियंत्रित करने और अपने भाग्य का निर्णय स्वयं लेने का प्रयास करती हैं। इस रचना में अलका सरावगी ने नारी विमर्श को एक केंद्रीय स्थान दिया है। उन्होंने

नारी संघर्षों के साथ-साथ उनकी आंतरिक शक्ति और आत्मबल को भी उजागर किया है। यह उपन्यास नारी सशक्तिकरण और लैंगिक समानता के महत्व को प्रभावशाली ढंग से प्रस्तुत करता है।(३)

अलका सराओगी के दूसरे उपन्यास शेष कादम्बरी में वे एक ओर जहाँ स्त्री-मन की गहराइयों को उजागर करती हैं, वहीं स्त्री-संघर्ष की विविध परतों को भी सामने लाती हैं। इस उपन्यास के माध्यम से उन्होंने तीन पीढ़ियों की महिलाओं की समस्याओं को संवेदनशीलता के साथ प्रस्तुत किया है। इस उपन्यास की मुख्य पात्र रूबी दी हैं। उनके माध्यम से अलका सराओगी ने न केवल स्त्री से जुड़े प्रश्नों को उठाया है, बल्कि मारवाड़ी समाज की जटिलताओं और रूढ़ियों को भी विविध रूपों में सामने रखा है। जिस समाज में रूबी बड़ी हुई, वहाँ किसी की निजी बात पूछना भी अमर्यादित माना जाता था। रूबी जीवन की तमाम कठिनाइयों और कष्टों को सहते हुए भी अपनी पहचान बनाए रखती हैं।

उपन्यास की अन्य स्त्री पात्र—सविता, माया और कादम्बरी—भी स्त्री-अस्मिता से जुड़े प्रश्नों को उठाने में सक्षम हैं और स्त्री-जीवन के यथार्थ की सशक्त आवाज़ बनकर उभरती हैं।(४)

अलका सराओगी का तीसरा उपन्यास "कोई बात नहीं" दिव्यांग शशांक और उसकी दादी की प्रेम और दुख की कहानी है। इस उपन्यास में शशांक के जीवन के माध्यम से अलका जी ने उसकी माँ, मौसी, और दादी जैसी स्त्रियों की ज़िंदगी की कहानियाँ प्रस्तुत की हैं, जो समाज में स्त्रियों के संघर्ष और पीड़ा को उजागर करती हैं। समाज में दहेज प्रथा एक प्राचीन समस्या रही है। शशांक की दादी उसे बताती हैं कि सर्वगुण सम्पन्न होने के बावजूद, दहेज के कारण उनका विवाह कितनी कठिनाई से हुआ। उनका विवाह एक रूढ़िवादी परिवार में मात्र पंद्रह वर्ष की उम्र में हुआ था।

दादी अपने जीवन की कहानियों के माध्यम से शशांक को न केवल अपने अतीत से जोड़ती हैं, बल्कि उसे यह भी सिखाती हैं कि जीवन के कई सच ऐसे होते हैं जिन्हें समझने के लिए केवल अनुभव ही पर्याप्त होता है।

इस उपन्यास में एक पात्र है, जो एक पुलिस अफसर की पत्नी है। उसका पति, शीर्षेन्द्र, अपनी शक्ति और पद का दुरुपयोग करते हुए उस पर अत्याचार करता है। वह उसे बालों से घसीटता है, जानवरों की तरह पीटता है और कई बार कमरे में बंद कर देता है। इन यातनाओं के कारण वह शारीरिक रूप से अपाहिज हो जाती है, फिर भी वह अदालत में यह साबित नहीं कर पाती। वह एक सशक्त और आत्मनिर्भर महिला है, लेकिन अपने पति और समाज के दबावों का सामना करते हुए उसे अनेक मानसिक और सामाजिक संघर्षों से गुजरना पड़ता है। यह उपन्यास नारी जीवन की जटिलताओं, उसकी पीड़ा, और उसके साहस को मार्मिक रूप से प्रस्तुत करता है।(५)

अलका सराओगी का चौथा उपन्यास "एक ब्रेक के बाद" कॉर्पोरेट दुनिया में काम करने वाली स्त्रियों के जीवन को उजागर करता है। इस उपन्यास की मुख्य पात्र शीरी है — एक पढ़ी-लिखी, आत्मनिर्भर और आत्मसम्मान से भरपूर महिला। शीरी उस स्त्री का प्रतीक है जो अपने अधिकारों को पूरी तरह से प्राप्त करना चाहती है और उसके लिए संघर्ष भी करती है। वह जीवन को हिम्मत और बहादुरी के साथ जीना जानती है। इसी कारण के. वी. उसकी प्रतिभा से प्रभावित होकर उससे प्रेम करने लगते हैं, लेकिन वे अपनी रूढ़िवादी सोच से बाहर नहीं निकल पाते। यही सोच वे अपने बेटे को भी सिखाते हैं। शीरी उस दबी-कुचली और प्रताड़ित नारी की छवि का खंडन करती है, जिसे समाज ने लंबे समय तक स्वीकार किया है। वह एक नई स्त्री का प्रतिनिधित्व करती है — जो स्वतंत्र, सजग, और सशक्त है।(६)

"अलका सराओगी की विशेषता यह रही है कि उन्होंने स्त्री जीवन की सामाजिक समस्याओं और संघर्षों को यथार्थ रूप में प्रस्तुत किया है। उनका यह मानना है कि नारियों को स्वतंत्रता मिलनी चाहिए। इसलिए हम सभी का कर्तव्य है कि हम स्त्रियों के हित, उनके सम्मान और उनके अधिकारों की रक्षा करें।"

### निष्कर्ष-

अंत में, हम यह कह सकते हैं कि अलका सरावगी ने अपने उपन्यासों में चित्रित नारी पात्रों के माध्यम से विभिन्न स्त्री जीवन के संघर्षों और पीड़ाओं को प्रभावशाली ढंग से प्रस्तुत किया है।

अलका जी ने यह दिखाया है कि आज की नारी पुरुषों के अन्याय और अत्याचार को चुपचाप सहन नहीं करती, बल्कि उसका दृढ़ता से प्रतिरोध करती है। उन्होंने ग्रामीण महिलाओं के संघर्षों से लेकर शहरी महिलाओं की चुनौतियों को भी उजागर किया है।

आज 21वीं सदी में नारी न केवल शिक्षित है, बल्कि वह नेतृत्व की भूमिका में भी दिखाई देती है और उच्च पदों तक पहुँच रही है।

अलका जी के उपन्यासों की नारी पात्र अपने जीवन में अनेक संघर्षों का सामना करती हैं, फिर भी वे कभी हिम्मत नहीं हारती और हर कठिनाई को पार कर अपने जीवन को सफल बनाती हैं।

### संदर्भ सूची-

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4. शेष कादम्बरी – अलका सरावगी, राजकमल प्रकाशन, नई दिल्ली।
5. कोई बात नहीं - अलका सरावगी, राजकमल प्रकाशन, नई दिल्ली। पृष्ठ १४१-१४५
6. एक ब्रेक के बाद - अलका सरावगी, राजकमल प्रकाशन, नई दिल्ली। पृष्ठ ३३- ३८

## “महादेवी वर्मा के सामाजिक रेखाचित्रों में स्त्री संवेदना एक अनुशीलन”

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### सारांश:

आज तक के हिंदी साहित्य की महत्वपूर्ण विधाओं में स्त्री संवेदना का चित्रण मिलता है। वास्तव में कथासाहित्य में स्त्री संवेदना को व्यक्त करने के लिए बहुत सारा अवसर प्राप्त हुआ है, चाहे वह उपन्यास हो, नाटक हो, कहानी हो, निबंध हो। किंतु मुझे तो लगता है कि इन सारी विधाओं के अलावा रेखाचित्र एक ऐसी विधा है जो विविध प्रकार के चरित्रों को अन्य विधाओं से बेहतर व्यक्त करती है। इसीलिए रेखाचित्र जैसी विधा में भी स्त्री रेखाओं को कैसे व्यक्त किया गया है इसे देखना भी आवश्यक बन जाता है। रेखाचित्र विधा में अपना नाम बिल्कुल सामर्थ्य के साथ छापनेवाली महादेवी वर्मा के रेखाचित्रों में स्त्री संवेदना को ढूंढा और परखा गया है। महादेवी वर्मा के समय में स्त्री विमर्श जैसी कोई बात नहीं थी। यह सारी विचारधाराएं 1960 के उपरांत आयीं। और महादेवी वर्मा का समय 1920 से लेकर 1980 तक का समय है। एक स्वतंत्र विचारों की स्त्री होने के कारण महादेवी वर्मा ने जिन स्त्रियों को नजदीकी से देखा, परखा उसका वास्तविक और काल्पनिक दोनों प्रकार का चरित्र-चित्रण जिस प्रकार किया है उसकी संवेदना पाठकों की आत्मा को छू जाती है। 'अतीत के चलचित्र' स्मृति की रेखाएं, तथा 'श्रृंखला की कड़ियां' इनमें वर्णित 'बिंदा', 'भाभी', 'सबिया', 'बालिका माता', 'लक्ष्मा', 'भक्तिन', 'अभागी स्त्री', 'मुन्नू की मां', 'गुंगिया', आदि स्त्री पात्र महादेवी वर्मा जी ने चित्रित किए हैं। इससे आगे जाकर मुझे यह भी लगता है कि महादेवी वर्मा जी ने रेखाचित्र मानव चरित्र के अतिरिक्त मानवोत्तर चरित्र भी प्रस्तुत किए हैं जैसे 'मेरा परिवार' रेखाचित्र में चित्रित 'गौरा गाय', 'नीलकंठ मोर' की 'राधिका मोरनी', कुब्जा मोरनी 'गिलहरी', रोजी, रानी आदि मानवोत्तर पात्र भी संवेदनशीलता के साथ हमारे सामने उपस्थित होते हैं। इसीलिए इनके बीच में होने वाली संवेदना, सहानुभूति को देखना आवश्यक बन जाता है। जैसे चित्रकार अपने रंगों की तूलिका से चित्र और शिल्पकार अपनी उंगलियों से मिट्टी के शिल्प निर्माण करता है वैसे ही वर्मा महादेवी वर्मा जी ने अपनी सुंदर तूलिका से इन स्त्री रेखाचित्रों को विविध शब्दों के रंगों से सजाया है इसे पढ़ते हुए पाठकों के बीच में तीव्र मानवीय संवेदना निर्माण हुए बिना नहीं रहती इस दृष्टि से सभी बातें इस शोधपत्र में व्यक्त हुई हैं।

