

VOLUME -8

ISSUE -8

SEPT2026

ISSN -2394-8922

CONCEPT

MULTIDISCIPLINARY PEER REVIEWED JOURNAL



Seva Mandal Education Society's

Smt. Maniben M.P. Shah Women's College of Arts & Commerce
Shri M.P. Shah Junior College of Arts & Commerce for Women
Smt. Kamalaben Gambhirschand Shah Depts. of Management Studies & Mass Media

ISSN.2394-8922

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SEPTEMBER 2026



Chief Editor
Dr Archana Patki

Published by

**Smt. Maniben M. P. Shah Women's College of Arts and Commerce
(Autonomous)**

NAAC Reaccredited B++ (CGPA 2.88/4) (Cycle:3)

UGC Status: College with Potential for Excellence (2016-2021)

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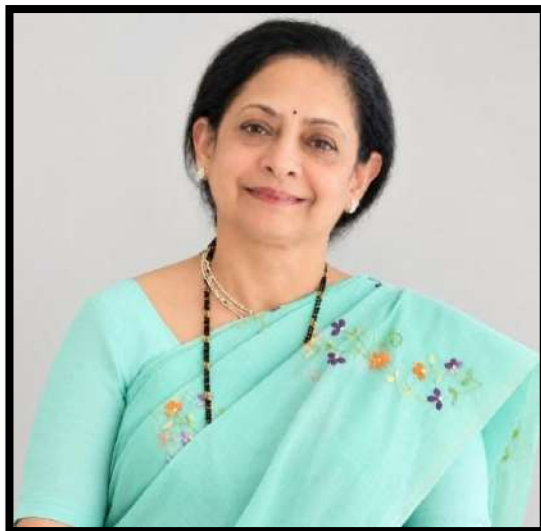
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From the Principal's Desk

Research is vital for the advancement of knowledge, innovation, and societal development. It encourages us to question existing ideas, explore new possibilities, and find meaningful solutions to contemporary challenges.

In an institution of higher learning, research not only enriches the academic environment but also strengthens teaching and learning by fostering curiosity, critical thinking, and a spirit of inquiry. A vibrant research culture is therefore essential for the continuous growth and academic excellence of any educational institution.



I am particularly pleased to acknowledge the valuable research contributions made by all academicians and especially some of our own college faculty members. Their commitment to scholarly inquiry, pursuit of knowledge, and efforts to translate research into meaningful academic and practical outcomes are commendable.

I also appreciate the sincere and dedicated efforts of my Editorial Team especially Dr. Jyotsana Lal in conceptualising, coordinating, reviewing, and bringing out this volume of the Journal. Their meticulous work and commitment have played an important role in providing a platform for showcasing the research and scholarly contributions of our academic community.

I express my heartfelt gratitude to the Management for its constant encouragement and support in fostering a strong research culture on campus. Such encouragement provides our faculty with the motivation and opportunities to engage in meaningful research and academic collaboration. I am confident that this volume will inspire further research initiatives and encourage our faculty members and students to pursue excellence in scholarship. I extend my best wishes to all the contributors for their continued academic endeavours and future accomplishments.

Dr Archana Patki

Chief Editor

CONTENTS

Sr. No.	Name of Author	Title of the Research Paper	Page no.
1.	Dr. Arvind A. Dhond	Critical Analysis of Human Trafficking in India	08-22
2.	Damini P. Tripathi	Comparative Analysis of Risk and Investment Pattern Among Women and Men of Maharashtra	23-32
3.	Mr. Dattatray Vishwas Gawade	Beyond Digital Literacy: Rethinking India's National Education Policy 2020 in the Age of Artificial Intelligence	33-44
4.	Wajida Irfan Shaikh	Coworking Spaces and the Future of Hybrid Work: Insights from Working Professionals	45-52
5.	Wajida Irfan Shaikh	From Margins to the Core: Gig Workers Are Powering & Redefining Employment in Maharashtra's MSMEs	53-70
6.	Dr. Swati B. Mohite	Access to Higher Education among Muslim Female Students: Opportunities and Challenges	71-79
7.	Ms. Rajani Kanojia	From Chalkboards to Chatbots: Digital Transformation in Indian Higher Education Faculty Adoption, Teaching Innovation, and Student Learning Efficiency	80-89
8.	Ms. Shubhangi Chaurasiya	Importance of financial literacy in retirement readiness	90-96

9..	Ms. Vaishnavi Vijay Pargavkar	Determinants of Out-of-Pocket Expenditure on Lifestyle Diseases in Urban Households	97-105
10.	Ms. Ruffi Mehfooz Siddiqui	“Ethical Implications of Unequal Digital Access in the Age of AI and Automation.”	106-110
11.	Ms. Harshada Tribhuwan	Transformative Pedagogies for Student-Centered Learning	111-119
12.	डॉ प्रशांत देशपांडे	‘मरंग गोड़ा नीलकंठ हुआ’ उपन्यास में पर्यावरणीय विमर्श	120-127
13.	डॉ. वृषाली चौधुरे	‘जमुना के तीरे-तीरे’ निबंध में विद्यानिवास मिश्र की वैचारिकता	128-135
14.	डॉ. संदेशा भावसार	‘कुरुक्षेत्र’ : अतीत के माध्यम से वर्तमान का सच	136-148
15.	डॉ. रश्मी शेट्टे तुपे	‘धग’ कादंबरीतील कौतिकचे कौटुंबिक जीवन: एक चिकित्सक अभ्यास	149-154
16.	सहा.प्रा. जगदीश अनंत संसारे	लोककथा : स्वरूप, वाङ्मयीन गुणवत्ता आणि सांस्कृतिक महत्त्व	155-158
17.	कु.माधवी विजयकुमार पवार	घाशीराम कोतवाल : नाट्यतंत्राचा अभ्यास	159-165

Critical Analysis of Human Trafficking in India

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ABSTRACT

Trafficking is one of the fastest growing organised crimes on an international level. According to Trafficking in Person (TIP) Report¹ about 8 million people are trafficked across national border annually at the global level. Approximately 80 percent of transnational victims are women and most of them are trafficked for commercial sexual exploitation. This data raises a serious concern on the existing law enforcement mechanism. Apart from criminalizing the offence of trafficking under various heads of offences in the national penal laws it is also necessary to look at the aspect of preventive measures; rescue procedures; timely relief, repatriation, disposal of cases and rehabilitation of the victims. Thousands of children, women, men and transgender are being trafficked into slavery, forced labour and prostitution on a daily basis. Hence, human trafficking is one of the major international threats in the present global circumstances. India has ratified the International Convention on Suppression of Immoral Traffic and Exploitation of Prostitution of Others in 1950, the legislative framework for this is known as the Suppression of Immoral Traffic Act (SITA) of 1956 which was later renamed as the Immoral Traffic (Prevention) Act (ITPA) after amendments in 1986. This scholarly discourse around human trafficking in India emphasises that there is an urgent need to set up a mechanism for a survivor-centric legal framework which allows victims to be rescued and rehabilitated.

KEY-WORDS: Rehabilitation, Rescue, Re-trafficking, Survivors, Trafficking, Vulnerable.

1.1 INTRODUCTION

Generally human trafficking is defined as illegally transporting, recruiting and taking away labourers, women, girls, children and other sections of the society from their native place to other place, such as; rural areas to urban areas or one country to another country. It is often run by sophisticated criminal syndicates that operate across national borders. In Black's Law Dictionary, "human trafficking" is defined as the illegal transport or movement of individuals,

¹ US Government. 'Trafficking in Person (TIP)' Report.

often for the purpose of labour, sexual exploitation, or other exploitative activities. It involves force, fraud, or coercion. The intent is to exploit the victim and place them in a position of involuntary servitude.

Trafficking in persons, is the recruitment, transfer, transportation, harbouring and receipt of persons, by means of blatant force or violence, or subtle inducements that capitalize on an individual's vulnerability to achieve 'consent'. It is marked by the intent to coerce, deceive and exploit. Article 23 of Part III of the Indian Constitution outlines the Fundamental Rights guaranteed to Indian citizens and it explicitly mandates the prohibition of all manifestations of trafficking. Trafficking in persons is the worst form of exploitation of human being. It dehumanises the trafficked person by reducing the subject into a slave like status.

REVIEW OF LITERATURE

Findings from the Study of Saraswati Raju Iyer and N. Radha²

Iyer and Radha identified poverty and limited educational opportunities as the primary factors contributing to the occurrence of trafficking.

Findings from the Study of Sanjoy Roy, Chandan Chaman³

There are three main phases of human trafficking which are origin; transit, and destination point. Origin is the place from where the victims are recruited; transit denotes transportation and transfer, sometimes harbouring also. Destination is the final point where the victims are received and maintained for exploitation. Even the victims may be exploited in origin and transit phase but it is for a short period. At destination, negotiation takes place for maximum profits.

Findings from the Study of Rohan Kumar, Niharranjan Mishra, Pooja Shree Mishra⁴

² Dr. Saraswati Raju Iyer and Mrs. N. Radha. Women Trafficking in India - A Critical Analysis, Volume 4 Issue 2 October 2016 ISSN: 2321 – 788X, Shanlax International Journal of Arts, Science & Humanities, P. 108

³ Sanjoy Roy, Chandan Chaman. Human Rights and Trafficking in Women and Children in India, Volume 1 Issue 5 – 2017, August 23, 2017, MedCrave, Journal of Historical Archaeology & Anthropological Sciences.

⁴ Rohan Kumar, Niharranjan Mishra, Pooja Shree Mishra. Human Trafficking: A Review of the Crime in Odisha, India, Children and Youth Services Review, Volume 119, 2020, 105532, ISSN 0190-7409, <https://doi.org/10.1016/j.childyouth.2020.105532>.

The study outlines several central and state anti-trafficking legal policies which range from countering trafficking to the successful rehabilitation of the victims.

Findings from the Study of Rashmi Rai, Ambarish Kumar Rai⁵

This study reveals that female trafficking for sexual exploitation is one of the major problems in India. Young females are particularly vulnerable to this crime. Existing state machinery is somewhat deficient in its tactical and technical doctrines to combat the challenges posed in this regard.

Justification for the Present Research Work

Even though there have been numerous studies undertaken on the topics related to Human Trafficking elsewhere but the study on the topic of Human Trafficking from this dimension has not yet been undertaken by any researcher till date. On this backdrop the researcher feels that there is a strong reasoning for such a study on this topic of Human Trafficking in the Indian scenario.

OBJECTIVES OF THE STUDY

The objectives of the present study are as follows:

- (1) To explore the concept of Human Trafficking.
- (2) To analyse the opinions of stakeholders relating to Human Trafficking.
- (3) To suggest appropriate suggestions &/or recommendations to prevent Human Trafficking.

RESEARCH METHODOLOGY

⁵ Rashmi Rai, Ambarish Kumar Rai, Nature of Sex Trafficking in India: A Geographical Perspective, Children and Youth Services Review, Volume 120, 2021, 105739, ISSN 0190-7409, <https://doi.org/10.1016/j.childyouth.2020.105739>.

- (1) **Method of Research:** Non-doctrinal i.e. empirical research method is used in this study. Further the researcher has taken analytical research method drawing on analysis and conclusion from the findings of the study.
- (2) **Period of Study:** The present study is conducted during the period January-May, 2025.
- (3) **Sources of Primary Data:** Survey Responses and landmark Case-Laws/Judgments.
- (4) **Research Instrument:** Researcher has used a structured survey questionnaire for collection of data as the research instrument for collecting the primary data from the sample respondents.
- (5) **Sample Size:** Primary data is gathered from 52 sample respondents comprising of Advocates, Lawyers, Law Teachers, and Learners pursuing legal studies.
- (6) **Mode of Primary Data Collection:** Online Survey using Google Forms.

Limitations of the Study

- (1) Sample Size is restricted to 52 respondents.
- (2) Members from Central/State Governments Commission on Anti Trafficking forums could be added as one of the 'Category of Respondents'.
- (3) Like any other research work, this study too is restricted by the limitations of funds, sophisticated statistical tools and time.
- (4) Many more dimensions may be added to enlarge the scope of this study so as to make it a full-blown doctoral or post-doctoral research work.

PRIMARY DATA ANALYSIS: DESCRIPTIVE STATISTICAL ANALYSIS

The analysis of the empirical data gathered from the respondents through survey questionnaire is summarised herein below:

TABLE NO. 1: ANALYSIS OF DEMOGRAPHIC PROFILE

No.	Item	Response	Frequency $\Sigma=52$	Percentage (%)
1	Place of Residence	Urban	45	86.50
		Semi-Urban	05	09.60

		Rural	02	03.80
2	Gender/Sex	Male	30	57.70
		Female	22	42.30
3	Age Group (in Years)	18-30	10	19.23
		31-40	09	17.31
		41-50	15	28.85
		51-60	14	26.92
		Above 60	04	07.69
4	Occupation	Law Teacher	21	41.40
		Learners' pursuing LL.B. Studies	16	30.80
		Advocate	09	17.30
		Lawyer	06	11.50

(Source: Primary Data Analysis, 2025)

Findings and Observations

On the basis of analysis from the aforementioned Table No. 1 the following inferences can be drawn:

- (1) **Place of Residence:** Majority of the sample respondents (86.5%) reside in urban areas, indicating a strong urban representation.
- (2) **Gender/Sex:** The data indicates a moderately male-dominated sample.
- (3) **Age Group:** Majority of the sample respondents are in middle-aged groups.
- (4) **Occupation:** The occupation data shows that a significant portion of the respondents are Law Teachers (41.4%), followed by Learners pursuing studies in LL.B. programme

(30.8%). Advocates and Lawyers make up a smaller share of the sample, accounting for 17.3% and 11.5% respectively.

TABLE NO. 2: CORE DATA ANALYSIS ON HUMAN TRAFFICKING

No.	Item	Response Options	Frequency $\Sigma=52$	Percentage (%)
1	Human Trafficking a Problem	Yes	52	100
2(a)	India Facing Trafficking Problem	Yes	51	98.10
		No	01	01.90
2(b)	Local Trafficking Concern	Yes	45	86.50
		No	07	13.50
3	Root Cause of Trafficking	Poverty	30	57.70
		Unemployment	06	11.50
		Others	05	09.50
		Family Problems	04	07.70
		Lack of Education	03	05.80
		To enjoy Lavish Lifestyle	02	03.80
		Illegal Emigration without valid Passport & Visa	01	01.90
		Online Social Platforms	01	01.90

4	Modern Slavery in Gulf	Yes	42	80.80
		No	10	19.20
5	Trafficking and Constitutional Rights	Yes	52	100
6	Justice under Articles 32, 266	Yes	49	94.20
		No	03	05.80
7	Key Types of Trafficking (Multiple Selections Allowed)	Sex Trafficking	45	86.50
		Child Trafficking	42	80.80
		Labour Trafficking	38	73.10
		Organ Trafficking	32	61.50
		Begar	26	50.00
		Beggary	24	46.20
		Organised Terrorist Groups	23	44.20
		For Woman's Womb	19	36.50
		Forced Marriage	18	34.60
		Drug Peddlers	18	34.60
		Domestic Servitude	15	28.80
		Others	03	05.70
8		Increased law enforcement	18	34.60
		Public awareness campaigns	16	30.80

	Effective Preventive Technique/ Strategies Against Trafficking	Others	06	11.40
		Law Enforcement	04	07.70
		Providing Holistic Support for Victims	03	05.80
		Social Schemes	02	03.80
		Providing support for victims	02	03.80
		Education	01	01.90
9	Trafficking Laws in India (Multiple Selections Allowed)	The Immoral Traffic (Prevention) Act, 1956	41	78.80
		The Indian Penal Code (IPC)/ The Bharatiya Nyaya Sanhita (BNS)	34	65.40
		The Trafficking of Persons (Prevention, Protection and Rehabilitation) Act, 2022	30	57.70
		The Constitution of India	25	48.10
		The Bonded Labour System (Abolition) Act, 1976	23	44.20
10	India Ratified UN Protocol	Yes	46	88.50
		No	06	11.50
11	Trafficking Confined to Poor Countries	True	13	25
		False	39	75

12	Reporting Sexual Trafficking more frequently than human trafficking (5-point Likert scale)	Strongly Disagree	03	05.80
		Disagree	02	03.80
		Neutral	11	21.20
		Agree	19	36.50
		Strongly Agree	17	32.70
13	Values Prevent Human Trafficking (5-point Likert scale)	Strongly Disagree	06	11.50
		Disagree	08	15.40
		Neutral	11	21.20
		Agree	22	42.30
		Strongly Agree	05	09.60
14	Victims - Smuggled vs. Trafficked	True	42	80.80
		False	10	19.20
15	Consent Negates Trafficking Victim	True	14	26.90
		False	38	73.10
16	In India, natural Calamities leads to Trafficking (5-point Likert scale)	Strongly Disagree	02	03.80
		Disagree	14	26.90
		Neutral	15	28.80
		Agree	20	38.50

		Strongly Agree	01	01.90
17	Asia Leads in Trafficking	True	45	86.50
		False	07	13.50
18	Traffickers Exploit Victim Vulnerabilities	True	40	76.90
		False	12	23.10
19	Trafficking Harms all Genders	True	51	98.10
		False	01	01.90
20	Digital Tools Aid Trafficking	True	50	96.20
		False	02	03.80
21	Government Compliance on Trafficking	True	21	40.40
		False	31	59.60

(Source: Primary Data Analysis, 2025)

FINDINGS FROM EMPIRICAL STUDY

On the basis of analysis from the aforementioned Table No. 2 the following inferences can be drawn:

- (1) **Human Trafficking a Problem:** There is a strong consensus on the seriousness of human trafficking as a problem.
- (2) **India Facing Trafficking Problem:** Human trafficking is a local as well as a national problem in India.

- (3) **Root Cause of Trafficking:** Poverty is widely viewed as the most critical factor leading to human trafficking in India.
- (4) **Modern Slavery in Gulf:** The practice of employers confiscating employees' passports in Gulf countries constitutes a form of modern slavery because of the reasons such as, violation of freedom and rights, lack of consent, exploitation of poverty and vulnerability, forced and deceptive labour, illegal confiscation of passports, lack of support and legal protection, psychological and physical abuse, invisible and systemic abuse, gender and social constraints, and modern-day form of slavery in existence.
- (5) **Trafficking and Constitutional Rights:** Human trafficking is a violation of the Fundamental Rights enshrined under Part III of the Constitution of India.
- (6) **Constitutional Remedies:** The victims of human trafficking can seek justice under Articles 32 and 226 of the Constitution of India.
- (7) **Key Types of Trafficking:** Sex trafficking, child trafficking, and labour trafficking, indicates that these are the most prevalent types of human trafficking.
- (8) **Effective Strategies to Combat Trafficking:** The most prominent preventive technique for human trafficking is increased law enforcement followed by public awareness campaigns.
- (9) **Trafficking Laws in India:** The Immoral Traffic (Prevention) Act, 1956 is the key statute in India for addressing human trafficking.
- (10) **India Ratified UN Protocol:** India has ratified the UN Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children.
- (11) **Trafficking Confined to Poor Countries:** Human trafficking is not primarily limited to poor countries, suggesting a broader understanding of the issue beyond economic status because human trafficking is global, poverty increases vulnerability, exists in different forms, no one is immune, lack of education and awareness, ineffective law enforcement, migration and marginalization, economic pressure and unemployment, deceptive recruitment practices, structural and social inequality.
- (12) **Sexual vs. Labour Trafficking:** Human trafficking for sexual exploitation is reported more frequently than human trafficking for forced labour, indicating a perception that sex trafficking is more commonly recognised.
- (13) **Values Prevent Human Trafficking:** The moral and ethical values would prevent human trafficking.
- (14) **Victims - Smuggled vs. Trafficked:** Both a smuggled migrant and a trafficked person are victims, highlighting a shared understanding of victimhood in these situations.

- (15) **Consent Negates Trafficking Victim:** A victim's consent does not negate the crime of human trafficking, recognising that consent is irrelevant when exploitation is involved. Consent shall never make an illegal act into a legal one, relying upon the legal principle of the Doctrine of Colourable Legislation which states: "what cannot be done directly, cannot be done indirectly". Secondly such a consent is never a 'Free Consent' as enunciated under the Indian Contract Act, 1872.
- (16) **Natural Calamities lead to Trafficking:** Especially in India, natural calamities can increase the likelihood of human trafficking, suggesting moderate recognition of the link between disaster vulnerability and exploitation.
- (17) **Asia Leads in Trafficking:** The most identified trafficking victims at the international level come from South and South-East Asia, reflecting awareness of the region's vulnerability to trafficking.
- (18) **Traffickers Exploit Victim Vulnerabilities:** Traffickers exploit the vulnerabilities of their victims, such as poverty, discrimination, or living in conflict zones, indicating strong awareness of the root causes of trafficking because of reasons such as, poverty and unemployment, lack of education and awareness, false promises and deception, weak family or social support, vulnerable living conditions, neglect by authorities, desperation and hopelessness, debt traps and financial exploitation, social marginalization, and systemic failures.
- (19) **Trafficking Harms all Genders:** Trafficking is equally harmful to women and girls as it is to men and boys, reflecting a strong understanding of the universal impact of trafficking across genders.
- (20) **Digital Tools Aid Trafficking:** Traffickers do use the internet to recruit victims and accomplices, indicating strong awareness of the role technology plays in modern days trafficking methods.
- (21) **Government Compliance on Trafficking:** Government of India does not fully meet the minimum standards for the elimination of human trafficking, indicating concerns about the adequacy of current efforts. Thus, the laws meant to prevent human trafficking are merely like 'Paper Tigers' the implementation of which needs to be strengthened.

Analysis of Landmark Case-Law

The landmark judgments by the judiciary in the administration of the anti-human trafficking are analysed in the succeeding Table No. 3 so as to provide a birds-eye view of the problems faced and legal remedies available to them.

TABLE NO. 3: SYNOPSIS OF LANDMARK CASES

No.	Case	Citation	Court	Ratio Decidendi
1	Sakshi vs Union of India	AIR 2004 SC 3566	Supreme Court	Expanded the circumstances where in-camera trials should be used that would help child victims to testify at ease in court.
2	Sheba Abidi vs. State (NCT) of Delhi & Anr.	113 (2004) DLT 125	Delhi High Court	Established that child victims can testify outside the court environment.
3	Vishal Jeet vs. Union of India and others	1990, 3 SCC 318	Supreme Court	Providing rehabilitative homes for effectively dealing with the devadasi system, <i>jogin</i> tradition.
4	Gaurav Jain vs. Union of India	1997 8 SCC 114	Supreme Court	To evolve suitable schemes for the rescue and rehabilitation of the children of prostitutes.
5	Public at Large vs. State of Maharashtra and Others	1997 (4) Bom CP 171	Bombay High Court	Rescue, repatriation and rehabilitation of 487 minor girls.
6	NGO Savera and Others vs. State of Goa and Others	Writ Petition No. 365 of 1997	Bombay High Court	Readjustment and rehabilitation of the persons in the Red-light area.
7	Kamala Market (Delhi)	Crime No. 274/2000	Trial Court	Convicted the traffickers and exploiters under IPC and ITPA and awarded Rigorous Imprisonment for a period of seven years and a fine of Rs. 5,000 each.

(Source: Primary Data Analysis, 2025)

Key Findings

In the landmark case of *Perna vs. State of Maharashtra* [2003 (2) Mah. L. J. 105] the Division Bench of the Bombay High Court laid down the process for care and protection of trafficked children. Further the Hon'ble High Court while examining the court process for child victims of trafficking gave the guidelines to ensure that the child in need of care and protection must be dealt with bearing in mind the possibility of their reformation and rehabilitation, and it framed the rules that Advocates cannot appear before the Child Welfare Committee to take custody of a trafficked child.

SUGGESTIONS TO THE STUDY

The suggestions that emanate from this study are as follows: Adoption of an Organised Crime Approach by establishing the 'National Anti-Trafficking Bureau' (NATB)', setting up of Anti-Trafficking Police Officers, Anti-Trafficking Units, breaking the economic, political and criminal nexus employed for addressing the transnational nature of the human trafficking as a crime, education and other aftercare services should be oriented towards capacity building, immigration officials at the borders need to be sensitized so that they can network with the police as well as with NGOs working on preventing trafficking, Helplines and Help Booths are can play a very important role in providing timely help to any person in distress, creating legal awareness, need for a national nodal agency to combat trafficking, prevention of trafficking in the source areas by building a working partnership between the police and NGOs, and integration of prosecution and protection,

CONCLUSION

The UN Sustainable Development Goal 8.7 asks all nations to 'Take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labour, including recruitment and use of child soldiers, and by 2025 end child labour in all its forms.' If India hopes to achieve this target and set international standards for effective eradication of forced labour, end modern slavery and human trafficking, it must formulate a more robust and organised strategy so that it

can contribute its sincere efforts in upholding the spirit of the Constitution. There is dire need to dedicate greater funds and resources for the prevention of trafficking, in line with the expected returns. In culmination a quote by Josh Hawley, United States Senator can be cited as an epilogue: “The swelling epidemic of human trafficking makes a mockery of the law and its protections.” Hence ground level implementation of laws is essential to address this grave and swelling epidemic of the menace of human trafficking in India.

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Comparative Analysis of Risk and Investment Pattern Among Women and Men of Maharashtra

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Abstract

The study examines various factors influencing risk tolerance and investment behavior of women and men in Maharashtra. The paper utilised a well-structured questionnaire which was digitally distributed to 123 respondents. The findings are displayed in a tabular format for a clearer picture of the data. The descriptive result of the study indicate that women exhibit lower risk appetite as they priorities security and often rely on others' opinion, whereas men on the other hand display higher risk appetite and tend to make financial decision independently and focus more on wealth creation. However, none of the differences were statically significant at 5% level. The study further suggests the need to enhance financial literacy and technical knowledge to encourage greater participation in financial market. Such inclusion will not only empower women investor but also enable institutions to channelize their income effectively for better returns.

Keywords: Risk- appetite, financial literacy, Women investors, Behavioral finance

Introduction:

The area of investment and risk-taking behavior are one of the highly studied areas of behavioral finance, Behavioral finance is concerned with impact of psychological, social and cultural aspects of humans in their investment decision making. Women's risk appetite is significantly influenced by their behavior which in turn affect their investment decision making process. In various studies it has been proven that Men and Women invest differently however women are said to be conservative investors as compared to their male counterparts. Women's choice of investing in low or moderate risky assets are predominantly influenced by their demographics such as socio-economic condition, income experience and financial status (Sanjeet & Prashant, 2020). Investing in low risky assets usually results with low return (Bhattacharjee & Singh, 2017) thus women being risk averse deliberately choose investing in safer options like fixed deposits, gold silver etc. However, women's insecurity, unawareness,

highly volatile market and lack of financial literacy are the major cause that prohibit them from investing in high risky assets (Vohra & Kaur, 2016). Although, risk tolerance of women is not something that can be calculated as it is not a unidimensional issue. Every woman has different willingness to take risk thus it becomes essential to study their decision-making process with respect to their risk appetite and investment decision.

Literature review

1. Muralidhar and Berlik (2017) This study explains how various investors select their investment strategies which is based on their risk-tolerance. The study summarises that women's investment is based on safe options in contrast with younger Investors who have a risk seeking attitude. The findings of this study indicate the need for corrective measures in order to foster greater risk-taking ability among the women investors.
2. Baruah and Kumar (2018) This study states that financial decisions are heavily influenced by individual's Demographic factors and risk tolerance. Additionally, an investor may exhibit high risk tolerance in well assessed investment whereas their risk tolerance may diminish when it comes to speculative investment.
3. Annamalah et al. (2019) the study utilises a structured questionnaire with a sample of 200 investors of Malaysia. The study concludes that there are various factors such as information, financial status and risk-taking behaviour that play considerable role in the decision making of Malaysian citizens.
4. Chaturvedi (2019) This study examines investors' attitude towards mutual funds as an investment option. This perception was investigated through a survey of 100 educated participants receding in Delhi NCR. The findings of this study shows that reliability, ease of access, and the rate of success are few of the major factors that influence mutual fund investment. The study offers useful recommendations for prospective investors, brokers and academicians.
5. Samarjit Sengupta, Sarbani Mitra (2024) the study was based on Investment behaviour of men and women living in Kolkata. The paper evaluates the relationship between gender and risk-taking ability. It concludes that men are higher risk taker as compared to women investors.

Research gap

Existing studies have shown that investment behaviour differs between men and women due to factors such as demographics, financial literacy, and risk tolerance. However, research focusing specifically on Maharashtra remains limited. Most previous studies are based on small or region-specific samples, making it difficult to generalise their findings. This study aims to contribute to the existing literature by providing empirical evidence on the investment behaviour of men and women in Maharashtra and comparing their investment preferences, objectives, risk-taking ability, and financial decision-making patterns.

Research Methodology

The paper adopts a primary data-based research design to evaluate the risk and investment behavior pattern among men and women in Maharashtra. The data was collected using convenience and snowball sampling method. Further, A well-structured questionnaire was prepared containing 19 close ended questions, aiming to capture insights of participants regarding demography, preference and risk attitude towards investment. Thereafter, the questionnaire was distributed digitally among 123 respondents in which 74 were female and 49 were male. Lastly collected responses were organized into tables to make the result easier to interpret. Additionally, for statistical analysis Pearson's Chi square (χ^2) test of independence was applied at 5% significance level with Cramér's V.

Data Interpretation

This section depicts personal information of the respondents. Table 1 shows demographic characteristics such as gender, age, marital status, educational qualification, occupation and monthly income. The demographic profile of respondents presents a clear understanding of our sample. The demographic profile of respondents reveals that majority were **female (60.2%)** and rest were **male (39.8%)**, reflecting that woman participated actively as compared to men. Additionally, this gender distribution is extremely useful to understand the investment pattern of men and women and factors influencing their behavior. With respect to age, majority sample falls under **18-25 years age group** and **36-45 years** which indicated that the survey covered younger and middle-aged population which can provide a representative finding. in terms of **marital status**, **68%** of respondents were married, while **48% and 7% fell under the category of unmarried and other respectively**. This will help us to correlate the impact of marital status on investment and risk-taking behavior of individual. Educational qualification analysis indicates that **33.3% respondents were post graduates**, followed by **26% graduates** and **20.3% with professional degree (MBA, CA)**, and **16.3% upto 12th standard**. Only **4.1%**

belonged to other category, reflecting that majority of participants are well educated, which is crucial as education and financial literacy are often positively correlated. The category of Occupation, where majority of respondents were **salaried employees (57.7%)**, followed by **students (20.3)** and **self-employed individuals (15.4%)**. A small percentage consisted of **retired and home makers with (2.4%) and (4.1%) respectively**. This indicates a balanced income group as the investment market is dominated by salaried individuals. Lastly, regarding the income, the highest share of sample fell under the range of less than **25,000 per month category (37.4)** followed by the category of **25,001 to 50,000 range (20.3%)**, and **2,00,000 (16.3%)**. About **(14.6%) earned between 50,001 to 1,00,000** and **(11.4%) between 1,00,001 to 2,00,000**. This indicated while the majority of sample belong to low-income group, there was also a fair representation of high-income group making the sample a diverse in terms of financial capacity.

Table 1: Demographic characteristics of respondents

Sr no.	Particulars	Frequency	Percentage
A	Gender		
1	Male	49	39.8
2	Female	74	60.2
3	Other	0	0.0
B	Age	Frequency	Percentage
1	18-25	40	32.5
2	26-35	24	19.5
3	36-45	35	28.5
4	46-55	16	13.0
5	56 and above	8	6.5
C	Marital status	Frequency	Percentage
1	Single	39	48
2	Married	55.3	68
3	Other	5.7	7
D	Educational qualification	Frequency	Percentage

1	Upto 12 th	20	16.3
2	Graduate	32	26
3	Post graduate	41	33.3
4	Professional degree (CA,MBA etc)	25	20.3
5	Other	5	4.1
E	Occupation	Frequency	Percentage
1	Student	25	20.3
2	Salaried (Private/Government)	71	57.7
3	Self employed	19	15.4
4	Retired	3	2.4
5	Home maker	5	4.1
F	Monthly income	Frequency	Percentage
1	Less than 25,000	46	37.4
2	25,001- 50,000	25	20.3
3	50,001-1,00,000	18	14.6
4	1,00,001-2,00,000	14	11.4
5	Above 2,00,000	20	16.3

(Source Primary data)

Table 2: Investment Preference and risk

The data on investment preference indicates a distinct gender difference in investment with respect to risk level of assets. Female respondents show a clear inclination towards safe options such as gold, real estate, fixed deposit with **77%** share either **in lowest risky assets or in low risky assets** compared to **63% of men**. Specially, **36.48% females** versus **24.45% of male** opted for safest option additionally **40.54% of female** and **38.8% of male** chose safe option. However, men showed a high-risk appetite as **24.5%** of them opted for highest risky assets compared to **16.21% of women**, similarly 6.75% of women chose high risk investment options as compared to men with 12.24% with almost double the difference. Overall, this indicates that majority of women incline towards safe options.

Sr no.	Particulars	Frequency		Percentage of	
		Male (49)	Female (74)	Male (out of 49)	Female (out of 74)
1	Lowest risk investments	12	27	24.45%	36.48%
2	Low risk investment	19	30	38.8%	40.54%
3	High risk investment	6	5	12.24%	6.75%
4	Highest risk investment	12	12	24.5%	16.21%

(Source Primary data)

Table 3: objective of investment

The data indicated that men mainly invest to create wealth (51.02%) compared to women (37.83%), however women have more diverse objectives including children's education (12.16% vs. 2.04%), regular income (13.51% vs. 14.28%), retirement (4.05% vs 0%) and tax saving (1.35% vs 0%). Both male as well as female show similar concern for safety of capital around 32%. Overall men's focus is more on long term wealth whereas women balance security with family and income needs reflecting a broader investment approach.

Sr no.	Particulars	Frequency		Percentage	
		Male (49)	Female (74)	Male	Female
1	Children's education/marriage	1	9	2.04%	12.16%
2	Regular income	7	10	14.28%	13.51%
3	Wealth creation	25	28	51.02%	37.83%
4	Safety of capital	16	23	32.65%	31.08%
5	Retirement	0	3	0%	4.05%
6	Tax saving	0	1	0%	1.35%

(Source Primary data)

Table 4: Risk taking ability

The data indicate that majority of both the genders prefer moderate risk investment (men 61.22% and women 59.45%). A higher proportion of women (35.13%) compared to men (28.57) had opted for low-risk investment that offer guaranteed returns indicating women's stronger desire for security. However, males show a significant appetite for high-risk investment, with 10.20% willing to gain higher return via investing in high risky assets compared to only 5.40% of female. Thus, while majority of both the gender are gravitated towards moderate risky strategies a clear division can be found with respect to low and high risky strategies for each gender.

Sr no	Particulars	Frequency		Percentage	
		Male (49)	Female (74)	Male	Female
1	Low(prefer guaranteed returns avoid risk)	14	26	28.57%	35.13%
2	Moderate ((Balanced between safety & growth)	30	44	61.22%	59.45%
3	High (Willing to take risks for higher returns)	5	4	10.20%	5.40%

(Source Primary data)

Table 5: influence of others on one's financial decision making

The data indicates that more than half of men's population that is 55.10% take financial decision independently as compared to their female counterpart (41.89%). The data also

depicts that women's financial decision are often influence by joint decision (32.43% vs 22.44%) and are slightly influenced by family (25.67% vs. 22.44%). Overall, men's decision making is

mostly independent with very little influence of others whereas women lean more towards collective decision making.

Sr no.	Particular	Frequency		Percentage	
		Male (49)	Female (74)	Male (49)	Female (74)
1	Independent	27	31	55.10%	41.89%
2	Joint decision-making	11	24	22.44%	32.43%
3	Family influenced	11	19	22.44%	25.67%

(Source Primary data)

Statistical Analysis

The collected data was analyzed using descriptive as well as inferential statistical techniques. Descriptive statistics, including frequencies and percentages were used to simplify and summarize the demographic profile of the respondents and their investment preferences. To assess whether investment behavior differ between male and female respondents Pearson's Chi-square (χ^2) test of independence was applied. A significance level of 5% ($p < 0.05$) was adopted for all statistical tests. In addition, Cramér's V was calculated to measure the strength of the association between gender and each study variable.

Financial decision-making behavior was also analyzed to determine whether gender influenced the extent to which respondents relied on others while making investment decisions. Male respondents reported making independent financial decisions more frequently, whereas female respondents were relatively more likely to make joint decisions or seek guidance from family members. Nevertheless, the association between gender and

financial decision-making behavior was not statistically significant ($\chi^2 = 2.25$, $df = 2$, $p = 0.325$, Cramér's $V = 0.135$).

Discussion and conclusion

The descriptive findings of this study show a consistent distinction between women and men's decision making and risk-taking process. Women are often seen making conservative investment choices and relying on others approval whereas men are seen making risky investment independently. However, these differences were not statistically significant which indicates that while the gender differences can be seen in the sample, we cannot generalize these findings confidently to a wider population. The previous studies show that women clearly incline towards safe options but in present studies women revealed that though they prefer safer options but still diversify their portfolio to get maximum return with minimum risk. This shift in investment behavior of women show that the younger women are taking time and efforts to financially educate them and are not binding themselves to the traditional investment options anymore.

To increase women's participation in financial market and tackle the issue of risk appetite among a wider population special training and financial literacy programs should be organized along with encouraging them to take more independent investment decision. Additionally, regulatory bodies like SEBI and RBI should introduce initiatives at college level to educate women regarding various financial opportunities to encourage female participation which can positively contribute to the growth of Indian capital market and banking system.

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Beyond Digital Literacy: Rethinking India's National Education Policy 2020 in the Age of Artificial Intelligence

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Abstract

India's National Education Policy (NEP) 2020 introduced a transformative vision for higher education through multidisciplinary learning, competency-based education, institutional flexibility, and technology integration. However, the rapid emergence of Artificial Intelligence (AI), particularly generative AI, has fundamentally reshaped educational practices and professional environments beyond the policy's original technological vision. While NEP 2020 acknowledges AI as an emerging technology, it does not explicitly recognise AI literacy as a universal graduate competency essential across academic disciplines. This paper critically examines the preparedness of NEP 2020 for the AI era through qualitative policy analysis supported by comparative international perspectives. Using finance education as a representative case study, the paper illustrates how AI has transformed professional practice from routine procedural work toward data-driven analysis, ethical reasoning, and human-AI collaboration. Comparative analysis of AI integration strategies adopted in Singapore, Finland, the United States, and the United Kingdom identifies recurring themes including interdisciplinary curriculum design, faculty development, authentic assessment, ethical governance, and strong industry partnerships. Building upon these findings, the paper proposes an AI Readiness Pyramid comprising five progressive competency levels—AI Awareness, AI Literacy, AI Application, AI Decision Intelligence, and AI Governance—along with an Institutional AI Readiness Index to assess universities' preparedness for AI integration. Finally, the paper recommends policy reforms towards an evolved NEP 2.0, including a National AI Competency Framework, faculty capacity-building, curriculum redesign, assessment reform, AI ethics education, and institutional governance. The study concludes that India can strengthen rather than replace NEP 2020 by systematically integrating AI literacy as a foundational graduate competency, thereby preparing learners who are technologically proficient, ethically responsible, and globally competitive.

Keywords: National Education Policy 2020, Artificial Intelligence, AI Literacy, Higher Education, Competency-Based Education, Finance Education, AI Governance, NEP 2.0

1. Introduction

India's National Education Policy (NEP) 2020 represents the most significant educational reform undertaken in recent decades. It envisions an education system that is multidisciplinary, learner-centred, flexible, and competency-based, while promoting critical thinking, innovation, research, employability,

and lifelong learning. The policy seeks to prepare graduates capable of responding to rapidly changing social, technological, and economic environments through institutional autonomy, curricular flexibility, vocational education, experiential learning, and multidisciplinary collaboration.

Since the introduction of NEP 2020, however, the global educational landscape has changed dramatically due to the rapid advancement of Artificial Intelligence (AI). Generative AI platforms, intelligent tutoring systems, predictive analytics, machine learning, and large language models have transformed teaching, learning, research, assessment, and professional practice. Universities across the world increasingly employ AI for curriculum development, personalized learning, research assistance, administrative decision-making, and student support services. Simultaneously, employers now expect graduates to possess competencies extending beyond traditional disciplinary knowledge, including AI literacy, data interpretation, ethical reasoning, digital collaboration, and critical evaluation of AI-generated outputs.

Although NEP 2020 recognises digital technology as an important enabler of educational transformation, AI is treated as one among several emerging technologies rather than as a foundational graduate competency. This distinction has become increasingly significant. Digital literacy primarily focuses on the effective use of digital technologies, whereas AI literacy requires learners to understand the capabilities and limitations of intelligent systems, interpret algorithmic outputs, recognise bias, protect privacy, and exercise informed human judgement. In an AI-driven economy, graduates require not only technical proficiency but also ethical awareness and critical decision-making skills.

The impact of AI extends across virtually every academic discipline. Financial institutions increasingly employ AI for fraud detection, credit assessment, algorithmic trading, and investment forecasting. Healthcare organisations rely on AI-assisted diagnostics and predictive analytics. Legal professionals utilise AI-supported research and document review, while educators integrate adaptive learning platforms and automated assessment tools. Similar transformations are evident in journalism, management, engineering, agriculture, and the humanities, demonstrating that AI has become a transversal competency relevant to all fields of study.

Among these disciplines, finance education provides a particularly relevant case study because AI has fundamentally transformed financial analysis, risk management, investment advisory services, and regulatory compliance. Graduates entering financial organisations are expected to interpret AI-generated insights, evaluate predictive models, recognise algorithmic limitations, and make ethically informed decisions. Traditional curricula centred primarily on procedural calculations are therefore insufficient for contemporary professional environments.

Internationally, countries such as Singapore, Finland, the United States, and the United Kingdom have adopted policies that integrate AI literacy into higher education through interdisciplinary curricula, faculty development, ethical governance, and strong collaboration with industry. These initiatives

demonstrate that successful AI integration requires comprehensive institutional transformation rather than isolated technological interventions.

This paper argues that the philosophical foundations of NEP 2020 remain highly relevant but require systematic enhancement to address the demands of the AI era. Rather than replacing the policy, the study proposes strengthening its implementation through explicit AI competencies, curriculum innovation, assessment reform, faculty preparedness, and institutional governance. It also introduces two conceptual frameworks—the AI Readiness Pyramid and the Institutional AI Readiness Index—to guide universities in preparing graduates for responsible participation in AI-enabled societies.

2. Objectives of the Study

The study aims to:

1. Examine the strengths of NEP 2020 in relation to AI-enabled higher education.
2. Identify gaps in AI integration within the policy framework.
3. Analyse finance education as a representative case illustrating AI-driven changes in professional competencies.
4. Compare international approaches to AI integration in higher education.
5. Propose an AI Readiness Pyramid for progressive competency development.
6. Develop an Institutional AI Readiness Index for higher education institutions.
7. Recommend policy interventions for strengthening NEP 2020 into an AI-responsive educational framework.

3. Research Methodology

This study adopts a qualitative, descriptive, and conceptual research design based exclusively on secondary data. The principal source of analysis is the National Education Policy (2020), supplemented by reports, policy documents, and scholarly literature from UNESCO, OECD, UGC, AICTE, NITI Aayog, the World Economic Forum, and peer-reviewed research on AI in higher education.

The study employs three complementary methods:

- **Policy Analysis** to examine the provisions of NEP 2020 related to technology, multidisciplinary education, graduate competencies, and institutional reform.
- **Comparative Analysis** to identify best practices in AI integration adopted by leading education systems, including Singapore, Finland, the United States, and the United Kingdom.
- **Case Study Approach**, using finance education to demonstrate how AI is transforming professional practice and graduate competency requirements.

Based on these analyses, the paper develops two conceptual models—the AI Readiness Pyramid and the Institutional AI Readiness Index—which provide practical frameworks for evaluating student competencies and institutional preparedness for AI integration.

The study is conceptual rather than empirical and therefore does not involve primary data collection. Its purpose is to contribute to policy discourse and provide a framework for future empirical investigations on curriculum reform, faculty readiness, AI governance, and graduate employability in Indian higher education.

4. Discussion and Findings

4.1 Strengths of NEP 2020 for AI-Enabled Higher Education

The National Education Policy (NEP) 2020 establishes a progressive framework for transforming Indian higher education by promoting multidisciplinary learning, institutional flexibility, competency-based education, research, innovation, and digital integration. Although the policy was formulated before the widespread adoption of generative AI, several of its foundational principles provide an enabling environment for integrating Artificial Intelligence into higher education. Rather than requiring a complete policy overhaul, these existing strengths can be leveraged to prepare graduates for AI-driven academic and professional environments.