### उद्दिष्ट:

- रेखाचित्र जैसी विद्या के मद्दे नजर स्त्री चरित्र में मानवीय संवेदना की अनुभूति करना।
- रेखाचित्र जैसी अन्य विधाओं को पढ़ने के लिए अध्येता तथा शोधार्थियों को प्रेरित करना।
- एक स्त्री लेखिका की दृष्टि में स्त्रियों के अंतर्गत जगत को परखना।



- तत्कालीन परिवेश की पाश्चभूमि में उस समय के समाज में स्त्रियों की स्थिति को जानना।
- परिवर्तित शोधार्थियों के सामने अनुसंधान के लिए समकक्ष विषयों की संभावनाओं को रखना।

### विषय की पृष्ठभूमि:

1960 के उपरान्त निर्माण हुई विविध विचारधाराओं के बीज रूप में तथा 1960 के पूर्व की सुधारवादी स्थितियों के बीच में नारीविश्व की चेतना को समझ सकते हैं। १९ वीं शताब्दी के पूर्व महाराष्ट्र में महात्मा ज्योतिबा तथा सावित्रीबाई जैसे समाज सुधारकों ने स्त्री-शिक्षा का बीज बो दिया था। पूरे भारतभर में जिनमें आर्य समाज, प्रार्थना समाज, ब्रह्मो समाज तथा थियोसोफिकल सोसायटी आदि विविध सुधारवादी संगठनों का निर्माण हो चुका था। तत्कालीन स्त्रियों की ओर एक संवेदनात्मक दृष्टि से देखा जाने लगा। साहित्य के क्षेत्र में इन सुधारवादी संगठनों ने अपनी महत्वपूर्ण भूमिका निभाई और पुरुष लेखकों के साथ-साथ स्त्री के हृदय को अच्छी तरह से जानने वाली संवेदनशील स्त्री लेखिकाएं निर्माण हुईं। “महादेवी का विश्लेषण या आलोचना जब हुई भी तो एक भारतीय संस्कृति की प्रवक्ता के रूप में, उनको ‘आधुनिक कालीन मीरा’ कहा गया। उनका भारतीय संस्कृति व हिंदुत्व को लेकर लगाव दिखता तो है पर केवल इन्हीं सन्दर्भों के इर्द-गिर्द उनको समझना उनके साथ अन्याय होगा महादेवीजी अपने विवेक के अनुसार परम्परा को तोड़ती भी हैं और अपनी मानवतावादी और स्त्री दृष्टि के कारण भविष्य उपयोगी भी हैं। महादेवी वर्माजी कविता के क्षेत्र में सहृदय स्त्री हैं ही। बल्कि इनका नाम रेखाचित्र विधा के लिए अधिक जाना जाता है। रेखाचित्र विधा का ढांचा ही ऐसा है कि इस विधा के स्वरूप में चरित्र अच्छी तरह से वर्णित किए गए हैं। इस दृष्टि से इस शोध-प्रपत्र विशेष महत्व है।

### महादेवी वर्मा जी के रेखाचित्र में चित्रित स्त्री संवेदना:

हम सभी जानते हैं कि साहित्यकारों की साहित्यिक कृतियों में उनका व्यक्तित्व जरूर झलकता है। और स्त्री होने के नाते महादेवी वर्मा की ओर से किया गया नारी चित्रण उनके विचारधाराओं को हमारे सामने प्रस्तुत करता है। वास्तव में नवजागरण कालीन स्थितियों जिस परिवार में महादेवी जी का जन्म हुआ वह वह परिवार समाज सुधार के साथ स्त्री के सुधार पर विश्वास करने वाला परिवार था। महादेवी जी का परिवार आर्यसमाजी था। अपनी समय की परिस्थितियों की प्रतिकूल उन्होंने महादेवी वर्मा को स्वतंत्र विचार करने के लिए प्रेरित किया था। बचपन में शादी होने के बावजूद महादेवी को बंधन स्वीकार्य नहीं था, इसलिए वह आजन्म अकेली रही। स्त्री को केंद्र में रखकर महादेवी वर्मा को तत्कालीन परिस्थितियों ने लिखने के लिए ने प्रेरित किया।

भारतीय संस्कृति के तथा हिंदुत्व के प्रति उनकी आस्था को देख कर सिर्फ हम उनकी स्त्री विषयक संवेदना का अनुशीलन नहीं कर सकते बल्कि उन्हें एक समाजवादी विचारधारा के परिप्रेक्ष्य में या अनुशीलन हो सकता है। इस दृष्टि से हम उनके रेखाचित्रों में चित्रित निम्नलिखित स्त्रियों के चरित्रों का अध्ययन कर सकते हैं। महादेवी वर्मा जी मानती थी कि "स्त्रियों का कोई भी इतिहास नहीं मिलता सत्य है क्योंकि इतिहास तो शक्ति संपन्न सत्ता का होता है जिसके पास सारे संसाधन हैं-अर्थात् पुरुषसत्ता इसने ही समाज धर्म संस्कृति अर्थतंत्र कौन संचालित किया अतः इस का इतिहास लिखा गया समाज के दो आधारशिलाएं अर्थतंत्र का विभाजन और स्त्री पुरुष संबंध इनमें से यदि किसी एक की स्थिति में विषमता उत्पन्न होने लगती है तो समाज का संपूर्ण प्रासाद के हिले बिना नहीं रह सकता। अतः हम कह सकते हैं कि स्त्री की स्थिति की असमानता की या दूसरों के ऊपर आश्रित रहने की बात महादेवी को कतई पसंद नहीं थी। इसीलिए इस प्रकार के चित्रों को पाठकों के सामने रखना लेखिका ने अपना कर्तव्य समझा था। इसी

विचारधारा के परिवेश में हम महादेवी वर्मा लिखित स्त्री-चरित्र का अध्ययन कर सकते हैं।  
**बिंदा**

‘अतीत के चलचित्र’ में ‘संकलित ‘बिंदा’ महादेवी वर्मा के एक सशक्त रेखाचित्र है। बिंदा महादेवी वर्मा की बाल सखी है। लेखिका भी बिंदा की उम्र की ही थी, पर बिंदा की दुःखभरी कहानी समझ नहीं पाती थी। वह घर में कोई भी काम नहीं करती थी, फिर भी उसकी माँ उसे नहीं डाँटती थी। बिंदा दिन-रात कोल्हू के बैल की तरह काम करती रहती थी, तब भी ड-फटकार सुनती थी एक दिन चाँदनी रात में चमकते हुए एक तारे को दिखाकर अपनी बाल-सखी से कहा कि लो, वह देखो। मेरी अम्मा आकाश में तारा बनकर चमक रही है। अपराध करने की बुरी कसौटी ना होने पर किसी बच्ची को किस प्रकार सताया जाता है और नरक यातनाएं दी जाती है। इसका संवेदनशील वर्णन इस रेखाचित्र में किया है। पुरुषसत्ताक पद्धति में बाल बच्चों के लालन पालन के लिए एक स्त्री का होना जरूरी है इस बात की आड़ में दूसरी शादी करता है और अत्याचार तो बस बिंदा को सहने पड़ते हैं। एक दिन अचानक लेखिका को पता चला कि बिंदा अपनी माँ से मिलने आकाश में चली गई है। लेखिका के मन में अपनी बालसखी का चेहरा हमेशा बना रहता है।

### बिटू

स्त्री बचपन से लेकर वृद्धत्व तक हर समय पुरुषों के ऊपर अवलंबित की रहती है इसका सहारा जिंदगी के हर मोड़ पर पुरुष ही रहता है इसप्रकार की जो हमारी मान्यताएं हैं इसे लेकर बिटू नामक रेखाचित्र रचा गया है। उत्तराखंड के मल्लीताल में एक झील के किनारे बैठी हुई महादेवी वर्मा को उसकी बचपन की साथी मिल जाती है और वह अपनी किसी एक परिचित वृद्ध सज्जन के संबंध में बताती है कि वह अपनी तीसरी नवोढा पत्नी को नैनीताल दिखाने के लिए आए हैं। पहले दो अर्धांगिनिया उनके जीवन में से चली गई है। उपहार के रूप में दो पुत्र कोलकाता में काम करते हैं ऐसी स्थिति में इस वानप्रस्थाश्रम में किसलिए उसे वृद्ध महोदय को किसी संगिनी की आवश्यकता पड़ी यह प्रश्न लेखिका के मन को सताने लगा। और उन्हें अपनी सहेली से पता चला कि चिंता करने की आवश्यकता नहीं है इस बार एक 35 वर्ष की बाल विधवा का उन्होंने उद्धार किया है।

यह विधवा है बिटू जो खाते पीते सदन परिवार की प्यारी लड़की थी जिसे लाड प्यार से बड़ा किया था। बचपन में ही विधवापन उसके पल्ले पड़ा था और वह अपने ससुराल से अपने मायके वापस आई थी। किंतु जब तक पिता का साया सर से उड़ जाने पर भाभियों ने उसकी शादी अपने पतियों को बहला फुसलाकर कर एक चौप्पन वर्षीय बाबा से कर दी थी। जिज्ञासु भाई ने जब बहिन की इच्छा के संबंध में प्रश्न किया, तब भाभी ने ममताभरी वाणी में उनकी नासमझी की टीका करते हुए बताया कि “ऐसी इच्छा तो कोई निर्लज्ज लड़की भी नहीं प्रकट करती, बिट्टो तो लज्जा-साकार है; परंतु विवाह न होने पर उसका घुट-घुट कर मर जाना निश्चित है।” फिर उसका वृद्ध पति भी विषमज्वर से पीड़ित होकर अंतिम घड़ियां गिनने लगे। उनके दोनों पुत्रों और बहू ने मकान, रुपया सब कुछ इकट्ठा कर लिया। फिर भी अंत में उसे उन्हीं के सहारे रहना पड़ा जैसे कहा गया है कि स्त्री कभी भी स्वतंत्र नहीं है उसी प्रकार बिटू जीवन इसी संघर्ष में चला गया।

### साबिया-

‘सबिया’ महादेवी वर्मा जी का एक उत्कृष्ट स्त्रीवादी रेखाचित्र है जिसमें लेखिका ने पुरुषों के स्वार्थी स्वभाव पर व्यंग्य किया है। एक पतिप्रेमी, त्यागी, वात्सल्यमय, कर्तव्य परायण स्त्री के रूप में सबिया का वर्णन किया है। लेखिका कहती है “सबिया एक निस्वार्थी स्त्री है अपने पति की दूसरी शादी करने पर भी लेखिका के घर से लोटे में दाल और

थाली में रोटी चावल ले जाती ताकि परिवार का कोई भी सदस्य भूख ना हो रहे अपने छोटे से बच्चे की चिंता भी ना करके वह परिवार को संभालना जानती थी। “सबिया” द्वारा लेखिका ने एक ऐसी स्त्री की को चित्रित किया है जो अपनी निरर्थक और नामधारी पति के ऊपर भी प्रेम करती है।

#### लक्ष्मा-

लक्ष्मा के माध्यम से लेखिका ने एक बिल्कुल निस्वार्थी स्त्री का वर्णन किया है जिसमें लक्ष्मा का विवाह एक बालबुद्धि व्यक्ति के साथ हो जाता है। जिसके पास बहुत सारी संपत्ति है। इसीलिये वह देवर तथा जेठ लिए समस्या बन जाती है। लक्ष्मा के बीच में स्वार्थ भावना नहीं है। लक्ष्मा के जीवित हो जाने का समाचार पाकर ससुराल ससुराल वाले जब उसे बुलाने आते तब उसने सारी संपत्ति को ताकपर रखकर घर जाने से इनकार कर देती है। जबकि हमारे समाज में पुरुष के प्रति होनेवाले अन्याय को सहा नहीं जाता किंतु स्त्री के प्रति कितना ही भी अन्याय हो जाए इसका कारण कोई नहीं पूछता। इसी बात का वर्णन करते हुए लेखिका ने कहा है- “फिर भी लक्ष्मा एक निडर पर्वतकन्या है अपने अंधेरी रातों में भी अपने मार्गों को ढूंढती रहती है उसके बीच में एक विश्वास, एक स्वच्छता, एक आत्मभान है। इसीतरह कितनी ही बाधाये बनाओ सबकुछ सहने वाली एक पति परायण स्त्री का चित्रण लक्ष्मी के माध्यम से लेखिकाने किया है, किंतु प्रश्न यह है कि इतना सब कुछ होने के बावजूद उनकी और ध्यान कौन देता है?

#### बालिका माता-

बालिका माता के माध्यम से लेखिका ने तत्कालीन समाज की दयनीय स्थिति का वर्णन किया है। जिसमें स्त्री और पुरुष दोनों भी दरिद्रता का सामना करते हैं। इससे यह समझ आता है कि लेखिका पुरुषों के विरुद्ध नहीं बल्कि उनकी सत्ताके विरुद्ध है। “बालिका माता” में लेखिका ने 18 साल की ऐसी दुर्बल और असहाय मां का वर्णन किया है जो अपने बालक को हृदय से लगाने के उपरांत किसी प्रकार का भय नहीं रखती। संतान की रक्षा में वह उग्र भी बन जाती है हर समय वह पूरी तरह से अपने सारी शक्ति दिखाई देती है किंतु लेखिका का कहना है “युगों से पुरुष स्त्री को उसकी शक्ति के लिए नहीं बल्कि सहनशक्ति के लिए दंड देता रहा है।” इतनी सहनशक्ति रखने के उपरांत लेखिका को लगता है कि यदि यह स्त्री अपने शिशु को गोद में लेकर साहस से कह दे कि “बर्बरो, तुमने हमारा नारीत्व, पत्नीत्व सब ले लिया; पर हम अपना मातृत्व किसी प्रकार न देंगी” तो इनकी समस्याएं तुरन्त सुलझ जावें। जो समाज इन्हें वीरता, साहस और त्याग भरे मातृत्व के साथ नहीं स्वीकार कर सकता, क्या वह इनकी कायरता और दैन्य भरी मूर्ति को ऊंचे सिंहासन पर प्रतिष्ठित कर पूजेगा?” यहां लेखिका का आशावाद नजर आता है।

#### भाभी-

महादेवी वर्मा जी के इतने रेखाचित्रों को जब हम देखते हैं तब हमारी समझ में आ जाता है कि महादेवी वर्मा ने समाज की हर प्रकार की स्त्री का वर्णन किया है भाभी कहानी में विधवा भाभी का करुण चित्रण है। यह बाल विवाह होने के कारण सामाजिक परंपरा के अनुसार उसे ना बोलने का अधिकार है ना घूमने फिरने का है बड़ा दिन काम करती है ससुर ननंद द्वारा पीटी जाती है। क्रूरता का ऐसा प्रदर्शन हमें कहीं पर भी नहीं देखने मिलता। इस कहानी में तत्कालीन समय की विधवाओं के संघर्षपूर्ण जीवन का चित्रण किया है साथ ही बाल विवाह जैसी समस्या को उठाना भी लेखिका का उद्देश्य रहा है। भाभी की दीनता का वर्णन करते हुए लेखिका कहती है- “क्रूरता का वैसा

प्रदर्शन फिर कभी नहीं देखा” महादेवी वर्मा जी ने विधवा स्त्री के ऊपर होने वाले पारिवारिक अत्याचारों को गहरी संवेदना के साथ व्यक्त किया है।

### अभागी स्त्री –

अभागी स्त्री यह शीर्षक होने के बावजूद लेखकाने एक स्वाभिमानी स्त्री का वर्णन किया यहा पर एक लड़की अपने मा के कहने पर वेश्या बनना पसंद न करके गृहिणी बन जाती है। एक प्रगतिशील विचारों के युवक से शादी करती है। किंतु जीवन के संघर्ष का अंत यहा नहीं होता पति क्या काल मृत्यु है के कारण व विधवा बन जाती है। महादेवी वर्मा के यहा काम करती है। महादेवी वर्माजी का यह स्त्री चरित्र कालजयी स्त्री चरित्र कहा जाएगा यूगो –यूगो से लेकर आज के स्त्री के लिए भी वह चरित्र प्रेरणादाई है। फिर भी जिस समाज ने एक बार उसे पंक्तियों से बाहर खड़ा कर दिया है। उसे जन्म जन्मांतर अपनी भावी पीडिया के साथ बाहर खड़ा रहने को ही अपने जीवन का सबसे बड़ा वरदान समझ लेना चाहिए।

### भक्ति

भक्ति महादेवी जी का प्रसिद्ध संस्मरणात्मक रेखाचित्र है जो ;स्मृति की रेखाएँ’ में संकलित है। इसमें महादेवी जी ने अपनी सेविका भक्तिन के अतीत और वर्तमान का परिचय देते हुए उसके व्यक्तित्व का अच्छा खासा चित्र खींचकर उसके संघर्षशील जीवन को हमारे सामने रखा है। प्रस्तुत रेखाचित्र में एक ग्रामीण महिला का वर्णन किया गया है। वह एक सेवा करने वाल महिला है ,जो की अंजनीपुत्र हनुमान की तरह सेवा करने वाली है। लेखिका ने उसका वर्णन करते हुये कहा है कि “वह दिखने में छोटे कद की, दुबली, पतली, सीधी-साधी महिला है। उसका नाम है लक्ष्मी था। जब वह पहली बार लेखिका के पास आई तब लेखिका ने उसके गले में माला देखकर उसका नाम भक्तिन रखा।”