One of the most significant strengths of NEP 2020 is its emphasis on multidisciplinary education. The policy encourages students to combine courses across science, commerce, humanities, arts, and vocational disciplines, thereby promoting holistic learning. This flexibility is particularly relevant because AI applications are no longer confined to engineering or computer science. Finance, healthcare, law, education, journalism, agriculture, public administration, and the creative industries increasingly rely on AI-enabled systems for decision-making and service delivery. A multidisciplinary curriculum therefore creates opportunities to integrate AI concepts across diverse disciplines while maintaining subject-specific relevance.

The policy also promotes competency-based education, shifting the focus from memorization to higher-order thinking skills such as creativity, analytical reasoning, communication, collaboration, and problem-solving. These competencies closely align with the requirements of AI-enabled workplaces, where routine computational tasks are increasingly automated and human value lies in critical interpretation, ethical judgment, and innovation. Consequently, NEP 2020 provides an educational philosophy compatible with future workforce expectations.

Another notable strength is the introduction of flexible curricular structures, including the Academic Bank of Credits (ABC), multidisciplinary universities, and multiple entry–exit options. Such flexibility enables institutions to incorporate AI-related electives, micro-credentials, interdisciplinary certifications, and industry-oriented courses without fundamentally restructuring existing degree

programmes. Since AI technologies evolve rapidly, curricular flexibility is essential for ensuring that graduates remain professionally relevant throughout their careers.

NEP 2020 also recognises the importance of research, innovation, and experiential learning. Undergraduate research, project-based learning, internships, entrepreneurship, and collaboration with industry create opportunities for students to engage with real-world AI applications. Similarly, institutional autonomy allows universities to design locally relevant AI initiatives, establish interdisciplinary research centres, and collaborate with technology companies according to regional priorities.

Collectively, these strengths indicate that NEP 2020 already possesses a strong philosophical foundation for AI integration. The principal challenge lies not in replacing the policy but in extending it through explicit AI competencies, curriculum innovation, faculty preparedness, and institutional governance.

4.2 Critical Gaps in AI Integration

Despite its progressive vision, the study identifies several gaps that limit the preparedness of NEP 2020 for the rapidly evolving AI ecosystem. These limitations have become increasingly evident following the emergence of generative AI technologies that now influence teaching, learning, research, and professional practice across disciplines.

The first major gap is the absence of a National AI Competency Framework. Although NEP 2020 highlights technology integration, it does not define the AI-related knowledge, skills, and ethical competencies expected from graduates. As a result, institutions interpret AI education inconsistently, leading to variations in curriculum design and graduate preparedness.

A second concern relates to faculty readiness. Effective AI integration depends upon educators who understand AI tools, pedagogical strategies, ethical issues, and assessment methods. However, many faculty members have received limited formal training in AI-assisted teaching and learning. Without systematic professional development, curriculum reform cannot be implemented effectively.

Assessment practices also require substantial reform. Traditional examinations primarily evaluate information recall and procedural problem-solving—tasks increasingly performed by AI systems. Universities therefore need assessment methods that emphasise critical thinking, originality, communication, collaboration, reflective learning, and authentic problem-solving. Case studies, simulations, research projects, presentations, and viva examinations offer more appropriate measures of graduate competencies in AI-enabled educational environments.

The study further identifies inadequate attention to AI ethics and governance. Issues such as algorithmic bias, transparency, explainability, accountability, privacy protection, intellectual property, and responsible AI use receive limited attention within the existing policy framework. As AI increasingly

influences financial decisions, healthcare diagnostics, legal services, and public administration, graduates require ethical competencies alongside technical skills.

Additional concerns include limited emphasis on data literacy, insufficient collaboration with AI industries, lack of institutional AI governance mechanisms, and the absence of nationally recognised standards for evaluating AI readiness. These shortcomings collectively indicate that while NEP 2020 provides a progressive educational philosophy, it requires targeted policy enhancements to address the realities of AI-driven higher education.

4.3 Finance Education as a Representative Case Study

Finance education provides a compelling example of how Artificial Intelligence is transforming professional practice and graduate competency requirements. Contemporary financial institutions increasingly rely on AI for credit scoring, fraud detection, investment analysis, portfolio optimisation, algorithmic trading, regulatory compliance, customer relationship management, and predictive risk assessment. Consequently, finance professionals are expected not only to understand financial theories but also to interpret AI-generated analyses and make informed decisions based on algorithmic recommendations.

Traditional finance curricula emphasise accounting procedures, financial statement analysis, ratio interpretation, capital budgeting, and investment theories. While these remain fundamental, they are no longer sufficient in environments where intelligent systems perform complex calculations and generate predictive insights in real time. Graduates must therefore acquire competencies in data interpretation, AI-assisted financial analysis, ethical decision-making, and human oversight of automated systems.

For instance, AI-driven credit scoring models evaluate borrowers using extensive datasets and predictive algorithms. Although these systems improve efficiency, they may inadvertently perpetuate historical biases or generate inaccurate recommendations when trained on incomplete or biased data. Financial professionals must therefore possess sufficient AI literacy to question algorithmic outputs, evaluate model reliability, recognise ethical concerns, and exercise independent professional judgement.

Similarly, investment advisors increasingly rely on AI-powered portfolio optimisation tools and predictive market analytics. However, financial markets remain influenced by geopolitical events, regulatory changes, and human behaviour that cannot always be accurately predicted through algorithms alone. Human expertise therefore continues to play an essential role in interpreting AI-generated recommendations within broader economic and social contexts.

The finance case study illustrates a broader reality applicable to numerous disciplines. Healthcare professionals increasingly interpret AI-assisted diagnostic reports, lawyers evaluate AI-supported legal research, educators use adaptive learning systems, and journalists verify AI-generated content.

Consequently, AI literacy should be regarded as a universal graduate competency rather than a specialised technical skill limited to engineering programmes.

4.4 International Best Practices

A comparative review of international higher education systems demonstrates that AI integration has become a strategic priority worldwide. Although implementation strategies vary, successful education systems share several common characteristics that may inform the future development of Indian higher education.

Singapore has adopted a comprehensive National AI Strategy that integrates AI literacy across academic disciplines. Universities collaborate closely with government agencies and industry partners while investing heavily in faculty development and curriculum innovation. AI is treated not merely as a technological subject but as a core competency supporting national economic development.

Finland has gained international recognition through its *Elements of AI* initiative, which provides accessible AI education for learners from diverse educational backgrounds. The programme demonstrates that conceptual AI literacy can be successfully developed without requiring advanced programming expertise, thereby making AI education inclusive and interdisciplinary.

In the United States, universities increasingly integrate AI into business, healthcare, law, education, engineering, and social sciences through interdisciplinary programmes, project-based learning, research collaboration, and entrepreneurship. Strong partnerships with technology companies ensure that curricula remain aligned with evolving industry expectations.

The United Kingdom places particular emphasis on AI ethics, transparency, explainability, accountability, and responsible governance. Universities encourage students to critically evaluate the social implications of AI while understanding legal and regulatory frameworks governing intelligent technologies.

Despite differences in educational systems, these international experiences reveal several common principles:

- AI literacy should be regarded as a universal graduate competency.
- AI education must be integrated across disciplines rather than restricted to technical programmes.
- Faculty development is essential for successful implementation.
- Assessment should evaluate higher-order thinking rather than rote learning.
- Ethical governance must accompany technological innovation.

- Collaboration between universities, industry, and government enhances graduate employability and curriculum relevance.

These recurring themes strongly complement the philosophy of NEP 2020 and provide practical guidance for strengthening India's higher education system through systematic AI integration.

4.5 AI Readiness Pyramid: A Conceptual Framework for Higher Education

Based on the findings of this study, an AI Readiness Pyramid is proposed as a conceptual framework to guide universities in systematically developing AI competencies among students. Rather than expecting every graduate to become an AI specialist, the framework recognises that AI competency should develop progressively from basic awareness to responsible leadership. The pyramid aligns with the learner-centred philosophy of NEP 2020 while responding to the competency requirements of AI-driven workplaces.

Level 1: AI Awareness

The foundation of the pyramid is AI Awareness, where students gain a basic understanding of Artificial Intelligence, its evolution, applications, opportunities, and limitations. Every learner, irrespective of discipline, should understand how AI is influencing society, education, business, healthcare, governance, and everyday life. This stage focuses on conceptual understanding rather than technical programming skills.

Level 2: AI Literacy

The second level develops AI Literacy, enabling students to interact effectively with AI systems while recognising their strengths and limitations. Learners develop competencies in prompt design, verification of AI-generated information, responsible use of generative AI, data interpretation, and academic integrity. Students also learn to distinguish reliable AI-supported outputs from inaccurate or misleading information.

Level 3: AI Application

At this level, students apply AI within their own academic disciplines. Finance students analyse AI-assisted financial models; healthcare students explore AI-supported diagnostics; education students use intelligent tutoring systems; law students evaluate AI-assisted legal research; and management students employ predictive analytics for decision-making. AI becomes a disciplinary tool that complements rather than replaces professional knowledge.

Level 4: AI Decision Intelligence

AI-generated recommendations require informed human interpretation. Therefore, graduates must develop Decision Intelligence, including critical thinking, ethical reasoning, contextual judgement, risk

assessment, and problem-solving. Students learn to evaluate AI recommendations rather than accept them unquestioningly, recognising situations where human expertise remains indispensable.

Level 5: AI Governance

The highest level of the pyramid emphasises AI Governance. Graduates develop leadership competencies related to transparency, accountability, fairness, privacy protection, cybersecurity, regulatory compliance, and responsible innovation. This level prepares future professionals and institutional leaders to formulate ethical AI policies and ensure socially responsible implementation of intelligent technologies.

The AI Readiness Pyramid demonstrates that AI education should extend beyond technical proficiency to include ethical responsibility, critical judgement, and institutional leadership. It provides universities with a scalable model for integrating AI competencies across diverse academic programmes while maintaining flexibility consistent with NEP 2020.

4.6 Institutional AI Readiness Index

While the AI Readiness Pyramid focuses on student competencies, higher education institutions also require mechanisms for evaluating their preparedness to implement AI-enabled education. Accordingly, this study proposes an Institutional AI Readiness Index (IARI) comprising five interconnected dimensions that may be used for institutional self-assessment and continuous quality improvement.

1. Curriculum Integration

Evaluation of the extent to which AI concepts are embedded across disciplines through interdisciplinary courses, AI literacy modules, discipline-specific applications, and ethical education.

2. Faculty Capability

Assessment of faculty preparedness through professional development, AI certification programmes, pedagogical innovation, research engagement, and continuous learning opportunities.

3. Infrastructure and Digital Ecosystem

Availability of digital infrastructure, AI software, cloud computing, learning management systems, cybersecurity measures, and technological support for AI-enabled teaching and research.

4. Assessment and Student Learning

Adoption of authentic assessment strategies including case studies, project-based learning, simulations, presentations, reflective portfolios, and transparent policies regarding AI-assisted learning.

5. Governance and Leadership

Institutional policies addressing AI ethics, academic integrity, privacy, intellectual property, procurement standards, risk management, and strategic planning for responsible AI implementation.

The Institutional AI Readiness Index complements existing quality assurance mechanisms by providing measurable indicators for evaluating institutional preparedness in the AI era. Together with the AI Readiness Pyramid, it offers a practical framework for universities seeking to align higher education with emerging technological and societal needs.

5. Policy Recommendations: Towards NEP 2.0

The analysis suggests that the philosophical foundations of NEP 2020 remain highly relevant; however, explicit AI-focused reforms are required to prepare graduates for future workplaces. The following policy recommendations are proposed:

1. Develop a National AI Competency Framework

Establish nationally recognised graduate competencies covering AI awareness, AI literacy, ethical reasoning, data literacy, and responsible AI use across all disciplines.

2. Integrate AI Across Disciplines

Embed AI applications within commerce, finance, humanities, healthcare, law, management, education, engineering, and social sciences instead of limiting AI education to technical programmes.

3. Launch a National Faculty AI Development Mission

Provide continuous faculty training through certification programmes, workshops, online courses, research collaborations, and pedagogical innovation initiatives.

4. Reform Assessment Practices

Move beyond memory-based examinations towards authentic assessments that evaluate critical thinking, creativity, communication, ethical judgement, project work, and problem-solving.

5. Introduce Mandatory AI Ethics Education

Integrate AI ethics, transparency, accountability, privacy protection, intellectual property, algorithmic bias, and responsible innovation into all higher education programmes.

6. Strengthen Industry–Academia Collaboration

Encourage partnerships with AI companies, research laboratories, startups, and professional organisations through internships, live projects, curriculum development, and collaborative research.

7. Establish AI Centres of Excellence

Universities should create interdisciplinary centres supporting AI research, innovation, entrepreneurship, faculty development, consultancy, and community outreach.

8. Develop Institutional AI Governance Policies

Every institution should establish policies governing responsible AI use, academic integrity, cybersecurity, data protection, and ethical oversight.

9. Include AI Readiness in Quality Assurance

National accreditation agencies may incorporate AI readiness indicators into institutional evaluation frameworks, encouraging systematic implementation across higher education.

These recommendations collectively represent an evolutionary pathway towards NEP 2.0, strengthening rather than replacing the existing policy framework while responding to emerging technological realities.

6. Conclusion

Artificial Intelligence has transformed higher education from a technology-supported environment into an AI-enabled knowledge ecosystem where intelligent systems increasingly influence teaching, learning, research, assessment, and professional practice. Consequently, universities must prepare graduates who can collaborate effectively with AI while maintaining the uniquely human capacities of creativity, ethical reasoning, empathy, and critical judgement.

This study demonstrates that NEP 2020 already provides a strong philosophical foundation through multidisciplinary education, competency-based learning, flexibility, research orientation, and learner-centred pedagogy. Nevertheless, the rapid emergence of generative AI has exposed important gaps relating to AI competencies, faculty preparedness, assessment reform, ethics, governance, and institutional readiness.

Using finance education as an illustrative case, the paper highlights the shift from routine procedural knowledge to analytical interpretation, data-driven decision-making, and responsible human oversight. Similar changes are occurring across healthcare, law, education, management, journalism, and public administration, confirming that AI literacy should be regarded as a universal graduate competency rather than a specialised technical skill.

The study's principal contribution lies in proposing the AI Readiness Pyramid and the Institutional AI Readiness Index, which provide practical frameworks for curriculum design, faculty development, institutional planning, and quality assurance. These frameworks translate the broad objectives of NEP 2020 into actionable strategies for AI-enabled higher education.

Rather than advocating a replacement of NEP 2020, the paper recommends its strategic evolution through a National AI Competency Framework, interdisciplinary curriculum integration, authentic

assessment, faculty capacity building, AI ethics education, stronger industry collaboration, and institutional governance. Such reforms will enable Indian higher education institutions to prepare graduates who are technologically proficient, ethically responsible, innovative, and globally competitive.

As AI continues to reshape economies and societies, the success of higher education will depend not merely on adopting new technologies but on cultivating graduates capable of using AI critically, responsibly, and creatively. By embedding AI literacy within the existing philosophy of NEP 2020, India can position itself as a global leader in developing inclusive, human-centred, and future-ready higher education.

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Coworking Spaces and the Future of Hybrid Work: Insights from Working Professionals

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Abstract

The COVID-19 pandemic accelerated the adoption of remote and hybrid work models across industries worldwide, fundamentally reshaping traditional workplace structures. While work-from-home arrangements offered flexibility and business continuity, they also highlighted challenges related to productivity, infrastructure, collaboration, and work-life boundaries. As organizations and employees adapted to new ways of working, coworking spaces emerged as an effective alternative to conventional offices and home-based work environments.

This exploratory study examines the growing role of coworking spaces in supporting hybrid work practices. Drawing upon informal discussions with working professionals and industry observations, the study explores factors influencing coworking adoption, key benefits and challenges, and the future role of coworking spaces within evolving workplace strategies. The findings suggest that coworking spaces provide a balanced solution by combining flexibility, professional infrastructure, networking opportunities, and cost efficiency. The study concludes that coworking spaces are likely to remain an integral component of future workplace ecosystems, particularly in urban centers where organizations increasingly prioritize flexibility, scalability, and employee choice.

Keywords: Coworking Spaces, Hybrid Work, Remote Work, Flexible Workspaces, Future of Work, Workplace Transformation

1. Introduction

The nature of work has undergone significant transformation due to technological advancement, digital connectivity, changing employee expectations, and the widespread adoption of remote work during the COVID-19 pandemic. While working from home (WFH) provided flexibility and business continuity, prolonged remote work also highlighted challenges such as inadequate workspace infrastructure, household distractions, social isolation, limited professional interaction, and difficulties in maintaining work-life boundaries.

As organisations adapted to these challenges, hybrid work emerged as an increasingly relevant workplace model. Hybrid work allows employees to perform their work across multiple locations, commonly combining the corporate office and home. However, hybrid work is not limited to these two locations and may also include satellite offices, client locations, and flexible workspaces.

Within this changing workplace environment, coworking spaces have gained increasing relevance. Coworking spaces provide shared professional infrastructure such as workstations, meeting rooms,

internet connectivity, administrative facilities, and opportunities for professional interaction. Earlier studies have also associated coworking with flexibility, collaboration, community building, and knowledge exchange (Spinuzzi, 2012; Gandini, 2015).

It is important, however, to distinguish between **coworking spaces** and **hybrid work**. Hybrid work represents a **work arrangement**, whereas coworking represents a **workspace option**. A professional using a coworking space may not necessarily follow a hybrid work model, and a hybrid employee may work only between home and the corporate office. The two concepts intersect when coworking spaces function as an alternative or third workplace within a hybrid arrangement. In such situations, coworking can provide employees with the flexibility of remote work while offering professional infrastructure, workplace interaction, and separation between home and work.

This relationship has particular relevance in India, where coworking and flexible workspace markets have expanded across major cities such as Mumbai, Bengaluru, Delhi NCR, Hyderabad, Chennai, and Pune. Organisations are increasingly exploring flexible workplace solutions, including managed offices and satellite workspaces, as part of evolving workplace strategies (Knight Frank India, 2024; Colliers India, 2024).

Despite growing interest in both coworking and hybrid work, their interconnection requires further examination, particularly from the perspective of working professionals in the Indian urban context. Therefore, the present exploratory study examines the experiences and perceptions of professionals using coworking spaces in Mumbai, with particular emphasis on the benefits and challenges of coworking and its potential role in supporting hybrid work arrangements.

2. Literature Review

2.1 Coworking Spaces

Coworking spaces have emerged as flexible alternatives to conventional workplaces, combining independent work with shared infrastructure and opportunities for professional interaction. Spinuzzi (2012) described coworking as a collaborative work arrangement in which individuals work independently while sharing a common workspace. Gandini (2015) further observed that coworking spaces extend beyond physical infrastructure by facilitating professional communities, networking, and knowledge exchange.

The social dimension of coworking has received considerable attention in the literature. Parrino (2015) highlighted the role of physical proximity in facilitating informal learning and knowledge sharing, while Garrett et al. (2017) found that coworking environments can contribute to professional belonging and community development. Bouncken and Reuschl (2018) similarly associated coworking with collaboration, creativity, flexibility, and entrepreneurial activity. Collectively, these studies indicate that

coworking spaces provide both functional workspace benefits and opportunities for professional interaction.

2.2 Hybrid Work and Flexible Work Arrangements

Hybrid work developed significantly following the widespread adoption of remote work during the COVID-19 pandemic. It generally involves employees performing work across multiple locations, commonly combining home-based and office-based work. Unlike fully remote work, hybrid arrangements retain some degree of physical workplace interaction while providing greater flexibility regarding work location.

Recent workplace studies indicate that employees increasingly value flexibility in determining where work is performed. The Microsoft Work Trend Index (2024) and Deloitte's Global Human Capital Trends Report (2024) identify workplace flexibility, employee experience, collaboration, and productivity as important considerations in contemporary work arrangements. These developments have encouraged organisations to reconsider fixed office-centric models and explore more distributed workplace strategies.

2.3 Interconnection Between Coworking Spaces and Hybrid Work

Although coworking spaces and hybrid work are closely associated with workplace flexibility, they represent different concepts. Hybrid work is a **work arrangement**, whereas coworking is a **workspace option**. Consequently, the use of a coworking space does not necessarily constitute hybrid work, nor does every hybrid employee use coworking facilities.

The relationship emerges when coworking spaces function as an alternative work location within a hybrid arrangement. They can provide professional infrastructure, meeting facilities, social interaction, and separation between home and work while allowing employees to avoid daily attendance at a central corporate office. Organisations may similarly use flexible workspaces as satellite offices or distributed work hubs. JLL (2024) and CBRE (2024) report growing corporate interest in flexible workspace solutions as organisations adapt their real-estate strategies to hybrid working patterns. Coworking spaces can therefore be understood as one possible infrastructure supporting, rather than defining, hybrid work.

2.4 Coworking and Hybrid Work in India

The Indian workplace landscape has undergone considerable change following the expansion of remote and hybrid work. This transition has been accompanied by increasing demand for coworking and flexible workspaces, particularly across major metropolitan centres. Industry evidence from Knight Frank India (2024) and Colliers India (2024) indicates growing adoption of flexible and managed workspaces by startups, small businesses, remote professionals, and larger corporate occupiers.

In the Indian urban context, coworking spaces may be particularly relevant because they provide professional infrastructure without requiring employees to work exclusively from either home or a central corporate office. Flexible desks, managed offices, and satellite workspaces can support organisations seeking greater workplace flexibility and employees requiring professional environments closer to their preferred locations.

However, much of the available Indian evidence on coworking and flexible workplaces is industry-driven, while empirical academic research specifically examining the intersection of coworking spaces and hybrid work remains comparatively limited. This creates scope for context-specific research examining how professionals and coworking stakeholders perceive the role of such spaces within emerging hybrid work arrangements in Indian metropolitan areas.

2.5 Research Gap

Existing literature has examined coworking spaces in relation to flexibility, collaboration, community, and knowledge sharing, while research and industry studies on hybrid work have focused on workplace flexibility, employee experience, and changing organisational practices. However, the specific role of coworking spaces as a workplace option within hybrid work arrangements remains comparatively less explored, particularly in the Indian urban context.

The present study addresses this gap by exploring how working professionals in Mumbai perceive coworking spaces, the benefits and challenges associated with their use, and their potential role in supporting hybrid work arrangements.

3. Indian Coworking Market Overview

The coworking and flexible workspace sector in India has expanded considerably over the past decade. Initially associated primarily with freelancers, entrepreneurs, and startups, coworking spaces have increasingly attracted established businesses, remote employees, and larger organisations seeking flexible workplace solutions.