उपर्युक्त अन्य स्त्री-पात्रों के संवेदनात्मक चित्रण के अतिरिक्त अन्य बहुत सारे स्त्रीपात्र महादेवी वर्मा जी ने चित्रित किए हैं जिनमे में; गुंगिया; व बिबिया’ भी हैं इतना ही नहीं पुरुष रेखाचित्र मे चित्रित सहायक स्त्रीपात्रो की भावना , कर्तव्यनिष्ठा, जिम्मेदारी आदि बातों को भी व्यक्त करने का प्रयास किया है। जिनमे बदलू चमार की पत्नी राधिका ‘घीसा’ की मां आदि महत्वपूर्ण संवेदनात्मक स्त्री पात्र है। उनके मानवोत्तर रेखाचित्रों में प्रियदर्शनी गौरा गाय घर परिवार के सभी पंछी-प्राणियों के लिए दूध देकर अपनी ममतामई भावना का निर्वाह करती है। ‘नीलकंठ मोर’ की राधिका और कुब्जा के बीच में सौतन होने की भावना एक स्त्री सुलभ भावना को व्यक्त करता है। साथहि गिलहरी, निकिता, सोना हरिनी, कुत्तिया चित्रा, रोजी, रानी घोड़ी आदि के बीच में भी एक कोमल भावना का संचार कराया है।

### निष्कर्ष

महादेवी वर्मा समाज और धर्म के स्त्रियों की दुनिया स्थिति पर सवाल खड़े कर देती है वह कहती है हमारी पूजा अर्चना की सफलता के लिए यह परम आवश्यक है कि हमारा देवता हमारी वस्तुओं पर हमारा अधिकार रहने दे और केवल वही स्वीकार करें जो हम देना चाहते हैं। पुरुष सत्ता के आधिपत्य के साथ ही पुरुष ने जिस समाज, धर्मशास्त्र, नैतिकताओं का निर्माण किया उसमें स्वयं को श्रेष्ठ स्थान पर रखकर स्त्री को अपने अधीनस्थ बना लिया इस अधिनियम सत्ता के कारण स्त्री जैविक स्थिति अर्थतंत्र को सामने रखा। महादेवी जी अपने विवेक के अनुसार

परम्परा को तोड़ती भी हैं और अपनी मानवतावादी और स्त्री दृष्टि भी रखती हैं जिसके कारण ये बातें भविष्य में उपयोगी भी हैं।

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## “मृदुला गर्ग की कहानियों में चित्रित आधुनिक नारी का चरित्र”

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### सारांश –

मृदुला गर्ग जी ने अपने हिंदी कथा साहित्य में नारी के विविध रूपों को दर्शाया है। उनकी कहानियों में वर्तमान युग की नारी की सामाजिकता और मानसिकता के सूक्ष्म चित्र मिलते हैं। मृदुला गर्ग की कहानियों में आधुनिक नारी जीवन, उनकी सारी समस्याएं, स्त्रियों के खंडित होते जीवन, काम इच्छाओं की अपूर्ति के फलस्वरूप टूटते संबंध आदि का चित्रण दिखाई देता है। आधुनिकता के परिणाम स्वरूप स्त्रियों के चरित्र में हुए सकारात्मक परिवर्तनों के साथ ही नकारात्मक परिवर्तनों को भी इन कहानियों के माध्यम से समझा जा सकता है। मृदुला गर्ग जी के संपूर्ण कथा साहित्य में आधुनिक नारी आधुनिकता और परंपरा के बीच झूलती हुई अपने अस्तित्व और अधिकारों के लिए संघर्ष करती हुई दिखाई देती है।

### प्रस्तावना -

मृदुला गर्ग के कहानी लेखन का समय 1975 के आसपास शुरू होता है। मृदुला गर्ग स्वातंत्र्योत्तर युग की कथाकार के रूप में जानी जाती है। मृदुला गर्ग ने अपने कथा साहित्य में स्त्री की सामाजिक, सांस्कृतिक, आर्थिक तथा पारिवारिक स्थितियों का गहराई से वर्णन किया है। स्वातंत्र्योत्तर युगीन नारियां शिक्षित और जागरूक हैं। परिवार की जिम्मेदारी के साथ-साथ नौकरी, व्यवसाय, कृषि जैसे पेशे में भी नारियों ने अपने कदम रखे हैं। मृदुला गर्ग की कहानियों में स्त्री पात्र हर वर्ग से संबंधित है। उच्च वर्ग के साथ-साथ मध्यम वर्ग और निम्न वर्ग की स्त्रियां भी उनकी कहानियों में देखी जाती हैं।

### अध्ययन का उद्देश्य -

१. मृदुला गर्ग की कहानियों का अध्ययन करना।
२. कहानियों में चित्रित आधुनिक नारी का चरित्र चित्रित करना।
३. कहानियों के प्रति रुचि बढ़ाना।
४. कहानियों में चित्रित आधुनिक नारी की मानसिकता को समझना।
५. संशोधन पत्र के आधार पर आधुनिक नारी के चरित्र को विश्लेषित करना।

### मृदुला गर्ग की कहानियों में चित्रित आधुनिक नारी –

बदलाव जीवन का एक महत्वपूर्ण हिस्सा है, जो हमें विकसित होने, सिखने और आगे बढ़ने में मदद करता है। मनुष्य एक समाज प्रिय प्राणी है। जिस तरह समाज के विभिन्न अंगों में बदलाव दिखाई देता है, उसी तरह नारी भी समाज का एक महत्वपूर्ण अंग हैं। हर कदम पर बदलते हुए समय के साथ नारियों की मानसिक, सामाजिक, आर्थिक और सांस्कृतिक स्थितियों में भी कई सारे बदलाव आए हैं। आधुनिक युग में स्त्रियां सामाजिक और आर्थिक रूप से आत्मनिर्भर बन गई हैं। अपने निर्णय तथा पारिवारिक जिम्मेदारियां लेने में सक्षम होने लगी हैं। इसी प्रकार नारियों की स्थिति में आए बदलावों के कारण उनके निर्माण हुए चरित्र को मृदुला गर्ग जी ने अपनी कहानियों में चित्रित किया है।

मृदुला गर्ग एक का महत्वपूर्ण लेखिका हैं। जिन्होंने हिंदी साहित्य को समृद्ध किया है। उनकी कहानियों ने हिंदी साहित्य में एक महत्वपूर्ण स्थान बनाया है। उनकी कहानियों ने न केवल पाठकों को आकर्षित किया बल्कि उन्हें सोचने, समझने और अपने विचारों को प्रकट करने के लिए भी प्रेरित किया है।

#### 'कितनी कैदें' कहानी की नारी -

मृदुला गर्ग की प्राथमिक कहानी “कितनी कैदें” आज की युवा पीढ़ी की मानसिकता के साथ-साथ पति-पत्नी के बीच उत्पन्न हुए तनाव को दर्शाती है। कहानी की नायिका मीना एक आधुनिक स्त्री की भूमिका में है, परंतु वह खुद को मानसिक कैदी के रूप में पाती है। मीना अपने कॉलेज के दोस्तों के साथ पिकनिक के लिए जाती है। तब उसने भी अपने दोस्तों के साथ नशा करना शुरू कर दिया। अधिक नाश के कारण उसके दोस्तों ने मीना पर बलात्कार किया। इस घटना के पश्चात उसके माता-पिता उसका विवाह मनोज के साथ कर देते हैं।

विवाह होने पर वह मनोज को अपने अतीत के बारे में कुछ नहीं बताती। लेकिन एक दिन वह लिफ्ट में फंस जाती है। तभी मृत्यु को सामने पाकर वह मनोज को सब कुछ बता देती है। इसके पश्चात वह अपनी अतीत की दर्दनाक स्मृतियों से छुटकारा प्राप्त कर लेती है। वह अपने मानसिक कैद से मुक्त होती है। लेकिन अब मनोज के मन में यह प्रश्न उत्पन्न होता है कि वह मीना के साथ अपने आने वाले भविष्य को कैसे गुजर पायेगा। “उसने कसकर मनोज का हाथ थाम लिया, भाववेश में कांपते स्वर में कहा - 'लिफ्ट ही की नहीं, जिंदगी की कैद से निकल आई हूं'..... और मनोज सोच रहा था, यहां तक तो ठीक है, पर अब सवाल मौत नहीं, जिंदगी का है। क्या मैं इसकी पिछली जिंदगी के शिकंजों से बरी रह सकूंगा? इस औरत के साथ जी सकूंगा?” (1) उपरोक्त कहानी से तात्पर्य है कि कैद से निकलना इतना आसान नहीं है जब हम एक कैद निकलने के बाद कब दूसरे कैद में फंस जाते हैं यह पता नहीं चलता।

#### 'एक और विवाह' कहानी की नारी –

"एक और विवाह" कहानी पाश्चात दृष्टिकोण से प्रभावित भारतीय स्त्रियों की कहानी है। कहानी की नायिका कोमल आधुनिक विचार युक्त होने से विवाह संस्थान का विरोध करती है। कोमल एक शिक्षित महिला होने के साथ-साथ नौकरी पेशा भी है। वह विवाह के दो कारण मानती है एक आर्थिक अवलंबन और दूसरा शारीरिक उपभोग जिसकी उसे जरूरत नहीं है। कोमल ऐसे प्रेम की अपेक्षा करती है जिसे बासी होने पर फेंक दिया जाए। यहां कोमल का चरित्र पाश्चात सभ्यता से पूरी तरह प्रभावित मालूम होता है।



### **'अगर यों होता' कहानी की नारी -**

"अगर यह होता" कहानी में विवाहेत्तर प्रेम संबंध का वर्णन किया गया है। कहानी की नायिका मधुर और नायक जिम दोनों अपने-अपने परिवार तथा वैवाहिक जीवन में सुखी है। दोनों की मुलाकात किसी नाटक के दौरान होती है। जहां वे एक दूसरे की ओर आकर्षित होते हैं। लेकिन दोनों भी अपने जीवनसाथी से बेहतर प्यार करते हैं। जिम मधुर के प्रति अधिक आकर्षित होता है किंतु मधुर अपनी भावनाओं पर काबू रखते हुए उसे टालती रहती है। पर उन्हें इस बात का एहसास था कि यह भावनाओं का सिलसिला एक क्षण मात्र के लिए होता है। जल्द ही दोनों संभल जाते हैं। परिणामतः दोनों अपने-अपने रास्ते लौट आते हैं। मधुर जिम के प्रति आकर्षित जरूर होती है लेकिन अपने पति से विश्वासघात नहीं करती।

### **'हरी बिंदी' कहानी की नारी -**

"हरी बिंदी" कहानी मृदुला गर्ग की सुप्रसिद्ध कहानियों में से एक है। इस कहानी के माध्यम से परंपरागत भारतीय नारी को पारिवारिक तथा समाज के बंधन से मुक्ति मिलती है। जहां समाज में स्त्री केवल घर, परिवार, बच्चे तथा पति आदि तक ही समिति है, वही इस कहानी की नायिका इस परंपरा को तोड़कर जीवन जीने तथा स्वतंत्र रहने की प्रेरणा देती है। इस कहानी की नायिका अपने पति राजन के कटु व्यवहार से परेशान होती है। राजन के बार-बार दिल्ली चले जाने पर वह मन चाहां व्यवहार करती है। वह अपने पसंद की जगह जाकर घूमती है सुबह देर से उठने का आनंद अनुभव करती है अजनबी पुरुषों के साथ हंसी मजाक करती है। "ओह, सुबह देर तक सोने में कितना आनंद आता है। राजन होता है तो सुबह छह-साढ़े छह से ही खटर-पटर शुरू हो जाती है। चाय-नाश्ते की तैयारी, दोपहर का खाना साथ में और आठ बजे बजे राजन दफ्तर के लिए रुखसत।.... पर आज वह स्वतंत्र है। जो चाहे करे। उसने शरीर को ढीला छोड़ दिया और दोबारा सोने की तैयारी करने लगी।"(2)

### **'अवकाश' कहानी के नारी -**

"अवकाश" कहानी पति पत्नी के बीच किसी तीसरे की उपस्थिति कारण पैदा हुए तनाव और इस तनाव की वजह से निर्माण हुए नायिका के विभाजित व्यक्तित्व को प्रस्तुत किया गया है।

कहानी नायिका वैवाहिक एवं दो बच्चों की माँ होते हुए भी समीर नामक व्यक्ति के प्रति आकर्षित होती है। यह आकर्षण दिनों-दिन बढ़ता ही चला जाता है। नायिका समीर से इस हद तक प्यार करने लगती है कि वह अपने पति महेश से तलाक लेना चाहती है। लेकिन वह अपने पति को भी भूल नहीं पाती। वह अपने पति से भी बेहद प्यार करती है। इसी कारण समीर से प्रेम होने पर दो वर्ष के लंबे समय तक अपने पति से इस बारे में बता नहीं पाती। दिनों-दिन उसका मानसिक द्रव्य बढ़ता ही चला जाता है, किन्तु एक दिन वह महेश से कह देती है कि वह समीर से प्यार करती है साथ ही वह यह भी स्वीकार करती है कि वह महेश से भी प्यार करती है। किन्तु अंत में वह पति महेश से तलाक लेकर समीर के पास जाने का निर्णय लेती है। "महेश, मैंने तुम्हें प्यार किया है, अभी भी करती हूँ। इसीलिए दो वर्ष से अपने को रोकती रही हूँ, अपने से लड़ती रही हूँ, अविरल, निरंतर, पर हर बार मेरी हार हुई है। जैसे मैं दो भागों में विभक्त हूँ, हारी हूँ, अपने ही इस नूतन रूप से। मैं क्या करूँ.... प्यार किया नहीं जाता हो जाता है। वह मुझे खींचे लिए जा रहा है। मुझे माफ करो, मैं तुम्हें बहुत दुख दे रही हूँ, पर मुझे जाने दो, मुझे जाना ही है, ओह ! महेश, मैं कुछ नहीं कर सकती।"(3) इस कहानी के माध्यम से विवाहेत्तर संबंध और असमंजस की स्थिति आधुनिक समाज में देखने को मिल जाती है।

### **'वितृष्णा' कहानी की नारी -**

"वितृष्णा" कहानी दिनेश और शालिनी के असफल वैवाहिक जीवन की समस्या को लेकर लिखी गई है। इस असफलता का मूल कारण दिनेश का अपने कामों में व्यस्त रहना तथा पति-पत्नी के मध्य संवादहीनता का अभाव। इसके कारण दोनों के वैवाहिक जीवन में ठंडापन आ गया है। दिनेश अपनी पत्नी को पर्याप्त समय नहीं दे पाता। इस वजह से शालिनी अकेलेपन का शिकार हो जाती है। रिटायर होने के पश्चात दिनेश के पास समय ही समय है और अब वह अपना सारा समय पत्नी शालिनी के साथ बिताना चाहता है। वह उसे बातें करना चाहता है किंतु अकेलेपन की आदी हो चुकी शालिनी अपना पति धर्म निभाते हुए समय पर भोजन का इंतजाम कर दिया करती है। लेकिन बिना कुछ बोले वह अपना जीवन जीती है। दिनेश लाख प्रयास करने पर भी शालिनी का साथ हासिल नहीं कर पाता। पति की गैर मौजूदगी में शालिनी अपनी बहन मंगला के साथ हंसी मजाक कर लिया करती है, किंतु दिनेश को देखते ही उसके आंखों में वितृष्णा भर जाती है। वर्तमान समय में व्यवसायिक मानसिकता तथा विकास की दौड़ में दौड़ता हुआ व्यक्ति आदि के कारण दांपत्य संबंधों में एक प्रकार की भाव शून्यता देखी जाती जा सकती है।

### **'रुकावट' कहानी की नारी -**

"रुकावट" कहानी के माध्यम से दाम्पत्येतर यौन सम्बन्ध का चित्रण किया गया है।

कहानी की नायिका रीता वैवाहिक होते हुए भी परपुरुष के साथ शारीरिक सम्बन्ध स्थापित करती है। रीता जब मदन से अन्य स्त्रियों के साथ उसके सम्बन्ध के बारे में पूछती है तो मदन स्पष्ट रूप से रीता को अपनी दो-तीन पूर्व प्रेमिकाओं के बारे में बताता है। इससे रीता दुविधापूर्ण स्थिति में आ जाती है तथा उसके एवं मदन के बीच शारीरिक सम्बन्धों में रुकावट आती है। अचानक रीता को अपने पति की याद आती है, वह सोचती है-"न सही प्रणय की उत्कट लालसा, न सही शृंगार का मुग्ध संगीत... वह उसकी हर इच्छा पूरी करने के लिए तैयार रहता है।"(4) रीता को अपने इस नाजायज सम्बन्ध से पश्चाताप होता है, वह मदन से न मिलने का निर्णय ले लेती है किन्तु शारीरिक आकर्षण की तीव्रता उसे अगले दिन मदन से मिलने को मजबूर करती है। इस कहानी में खुले यौनाचार के चित्रण के साथ-साथ परम्परागत भारतीय नारी की पतिव्रता भावना को कुचलती नारी का चित्रण किया गया है।

### **'खरीदार' कहानी की नारी -**

"खरीदार" कहानी में नारी के आधुनिक विचारों का अंकन किया गया है। साथ ही यह भी दिखलाया गया है कि नारी अपने संकल्प शक्ति के बल पर कुछ भी हासिल कर सकती है। जैसा कि इस कहानी की नायिका नीना करती है। साधारण सी दिखने वाली नीना का ब्याह बीस हजार रुपये में तय होता है, किन्तु नीना इस तरह बिकने के लिए राजी नहीं होती। वह अपनी माँ से इस विवाह के लिए मना कर देती है और एक दिन स्वयं खरीदार बनने का संकल्प लेती है।

अपने संकल्प को मूर्तरूप देते हुए नीना काफी संघर्षों के बाद आई. ए. एस. की परीक्षा को उत्तीर्ण करती है। पदोन्नति को प्राप्त कर गृहमंत्रालय में संयुक्त सचिव के पद पर नियुक्त होती है। अपने अकेलेपन के समय में उसे सुनील का साथ अच्छा लगता है किन्तु वह सुनील के शादी के प्रस्ताव को अस्वीकार कर देती है। अपने ओहदे, पैसे वगैरह के बल पर वह एक खरीदार बनकर सुनील को कभी भी बुलवा सकती है। यहाँ नीना के रूप में आधुनिक विचारों से प्रभावित नारी का चित्र प्रस्तुत किया गया है।

### **'लिली ऑफ द वैली' कहानी की नारी -**

"लिली ऑफ दि वैली" कहानी में स्त्री के अन्तर्मन की पीड़ा को उजागर किया गया है। कहानी की नायिका निशि प्रेम में अगाध विश्वास रखती है। इसी आदर्श प्रेम की कल्पना से वशीभूत हो वह राकेश से विवाह करती है। राकेश एक शराबी पुरुष है। अपनी सहेली की शादी में अकेले आयी हुई निशि अपनी सहेलियों को अपने जेवर न पहनने का झूठा बहाना कर बताती है कि उसके पति को उसका आभूषण रहित रूप ही अधिक भाता है। निशि अपने अभावपूर्ण जीवन पर पर्दा डालती हुई अपने पति का गुणगान करती है, किन्तु उसके हकीकत का पता उसकी सहेली को लग जाता है। इस कहानी में भी उसकी कराह कहानी की ही तरह अस्वस्थ दाम्पत्य जीवन को दर्शाया गया है।