The transition towards remote and hybrid work following the COVID-19 pandemic further broadened the relevance of flexible workspaces. Coworking operators introduced diverse formats such as hot desks, dedicated desks, private cabins, day passes, managed offices, virtual offices, and enterprise workspace solutions. These arrangements allow individuals and organisations to access professional infrastructure without the long-term commitments associated with conventional office leases.

Major metropolitan centres, including Mumbai, Bengaluru, Delhi NCR, Hyderabad, Chennai, and Pune, have witnessed substantial growth in flexible workspace offerings. Industry reports by Knight Frank India (2024) and Colliers India (2024) also indicate increasing corporate interest in flexible and managed workspaces. This evolving market provides an important context for examining how coworking spaces may function within emerging hybrid and distributed work arrangements in India.

4. Research Objectives

The study aims to:

1. Understand the factors influencing professionals to use coworking spaces.
2. Identify the perceived benefits and challenges associated with coworking spaces.
3. Explore the role of coworking spaces in supporting productivity, networking, and workplace experience.
4. Examine how coworking spaces may support hybrid work arrangements.

5. Research Questions

1. What factors influence professionals to use coworking spaces?
2. What benefits and challenges do professionals experience in coworking environments?
3. How do coworking spaces influence perceived productivity, networking, and workplace experience?
4. How can coworking spaces support hybrid work arrangements?
5. What role may coworking spaces play in the future workplace ecosystem?

6. Research Methodology

6.1 Research Design and Approach

The study adopted an exploratory qualitative research design to understand perceptions regarding coworking spaces and their relationship with emerging hybrid work arrangements. An interpretivist approach was considered appropriate as the study focused on participants' experiences, observations, and perceptions rather than statistical measurement or causal relationships.

6.2 Participants and Sampling

The study involved **10 participants associated with Innov8 Coworking Space, Mumbai**, comprising a mix of working professionals/coworking users and individuals involved in coworking operations. This combination enabled the study to capture both user experiences and operational perspectives concerning changing workspace preferences and hybrid work.

Participants were selected through convenience sampling based on their accessibility and direct experience with the coworking environment. This approach was considered suitable for the exploratory nature of the study and facilitated access to information-rich participants familiar with the phenomenon under investigation. However, the small, non-probability sample limits the generalisability of the findings.

6.3 Data Collection

Data were collected through informal conversations supported by a set of open-ended questions. The discussions focused on changes in coworking demand, user profiles and usage patterns, reasons for choosing coworking spaces, their relationship with hybrid work, and the future role of flexible workspaces. The conversational format allowed participants to elaborate on their experiences and observations while maintaining consistency around the major research themes.

6.4 Data Analysis

The responses were analysed using a thematic approach. Participant responses and observations were reviewed to identify recurring ideas and subsequently organised into broader themes. The major themes included workspace flexibility, professional infrastructure, productivity, networking and community, cost efficiency, support for hybrid work, and future workplace preferences.

6.5 Ethical Considerations

Participation was voluntary, and participants were informed that their responses would be used for academic purposes. Individual identities were not disclosed, and the findings are presented in an anonymised and aggregated manner.

7. Findings and Discussion

The thematic analysis identified six major themes concerning the changing role of coworking spaces and their relationship with hybrid work.

7.1 Post-Pandemic Shift in Coworking Usage

Participants observed a noticeable change in coworking demand following the COVID-19 pandemic. While coworking spaces were previously associated largely with freelancers, startups, and small businesses, their user base has expanded to include remote and hybrid employees and corporate teams. This suggests that coworking is gradually moving beyond its earlier entrepreneurial orientation towards a broader workplace function.

7.2 Flexibility as a Major Driver

Flexibility emerged as a central reason for coworking adoption. Participants highlighted flexible desks, private offices, short-term arrangements, and the ability to use workspaces according to individual requirements. Such flexibility reduces dependence on conventional long-term office arrangements and is particularly relevant to professionals whose work does not require daily attendance at a central office.

7.3 Professional Infrastructure and Productivity

Participants associated coworking spaces with a more structured and professional working environment than home-based work. Reliable internet connectivity, meeting facilities, dedicated work areas, and

reduced household distractions were perceived as supporting concentration and productivity. Coworking was also viewed as helping professionals establish clearer boundaries between work and personal life.

7.4 Networking and Professional Interaction

Professional and social interaction emerged as another perceived benefit. Shared work environments provide opportunities for communication, networking, knowledge exchange, and potential collaboration. This social dimension differentiates coworking from isolated home-based work and supports earlier research highlighting community and interaction as important characteristics of coworking environments (Gandini, 2015; Garrett et al., 2017).

7.5 Coworking as a Component of Hybrid Work

A key finding was that coworking spaces were perceived as an intermediate workplace between home and the traditional corporate office. Importantly, coworking itself does not constitute hybrid work. Rather, it can support hybrid arrangements by providing an additional professional work location for employees and distributed teams. This allows organisations and employees to combine workplace flexibility with access to professional infrastructure and face-to-face interaction.

7.6 Future Role of Coworking Spaces

Participants expected coworking spaces to remain relevant as organisations adopt more flexible and distributed workplace strategies. Potential developments included satellite offices, local work hubs, specialised coworking facilities, and flexible spaces for distributed teams. The findings therefore suggest that coworking spaces are more likely to complement rather than replace traditional offices, forming one component of a broader workplace ecosystem.

8. Limitations of the Study

The study has certain limitations. First, it is exploratory and based on a small convenience sample of 10 participants associated with a single coworking location in Mumbai. Consequently, the findings cannot be generalised to the wider population of coworking users or organisations. Second, data were collected primarily through informal conversations supported by open-ended questions, which may introduce subjective interpretation. Finally, the study focuses on participants' perceptions rather than quantitatively measuring productivity or other workplace outcomes. Future research may use larger and more diverse samples across multiple coworking locations and cities and adopt quantitative or mixed-method approaches to examine these relationships further.

9. Conclusion

The study explored the role of coworking spaces within the evolving context of hybrid work. The findings suggest that coworking spaces offer professionals flexibility, professional infrastructure, opportunities for interaction, and an alternative to working exclusively from home or a traditional office.

Importantly, coworking spaces and hybrid work are distinct but interconnected concepts. Coworking represents a workspace option, whereas hybrid work refers to an arrangement in which work is performed across multiple locations. Coworking spaces can therefore support hybrid work by functioning as an additional or third workplace for employees and distributed teams.

The findings further suggest that coworking spaces may increasingly complement home and corporate offices as organisations adopt more flexible and distributed workplace strategies. However, given the exploratory nature and limited sample of the study, these findings should be interpreted as indicative rather than generalisable.

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From Margins to the Core: Gig Workers Are Powering & Redefining Employment in Maharashtra's MSMEs

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“The gig economy is not a disruption; it’s a design shift in how work, flexibility, and innovation interact. But without protection, flexibility becomes fragility.”— Dr. Ritu Dewan, Vice President, Indian Society of Labour Economics

Abstract

Maharashtra's MSME sector is undergoing a rapid digital transformation and increasingly relies on gig and platform-based workers to stay agile and innovative. However, this emerging workforce remains largely invisible in labor policy frameworks. This article explores the paradox of flexibility versus security, highlighting the crucial yet unrecognized role of gig labour in driving MSME competitiveness, innovation, and service delivery.

This paper adopts a qualitative exploratory approach based on secondary data analysis of government reports, policy documents, academic literature, and industry publications to examine the growing role of gig workers in Maharashtra's MSME sector.

Key Highlights

- . Maharashtra's MSMEs are increasingly integrating gig and platform workers, freelancers, delivery agents, and contract professionals into their business models.
- . These workers contribute to MSME innovation, last-mile service delivery, and digital competitiveness, especially in e-commerce, logistics and creative services.
- . Despite their growing role, gig workers remain outside formal labor protections, such as health insurance, job security, and social security benefits.
- . The flexibility offered by gig work benefits MSMEs seeking cost efficiency and fast scalability, but it comes at the cost of workers' precarity.
- . Current labor laws, including the Code on Social Security (2020), offer limited, enforceable safeguards for platform workers employed by small businesses.
- . A nuanced policy approach is needed, one that balances MSME flexibility with inclusive social protection models, such as contributory insurance or skill-linked benefits.

- . Recognizing gig workers as part of the MSME value chain is critical for sustainable and inclusive employment growth in Maharashtra.

1. Introduction

“Who’s behind every click? Who’s flexible but forgotten? Who’s the hidden engine of innovation in Maharashtra’s MSME workforce? It’s the gig and platform workers.”

Maharashtra leads the nation in Micro, Small, and Medium Enterprises (MSMEs), with **over 48 lakh enterprises registered on the UDYAM portal**, accounting for approximately **17% of India’s total MSMEs** and contributing approximately **13% to Maharashtra’s Gross State Domestic Product (GSDP)**. These enterprises are the backbone of inclusive industrial growth, employing more than **1 crore people**, which represents **nearly 24% of the state’s total workforce**.

However, in recent years, a structural transformation has been quietly reshaping this sector: the **rising dependence on gig and platform-based labor**. From freelance UI/UX designers and content creators to delivery partners, warehouse associates, and customer service professionals, MSMEs are increasingly turning to **on-demand, digitally mediated labor** to remain agile and competitive in the market. Over **41% of Maharashtra’s MSMEs are located in Mumbai and Pune**, which are two major gig economy zones.

This shift reflects more than just a short-term business solution. This signals the rise of a new workforce- **mobile, project-based, digitally integrated, and often invisible in formal policy frameworks**. These workers now play a **critical role in innovation cycles**, enabling MSMEs to scale their operations rapidly, reduce fixed costs, and respond swiftly to evolving market demands.

However, their position in the labor ecosystem remains precarious. **An estimated 85% of gig workers work more than eight hours a day** without access to health insurance, paid leave, or social security benefits. Most lack formal contracts, grievance redressal mechanisms, or protections afforded under traditional labor arrangements.

As India's **gig workforce is projected to grow from 7.7 million in 2020–21 to over 23.5 million by 2029–30**, the challenge for Maharashtra is clear: **how to embed inclusive labor policies within MSME innovation strategies**. Recognizing gig and platform workers as **a legitimate and integral part of the MSME value chain** is no longer optional; it is essential for shaping equitable, sustainable, and future-proof economic growth.

1.1 Methodology

This paper adopts a qualitative exploratory research design based exclusively on secondary data analysis. The study synthesizes evidence from government reports, policy documents, peer-reviewed journal articles, industry reports, labour surveys, and official databases to examine the evolving role of gig and platform workers within Maharashtra's MSME ecosystem. Key sources include publications from the Ministry of MSME, NITI Aayog, UDYAM Portal, International Labour Organization (ILO), Centre for Monitoring Indian Economy (CMIE), Invest India, and the Government of Maharashtra.

A thematic content analysis approach was employed to identify recurring patterns related to workforce flexibility, innovation, labour precarity, and policy challenges. Information from multiple sources was triangulated to enhance the credibility and reliability of the findings. Since the objective of the paper is to provide a policy-oriented analytical perspective, no primary data collection was undertaken.

1.2 Research Objective

The objective of this paper is to examine the growing role of gig and platform workers within Maharashtra's MSME ecosystem by analysing existing literature, policy frameworks, and secondary evidence. The study further seeks to identify key policy gaps and propose recommendations for promoting inclusive and sustainable employment practices in the evolving digital economy.

1.3 Review of Literature

The emergence of the gig economy has significantly transformed labour markets worldwide by introducing flexible, technology-enabled work arrangements that differ substantially from

traditional employment relationships. Digital platforms have enabled businesses to access on-demand talent while providing workers with greater flexibility in choosing when and where to work. However, this transformation has also generated important debates concerning employment security, labour rights, and social protection.

De Stefano (2016) argues that the rapid expansion of platform-based work has challenged conventional labour regulations by blurring the distinction between independent contractors and employees. While digital labour platforms create new economic opportunities and improve labour market participation, they often shift business risks to workers by excluding them from statutory employment benefits and social security protections. The study emphasizes the need for adaptive regulatory frameworks that balance labour market flexibility with worker welfare.

Similarly, Stewart and Stanford (2017) highlight that the gig economy represents a fundamental shift in employment relations, where algorithmic management and platform governance increasingly determine working conditions. Their research suggests that existing labour laws are inadequately equipped to regulate non-standard forms of employment, thereby necessitating new legal approaches that protect workers without constraining business innovation.

Wood, Graham, Lehdonvirta, and Hjorth (2019) examined the experiences of digital platform workers across multiple countries and found that although gig work provides autonomy, flexible scheduling, and access to global employment opportunities, it is frequently associated with income instability, excessive working hours, performance surveillance, and limited bargaining power. Their findings demonstrate that flexibility and insecurity coexist within platform-based employment.

Duggan, Sherman, Carbery, and McDonnell (2020) further explored the growing influence of algorithmic management in platform work. Their study found that digital monitoring systems, automated performance evaluations, and customer-rating mechanisms significantly influence workers' autonomy, job satisfaction, and employment security. The authors argue that organizations increasingly rely on algorithm-driven management practices that require new human resource policies and governance mechanisms.

Vallas and Schor (2020) observed that while the gig economy promotes innovation, entrepreneurship, and labour market flexibility, it simultaneously reinforces employment precarity and regulatory ambiguity. They argue that sustainable growth of the platform economy depends upon developing institutional frameworks that safeguard workers while preserving the efficiency and flexibility valued by businesses.

Although these studies provide important theoretical insights into platform work and labour regulation, most have focused on developed economies or large digital platforms. Comparatively limited academic research has examined the integration of gig workers within India's MSME sector, particularly in Maharashtra, where digital transformation, entrepreneurship, and informal employment coexist. This paper seeks to address this gap by analysing the growing contribution of gig and platform workers to Maharashtra's MSME ecosystem through a secondary analysis of policy documents, government reports, and scholarly literature.

2. The Rise of Gig and Platform Labour in MSMEs

The term **gig labor** refers to temporary, project-based, or freelance work, often facilitated through digital platforms. These arrangements are typically **non-standard** and fall outside traditional employer–employee relationships. In Maharashtra, this model has seen **accelerated adoption**, especially among Micro, Small, and Medium Enterprises (MSMEs), as they adapt to new market dynamics and digital transformation imperatives.

This evolution is consistent with the broader transformation of labour markets described by De Stefano (2016) and Stewart and Stanford (2017), who argue that digital platforms have fundamentally altered traditional employment relationships by enabling flexible, task-based work while simultaneously creating new regulatory challenges.

Urban and peri-urban MSME clusters, particularly in **Mumbai, Pune, and Thane**, are increasingly sourcing workers through **digital platforms such as Urban Company, Upwork, Freelancer, Dunzo**, and even informal networks like **WhatsApp business groups**. This digital mediation enables businesses to access **a wider talent pool, reduce fixed costs and operate with greater agility**.

In 2024, **Mumbai alone recorded over 1.2 million gig job postings**, covering both **blue-collar** roles (delivery, warehousing, ride-hailing) and **white-collar services** (IT support, content creation, design, and analytics). The **demand for white-collar gig roles** in Mumbai's tech sector rose by **46% in early 2025**, indicating an upward shift in the skill profile of platform workers (Qness Corp, 2025; Business Today, 2024 [Business Today]).

The **COVID-19 pandemic** was a major inflection point. Amid lockdowns and supply disruptions, MSMEs turned to remote freelancers and on-demand delivery staff to **sustain operations** from customer engagement and tech support to logistics and last-mile delivery services. Post-pandemic, this model not only persisted but matured into a **strategic labor solution**, allowing MSMEs to scale flexibly, pilot new services, and access niche skills without the burden of long-term contracts or compliance-heavy hiring.

Currently, India's gig workforce is composed of **47%, 31%, and 22% medium-skilled, low-skilled, and high-skilled** workers, respectively. However, this mix is shifting: while medium-skilled gig jobs are gradually declining, there is a **notable rise in both high-skilled and low-skilled roles**, reflecting greater diversity in demand from MSMEs and digital startups (NITI Aayog, 2022).

Despite this growth, income levels are uneven. **Approximately 77.6% of gig workers earn less than ₹2.5 lakhs per annum**, and **only 2.6% earn above ₹5 lakhs**, reflecting a deep income disparity. In urban delivery and transport roles, average monthly earnings hover between **₹15,000 and ₹20,000**, with many workers clocking **10–12 hours daily**, often without formal benefits or protections (Janpahal Survey, 2024; ThePrint, 2024).

What sets this workforce apart is not only the kind of work they do but also **how they are engaged**. Gig workers operate **outside standard payroll systems**, are often hired per task or project, and lack job security or continuity; however, they are now **crucial to the operational models of growth-focused MSMEs**.

Thus, gig and platform labor has evolved from an urban convenience into a **core pillar of MSME competitiveness and resilience** in Maharashtra.

Table 1: Key MSME Sectors in Maharashtra Employing Gig Workers

Sector	Type of Gig Work Involved	Platforms/Common Channels
Logistics & Delivery	Last-mile delivery, warehouse support	Dunzo, Porter, Shiprocket
Design & Marketing	Freelance content, branding, digital ads	Upwork, Freelancer, Fiverr
Technical Services	Web/app development, IT troubleshooting	Toptal, local networks
Retail & Home-based Sellers	Product photography, e-cataloging, packing	WhatsApp, UrbanClap
Personal Services	Beauticians, repairs, wellness experts	Urban Company, local portals

Source: Compiled from Invest India (2024), NITI Aayog Report on Gig Economy (2022), and CMIE Insights

3. Innovation Through Flexibility: Why MSMEs Choose Gig Workers

For resource-constrained MSMEs, especially **startups and first-generation entrepreneurs**, gig and platform workers offer not only affordability but also **strategic flexibility**. These work arrangements enable businesses to **access specialized skills** without committing to long-term salaries, compliance obligations or physical infrastructure.

Whether hiring a **freelance UI/UX designer** to revamp a product interface, a **content writer** for a new launch, or an **on-demand logistics partner** for last-mile delivery, MSMEs can now scale operations with **precision, speed, and geographic flexibility**. Platforms such as **Upwork, Fiverr, and Urban Company** have made it easier for small enterprises to tap into skill pools beyond their immediate region.

For example, a **digital marketing MSME in Thane** recently contracted a **data visualizer from Nashik** to support a 10-day analytics campaign for a retail client in Thane. Similarly, a **home-run apparel brand in Kolhapur** hired **Pune-based freelance photographers and stylists** to create a digital lookbook, all via WhatsApp and Instagram. This type of **project-**

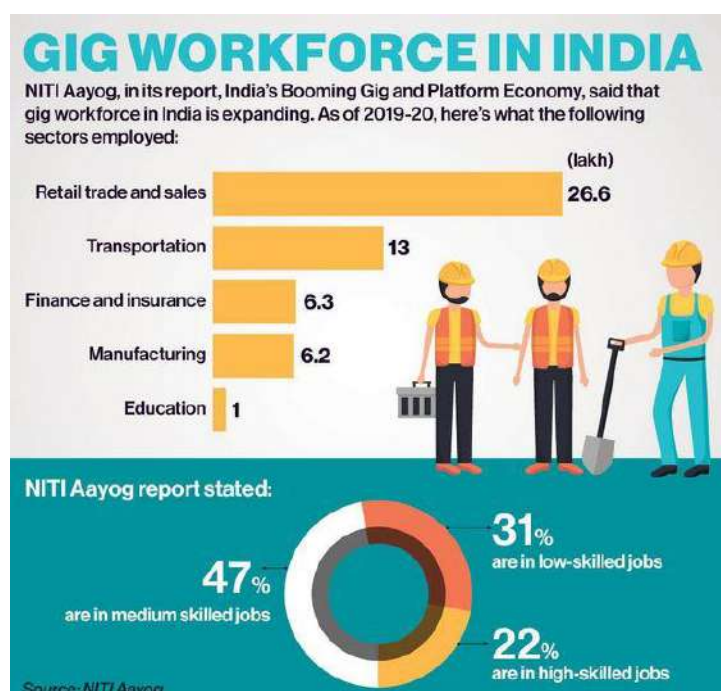
based collaboration would have been logistically and financially difficult in a traditional setup.

The **ability to operate lean while remaining innovative** is critical in today's hyper-competitive market. A **2024 survey by Kinara Capital** found that **34% of MSMEs expect revenue growth exceeding 15%**, and over **51% are now GST-registered**, suggesting a trend toward formalization with scalability. Gig work plays a crucial role in enabling such aspirations without overstretching fixed costs.

Moreover, gig workers often bring **contemporary, digitally aligned skillsets**, such as mobile-first branding, SEO optimization, cloud-based inventory solutions, or multilingual customer service, that are not easily available in small-town labor markets. According to **NITI Aayog**, nearly **22% of India's gig workforce is now engaged in high-skilled tasks**, a steadily growing share.

This **infusion of agile, specialized talent** supports MSME innovation across design, branding, digital outreach, and even export compliance, which are the key areas for differentiation in both domestic and global markets.

In essence, gig labor is no longer just a **cost-cutting tactic**; it represents a **paradigm shift** in how MSMEs across Maharashtra are rethinking their **innovation pathways, workforce models, and business responsiveness**.



Previous studies have similarly reported that platform-based work enables organizations to rapidly access specialised talent, reduce recruitment costs, and enhance organisational agility (Wood et al., 2019; Duggan et al., 2020)

4. The Problem of Invisibilization

“You’re essential enough to grow our business, but not formal enough to be protected”: the paradox facing MSME gig workers.

Despite their growing significance in the MSME value chain, **gig and platform workers remain largely invisible** in India’s labor governance architecture. This invisibility is both **structural and semantic**: most are classified as “**independent contractors,’ partners,”** or “**vendors,”** rather than employees, deliberately excluding them from the scope of statutory benefits under India’s labor codes.

The implications of this are severe. Over **90% of gig workers lack access to paid leave, accident insurance, or retirement savings** and are often **not covered by the Employees’ Provident Fund (EPF) or ESI schemes**. Many receive no written contracts and have **no access to formal grievance mechanisms**, leaving them vulnerable to **wage theft, abrupt offboarding, or algorithmic penalties** (Janpahal Survey, 2024; ThePrint).

In **logistics, content services, ride-hailing, and design**, gig labor now forms the **invisible backbone** of many MSMEs in India. Yet, this segment, which is critical to service delivery and innovation, is treated as **dispensable** in policy discourse. Even the **Code on Social Security, 2020**, while recognizing gig and platform workers, leaves their protection **largely discretionary and unimplemented at the state level**.

Only 2.6% of India’s gig workers earn over ₹5 lakhs annually, while the majority work without contracts or complaint mechanisms.