### **'तुक' कहानी की नारी -**

"तुक" कहानी में नायिका मीरा के मोहभंग को दर्शाया गया है। दरअसल मीरा का यह मोहभंग तब होता है जब उसे पता चलता है कि वह तो अपने पति से प्रेम करती है, किन्तु उसका पति उससे उस तरह प्रेम नहीं करता जिसकी उसे अपेक्षा होती है। मीरा पूर्ण रूप से अपने पति के प्रति समर्पित है, किन्तु उसका पति नहीं। तुक कहानी के नायक नरेश को ब्रिज खेलने का बेहद शौक है। शादी के बाद नरेश मीरा को अपने साथ ब्रिज खेलने के लिए बाध्य करता है। मीरा तास के पत्ते को हाथ में लेते ही जड़ सी हो जाती है। मीरा भी एक सामान्य भारतीय नारी की तरह अपने पति को खुश रखने का प्रयास करती है, किन्तु ऐसा नहीं हो पाता है।

एक दिन मीरा द्वारा परेशान करने पर वह हारकर घर लौटता है और मीरा को डाट डपटकर ब्रिज की किताब पढ़ने लगता है। मीरा लाख जतन करने पर भी पति को खुश नहीं रख पाती। वह सोचती है- "मैं इस युग में मिसफिट हूँ" (5) अन्ततः मीरा अपने आप को पति से एकतरफा प्यार करने वाली मूर्ख औरत समझती है, फिर भी वह नरेश से समर्पण भाव से प्रेम करती है।

### **निष्कर्ष-**

मृदुला गर्ग एक ऐसी लेखिका हैं जिन्होंने नारी जीवन की व्यथा को समझकर उनकी समस्याओं का चित्रण अपनी कहानियों के माध्यम से किया है। समय के साथ नारियों की बदलती सामाजिक, मानसिक स्थितियों और उन्हीं के साथ नारी के रूप में भी बदलाव आए हैं। लेकिन इनमें पहले भी नारी का शोषण हो रहा है और आज भी नारी शोषित है। इन समस्याओं का चित्रण लेखिका ने किया है।

“कितनी कैदें”, “एक और विवाह”, “अगर यों होता”, “अवकाश”, “वितृष्णा”, “रूकावट”, “खरीदार”, “तुक”, और “लिली ऑफ द वैली” इन कहानियों में नारी के आधुनिक स्वरूप को प्रस्तुत किया गया है।

नारियां हमेशा मानसिक समस्याओं के कारण अनेक स्थितियों के बीच झूलती रहती है। जिस कारण वह अनेक सामाजिक एवं मानसिक कैद के बीच फंस जाती है। ऐसी समस्या का चित्रण मृदुला गर्ग ने अपनी “कितनी कैदें” कहानी में किया है।

पाश्चात्य दृष्टिकोण से प्रभावित भारतीय स्त्री का वर्णन “एक और विवाह” कहानी के माध्यम से किया है। “अवकाश”, “वितृष्णा”, “रूकावट”, “तुक”, “और लिली ऑफ द वैली” इन कहानियों के माध्यम से विवाहेतर संबंध के कारण निर्माण हुए नारी का व्यक्तित्व और असफल वैवाहिक जीवन की समस्याओं को प्रकट किया गया है।

“खरीदार” कहानी की नायिका नीना एक सुशिक्षित, अविवाहित लड़की है जो अपने संकल्प शक्ति के बल पर कुछ भी हासिल कर सकती है। “हरी बिंदी” कहानी की नायिका पारिवारिक स्त्री का प्रतिनिधित्व करती है। वह परिवार की आवश्यकताओं की पूर्ति करते-करते स्वयं के जीवन के प्रति उत्साह खो देती है।

मृदुला गर्ग ने आधुनिक नारी जीवन के सामाजिक और मानसिक स्वरूप को निडरता से रेखांकित किया है। उनकी कहानियों में हर तरह के चरित्र की नारी को देखा जा सकता है। उन नारियों की समस्या तथा उनके सकारात्मक, नकारात्मक रूपों को दर्शाना मृदुला गर्ग की कहानियों का मुख्य उद्देश्य है।

#### संदर्भ-

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२. कितनी कैदें (कितनी कैदें), मृदुला गर्ग पृष्ठ-३४
३. हरी बिंदी (कितनी कैदें), मृदुला गर्ग पृष्ठ-१६
४. अवकाश (टुकड़ा- टुकड़ा आदमी), मृदुला गर्ग पृष्ठ-४३
५. रुकावट (टुकड़ा- टुकड़ा आदमी), मृदुला गर्ग पृष्ठ-१४
६. तुक (ग्लेशियर से), मृदुला गर्ग पृष्ठ-२५९
७. एक और विवाह (कितनी कैदें), मृदुला गर्ग
८. अगर यों होता (कितनी कैदें), मृदुला गर्ग
९. वितृष्णा (उर्फ सैम), मृदुला गर्ग
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११. लिली ऑफ द वैली (टुकड़ा- टुकड़ा आदमी), मृदुला गर्ग

## “उर्मिला शिरीष की कहानियों में स्त्री विमर्श: परंपरा और आधुनिकता के बीच सेतु”

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### सारांश

‘उर्मिला शिरीष’ समकालीन हिंदी साहित्य की एक सशक्त कथाकार हैं, जिनकी कहानियाँ स्त्री जीवन के विभिन्न आयामों को गहराई से उद्धटित करती हैं। उनके लेखन में स्त्री केवल पीड़िता या त्याग की मूर्ति नहीं, बल्कि आत्मबोध, संघर्ष और चेतना से युक्त एक सक्रिय इकाई के रूप में सामने आती हैं। वे पितृसत्ता द्वारा बनाए गए सामाजिक ढांचा को चुनौती देती हैं, और स्त्री की मौलिक पहचान को पुनर्स्थापित करती हैं। उनकी कहानियाँ घरेलू जीवन, प्रेम, रिश्तों, यौनिकता, सामाजिक अन्याय, वर्ग और जाति के प्रश्नों को मार्मिकता और यथार्थ के साथ प्रस्तुत करती हैं।

‘उर्मिला शिरीष’ का लेखन ना तो केवल परंपरा में बँधा है, और ना ही अंधाधुंध आधुनिकता का अंधानुकरण करता है; बल्कि वह परंपरा और आधुनिकता के मध्य से एक नई स्त्री दृष्टि का सृजन करती है। उनकी कहानियों में भाषा सहज, संवेदनशील और प्रभावी है, जो पाठकों को भीतर तक झकझोर देती है। ‘उर्मिला शिरीष’ स्त्री विमर्श को केवल विमर्श तक सीमित नहीं रखती, बल्कि उसे कथा के माध्यम से जीवंत और अनुभवगम्य बनाती हैं। इस प्रकार उनका लेखन हाशिए पर खड़ी स्त्री को केंद्र में लाकर उसकी आवाज को साहित्य गरिमा प्रदान करता है।

### प्रस्तावना

स्त्री विमर्श भारतीय साहित्य का एक महत्वपूर्ण और सशक्त धारावाहिक चिंतन है, जो समय के साथ-साथ बदलते सामाजिक, सांस्कृतिक और राजनैतिक परिवेश में स्त्री की स्थिति, भूमिका और संघर्षों को उजागर करता है। परंपरा और आधुनिकता के बीच झूलती स्त्री की पहचान, उसकी अस्मिता और अधिकारों की खोज, आज के कथा साहित्य का केंद्रीय विषय बन चुका है। इस विषय को नई धार और दृष्टि देने में समकालीन लेखिकाओं का योगदान विशेष रूप से उल्लेखनीय रहा है, जिनमें ‘उर्मिला शिरीष’ का नाम प्रमुखता से लिया जाता है।

‘उर्मिला शिरीष’ की कहानी न केवल स्त्री की चेतना, आत्मबोध और आत्मसंघर्ष को गहराई से अभिव्यक्त करती हैं, बल्कि परंपरागत स्त्री छवियों से बाहर निकलकर एक स्वायत्त, संवेदनशील और सशक्त स्त्री की पहचान को रेखांकित करती हैं। उनकी कहानियों में स्त्री कोई उपेक्षित पात्र नहीं, बल्कि केंद्र में स्थित वह आवाज है जो सामाजिक रूढ़ियों, पितृसत्ता और असमानता के विरुद्ध प्रश्न करती है, और परिवर्तन की संभावनाएं खोजती हैं।

यह शोधपत्र- “उर्मिला शिरीष की कहानियों में स्त्री विमर्श परंपरा और आधुनिकता के बीच सेतु” विषय पर केंद्रित है, जहाँ उनकी कहानियों में स्त्री की पारंपरिक भूमिका और आधुनिक चेतना के बीच के द्वंद्व, सामंजस्य और संघर्ष का विश्लेषण किया जाएगा। लेखिका की दृष्टि से यह स्पष्ट होता है कि, स्त्री सिर्फ समाज की अनुगामिनी नहीं, बल्कि उसका पुनर्गठन करने वाली सक्रिय इकाई भी है। अतः इस शोध के माध्यम से यह समझने का प्रयास किया जाएगा कि ‘उर्मिला शिरीष’ की कहानियाँ किस प्रकार परंपरा और आधुनिकता के बीच सेतु का कार्य करती है, तथा स्त्री विमर्श को एक नवीन दिशा प्रदान करती हैं।

### उद्देश्य

- १- उर्मिला शिरीष की कहानियों के माध्यम से स्त्री के सामाजिक पारिवारिक एवं मानसिक संघर्षों का अध्ययन करना।
- २- पारंपरिक स्त्री छवियों और भूमिकाओं से ऊपर उभरती हुई आधुनिक स्थिति चेतना का विश्लेषण करना।
- ३- लेखिका द्वारा स्त्री की आत्मसम्मान, स्वतंत्रता और अधिकारों को व्यक्त करने के रचनात्मक तरीकों का विवेचन करना।
- ४- परंपरागत पितृसत्तात्मक सोच और आधुनिक स्त्री दृष्टिकोण के मध्य तनाव व संवाद को उजागर करना।
- ५- स्त्री विमर्श के सैद्धांतिक आधारों (जैसे-नारीवाद, अस्तित्ववाद, उत्तर-आधुनिकता) के संदर्भ में उर्मिला शिरीष की कहानियों का मूल्यांकन करना।
- ६- लेखिका द्वारा चित्रित स्त्री पात्रों के माध्यम से स्त्री-पुरुष संबंधों की नवीन संरचना और बदलाव को चिन्हित करना।
- ७- आधुनिक समाज में स्त्री की भूमिका, पहचान और संघर्ष को समझने हेतु उर्मिला शिरीष की कहानियों को सामाजिक दस्तावेज के रूप में प्रस्तुत करना।
- ८- परंपरा और आधुनिकता के बीच पुल का कार्य करती स्त्री की दृष्टि से लेखिका की साहित्यिक दृष्टि को स्पष्ट करना।

### विषय स्पष्टीकरण

उर्मिला शिरीष हिंदी कथा साहित्य की उन सशक्त लेखिकाओं में से हैं, जिन्होंने स्त्री जीवन की जटिलताओं, द्वंद्व, आकांक्षाओं और संघर्षों को न केवल यथार्थ परक दृष्टि से प्रस्तुत किया है, बल्कि उसे एक वैचारिक मंच भी प्रदान किया है उनकी कहानियाँ केवल स्त्री के दर्द या उत्पीड़न तक सीमित नहीं हैं, बल्कि उनमें स्त्री की चेतना, आत्म-सम्मान, निर्णय क्षमता, प्रतिरोध और मुक्तकामी स्वरूप भी प्रकट होता है, विशेषकर जब हम “परंपरा और आधुनिकता के बीच सेतु” की बात करते हैं, तो उर्मिला शिरीष की कहानियाँ हमें यह दिखाती हैं कि, भारतीय स्त्री किस प्रकार एक ओर सांस्कृतिक मूल्यों, पारिवारिक प्रतिबद्धताओं और सामाजिक संरचनाओं से बँधी होती हैं, और वह अपनी स्वतंत्र पहचान की तलाश में संलग्न रहती हैं।

### स्त्री की पहचान और आत्मसत्ता की कहानी: 'एक स्त्री का हलफनामा'

उर्मिला शिरीष की कहानियाँ स्त्री को केवल पीड़िता नहीं बल्कि एक सोचने-समझने वाली, निर्णय लेने वाली और बदलाव की आकांक्षा रखने वाली इकाई के रूप में प्रस्तुत करती हैं। 'एक स्त्री का हलफनामा' कहानी में नायिका अपने जीवन की त्रासदियों के बावजूद आत्मसम्मान नहीं छोड़ती। समाज द्वारा लगाए गए 'चरित्र' के दागों को वह अपने दृष्टिकोण से चुनौती देती है। एक संवाद में वह कहती है- "यदि मेरे हिस्से का सम्मान तुम्हारे मूल्यों से तय होगा, तो मैं अपना मूल्य स्वयं गढ़ना चाहूँगी।" (०१) यह संवाद नारी विमर्श की आत्मनिर्भर चेतना का परिचायक है।

### परंपरा के विरुद्ध प्रतिरोध प्रस्तुत करती कहानी: 'पत्थर की लकीर'

लेखिका ने परंपरागत पितृसत्तात्मक ढांचा को चुनौती देने वाली स्त्रियों को अपनी कहानियों में स्थान दिया है। कहानी 'पत्थर की लकीर' एक ऐसी स्त्री की कथा है, जो अपने पति की क्रूरता और सामाजिक दिखावे की परवाह ना करते हुए तलाक का फैसला करती है- "मैं अब पत्थर की लकीर नहीं रहना चाहती। मुझे बहने दो, जैसे जीवन बहता है.....।" (०२) यह स्त्री आधुनिक चेतना और आत्म-समर्पण का प्रतीक है।

### "एक औरत का जादू जिसने लिखी मुक्तिगाथ"

यह कहानी नारी की कहानी, कामना, लालसा और आत्मीयता को चित्रित करती है, जिसमें स्त्री खुद अपने शरीर और मन की मालिक बनती है- "उसने पहली बार खुद को किसी और की नहीं अपनी नजरों में देखा।" (०३) यह कहानी एक ऐसी स्त्री की है जो अपने साहस, विद्रोह के जरिए न केवल अपने मुक्ति की कथा लिखती है, बल्कि अन्य स्त्रियों के लिए प्रेरणा भी बनती है। यह कहानी स्त्री विमर्श को यथार्थ के जमीन पर लाकर खड़ा करती है। परंपरागत मूल्य जहाँ स्त्री को मौन और सहनशील बनाते हैं वहाँ ये पात्र अपने अनुभवों को मुखरूप में समाज के समक्ष रखते हैं।

### यौन हिंसा और मनोवैज्ञानिक प्रभाव की कहानी: "चीख"

लेखिका उर्मिला शिरीष ने यौन हिंसा के विषय को बहुत ही संवेदनशील और यथार्थपरक ढंग से उठाया है। यह कहानी स्त्री की आंतरिक पीड़ा, चुप्पी और असहायता की चीख को स्वर देती है। समाज की। पितृसत्तात्मक व्यवस्था, घरेलू हिंसा, और मानसिक उत्पीड़न के बीच स्त्री अंततः अपनी चुप्पी तोड़ती है। यौन शोषण की शिकार एक युवती की मानसिक स्थिति को लेखिका ने संवाद में चित्रित किया है- "मेरे भीतर अब भी वह चीख रही है, जिसे कोई सुन नहीं सकता।" (०४) यह कहानी केवल पीड़ा की नहीं बल्कि समाज की उन सभी स्त्रियों के लिए है, जिनकी चीखों को दबाने की कोशिश की जाती है। चीख कहानी का यथार्थ बहिरंगतः समतलीय है। लेखिका ने अपने इन समतलीय यथार्थ को खुरदरे यथार्थ से जोड़ा है, जो कि अधिक सच है। उस लड़की का गर्भवती होना, उसका गर्भपात कराना तथा डॉक्टर द्वारा पूरा विवरण उसे दे देना और उसके आत्मविश्वास को बनाए रखने का अनुरोध करना आदि समतलीय यथार्थ के दृश्यांकन हैं। जब अपनी देह की वास्तविकता से वह परिचित हो जाती है, तो उससे मुक्त होना भी चाहती है, जिसके लिए वह किसी का अवलंब लेना नहीं चाहती है। वह सिर्फ अपने वजूद का अवलंब लेती है। यह परिवर्तन अप्रत्याशित लग सकता है, परंतु वह अप्रत्याशित नहीं है, बल्कि सहज है। अब उसका गला चीख नहीं रहा है, उसकी देह भी अब चीख नहीं रही है। वह सिर्फ अपनी आत्मा की आवाज सुन रही है। इसलिए वह कहती है- "मैंने कोई गलती या अपराध नहीं किया, जिसके लिए मैं जिंदगी भर आत्मग्लानि में घुलू मम्मी.....।" (०५)



यथार्थ का यह खुरदरापन कहानी का सृजित यथार्थ जो काल्पनिक नहीं है, वह स्वप्निल भी नहीं है। वह ठोस यथार्थ है, जिसका सामना करना ही भविष्य को रचना है। कहानी की लड़की अपने ध्रुव की खोज स्वयं करती है।

कहानी में ऐसे कई दृश्य अवतरित हैं जो कहानी के प्रतिपादित यथार्थ को प्रस्तुत करने में सक्षम हैं। उर्मिला जी ने अपने इस कहानी के संबंध में जो कहा है वह शत-प्रतिशत सही है- “चीख कहानी की समस्या सिर्फ स्त्री की समस्या नहीं, पूरे समाज की समस्या है, जो इससे जुड़ा होता है या इससे प्रभावित होता है।”

### आर्थिक और सामाजिक मुआवजे की विफलता की कहानी- ‘मुआवजा’

‘मुआवजा’ कहानी में राजनीतिक और सामाजिक व्यवस्थाएं किस तरह स्त्री के नुकसान का मुआवजा देकर हिसाब चुकता समझती हैं, इस पर लेखिका ने गहरी चोट की है। ‘मुआवजा’ कहानी में बलात्कार पीड़िता राज्य सरकार की ओर से मिले मुआवजा को स्वीकार नहीं करती। वह कहती है- “क्या मेरी आत्मा की कीमत भी तय कर दी गई है?” (०६) यह संवाद स्त्री की गरिमा को मूल्य की कसौटी पर न तौलने का प्रतिरोध है।