The challenge is even starker for **female gig workers**, who face the **double burden of informality and gendered exclusion**. A 2023 study by the Indian Institute for Human Settlements (IIHS) revealed that **only 18% of female gig workers** reported having any form

of health insurance coverage. Among those in **Tier-II and Tier-III cities**, such as Solapur, Jalgaon, and Ahmednagar, **over 70% receive payments in cash**, often without documentation or timelines.

Additionally, **gig workers are absent from most MSME enumeration surveys**, including those under the Udyam portal, making **policy targeting and benefit tracking impossible to achieve**. This data void ensures that they remain **unseen in budgeting, skilling schemes, or credit-linked social welfare efforts**.

If Maharashtra's MSME sector is to be truly inclusive, it must update its labor imagination to include the marginalized. Continuing to rely on a digitally powered but **policy-neglected workforce** risks entrenching **inequality and informality** at the heart of the innovation economy.

These findings support the observations of Vallas and Schor (2020), who argue that although gig workers contribute significantly to economic productivity, they remain excluded from many labour protections traditionally associated with formal employment.

Table 2: Statistics on Gig workers

Indicator	Stat	Source
Gig workers with no social security	90%+	ThePrint / Janpahal (2024)
Female gig workers with health insurance	18%	IIHS (2023)
MSMEs paying gig workers in cash (Tier II/III)	~70%	Kinara Capital Survey (2025)
Share of gig workers earning < ₹2.5 lakh/year	77.6%	NITI Aayog (2022)
Legal recognition in Code on Social Security	Partial, unimplemented	GoI Labour Ministry

5. Policy Gaps and the Regulatory Void

While India's gig economy continues its upward trajectory, the policy scaffolding needed to support its workforce remains **fragmented, underdeveloped, and poorly enforced**, especially within the MSME ecosystem. **Gig and platform workers frequently operate without access to essential labor rights**, such as health insurance, paid leave, retirement benefits, or job security.

According to NITI Aayog (2022), **over 90% of gig workers have no access to social protection**, and more than 77% earn less than ₹2.5 lakhs per annum. **Mental health stress is widespread**, with studies from Oxfam and Janpahal citing high rates of **anxiety, financial insecurity**, and burnout driven by **long hours (10–12 daily), lack of grievance redressal, and unpredictable income cycles**.

In Maharashtra, the crisis is becoming increasingly apparent. In **2024**, gig workers in Mumbai including ride-hailing drivers and delivery personnel launched strikes demanding the following:

- . Fairer wages
- . Lower platform commissions
- . Implementation of the Maharashtra Aggregator Policy
- . Safety training and traffic-related protections

They also demanded **fare parity with traditional transport modes** and protested against **arbitrary account deactivations**, which left many drivers without livelihoods overnight. Despite these actions, **no binding legislation** ensures protection for gig workers operating through MSMEs or smaller platforms.

The **Code on Social Security, 2020**, is India's first formal attempt to define and recognize "gig" and "platform" workers. However, its **implementation remains weak** and is largely focused on **large aggregators such as Uber, Swiggy, and Urban Company**. The Code lacks **specific mandates** regarding employer contributions, grievance redress, or portability of benefits. Its applicability to **MSME-linked gig engagements is vague**, leaving **millions of informal workers outside its scope**.

Importantly, **most MSMEs do not operate as platform-based entities** and thus fall outside the digital compliance radar. Their engagement with gig workers, often via **WhatsApp, informal contracts, or cash-based payments**, remains **unmonitored, unregistered, and legally ambiguous**. Consequently, **even forward-looking MSMEs have no guidance or incentives** to formalize these flexible labor relationships.

The **Maharashtra government** is reportedly in the process of drafting a **dedicated Gig and Platform Worker Welfare Act** aimed at extending social security to app-based workers. While this is a promising step, its success will depend on the following:

- . Integration with MSME-linked informal engagements
- . Clear definitions and compliance roadmaps
- . Supportive schemes for small enterprises to register and contribute

At present, **core MSME schemes**, such as **UDYAM registration, MUDRA finance, and the CGTMSE credit guarantee**, are **silent on labor structuring** or the inclusion of a **non-payroll workforce**. This leaves a critical gap: **MSMEs are incentivized to grow, digitalize, and innovate but not to offer secure employment models**.

Without a **cohesive policy bridge** between labor law and industrial support, India's vision of **inclusive MSME-led growth risks becoming more exclusionary**. The absence of targeted frameworks ensures that **the workforce driving innovation in small enterprises, gig workers, remains excluded from rights, protections, and even visibility**.

The inadequacy of existing labour regulations to govern platform-based employment has also been highlighted by De Stefano (2016) and Stewart and Stanford (2017), who advocate for regulatory reforms that balance labour market flexibility with adequate worker protection.

6. Toward Inclusive Innovation: What Can Be Done

Bridging the gap between **innovation and inclusion** in Maharashtra's MSME-gig labor economy requires **reimagining employment**. This begins with the **explicit recognition** of gig

and platform workers as **integral components** of MSME value chains, not peripheral or temporary contributors.

1. Recognize and Enumerate

Current MSME policies, surveys (such as Udyam or NSSO), and government dashboards do **not track non-payroll employment**, resulting in **data invisibility**. Gig workers must be **formally enumerated** in labor metrics, productivity tracking and enterprise reporting formats. This will help estimate their contribution to sectoral GDP and inform social protection designs.

For instance, while **over 1 crore individuals work in Maharashtra's MSMEs**, there is **no disaggregated data** on how many are gig, freelance, or non-payroll workers (MoMSME 2024).

2. Design Incentivized Protection Models

Rather than mandating rigid employment contracts, the government could create **flexible incentive schemes** for MSMEs to voluntarily offer the following:

- . Co-funded health insurance premiums (e.g., like PMJAY or ESIC-lite)
- . Portable digital contracts with minimum service standards
- . Micro-contribution to a Maharashtra Gig Worker Welfare Fund (under development)

This is aligned with **ILO's Recommendation 204**, which promotes extending protections to informal economy workers through tailored national strategies.

3. Expand Access to Skilling, Credit, and Certification

Existing state-level schemes, such as **Maharashtra's Majhi Naukri Portal**, the **Chief Minister's Employment Generation Programme (CMEGP)**, and the **Skill India Mission**, can be expanded to treat gig workers as a **formal employment category**, offering:

- . Certification in logistics, design, digital marketing, and e-commerce
- . Access to soft credit lines (like SIDBI's Stand-Up India and MUDRA loans)
- . Enrolment in platform cooperative models, especially for women and SHG-led groups

Globally, **Estonia and Kenya** have piloted similar schemes integrating platform workers into skilling and tax credit systems without altering their freelance status.

4. Pilot Hybrid Protection Models

Urban innovation hubs such as **Mumbai, Pune, Nagpur, and Aurangabad** can run **pilot projects** testing hybrid gig models where:

- . Workers remain freelance
- . MSMEs co-enroll them into pooled insurance, PF-lite, or productivity-linked incentive systems
- . Worker welfare is tracked via digital dashboards (e.g., Aadhaar-seeded benefit accounts)

This could be inspired by the **Delhi Gig Workers Welfare Board model** and **Rajasthan's Platform Worker Database**, both of which are early examples of state-led formalization outside full-time contracts.

5. Mandate Transparency in Procurement

MSME-linked public procurement can be a tool for ethical labor engagement. The government could mandate the following:

- . Disclosure of gig worker engagement in vendor documentation
- . Adoption of basic worker protections as a pre-condition for tenders under GeM and Maharashtra Industrial Development Corporation (MIDC) orders

This would encourage **labor transparency without penalizing MSME competitiveness**, ensuring that fairer practices are rewarded in government contracts.

Ultimately, **inclusive innovation is not about forcing MSMEs into rigid labor structures** but about building a **new architecture of fairness** that protects flexibility while upholding dignity and economic security for all contributors. As Maharashtra positions itself as a **leader in MSME innovation**, it must also champion **employment equity in the digital era**.

Study Limitation

This paper is based exclusively on secondary data and documentary evidence. Although the study draws upon multiple government publications, peer-reviewed literature, industry reports, and international policy documents to ensure comprehensive analysis, the findings remain interpretative in nature. Future research may employ primary surveys, interviews, or mixed-method approaches to empirically validate the findings across different MSME sectors and regions of Maharashtra.

7. Conclusion

As Maharashtra's MSME sector continues its rapid transformation, **gig and platform workers have emerged as more than support roles; they are key enablers of operational agility, cost efficiency, and digital-first innovation.** Representing a new employment paradigm, **fluid, tech-integrated, and demand-responsive**, this workforce embodies the very qualities that MSMEs need to thrive in a fast-changing economy.

However, despite their critical role, gig workers remain **systematically excluded from policies, protection, and planning.** Their invisibility is not merely a labor rights issue; it signals a **structural blind spot in the state's development vision.** As Maharashtra doubles down on MSME-led growth to drive post-pandemic recovery, employment frameworks must evolve to **acknowledge and support the full diversity of contributors**, whether salaried, contract-based, or digitally engaged.

The **future of work is already unfolding** not only in factories and corporate parks but also in **WhatsApp business groups, co-working spaces, freelance platforms, and local vendor networks.** Recognizing, enumerating, and safeguarding these contributors will not hinder innovation; rather, it will **institutionalize it.**

If Maharashtra aims to lead India's MSME revolution, it must also pioneer a **new, inclusive employment compact** that matches **the speed of change with the strength of protection.** In doing so, it can chart a path where **innovation and inclusion are not trade-offs but twin engines of growth.**

The present study contributes to the growing literature on gig work in India by synthesizing secondary evidence specific to Maharashtra's MSME ecosystem and identifying policy priorities for balancing labour flexibility with social protection.

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Glossary & Abbreviations

Term / Abbreviation	Full Form / Definition
MSME	Micro, Small and Medium Enterprises
Gig Worker	An individual who engages in temporary, task-based, or freelance work, often via digital platforms, without a formal employer-employee relationship
Platform Labour	Work facilitated and mediated by digital platforms such as Urban Company, Upwork, and Dunzo.
ESI	Employees' State Insurance – a self-financing social security and health insurance scheme for Indian workers
PF	Provident Fund – a government-managed retirement savings scheme
Code on Social Security (2020)	A legislative framework enacted by the Government of India that consolidates multiple social security laws, and includes recognition of gig and platform workers
Hybrid Worker Model	A labour structure where individuals retain freelance status but receive partial formal benefits or protections
Upwork / Fiverr / Urban Company / Dunzo	Popular digital platforms that connect MSMEs or customers with freelancers and service providers
UDYAM	Government portal for formal registration of MSMEs in India
CMIE	Centre for Monitoring Indian Economy – an independent economic think tank providing labour and economic data
SHG	Self-Help Group – community-based groups that support micro-enterprise and livelihood initiatives, especially for women
ILO	International Labour Organization – a UN agency that sets international labour standards

Access to Higher Education among Muslim Female Students: Opportunities and Challenges

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Abstract

Higher education plays a significant role in promoting women's empowerment, social inclusion, and economic development. Despite improvements in female enrolment in India, Muslim female students continue to face several socio-economic and cultural barriers in accessing higher education. This study examines the opportunities and challenges influencing their participation in higher education. The study adopted a descriptive survey research design and collected primary data from 50 Muslim female students of Smt. Maniben M. P. Shah Women's College of Arts and Commerce using a structured questionnaire. The data were analysed using descriptive statistics, including frequencies and percentages.

The findings indicate that family support, teacher encouragement, and scholarship schemes positively influence students' educational aspirations. However, financial constraints, family responsibilities, safety concerns, transportation difficulties, and socio-cultural expectations remain significant barriers to higher education. The study also reflects the researcher's academic engagement with Muslim female students, which inspired a systematic exploration of their educational experiences. The study concludes that strengthening financial assistance, improving awareness of educational opportunities, ensuring safe learning environments, and promoting community support are essential for enhancing access to higher education among Muslim female students. The findings provide useful insights for policymakers, educational institutions, and other stakeholders working towards inclusive and equitable higher education.

Keywords: Muslim female students, higher education, educational opportunities, educational challenges, women's empowerment, minority education.

Introduction

Higher education is widely acknowledged as a transformative force that enhances individual capabilities, promotes gender equality, and contributes to inclusive socio-economic development. Beyond improving employment opportunities, higher education enables women to participate more actively in decision-making processes, exercise greater agency, and

contribute meaningfully to community and national development. Despite substantial progress in expanding educational opportunities for women in India, access to higher education remains uneven across different social and religious communities. Minority groups, particularly Muslim women, continue to experience structural inequalities arising from the intersection of gender, socio-economic disadvantage, and community-specific circumstances.

National educational policies and initiatives such as the National Education Policy (2020), minority scholarship programmes, and the expansion of higher educational institutions have contributed to improving enrolment among women. However, increased enrolment does not necessarily translate into equitable participation or successful completion of higher education. For many Muslim female students, educational aspirations are shaped by a complex interaction of financial limitations, family expectations, cultural norms, mobility restrictions, and institutional support. These factors do not operate independently but collectively influence students' educational decisions and opportunities.

Existing literature has extensively documented the barriers encountered by Muslim women in accessing higher education. Nevertheless, comparatively fewer studies have explored the coexistence of opportunities and constraints from the perspective of students themselves. Understanding both dimensions is important because educational participation is influenced not only by obstacles but also by enabling factors such as supportive families, encouraging teachers, scholarship schemes, institutional mentoring, and changing community attitudes toward women's education.

The present study also emerged from the researcher's sustained engagement as a faculty member in a women's college where a majority of the students belong to the Muslim community. Over the years, continuous interaction with these students provided opportunities to observe their educational aspirations, resilience, and determination alongside the challenges they negotiate in balancing academic, family, and social responsibilities. These professional observations prompted important academic questions regarding the factors that facilitate or hinder their access to higher education. Rather than relying solely on personal observations, the researcher sought to investigate these issues systematically through empirical evidence so that the findings could contribute meaningfully to educational research and inform policies and institutional practices aimed at strengthening educational inclusion.

Accordingly, the present study examines both the opportunities and the challenges influencing access to higher education among Muslim female students. By documenting students' lived educational experiences, the study seeks to contribute to the broader discourse on educational

equity, minority inclusion, and women's empowerment while providing evidence-based recommendations for educational institutions, policymakers, and community stakeholders.

Review of Literature

Previous studies have identified several socio-economic and cultural factors that influence Muslim women's access to higher education. Sahu, Jeffery, and Nakkeeran (2017) reported that financial constraints, safety concerns, family expectations, and social restrictions are major barriers, with Muslim women facing additional challenges related to religious identity and community norms. Similarly, Rahiman (2023) found that although the participation of Muslim women in higher education has increased in India, socio-economic disadvantages, gender norms, parental expectations, and limited representation continue to restrict their educational opportunities. The study also emphasized the importance of family support and personal determination in enabling women to pursue higher education. Furthermore, Saxena (2023) highlighted that poverty, gender discrimination, early marriage, and inadequate educational opportunities remain significant obstacles for Muslim women in India and Pakistan. The study concluded that supportive government policies, scholarship schemes, and community awareness are essential for improving educational access.

The reviewed literature indicates that while considerable research has focused on the barriers faced by Muslim women, limited studies have simultaneously examined both the opportunities and challenges influencing their access to higher education. The present study seeks to address this gap by providing empirical evidence on the factors affecting higher education among Muslim female students.

The manuscript documents the following demographic patterns. Because exact response frequencies are not present in the uploaded paper, the table below distinguishes documented findings from statistics that still need to be calculated from the raw dataset.

Empirical Presentation: Demographic Summary

The study is also primarily quantitative and descriptive. It does not contain recorded qualitative interviews, open-ended responses, or verified student quotations. Therefore, qualitative quotations or case studies have not been fabricated. A future phase can triangulate the survey findings through 3–5 short, anonymised student narratives or semi-structured interviews.

The source manuscript states that the questionnaire data were analysed through frequencies and percentages, but it does not contain the underlying response counts or exact percentages for the individual Likert-scale items. To maintain research integrity, this revision does not

invent percentages. Exact values should be calculated directly from the original Google Form/response sheet before journal submission.

The study used a descriptive survey design with a sample of 50 respondents selected through convenience sampling from a single women's college in Mumbai. This sampling strategy is appropriate for an exploratory institutional study but limits statistical power and the generalizability of the findings. The results should therefore be interpreted as indicative of the experiences represented in this sample rather than as representative of all Muslim female students in Mumbai or India.

Methodological Refinement and Limitations

Together, intersectionality and capital theory suggest that educational access is produced through the interaction of structural position and available social resources. Financial hardship may restrict choices, while supportive family and institutional networks may partially offset those constraints. The findings are therefore interpreted as reflecting both structural inequality and student agency rather than a single religious or cultural explanation.

Analytical Implication

Bourdieu's concept of capital provides a second lens for interpreting the enabling factors identified in the study. Cultural capital includes educational knowledge, familiarity with institutional procedures and confidence in navigating higher education. Social capital refers to resources available through relationships and networks. Parents who value higher education, teachers who provide academic and career guidance, and peers who share information about courses and scholarships can provide forms of capital that strengthen educational aspirations. Conversely, limited access to information and supportive networks may make higher education more difficult to navigate.

Cultural and Social Capital: Family, Teachers and Peer Networks

Crenshaw's concept of intersectionality (1989) is useful for examining how multiple social locations operate simultaneously. Muslim female students do not experience educational access through gender alone, religion alone, or economic position alone. Gendered expectations, minority religious identity, household income, family responsibilities, mobility and safety concerns may overlap and produce distinctive educational experiences. An intersectional approach therefore avoids treating these factors as isolated variables and also avoids portraying Muslim women only through a deficit perspective by recognising their agency, aspirations and resilience.

Intersectionality: Religion, Gender and Socio-economic Position

The present study is strengthened by two complementary sociological perspectives: Intersectionality and Bourdieu's theory of cultural and social capital. These perspectives move the analysis beyond a descriptive account of barriers and opportunities and help explain how educational access is socially structured.

Theoretical Framework

Methodology

Research Design

The study adopted a descriptive survey research design to examine the opportunities and challenges influencing access to higher education among Muslim female students. This design was appropriate for capturing respondents' perceptions, experiences, and educational circumstances in a systematic manner.

Study Area and Participants

The study was conducted among Muslim female students of Smt. Maniben M. P. Shah Women's College of Arts and Commerce. A total of 50 respondents participated in the study.

Sampling Technique

A convenience sampling technique was used to select the respondents based on their availability and willingness to participate in the survey.

Data Collection

Primary data were collected through a structured questionnaire consisting of demographic questions and Likert-scale items related to educational opportunities and challenges. The questionnaire was administered through Google Forms, and participation was voluntary. Secondary data were collected from books, journal articles, government reports, and other relevant publications on women's higher education.

Data Analysis

The collected data were coded and analyzed using descriptive statistical techniques, including frequencies and percentages. The findings are presented in tables and interpreted in relation to the study objectives and relevant literature.

Results and Discussion

Demographic Profile of the Respondents

The demographic analysis indicates that the respondents were predominantly young undergraduate Muslim female students. Most participants belonged to the 18–21 years age group and were enrolled in undergraduate programmes, reflecting the typical age and educational stage of higher education. More than half of the respondents belonged to nuclear families, while a considerable proportion came from joint families. The findings also reveal that the majority of respondents belonged to households with a monthly income below ₹50,000, indicating relatively modest socio-economic backgrounds. These demographic characteristics provide an important context for understanding the opportunities and challenges experienced by Muslim female students in accessing higher education.

The findings indicate that access to higher education among Muslim female students is shaped by a dynamic interaction between enabling opportunities and persistent structural constraints rather than by any single determinant. Although respondents generally expressed positive attitudes towards higher education and recognised its role in improving career prospects, economic independence, and personal development, their educational journeys remain influenced by multiple socio-economic realities.

One of the most encouraging findings is the growing educational support received from families. Contrary to traditional assumptions that Muslim families uniformly discourage women's education, the responses suggest an emerging shift in parental attitudes. Many respondents acknowledged that their parents actively encouraged them to pursue higher studies, reflecting gradual changes in community perceptions regarding the value of women's education. This finding illustrates that educational aspirations within minority communities are evolving and should not be understood solely through deficit-based perspectives.

Teacher encouragement also emerged as an important facilitating factor. Respondents indicated that faculty members played a significant role in motivating them to continue their education by providing academic guidance, emotional support, and career-related information. This finding highlights the broader role of higher educational institutions as spaces that can nurture confidence and aspirations among first-generation and economically disadvantaged learners.

Despite these positive developments, financial hardship continues to be the most significant barrier affecting educational participation. Since a large proportion of respondents belonged to households with monthly incomes below ₹50,000, meeting educational expenses remains a major concern. Even where scholarship opportunities are available, limited awareness,

procedural complexities, or delays in receiving financial assistance reduce their effectiveness. These findings suggest that financial support mechanisms require both expansion and improved accessibility.

The study further demonstrates that educational participation cannot be understood purely through economic variables. Family responsibilities, concerns regarding personal safety during travel, transportation difficulties, and prevailing socio-cultural expectations continue to shape educational choices. While these factors did not prevent respondents from pursuing higher education altogether, they influenced institutional selection, attendance patterns, and future educational planning. The interaction of these factors illustrates the multidimensional nature of educational access among Muslim female students.

The findings largely corroborate previous research by Sahu et al. (2017) and Rahiman (2023), who similarly identified socio-economic disadvantage and family circumstances as important determinants of educational participation. However, the present study extends existing scholarship by demonstrating that alongside persistent barriers, important enabling factors such as family encouragement, institutional support, and changing educational aspirations are becoming increasingly influential. This balanced perspective contributes to a more nuanced understanding of Muslim women's participation in higher education by recognising both the resilience demonstrated by students and the systemic challenges that continue to affect educational equity.

Overall, the findings reinforce the view that improving access to higher education requires an integrated approach combining financial assistance, institutional mentoring, community awareness, gender-sensitive educational policies, and supportive learning environments. Sustainable improvements will depend not only on increasing educational opportunities but also on reducing the structural inequalities that continue to shape students' educational experiences.

Conclusion

The findings indicate that access to higher education among Muslim female students is shaped by the interaction of supportive opportunities and persistent socio-economic challenges. While increasing family support, institutional encouragement, and scholarship programmes have enhanced educational participation, financial hardship, safety concerns, and cultural expectations remain major obstacles. These findings are consistent with earlier studies highlighting the continuing influence of socio-economic inequalities on Muslim women's

educational attainment. Strengthening financial support, improving awareness of scholarship opportunities, and creating safe and inclusive learning environments are essential for promoting equitable access to higher education and empowering Muslim women.

The motivation for undertaking this study also emerged from the researcher's professional experience as a faculty member in a women's college where a majority of the students belong to the Muslim community. Continuous interaction with these students over several years provided valuable insights into their educational aspirations as well as the social, economic, and cultural challenges they encounter while pursuing higher education. Observing both their determination and the barriers affecting their academic journey inspired the researcher to systematically examine these issues through empirical research. The study is therefore intended not only to contribute to academic literature but also to generate evidence that may assist educational institutions, policymakers, and community stakeholders in developing more inclusive strategies to improve access to higher education for Muslim female students.

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From Chalkboards to Chatbots: Digital Transformation in Indian Higher Education

Faculty Adoption, Teaching Innovation, and Student Learning Efficiency

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Abstract

Digital transformation in Indian higher education has accelerated sharply since the COVID-19 pandemic. This paper examines the mediated relationship between faculty adoption of digital technologies (independent variable), teaching innovation (mediator), and student learning efficiency (dependent variable), drawing exclusively on secondary data from UNESCO, the World Bank, AISHE, UGC, AICTE, NAAC, and peer-reviewed literature indexed in Scopus and Web of Science. Learning Management Systems, AI-based educational tools, and MOOCs (particularly SWAYAM and NPTEL) are synthesised as adoption channels. Student learning efficiency is operationalised not as reduced study effort but as a composite of three observable outcomes — pass/completion rates, examination performance, and MOOC certification rates. Institutional type (public/private; central/state/affiliated) and geographic location (urban/rural) are modelled as moderating variables, reflecting the stratification of India's higher education system. Five hypotheses are developed and evaluated through conceptual-framework development, trend analysis, and thematic synthesis, incorporating the newly released AISHE 2022-23/2023-24 reports and NAAC's 2025 Binary Accreditation and Maturity-Based Graded Levels (MBGL) framework, which for the first time embeds technology integration as an auditable accreditation criterion. Findings indicate that faculty adoption positively drives teaching innovation, which in turn mediates gains in learning efficiency, and that this pathway is systematically stronger in central, urban, and better-resourced institutions than in rural, state, or affiliated colleges. The paper concludes with differentiated policy recommendations for universities, regulators, and government bodies.

Keywords: Digital transformation, faculty adoption, teaching innovation, student learning efficiency, higher education, India, LMS, AI in education, MOOCs, SWAYAM, NPTEL, NAAC, institutional heterogeneity, moderated mediation.

1. Background of the Study

India's higher education system is the largest in the world by institutional count. The AISHE 2022-23 and 2023-24 reports, released by the Ministry of Education on 8 July 2026, record 4.46 crore students enrolled in 2022-23, rising to 4.50 crore in 2023-24 — a 31.5% increase over 2014-15 (Ministry of Education, 2026a). The Gross Enrolment Ratio (GER) rose from 23.7% in 2014-15 to 30.0% in 2023-24, with female GER exceeding male GER (31.2% vs. 30.0%) for the seventh consecutive year, a Gender Parity Index of 1.08. The teaching workforce stood at 17.32 lakh faculty in 2023-24.

This decade-long expansion has been accompanied by a profound digital transformation, propelled by the National Education Policy (NEP) 2020, which mandates the integration of AI, machine learning, data analytics, and digital pedagogy (Ministry of Education, 2020), and dramatically accelerated by COVID-19. Pre-pandemic platforms such as SWAYAM (launched 2017; 35 million-plus enrolments across 3,000+ courses by 2024) and NPTEL (1 billion-plus video views, 5 million-plus certified learners) provided the infrastructure on which pandemic-era digitisation built (Ministry of Education, 2024; NPTEL, 2024).

Crucially, the quality-assurance architecture governing this transformation has itself changed. NAAC's Binary Accreditation and Maturity-Based Graded Levels (MBGL) framework, announced 10 February 2025, replaced the legacy CGPA-based grading and now assesses 'Online and Blended Learning' as a named metric, cross-validated through a One Nation One Data Platform against UGC, AICTE, AISHE, and NIRF data (NAAC, 2025). Technology integration has thus shifted from optional good practice to an audited institutional requirement. Yet this expansion has also exposed structural challenges — rural connectivity gaps, uneven faculty digital competency, and a private-unaided sector now constituting 65.3% of all colleges (Ministry of Education, 2026a) — motivating research that looks beyond tool deployment to the quality of adoption, innovation, and outcomes across a highly stratified system.

2. Problem Statement

Despite heavy investment in digital infrastructure, Indian higher education faces a persistent paradox: the proliferation of digital tools has not automatically translated into measurable gains in student learning efficiency. Several dimensions sharpen this problem: fewer than 40% of faculty report sufficient training to use LMS platforms pedagogically (Kumar & Singh, 2022); faculty resistance rooted in workload and assessment-validity concerns persists (Bhuasiri et al., 2012; Tondeur et al., 2017); more than 55% of rural institutions face intermittent connectivity

(Ministry of Education, 2023); and LMS penetration in central universities (~68%) far outpaces state universities (~42%) (Ministry of Education, 2026a). Existing literature further tends to examine faculty adoption and student outcomes in isolation, leaving the mediating mechanism — how adoption becomes innovation, and innovation becomes efficiency — under-examined. This paper argues that the missing link is teaching innovation, and that its explanatory power varies systematically with institutional type and location.

3. Research Questions

1. Does faculty adoption of digital technologies (LMS, AI-based tools, MOOCs) positively influence teaching innovation in Indian higher education institutions?
2. Does teaching innovation positively impact student learning efficiency?
3. Does faculty adoption have a direct effect on learning efficiency, independent of teaching innovation?
4. Does teaching innovation mediate the relationship between faculty adoption and learning efficiency?
5. Do institutional type and geographic location moderate the strength of this adoption-innovation-efficiency pathway?
6. What are the differentiated policy implications of strengthening this pathway across India's heterogeneous higher education ecosystem?

4. Objectives of the Study

1. Examine the trajectory of faculty adoption of digital technologies using AISHE, UGC, AICTE, NAAC, and peer-reviewed data.
2. Analyse the relationship between faculty adoption and teaching innovation.
3. Assess the impact of teaching innovation on learning efficiency using defined proxy indicators.
4. Model and evidence the mediating role of teaching innovation.
5. Examine institutional type and geographic location as moderators of this pathway.
6. Formulate differentiated policy recommendations for regulators and institutions.

5. Literature Review

5.1 Adoption Frameworks

The Technology Acceptance Model (Davis, 1989) and its extension, UTAUT (Venkatesh et al., 2003), remain the dominant lenses for faculty technology adoption, emphasising perceived usefulness, ease of use, and facilitating conditions. Tondeur et al. (2017), reviewing 78 Scopus-indexed studies, found technical training necessary but insufficient without pedagogical guidance. In the Indian context, Bhuasiri et al. (2012) identified instructor capability as a stronger predictor of e-learning success than technology quality itself, underscoring faculty as the primary agent of transformation.

5.2 LMS, AI Tools, and MOOCs in India

LMS platforms (Moodle, Google Classroom, Blackboard) form the foundational layer of digital adoption; UGC (2021) guidelines recommend LMS use as a prerequisite for hybrid teaching. Active, interactive LMS use — rather than static document uploads — is associated with materially better engagement and completion (Mtebe & Raisamo, 2014). AISHE data show LMS penetration of ~68% in central universities against ~42% in state universities (Ministry of Education, 2023, 2026a). AI-based tools enable personalised pathways and predictive analytics; the OECD (2021) reports adaptive systems can cut time-to-competency by up to 40%, though Holmes et al. (2019) stress that AI is only effective within a pedagogically coherent framework designed by skilled faculty. SWAYAM (35 million-plus enrolments, 3,000-plus courses) and NPTEL (5 million-plus certified learners) anchor India's MOOC landscape, yet completion rates of 10-20% mirror the global 5-15% pattern (Dalipi et al., 2018; Kumar & Singh, 2022), improving substantially only when MOOCs are integrated into formal curricula with active faculty involvement (World Bank, 2020).

5.3 Teaching Innovation and Learning Efficiency

Teaching innovation — flipped classrooms, project-based and collaborative digital assignments, formative assessment, and data-informed intervention — is conceptually distinct from mere technology use. Koehler and Mishra's (2009) TPACK framework explains how faculty integrate technology with content and pedagogy, and TPACK-informed development has been shown to raise instructional quality (Mishra & Koehler, 2006; Schmidt et al., 2009). Means et al.'s (2013) meta-analysis found blended learning outperforms purely traditional or purely online instruction by an effect size of 0.35 SD, corroborated in Indian central-university contexts by Garg and Garg (2020).

5.4 Digital Divide and Institutional Heterogeneity

Structural inequities condition this entire pathway. The World Bank (2021) documents a 38-percentage-point rural-urban broadband gap (29% vs. 67%), and UNESCO (2023) warns that digital transformation must be equity-focused to avoid widening inequality. AISHE data confirm private-unaided colleges account for 65.3% of institutions, government colleges 21.5%, and private-aided 13.2% (Ministry of Education, 2026a); central institutions enjoy materially better funding, staffing, and IT maturity than state or affiliated colleges. Faculty in rural and tier-3 institutions may nominally adopt the same tools as urban peers while experiencing a slower, less reliable version of them in practice — the empirical basis for treating institutional type and location as moderators rather than background controls.

5.5 NAAC Accreditation Reform

NAAC's 2025 Binary Accreditation/MBGL framework converts faculty adoption and teaching innovation from optional practice into an externally audited requirement: 'Online and Blended Learning' is now a named metric under Curriculum Design, and IT/LMS infrastructure is separately assessed (NAAC, 2025). This is expected to accelerate convergence across institution types over time, even as near-term disparities persist.

5.6 Research Gaps

The literature reveals: (a) no integrated mediation study linking faculty adoption, teaching innovation, and learning efficiency in India; (b) an under-examined faculty-as-innovator perspective; (c) limited cross-sectional synthesis of secondary data for mediation modelling; and (d) no formal incorporation of institutional heterogeneity as a moderator rather than an afterthought.

6. Research Gap

This study addresses a multilayered gap at the intersection of faculty digital adoption, pedagogical innovation, learning efficiency, and institutional heterogeneity. While TAM-based adoption studies (Bhuasiri et al., 2012; Tondeur et al., 2017) and isolated MOOC-outcome studies (Dalipi et al., 2018; Kumar & Singh, 2022) exist, none applies a structured mediation framework testing whether teaching innovation explains how faculty digital adoption translates into learning efficiency in Indian higher education, and none formally models institutional type and geography as moderators of that pathway. This paper addresses these gaps by (a) conceptualising and evidencing a mediation model with a clearly defined dependent variable;

(b) centring faculty-driven innovation theoretically; (c) synthesising current multi-source secondary data, including the 2026 AISHE releases and the 2025 NAAC reform; and (d) formally modelling institutional type and location as moderators.

7. Hypothesis Development

H1: Faculty adoption of digital technologies has a significant positive impact on teaching innovation, consistent with TPACK theory (Koehler & Mishra, 2009) and Tondeur et al. (2017).

H2: Teaching innovation has a significant positive impact on student learning efficiency (Means et al., 2013; Garg & Garg, 2020).

H3: Faculty adoption has a significant direct positive effect on learning efficiency, independent of innovation, testing the total effect of adoption.

H4: Teaching innovation significantly mediates the relationship between faculty adoption and learning efficiency — the paper's most theoretically distinctive contribution, aligned with Holmes et al. (2019) and World Bank (2020).

H5 (Moderated Mediation): Institutional type and geographic location significantly moderate the Faculty Adoption → Teaching Innovation path, such that the indirect effect is stronger for central, urban, and better-resourced institutions, consistent with UTAUT's 'facilitating conditions' construct (Venkatesh et al., 2003) and the documented LMS, funding, and connectivity gaps (Section 5.4).

8. Research Methodology

8.1 Design and Type of Study

This is a cross-sectional, secondary-data study employing a descriptive-analytical design. The descriptive component maps current adoption trends; the analytical component conceptually tests the moderated-mediation model (H1-H5) using data from 2018-2026, incorporating the AISHE 2022-23/2023-24 reports and the 2025 NAAC reform.

8.2 Data Sources

Sources include: AISHE reports (2018-19 through 2023-24), providing institutional-type and rural/urban classification; NAAC's 2024-25 accreditation data-capture formats; UNESCO Global Education Monitoring Reports (2020-2023); World Bank education and connectivity

data (2020-2021); SWAYAM/NPTEL annual statistics; UGC/AICTE guidelines and reports (2019-2024); and Scopus/Web of Science-indexed journal articles (2018-2025).

8.3 Data Collection and Analysis

Data were gathered through systematic document analysis and database querying (Scopus, Web of Science, Google Scholar, ERIC) using Boolean strings such as 'faculty digital adoption India' and 'institutional type digital divide India higher education,' supplemented by direct access to official portals. Analysis combines longitudinal trend analysis; synthesis of reported correlations; a conceptual stepwise mediation model following Baron and Kenny (1986) and Preacher and Hayes (2008) — estimating paths *a* (adoption→innovation), *b* (innovation→efficiency), *c'* (direct effect), and *c* (total effect); a conceptual moderated-mediation extension following Hayes's (2013) Model-7 logic to test H5; and thematic coding of qualitative policy and case-study evidence.

9. Conceptual Framework

The framework is a moderated-mediation model. The independent variable, Faculty Adoption of Digital Technologies, comprises LMS adoption, AI-tool adoption, and MOOC integration. The mediator, Teaching Innovation, is operationalised through flipped-classroom adoption, the shift to formative assessment, collaborative digital assignments, and data-informed intervention. The dependent variable, Student Learning Efficiency, is deliberately defined as the ratio of learning outcomes to time and resources invested — not reduced effort — and is measured through three publicly reported indicators: pass/completion rates, examination performance, and self-directed learning capability (proxied by NPTEL/SWAYAM certification and UGC engagement surveys). Two moderators, drawn from AISHE's own classification fields, condition Path *a*: Institutional Type (Government/Private-Aided/Private-Unaided; Central/State/Deemed) and Geographic Location (Urban/Rural). The framework predicts that Paths *a*, *b*, and *c* are each positive and significant (H1-H3), that the indirect effect $a \times b$ is significant (H4, mediation), and that Path *a* is significantly stronger for central, urban, better-resourced institutions (H5). Full mediation is indicated if Path *c'* becomes non-significant once the mediator is controlled; partial mediation if *c'* remains significant but reduced.

10. Expected Outcomes and Policy Implications

Secondary-data synthesis is expected to confirm a positive adoption-innovation link (H1), a positive innovation-efficiency link via NPTEL/SWAYAM completion and blended-learning evidence (H2), a positive direct adoption-efficiency effect (H3), partial mediation through teaching innovation (H4), and a significantly stronger indirect effect in central, urban, and better-resourced institutions (H5) — meaning identical investment in faculty adoption will not yield equal returns unless facilitating conditions are first equalised.

Four policy implications follow. First, institutions and regulators should prioritise sustained, TPACK-informed pedagogical development over one-off digital-literacy workshops. Second, UGC, AICTE, and NAAC should align faculty recognition and incentive structures with NAAC's new evidence-based online/blended-learning metric. Third, digital-divide policy should shift from uniform grants toward differentiated infrastructure investment targeted at state, rural, and private-unaided institutions identified as laggards in AISHE data. Fourth, AISHE and institutional assessment should track the three-part learning-efficiency measure defined here, not access and enrolment metrics alone.

11. Conclusion and Suggestions

This paper has examined the mediated, and institutionally moderated, relationship between faculty adoption, teaching innovation, and student learning efficiency in Indian higher education, drawing on UNESCO, World Bank, AISHE (including the newly released 2022-23/2023-24 reports), UGC, AICTE, NAAC, SWAYAM, NPTEL, and peer-reviewed literature. It establishes a theoretically grounded case, informed by TAM, TPACK, and UTAUT, for teaching innovation as the mechanism translating digital adoption into learning-efficiency gains — and shows why this mechanism cannot be assumed uniform across India's stratified higher education landscape. Recommendations include reformed faculty training, institution-specific AI-integration policy, LMS optimisation with usage analytics, an institution-type-sensitive digital-inclusion fund, and NAAC-aligned longitudinal research infrastructure.

As a secondary-data synthesis, this study cannot support strong causal inference; available datasets do not always capture innovation quality or the moderators proposed in H5 with the granularity needed for rigorous moderated-mediation testing. The framework should therefore be read as conceptually and empirically well-supported rather than confirmatory, pending future primary-survey and structural-equation-modelling research stratified by institutional type and geography. The path from chalkboards to chatbots is not merely technological:

realising its potential requires recognising that a central university in Delhi and an affiliated rural college in Bihar begin this journey from very different starting points.

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Importance of financial literacy in retirement readiness

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Abstract

Today, Peoples are taking greater efforts to secure their future in terms of financial security after retirement. Simultaneously, day by day, the financial world is converting more tough, making financial Knowledge very significant than ever before. This research is based on secondary data and follows a conceptual and analytical approach to know about the financial knowledge shapes retirement planning. Financial literacy is viewed through three key aspects: financial behaviour, financial attitude, and financial understanding.

Individuals who possess financial knowledge tend to make more informed and rational decisions regarding saving, investing, and retirement planning. This increases their likelihood of accumulating adequate savings and attaining greater financial stability over the long term compared to others. People with a lack of financial knowledge often experience difficulty in preparing for retirement. This also suggests the factors, such as income, gender, and education, that influence both financial education and retirement planning.

Overall, the study emphasizes that gaining Knowledge of finance can play a very important role in helping individuals plan more effectively for a secure and comfortable retirement.

Keywords: Financial Literacy, Retirement Readiness, Financial Behaviour, Financial Expertise, and Financial Strategic Planning.

Introduction

In recent years, individuals have increasingly recognized financial knowledge as an essential life skill. This is largely due to the increased complexity of financial institutions and the increasing responsibility put on individuals to manage their own retirement plans. Earlier, many workers relied on defined benefit plans such as traditional pensions, where employers

ensured a stable income after retirement. However, the shift towards defined contribution plans, including 401(k)s and Individual Retirement Accounts (IRAs), has transferred this responsibility to Persons. Therefore, retirement security now depends heavily on personal financial decisions.

In this context, the concept of *retirement preparedness* has gained importance. It refers to an individual's ability to maintain a comfortable standard of living after retirement through proper planning, saving, and investment. Despite greater awareness, many individuals still struggle to accumulate sufficient savings for their post-retirement life. Absence of financial knowledge.

Financial Understanding or Literacy will help them to be aware and make impactful decisions regarding the use and handling of wealth. It includes an understanding of basic financial concepts such as interest rates, inflation, risk diversification, and the time value of money, along with awareness of various financial products available in the market. Lacking a solid understanding of these ideas, people frequently struggle to prepare for long-term financial objectives, such as retirement. Beyond theoretical knowledge, financial education is also reflected in everyday financial behaviour. Individuals who consistently save, invest wisely, and think about their future retirement will definitely achieve their retirement as planned. Simultaneously, it is very crucial to identify that understanding regarding finance is shaped by various social and demographic factors. Indicators such as age of person, income level of a person, education of a person, gender, and occupation all play a very important part in influencing a person's financial awareness and decision-making ability.

For example, the new generation often delays retirement planning, assuming they have enough time in the future. Persons with lower salaries or limited education have limited ways of financial guidance or limited information on better financial decision-making. Gender-related challenges, such as wage gaps, career breaks, and differences in life expectancy, can also affect financial planning. Moreover, the swift growth of financial offerings and digital financial technologies has complicated the process of making financial decisions. Although these will offer individuals new avenues for investment and wealth generation, they also present risks if individuals restrict the information necessary to utilize them efficiently.

Often, papers show individuals who possess an understanding of finances are mostly going to save regularly, invest prudently, and seek professional advice when needed. People are also well-trained to handle financial uncertainties in the future. In contrast, individuals with low

financial literacy often struggle with poor financial behaviors, such as excessive borrowing, inadequate saving, and a lack of long-term planning. Given these challenges, upgrading Financial Knowledge has become a major priority in today's world. Governments, financial entities, and educational institutions are vigorously advancing financial literacy via diverse programs and initiatives to address poor financial choices. The above discussion suggests that this research paper examines the significance of financial knowledge and its impact on individuals' readiness for retirement.

Review of Literature

Research by Lusardi and Mitchell (2009) indicates how acquiring knowledge about finance plays an important part in shaping individuals' retirement planning decisions. In this study, individuals with a strong understanding of financial concepts are more likely to engage in active saving and systematic retirement planning. These People will be better prepared financially and have a greater likelihood of accumulating adequate savings for their post-retirement years. At last, it suggests that financial literacy is not limited to knowledge alone; it includes Money management behaviors and attitudes, both of which significantly influence financial decision-making and future planning.

In addition, Clark et al. (2017) indicated the significance of financial education regarding comprehension of financial literacy. This research paper indicates that persons who acquire financial education demonstrate improved financial behaviour and develop better financial management skills, which ultimately support more effective retirement planning.

Objective

- To examine the relationship between financial literacy and retirement readiness.

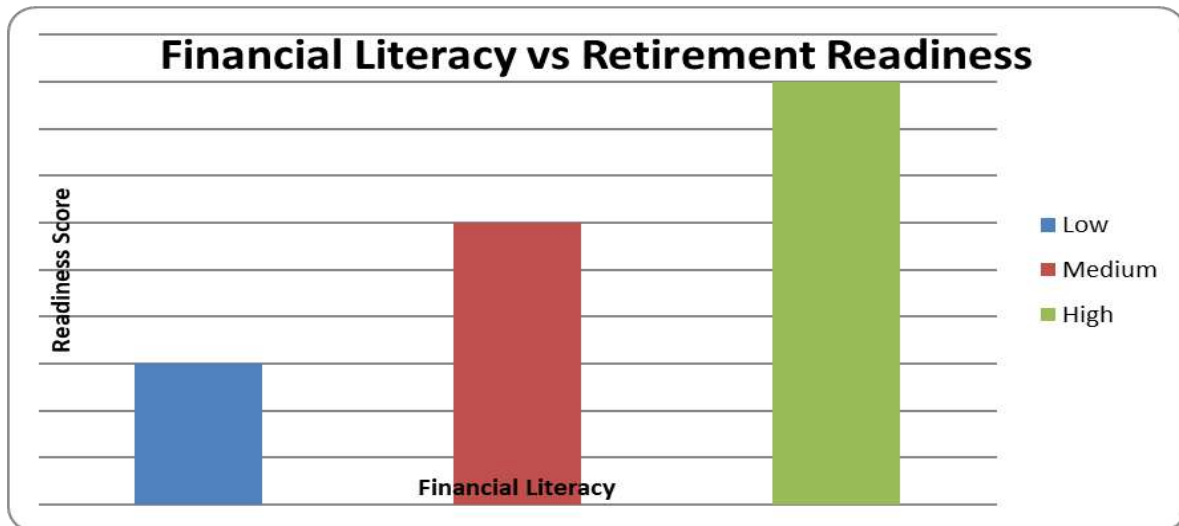
Research Methodology

Research Methodology: Secondary data was employed in this study in an analytical and descriptive way. Every piece of data and analysis comes from pre-existing sources, such as scholarly journals, research reports, and other pertinent publications. The study looks at the connection between retirement preparation and financial Knowledge. A detailed technique is used to examine retirement readiness and financial education with the goal of capturing the conceptual content. To detect patterns and relationships, we also look at the results of earlier studies.