कहानी में स्त्री की देह को राजनीतिक प्रशासन और समाज द्वारा वस्तु की तरह देखा जाता है। जहाँ उसकी भावनाएं, गरिमा और पीड़ा गौण हो जाती हैं। वह आर्थिक सहायता नहीं बल्कि संवेदना और न्याय चाहती है, जिसे व्यवस्था अनदेखा करती है। लेखिका इस कहानी के माध्यम से स्पष्ट करती हैं कि स्त्री के खिलाफ हिंसा केवल अपराध नहीं, बल्कि सामाजिक संरचना की विकृति है, और उसका समाधान केवल आर्थिक सहायता नहीं, बल्कि मूल चेतना में बदलाव होना चाहिए। यह कहानी स्त्री विमर्श की दिशा में एक सशक्त और आक्रोषपूर्ण हस्तक्षेप है।

### संघर्ष और आधुनिकता की कहानी- “शहर में अकेली लड़की”

यह कहानी शहरी जीवन में स्वतंत्र स्त्री का अकेलापन, भय और उसकी आत्मनिर्भरता को एक साथ चित्रित करती है। कहानी एक वर्किंग वुमन की है, जो अकेले जीवन जीती है, पर हर कदम पर समाज उसकी निगाहों से उसे घेरता है। “मैं अकेली हूँ, पर असुरक्षित नहीं। मुझे देखो... पर मुझे डराओ मत।” (०७) यह संवाद स्त्री के आत्मबल का परिचायक है। यह कहानी उस अकेली लड़की की है जो महानगर के भीड़ में अपने लिए स्थान तलाश कर रही है। वह रोज असुरक्षा, सामाजिक संदेश और मानसिक उत्पीड़न का सामना करती है, फिर भी हार नहीं मानती। यह आधुनिक कामकाजी स्त्री की कहानी है, जो अकेली होते हुए भी आत्मनिर्भर है और हर बाधा से लड़ने को तैयार है।

### “स्त्री की चेतना और यात्रा का प्रतीक: ‘सफर जारी है’

यह कहानी स्त्री जीवन के अंतहीन संघर्षों और आत्मिक यात्रा को दर्शाती है। स्त्री हर पड़ाव पर हारती भी है, और उठती है। उसका मानना है कि- “यह रास्ता मेरा है, भले ही काँटोंसे भरा हो, पर अब मैं लौटूंगी नहीं।” (०८) यह कथा स्त्री की सतत यात्रा की कहानी है। अपने अस्तित्व की खोज में, अपने आत्मसम्मान के लिए परंपराओं से जूझती, सामाजिक अपेक्षाओं के बीच दबती, वह अंततः अपनी राह खुद बनाती है। कहानी का शीर्षक ही इस बात की घोषणा करता है कि, स्त्री का सफर अभी खत्म नहीं हुआ है- ‘वह लगातार बदल रही है, लड़ रही है और आगे बढ़ रही है।’

### “स्त्री की सामूहिक पीड़ा और प्रतिरोध- दर्द का दरिया”

‘दर्द का दरिया’ कहानी के यह संवाद स्त्रियों की सामूहिक चेतना और प्रतिरोध का स्वर हैं - “ पलट कर जवाब दिया, वो भी गलत बात का, तो इतना बुरा लग गया। हम तो तीन दशकों से यही सब सुन रहे थे, सह रहे थे, तब किसी को बुरा नहीं लगा!”(०९)

उर्मिला शिरीष की यह कहानी स्त्री जीवन के लगातार बढ़ते हुए दुख और सामाजिक संवेदनशीलता का दस्तावेज है। कहानी की नायिका पारिवारिक बंधनों, त्याग और दमन की पीड़ा में जीती है। जहाँ उसकी इच्छाएं तिरोहित हो जाती हैं। कहानी में स्त्री का दर्द एक सांस्कृतिक विरासत की तरह पीढ़ी-दर-पीढ़ी चलता दिखाई देता है। यह कहानी परंपरागत स्त्री छवि को तोड़ते हुए संवेदनशील आधुनिक स्त्री की पहचान गढ़ती है।

### “अतीत और वर्तमान का द्वंद्व: सहमा हुआ कल” -

यह कहानी स्त्री के भीतर जमे हुए डर और सामाजिक असुरक्षा को उभारती है। उसका ‘कल’ सहमा हुआ है, क्योंकि वह अतीत की यातनाओं को अभी भी सह रही है वह डर में जीते हुए भी हार नहीं मानती। यह कहानी भय और साहस के द्वंद्व में खड़ी स्त्री की है, जो आधुनिक दृष्टिकोण से आगे बढ़ने की चाह रखती है। यह कहानी बताती है कि, कैसे एक स्त्री अपने अतीत की भयावह स्मृतियों को भुलाकर वर्तमान में जीने की कोशिश करती है, पर समाज उसे बार-बार उसके अतीत में धकेलता है।

### “प्रतिरोध” एक प्रतिकार कथा”-

इस कहानी की नायिका अपने चारों ओर व्याप्त अन्याय, शोषण और पितृसत्तात्मक नियंत्रण के खिलाफ प्रतिरोध की आवाज बनती है उसका प्रतिरोध व्यक्तिगत से सामाजिक स्तर तक जाता है। यह कथा बताती है कि स्त्री विमर्श सिर्फ सहने की कथा नहीं, बल्कि परिवर्तन की चेतना है। ‘प्रतिरोध’ यहाँ आधुनिक स्थिति का दूसरा नाम है।

प्रस्तुत कहानी में लेखिका ने समाज में स्त्रियों के साथ हो रही घरेलू हिंसा जैसे प्रसंग को आम जनता तक पहुँचाने का प्रयास किया है। यह कहानी एक घरेलू हिंसा से त्रस्त स्त्री की कहानी है, जो चुप नहीं रहती बल्कि न्याय की माँगकरती है। - “अब चुप रहकर मरने के बजाय है, बोलकर जीना बेहतर लगता है।” (१०) कहानी की नायिका के यह संवाद यह अहसास कराते हैं, कि आधुनिक नारी अब अन्याय सहने के बजाय अन्याय के खिलाफ आवाज उठाकर, समाज में हक और अधिकार के साथ-साथ आत्मसम्मान के साथ जीना सीख रही है। वे परंपराओं और रूढ़िवादी विचारों में ना बँधकर, एक आधुनिक समाज में नारी युग की स्थापना करने का प्रयास कर रही है।

### निष्कर्ष

उर्मिला शिरीष की कहानियाँ स्त्री विमर्श के क्षेत्र में एक सशस्त्र हस्तक्षेप प्रस्तुत करती हैं, जहाँ परंपरा और आधुनिकता के बीच झूलती स्त्री की चेतना, संघर्ष, पीड़ा और आत्मप्रकाशन को अत्यंत संजीदगी से उकेरा गया है। ‘दर्द का दरिया’, ‘मुआवजा’, ‘सफ़र जारी है’ और ‘प्रतिरोध’ जैसी कहानियाँ स्त्री की सामाजिक, आर्थिक और मानसिक पीड़ाओं की पड़ताल करती हैं, तो ‘एक स्त्री का हलफ़नामा’, ‘उस एक औरत का जादू जिसने लिखी मुक्ति गाथा’, ‘शहर में अकेली लड़की’ जैसी कहानियाँ स्त्री की आत्मनिर्भरता, पहचान और अभिव्यक्ति की दृढ़ आकांक्षा को दर्शाती हैं। इन कथाओं में स्त्री सिर्फ सहन करने वाली नहीं, बल्कि सवाल उठाने वाली, परिवर्तन की आकांक्षी और परंपराओं को चुनौती देने वाली सशक्त इकाई के रूप में उभरती हैं। “उर्मिला शिरीष” की लेखनी आधुनिकता के

उजाले में स्त्री की स्थिति को इस तरह प्रस्तुत करती है कि, वह न केवल समाज की पितृसत्तात्मक सोच को चुनौती देती है, बल्कि स्त्री की स्वतंत्र चेतना को भी स्वर प्रदान करती है। इस प्रकार उनकी कहानी स्त्री विमर्श के क्षेत्र में परंपरा और आधुनिकता के बीच 'सेतु' का कार्य करती हैं।

#### **संदर्भ ग्रंथ**

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## Women Development Cell

The College-level Women Development Cell (CWDC) at R.P. Gogate College of Arts and Science and R.V. Jogalekar College of Commerce (Autonomous), Ratnagiri, is dedicated to combating gender discrimination and enhancing the overall well-being of female employees and students. These cells play a pivotal role in raising awareness about women's rights, promoting gender sensitization, and providing a platform for addressing gender discrimination complaints.

### Key Aspects of the Women Development Cell

**History:**The CWDC was established under the guidance of University of Mumbai in 2001, following the Supreme Court's Vishaka Judgment in 1997, which emphasized the necessity of gender-sensitive policies in response to workplace sexual harassment.

### Objectives of CWDCs

- To cultivate gender-sensitive campuses.
- To address and resolve gender discrimination and related grievances among students and staff.
- To organize programs that raise awareness about women's rights and empowerment.
- To foster the overall well-being of female students and staff.

### Evolution and Integration

While the WDCs have long been instrumental in promoting general well-being and addressing discrimination, the enactment of the Prevention of Sexual Harassment of Women at Workplace Act in 2013 and the UGC Guidelines of 2015 prompted many institutions to establish separate Internal Complaints Committees (ICCs) to specifically manage cases of sexual harassment.

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