This study uses a qualitative-cum-conceptual approach, grounded by theories and evidence from existing research, utilizes graphs, charts, and tables, especially in the shape of conceptual tables, to identify, explain, and illustrate the relationship between financial literacy.

Figures/Charts/Conceptual Tables

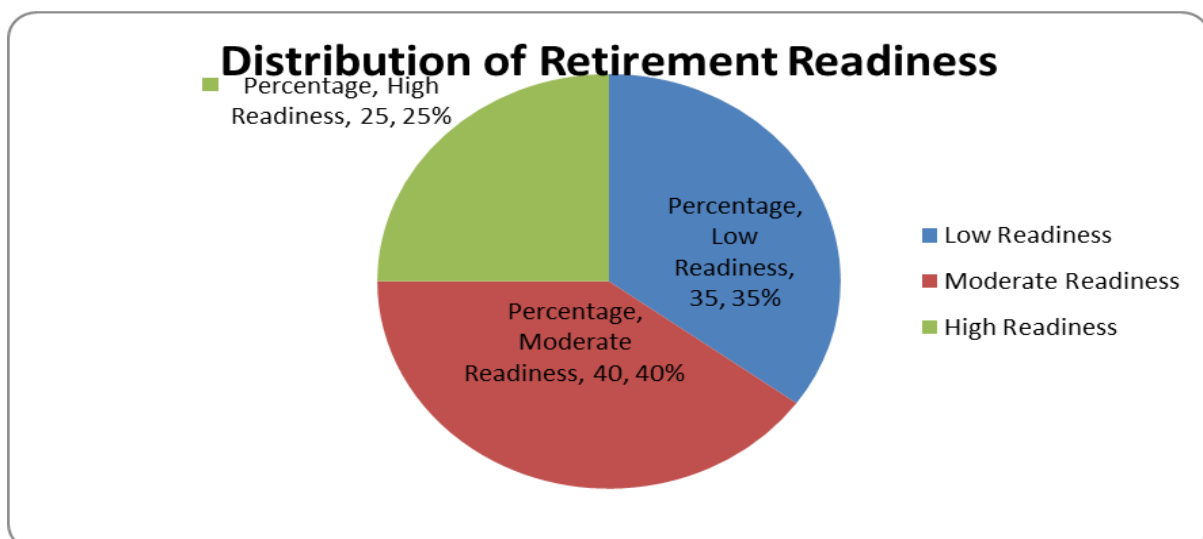
1.1 Financial Literacy vs Retirement Readiness



Source: Author's conceptual representation based on Lusardi and Mitchell 2009 and Clark et al. 2017.

This indicates that individuals with a strong understanding of financial concepts are more likely to be prepared for retirement. Those with greater financial knowledge and effective planning are also more likely to achieve financial security in their retirement years.

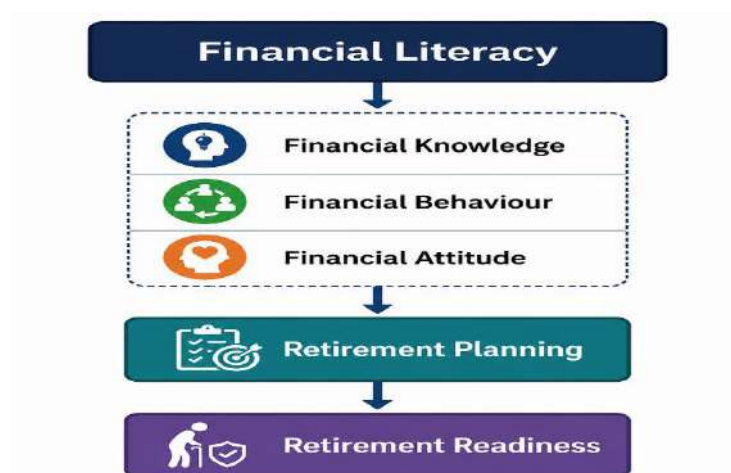
1.2 Distribution of Retirement Readiness Levels



Source: Author's conceptual representation based on secondary literature.

This shows people do not prepare themselves for retirement from an early age. However, a large percentage of Indians do not adequately plan for retirement.

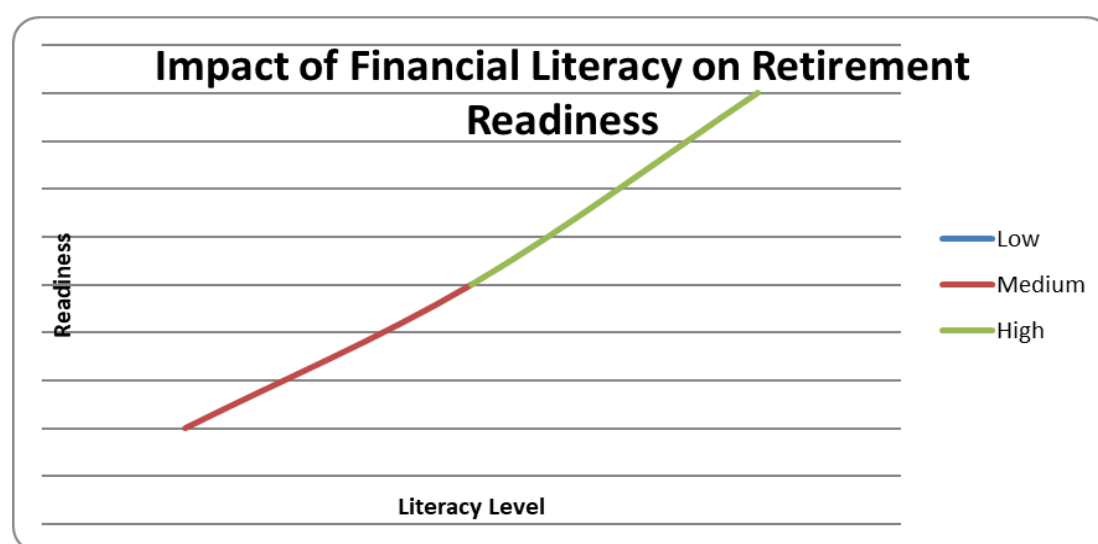
1.3 Financial Literacy Components Affecting Retirement Readiness



Source: Author's conceptual representation based on Lusardi and Mitchell 2009 and Clark et al. 2017.

One way to look at financial literacy is as a multifaceted characteristic in which retirement planning, which ultimately results in retirement readiness, is greatly influenced by both behaviour and attitudes.

1.4 Financial Literacy's Effect on Retirement Readiness



Source: Author's conceptual representation based on findings reported in previous studies.

The line graph makes it clear that financial literacy and retirement preparation are directly correlated.

1.5 Comparative Table

Financial Literacy and Retirement Behaviour Comparison			
Aspect	Low Literacy	Medium Literacy	High Literacy
 Saving Behaviour	Poor	Moderate	Strong
 Investment Awareness	Low	Moderate	High
 Retirement Planning	Minimal	Partial	Extensive
 Financial Security	Low	Moderate	High

Source: Compiled by the researcher based on secondary sources.

This table amply demonstrates that financially literate individuals outperform in all dimensions of finance, which eventually increases their retirement readiness.

(The graphical representations are conceptual in nature and derived from established theoretical relationships in existing literature)

Limitations

- The research relies solely on secondary data.
- The report's empirical foundation is limited by the lack of source data.
- Results are based on earlier reporting, and no hypothesis was tested because the study is conceptual and based on secondary literature.

Implications

- According to recent studies, increasing financial literacy is crucial for enhancing retirement readiness.
- The lack of accurate data limits the report's empirical basis.
- It can serve as a foundation for further quantitative research.

Significant Findings

- Promoting financial literacy seems to be an effective strategy for enhancing retirement readiness.
- Existing studies reviewed in this paper indicate that individuals with strong financial knowledge are more likely to save for retirement.
- Attitudes and actions that impact investing and saving are shown by financial metrics and behaviours.
- Courses for financial education, which can enhance financial literacy.

- Numerous studies have shown that earlier, it shows that Social and Economic position and sociological terms, gender can play a vital role in retirement planning and financial literacy.

Conclusion

As per this research, monetary understanding plays a major role in determining whether Indians will be ready for retirement. As more people take charge of their own retirement, financial literacy and practical knowledge are growing more crucial in preparing for old age. Financially educated people can lower risks and improve their financial decisions. The investigation's findings highlight the requirement of monetary literacy for retirement readiness. Improving financial health and lowering financial susceptibility to unfavourable events as people age depends on improving financial education.

Suggestions

- Financial literacy should be taught at every school level.
- Using online digital channels and holding workshops and seminars to raise awareness about personal finance.
- Encourage young people to arrange for retirement early.
- Create financial curriculum and materials for low-income women's groups. Boost financial participation, and monetary services should be provided.

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Determinants of Out-of-Pocket Expenditure on Lifestyle Diseases in Urban Households

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Abstract

The growing incidence of lifestyle-related diseases such as diabetes, obesity, and hypertension has imposed a considerable financial strain on urban households. This study examines the determinants of out-of-pocket expenditure (OOPE) associated with these conditions using secondary data from published sources.

The analysis considers key socio-economic and healthcare-related variables, including income, education, type of healthcare facility, frequency of medical consultations, and health insurance coverage. The findings indicate that expenditure patterns are more closely linked to healthcare utilization behaviour—particularly treatment frequency and provider choice—than to income alone. Due to their chronic nature, lifestyle diseases result in recurring medical expenses, leading to continuous financial pressure on households.

The study further observes that although health insurance offers partial financial support, its impact remains limited due to differences in coverage and actual usage. Overall, healthcare access and behavioural factors emerge as critical determinants of expenditure patterns.

The study highlights the need to strengthen preventive healthcare practices and improve financial protection mechanisms to reduce the long-term economic burden of lifestyle diseases.

Keywords: Out-of-pocket expenditure, lifestyle diseases, urban households, health insurance, Chronic diseases, Healthcare Utilization.

Introduction

Lifestyle diseases have emerged as a significant challenge to household financial stability, particularly in urban settings. Conditions such as diabetes, obesity, and hypertension are increasingly associated with modern lifestyle patterns, including sedentary behaviour, unhealthy diets, and rising stress levels. These illnesses require continuous monitoring,

prolonged treatment, and regular medical attention, resulting in recurring healthcare expenditure.

Unlike acute illnesses, lifestyle diseases impose a long-term economic burden due to their chronic nature. Frequent medical consultations, diagnostic procedures, and ongoing medication transform healthcare spending into a continuous obligation rather than a one-time expense. This persistent expenditure places pressure on household budgets and affects overall economic well-being.

Healthcare spending in urban areas is influenced by multiple factors beyond income. Households make treatment decisions based on accessibility, perceived quality of care, and frequency of consultations. A growing preference for private healthcare services, along with varying levels of awareness and utilization of health insurance, further contributes to differences in expenditure patterns.

This study aims to analyse the determinants of out-of-pocket expenditure on lifestyle diseases among urban households by focusing on socio-economic characteristics and healthcare utilization behaviour.

Objectives

1. To examine how out-of-pocket expenditure on lifestyle diseases is distributed across urban households.
2. To explore the role of socio-economic characteristics in shaping variations in expenditure.
3. To analyse how patterns of healthcare utilization influence medical spending.
4. To understand the extent to which health insurance reduces the financial burden on households.

Review of Literature

Murray and Lopez (1996) explain that lifestyle diseases impose long-term economic costs due to continuous treatment and reduced productivity. Their framework highlights the persistent nature of expenditure associated with chronic conditions.

Wagstaff (2012) highlights that financial protection in healthcare systems should be assessed not only by insurance coverage but by its ability to reduce financial hardship. The study emphasizes that chronic diseases often lead to sustained expenditure, which insurance schemes may fail to fully address.

Karan et al. (2014) further show that non-communicable diseases significantly increase household financial burden in India, emphasizing the need for improved healthcare financing systems.

Xu et al. (2003) demonstrate that high out-of-pocket payments can push households into financial distress, especially in the absence of adequate financial protection mechanisms.

Research Methodology

The study is analytical and descriptive in nature and is based on secondary data collected from sources such as NSSO reports, WHO publications, and relevant research studies.

The analysis focuses on urban households and examines expenditure related to lifestyle diseases.

- Dependent Variable: Out-of-pocket expenditure
- Independent Variables: Income, healthcare facility, frequency of consultations, insurance, age, and education

Descriptive and comparative methods are used, and findings are presented through tables and graphical representations.

Hypothesis

H1: Household income has a measurable effect on out-of-pocket expenditure.

H2: The type of healthcare facility chosen affects the level of expenditure.

H3: The frequency of medical consultations is associated with variations in expenditure.

H4: Health insurance plays a role in influencing out-of-pocket expenditure.

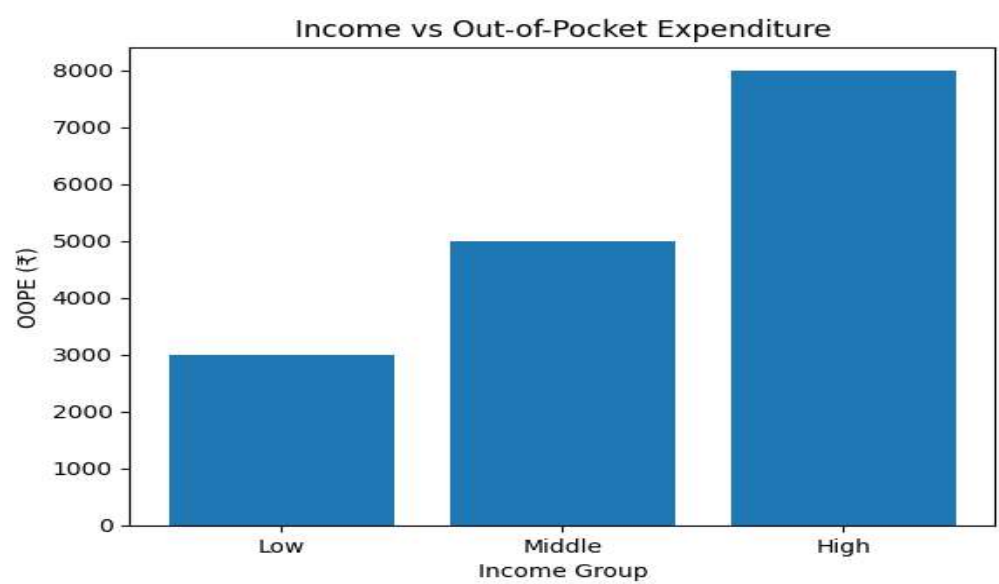
H5: Socio-economic factors such as age and education are linked to expenditure patterns.

Analysis and Interpretation:

1. Income and Out-of-Pocket Expenditure

Table 1: Income and OOPE (General Trend)

Income Group	Pattern of Out-of-Pocket Expenditure
Lower Income	High financial burden relative to income
Middle Income	Moderate to high OOPE
Higher Income	Higher absolute spending



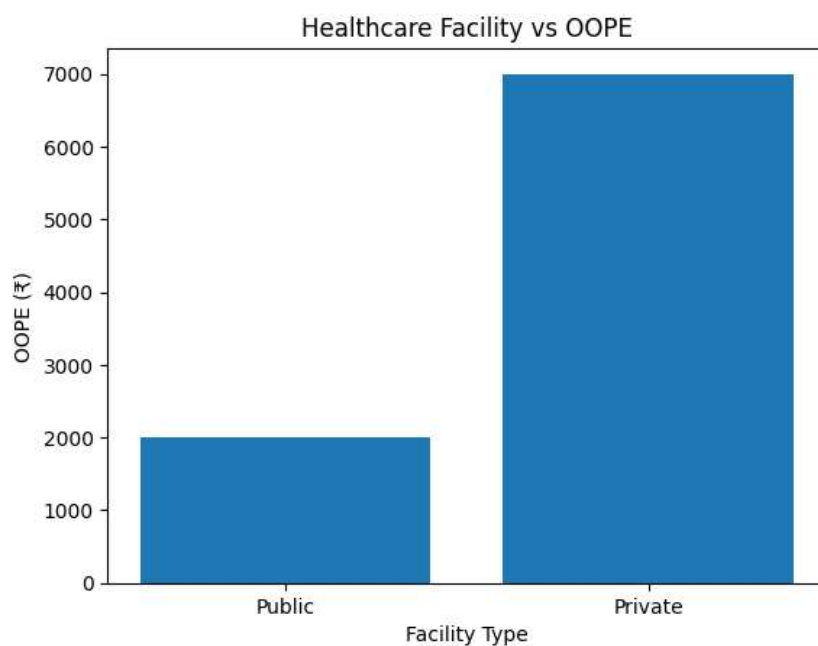
Interpretation

The table indicates that out-of-pocket expenditure varies across income groups. While higher-income households tend to spend more in absolute terms, lower-income households experience a greater financial burden relative to their income. This suggests that income influences expenditure patterns, but it is not the sole determinant of OOPE.

2. Type of Healthcare Facility and OOPE

Table 2: Healthcare Facility and OOPE

Type of Facility	Pattern of OOPE
Public	Lower OOPE
Private	Higher OOPE



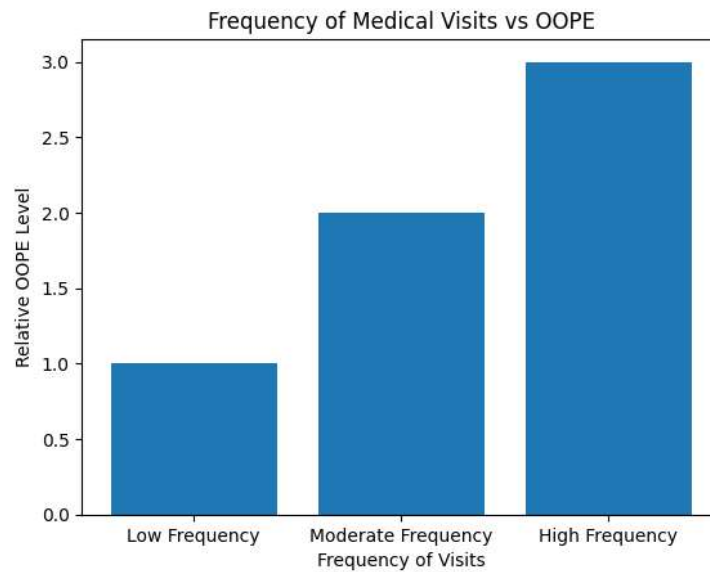
Interpretation

The analysis shows that households utilizing private healthcare facilities incur higher out-of-pocket expenditure compared to those using public healthcare services. This reflects differences in cost structures and service accessibility.

3. Frequency of Medical Consultations and OOPE

Table 3: Frequency and OOPE

Frequency of Visits	Pattern of OOPE
Low Frequency	Lower OOPE
Moderate Frequency	Moderate OOPE
High Frequency	Higher OOPE



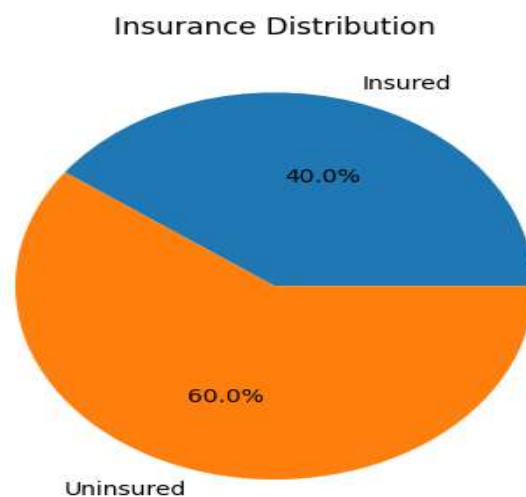
Interpretation

The analysis indicates that an increase in the frequency of medical consultations leads to higher out-of-pocket expenditure. This reflects the recurring nature of healthcare costs associated with lifestyle diseases.

4. Health Insurance and OOPE

Table 4: Insurance and OOPE

Insurance Status	Pattern of OOPE
Insured	Moderate OOPE
Uninsured	Higher OOPE



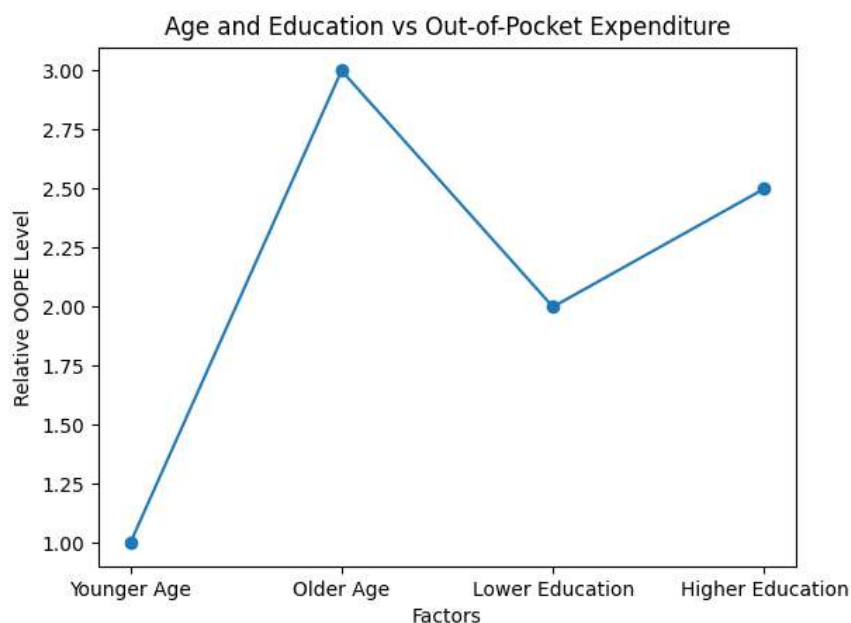
Interpretation

The table suggests that health insurance provides some degree of financial protection; however, it does not eliminate out-of-pocket expenditures. The effectiveness of health insurance varies across households depending on coverage and utilization.

5. Socio-economic Factors and OOPE

Table 5: Age/Education and OOPE

Factor	Pattern of OOPE
Older Age	Higher OOPE
Younger Age	Lower OOPE
Higher Education	Better healthcare utilization
Lower Education	Limited healthcare access



Interpretation

The analysis shows that socio-economic characteristics such as age and education influence healthcare expenditure. Older individuals tend to incur higher costs due to increased healthcare needs, while education affects awareness and treatment-seeking behavior.

Research Limitations

The study is based on secondary data, which limits the ability to capture individual household variations. The absence of primary data restricts detailed analysis, and the use of descriptive methods does not allow statistical testing of relationships.

Findings, Conclusion, and Suggestions

Findings

Out-of-pocket expenditure on lifestyle diseases is influenced by multiple factors, including healthcare choices, frequency of treatment, and socio-economic characteristics. Insurance provides only partial financial protection.

Conclusion

Out-of-pocket expenditure on lifestyle diseases is shaped by a combination of economic and behavioral factors. Chronic conditions lead to sustained financial pressure, and existing mechanisms are insufficient to fully reduce the burden.

Suggestions

Improving awareness and effective utilization of health insurance is essential to enhance financial protection. Greater focus on preventive healthcare can reduce long-term treatment costs associated with lifestyle diseases. Strengthening the accessibility and reliability of public healthcare services can help reduce dependence on expensive private facilities. Promoting regular health check-ups and early diagnosis can further support effective disease management and lower recurring expenditure.

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“Ethical Implications of Unequal Digital Access in the Age of AI and Automation.”

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Abstract

Artificial intelligence (AI) and automation are rapidly transforming how societies function, from the way people learn and work to how economies grow. However, these advancements are not experienced equally. This paper examines how unequal access to digital technologies creates ethical concerns in an AI-driven world. It argues that the digital divide—now extending beyond basic connectivity to include access to AI tools and digital skills—intensifies existing social and economic inequalities. Drawing on current literature and global policy discussions, the study highlights how digital exclusion limits opportunities in education, employment, and civic participation. It further evaluates the responsibilities of governments, corporations, and educational institutions in ensuring inclusive access. The paper concludes that bridging the digital divide is not only a developmental goal but an ethical necessity for building a fair and inclusive technological future.

Keywords: Digital divide, AI ethics, accessibility, inequality, automation, digital inclusion

1. Introduction

Over the past decade, artificial intelligence and automation have moved from being emerging technologies to becoming central forces shaping everyday life. From recommendation algorithms to automated decision-making systems, these tools increasingly influence opportunities available to individuals. While such technologies promise efficiency and innovation, they also highlight a persistent and evolving issue: unequal access to digital resources.

Earlier discussions of the digital divide focused mainly on access to the internet or devices. Today, the issue is more complex. Meaningful participation in society requires not only connectivity but also the ability to engage with advanced digital systems, including AI-based tools. Those without such access risk being excluded from critical areas such as education, employment, and governance.

This paper explores the ethical dimensions of this inequality and asks a central question: Can a society driven by intelligent technologies be considered just if access to those technologies remains uneven?

2. Literature Review

Scholarly work on digital inequality has expanded significantly in recent years. Van Dijk (2020) describes the digital divide as a layered problem involving access, skills, and outcomes rather than

a single gap. This perspective is particularly relevant in the context of AI, where the benefits depend heavily on both access and capability.

Floridi et al. (2018) emphasize that ethical AI must be grounded in principles such as fairness, accountability, and transparency. However, these principles often assume that users are already part of the digital ecosystem—an assumption that does not hold true for many communities.

Reports from UNESCO (2022) and the World Bank (2021) further highlight that digital inclusion is closely linked to broader development goals, including quality education and economic growth. Yet, despite these efforts, gaps persist, especially in developing regions and marginalized populations.

3. Conceptual Framework

This study draws on three key ethical perspectives:

3.1 Justice and Fairness

From a fairness standpoint, unequal access to digital tools creates unequal opportunities. If AI systems shape access to jobs or education, then excluding certain groups from these systems raises serious ethical concerns.

3.2 Utilitarian Perspective

A society benefits most when technological advancements are widely shared. Concentrating digital resources among a few limits overall societal progress.

3.3 Rights-Based Approach

Access to digital technology is increasingly seen as essential for exercising fundamental rights,

including access to information, education, and participation in public life.

4. Understanding the Modern Digital Divide

4.1 Infrastructure Gaps

In many regions, reliable internet access is still inconsistent, making it difficult to engage with digital platforms.

4.2 Skills and Literacy

Access alone is not enough. Many individuals lack the skills required to use digital tools effectively, especially AI-driven systems.

4.3 Economic Constraints

The cost of devices, software, and connectivity continues to exclude low-income populations.

4.4 Unequal Access to AI Tools

Advanced technologies are often concentrated in urban or high-income environments, leaving others behind.

5. Ethical Implications

5.1 Reinforcement of Inequality

Digital exclusion often mirrors and amplifies existing social inequalities, creating a cycle that is difficult to break.

5.2 Employment Challenges

Automation is reshaping the job market. Those without digital skills are more vulnerable to job displacement.

5.3 Education Gap

Students without access to digital tools face disadvantages in learning environments that increasingly rely on technology.

5.4 Bias in AI Systems

AI systems trained on limited or unrepresentative data can unintentionally discriminate, further marginalizing certain groups.

5.5 Limited Civic Engagement

Without digital access, individuals may be excluded from important public discussions and decision-making processes.

6. Responsibilities of Key Stakeholders

6.1 Governments

Governments play a crucial role in expanding infrastructure, implementing inclusive policies, and promoting digital literacy.

6.2 Corporations

Technology companies must ensure that their products are accessible, affordable, and designed responsibly.

6.3 Educational Institutions

Schools and universities need to equip students with digital skills and ensure equal access to learning tools.

7. Case-Based Observations

Programs such as India’s digital initiatives have made progress in expanding access, but challenges remain in ensuring consistent quality and inclusivity. Similarly, global efforts to promote “AI for social good” demonstrate the potential of technology when applied inclusively, though scalability remains a concern.

8. Recommendations

- Treat internet access as a basic public service
- Promote inclusive design in AI systems
- Invest in widespread digital literacy programs
- Encourage collaboration between public and private sectors

- Develop ethical standards for AI accessibility

9. Discussion

The findings suggest that the digital divide is deeply connected to broader issues of inequality. Addressing it requires more than technological solutions; it demands ethical reflection and coordinated action across sectors.

10. Conclusion

As AI and automation continue to evolve, the question of access becomes increasingly important. A future shaped by intelligent systems must also be guided by principles of fairness and inclusion. Bridging the digital divide is not simply about expanding technology—it is about ensuring that technological progress benefits everyone.

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Transformative Pedagogies for Student-Centered Learning

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Abstract

The shift toward student-centered learning in higher education necessitates pedagogical approaches that address not only cognitive development but also the internal emotional and psychological states of learners. The National Education Policy (NEP) 2020 strongly advocates holistic and experiential learning; however, its classroom implementation remains limited.

This study examines the integration of Vipassana meditation, specifically Anapana (breath awareness) and Vipassana (self-observation), as a pedagogical intervention aligned with NEP 2020. A mixed-method approach was adopted, involving undergraduate students over a structured classroom intervention period of 4 Months.

The findings indicate measurable improvements in attention, emotional regulation, stress reduction, and classroom engagement. The study argues that internal awareness and self-regulation are foundational to effective student-centered learning.

The paper concludes that Vipassana-based pedagogical practices offer a scalable and policy-aligned framework for achieving holistic education in contemporary classrooms.

Keywords

Student-centered learning, Vipassana meditation, Anapana, NEP 2020, Transformative pedagogy, IKS based practice, Meta-cognition.

1. Introduction

The National Education Policy (NEP) 2020 represents a significant paradigm shift in Indian education by emphasizing holistic, multidisciplinary, and experiential learning. It explicitly

advocates the development of cognitive, emotional, ethical, and reflective capacities among learners, moving beyond rote memorization toward meaningful and transformative education.

Despite this progressive vision, a gap persists between policy intent and classroom practice. Contemporary pedagogy continues to prioritize content delivery while often neglecting the internal cognitive and emotional states of learners. Students today operate in environments characterized by digital distractions, information overload, and heightened psychological stress, all of which adversely affect attention, engagement, and learning outcomes.

Student-centered learning, in principle, seeks to address these challenges by promoting active participation and critical thinking. However, its effectiveness is contingent upon the learner's internal readiness—specifically the ability to sustain attention, regulate emotions, and engage reflectively with content.

In this context, Vipassana meditation, rooted in ancient Indian Knowledge Systems (IKS), offers a structured and experiential approach to cultivating these capacities. Through practices such as Anapana (awareness of breath) and Vipassana (systematic self-observation), learners develop attention control, emotional stability, and meta-cognitive awareness.

This study explores the integration of Vipassana meditation as a pedagogical intervention in higher education and examines its alignment with the objectives of NEP 2020 in fostering holistic and student-centered learning.

2. Review of literature

Student-centered learning is grounded in constructivist theory, which posits that learners actively construct knowledge through experience rather than passively receiving information. Mezirow (1997), through transformative learning theory, emphasizes the role of critical reflection in reshaping learners' perspectives and facilitating deep learning.

NEP 2020 reinforces these principles by advocating experiential learning, reflective thinking, and learner autonomy. It highlights the importance of developing not only intellectual capabilities but also emotional and ethical awareness.

Research in mindfulness-based education has demonstrated its effectiveness in improving attention and emotional regulation. Kabat-Zinn (1994) established that mindfulness practices enhance present-moment awareness, while Brown and Ryan (2003) found that such practices significantly contribute to psychological well-being and cognitive functioning.

Vipassana meditation extends these frameworks by emphasizing systematic self-observation and equanimity. Unlike general mindfulness practices, Vipassana develops sustained attention and non-reactive awareness, which are critical for higher-order thinking and reflective learning.

Furthermore, the emphasis on Indian Knowledge Systems in NEP 2020 provides a strong foundation for integrating practices such as Vipassana into modern education. However, there is limited empirical research on its structured application within classroom pedagogy. This study attempts to address this gap.

3. Statement of Problem

Despite the adoption of student-centered learning approaches, students continue to experience difficulties in maintaining attention, managing stress, and engaging meaningfully with academic content. Traditional pedagogical practices largely overlook the internal cognitive and emotional barriers that hinder effective learning.

There is a need to explore pedagogical interventions that develop internal awareness and self-regulation, enabling students to transition from passive recipients of information to active participants in the learning process.

4. Objectives of the study

1. To examine Vipassana meditation as a pedagogical tool in higher education.
2. To analyze its impact on students' attention and concentration.
3. To evaluate its role in emotional regulation and stress reduction.
4. To explore its contribution to meta-cognitive awareness.
5. To assess its alignment with NEP 2020 in promoting holistic learning.

5. Hypothesis

H₀: Vipassana meditation has no significant impact on student learning outcomes

H₁: Vipassana meditation significantly improves attention, emotional regulation, and learning engagement

6. Research Methodology

The study adopts a mixed-method approach combining quantitative and qualitative analysis.

The research was conducted on approximately **320+ undergraduate students** enrolled in commerce and arts courses at MMP Shah Women's College Mumbai.

The intervention was implemented over a period of **4 months**, integrated into regular classroom sessions.

A **convenience sampling method** was used for selecting participants.

The intervention included:

- Anapana practice (2-minute breath awareness at the beginning of class)
- Reflective pauses after conceptual discussions
- Non-reactive observation during peer interactions
- Metta (compassion-based reflection) at the end of sessions

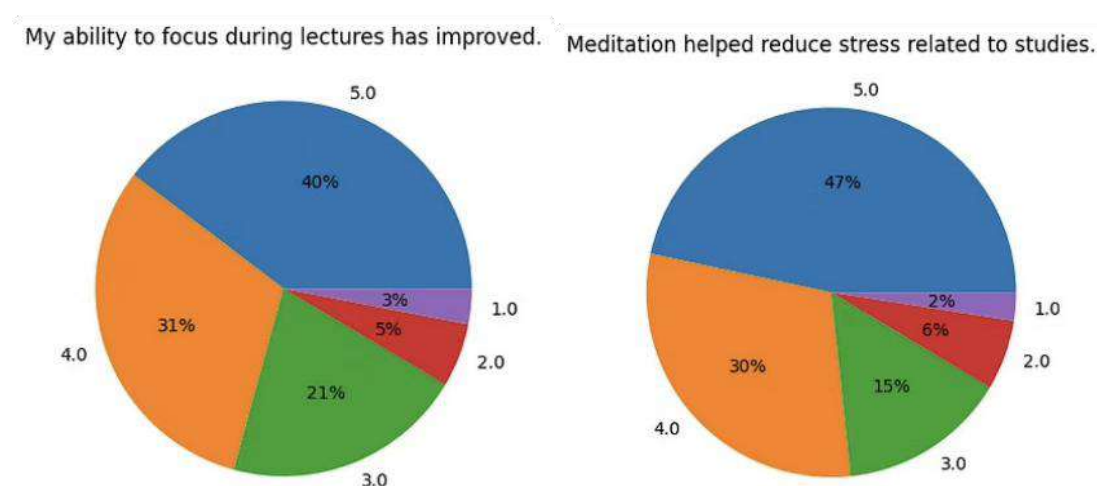
Data was collected through:

- Structured survey questionnaire
- Classroom observation
- Student reflections

Quantitative data was analyzed using percentage distribution, while qualitative data was analyzed through thematic interpretation.

7. Data Analysis & Findings

Table 1: Quantitative Findings



Parameter	Agree (%)	Neutral (%)	Disagree (%)
Focus Improvement	70%	20%	10%
Emotional Calmness	65%	25%	10%
Stress Reduction	60%	30%	10%

The data indicates that a majority of students reported improvements in focus, emotional stability, and reduction in stress levels following the intervention. Approximately 70% of students experienced enhanced concentration, while over 60% reported improved emotional calmness.

Table 2: Qualitative Findings

Theme	Observation
Self- awareness	Increased awareness of thoughts and distractions
Engagement	Greater participation in classroom discussions
Emotional Regulation	Improved ability to manage stress and reactions
Reflective thinking	Deeper understanding and improved assignment quality

Students demonstrated a noticeable shift from passive learning to active engagement. Increased self-awareness contributed to improved classroom participation and reflective thinking.



8. Discussion

The findings of this study support the central premise of NEP 2020 that effective learning requires the integration of cognitive, emotional, and reflective dimensions.

The observed improvements in attention and emotional regulation indicate that Vipassana meditation addresses a critical gap in contemporary pedagogy—the lack of internal readiness among learners. By strengthening attention through Anapana and fostering emotional stability through Vipassana, students become better equipped to engage with academic content.

These findings reinforce NEP’s emphasis on experiential learning and holistic development. Furthermore, the integration of Vipassana represents a meaningful application of Indian Knowledge Systems in modern education.

The shift observed in student behavior—from passive reception to reflective engagement—suggests that student-centered learning is fundamentally an internal transformation rather than merely a pedagogical restructuring.

9. Conclusion

The study concludes that Vipassana meditation serves as a transformative pedagogical tool that strengthens the internal conditions necessary for meaningful learning. By enhancing attention, emotional regulation, and self-awareness, it enables the realization of student-centered learning as envisioned in NEP 2020.

10. Implications

- Supports integration of mindfulness-based practices into curriculum
- Enhances holistic student development
- Strengthens alignment with NEP 2020
- Promotes emotionally safe learning environments

11. Limitations

- Limited sample size
- Average duration of intervention
- Reliance on self-reported data

12. References

1. Transformative Learning – Mezirow (1997)

Jack Mezirow proposed the concept of transformative learning, emphasizing that meaningful education occurs when learners critically reflect on their assumptions and experiences. According to this perspective, learning is not limited to acquiring information but involves a shift in one's frame of reference through self-awareness and reflection.

In the context of higher education, this theory highlights the importance of creating learning environments that encourage introspection and internal engagement. The present study aligns with this framework by incorporating Vipassana meditation as a tool to facilitate reflective awareness, enabling students to move beyond passive learning toward deeper cognitive engagement.

2. Mindfulness and Attention – Kabat-Zinn (1994)

Jon Kabat-Zinn introduced mindfulness as the practice of maintaining awareness of the present moment in a non-judgmental manner. His work demonstrated that structured attention-based practices can significantly improve focus, reduce stress, and enhance overall well-being.

In educational settings, mindfulness has been associated with improved attention span and classroom engagement. The findings of this study resonate with these observations, as students practicing Anapana meditation reported increased concentration and reduced mental distraction, indicating that attention training is a critical component of effective learning.

3. Psychological Well-being and Awareness – Brown & Ryan (2003)

Kirk Warren Brown and Richard M. Ryan examined the role of mindfulness in enhancing psychological well-being. Their research established that individuals with higher levels of present-moment awareness exhibit greater emotional stability, reduced stress, and improved cognitive functioning.

These findings are particularly relevant in academic contexts where emotional regulation plays a crucial role in learning. The present study supports this view, as students engaging in Vipassana practices demonstrated improved emotional control and reduced anxiety, contributing to a more conducive learning environment.

4. National Education Policy 2020 and Holistic Learning

The National Education Policy 2020 emphasizes a shift from content-centric education to a holistic and learner-centered approach. It advocates the integration of cognitive, emotional, ethical, and experiential dimensions of learning, highlighting the need for developing critical thinking, self-awareness, and well-being among students. The policy also underscores the importance of incorporating Indian Knowledge Systems into contemporary education to ensure culturally rooted and contextually relevant pedagogy. In particular, NEP 2020 calls for pedagogical practices that promote experiential learning, reflection, and active engagement, moving beyond rote memorization. The present study aligns with these principles by demonstrating how Vipassana meditation can serve as a practical classroom intervention to operationalize NEP's vision of holistic education. By fostering attention, emotional regulation, and reflective awareness, such practices contribute to creating learning environments that are both student-centered and internally transformative.

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‘मरंग गोड़ा नीलकंठ हुआ’ उपन्यास में पर्यावरणीय विमर्श

डॉ प्रशांत देशपांडे

हिंदी विभाग

श्रीमती मणिबेन एम पी शाह विमेंस कॉलेज ऑफ आर्ट्स एण्ड कॉमर्स, स्वायत्त, माटुंगा, मुंबई

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शोध सार (Abstract)

प्रस्तुत शोध पत्र समकालीन कथाकार महिमा माजी के बहुचर्चित उपन्यास ‘मरंग गोड़ा नीलकंठ हुआ’ में अभिव्यक्त पर्यावरणीय संकट, विशेषकर रेडियोधर्मी प्रदूषण के स्थानीय व वैश्विक आयामों का गहन विश्लेषण करता है। औद्योगिक क्रांति और वैज्ञानिक प्रगति ने जहाँ एक ओर मानव सभ्यता को भौतिक समृद्धि प्रदान की, वहीं दूसरी ओर प्रकृति के अमर्यादित दोहन ने संपूर्ण जीव-जगत को विनाश के कगार पर ला खड़ा किया है। यह लेख आधुनिक विकास के छद्म और उसके दुष्परिणामों को रेखांकित करता है।

उपन्यास की पृष्ठभूमि झारखंड का ‘मरंग गोड़ा’ गाँव है, जो समृद्ध प्राकृतिक संसाधनों और विशेष रूप से यूरेनियम भंडार का क्षेत्र है। शोध लेख में यह दर्शाया गया है कि किस प्रकार राज्य और पूँजीपतियों के गठजोड़ ने विकास के नाम पर आदिवासियों की भूमि का अधिग्रहण किया और उन्हें जीवनघाती विकिरण के दलदल में धकेल दिया।

लेखिका द्वारा प्रयुक्त यथार्थवादी तथ्यों के आलोक में शोध पत्र निम्नलिखित मुख्य बिंदुओं को उजागर करता है:

- **स्वास्थ्य एवं आनुवंशिक विकृतियाँ** - यूरेनियम खनन के कारण स्थानीय निवासियों, बच्चों और यहाँ तक कि पशुओं में भी विकलांगता, थैलेसीमिया, थायराइड, कैंसर, बांझपन और असमय मृत्यु जैसी भयंकर विसंगतियाँ पैदा हो रही हैं, जिसकी तुलना वैश्विक पटल पर हिरोशिमा और नागासाकी के परमाणु त्रासदी से की गई है।
- **पारिस्थितिक असंतुलन** - परमाणु कचरे को ‘टेलिंग डैम’ में फेंकने से जल, वायु और भूगर्भीय संपदा का जो विनाश हो रहा है, उसे लेख में तार्किक रूप से विश्लेषित किया गया है।

- **आदिवासी विमर्श और प्रतिरोध** - उपन्यास के मुख्य पात्र 'सगेन' और उसके संगठन 'मोआर' (MOAR) के माध्यम से उपजे जन-आंदोलन का मूल्यांकन करते हुए यह दिखाया गया है कि कैसे हाशिए का समाज अपनी अस्मिता और पर्यावरण की रक्षा के लिए उठ खड़ा होता है।

वैश्विक परिप्रेक्ष्य और विकास बनाम विनाश की बहस

यह शोध पत्र उपन्यास की उस ताकत को भी रेखांकित करता है जहाँ स्थानीय समस्या वैश्विक चिंताओं से जुड़ती है। लेखिका ने जापान के फिल्म फेस्टिवल, पोखरण परमाणु परीक्षण (1998), अमेरिका के 'थ्री माइल आइलैंड' और रूस के 'चेरनोबिल' (1986) जैसी वास्तविक ऐतिहासिक और वैश्विक परमाणु दुर्घटनाओं के संदर्भों से यह सिद्ध किया है कि परमाणु ऊर्जा के अंधानुकरण ने पूरी पृथ्वी को 'न्यूक्लियर विंटर' और तबाही की ओर धकेला है। उपन्यास का पात्र 'चारिबा' इस छद्म विकास पर करारा व्यंग्य करता है कि जिसकी धरती सोना उगलती है, वे लोग आज भी विस्थापन और बीमारी की मार झेल रहे हैं।

निष्कर्ष रूप में कहा जा सकता है कि 'मरंग गोड़ा नीलकंठ हुआ' केवल एक अंचल विशेष की कहानी नहीं है, बल्कि यह वैश्विक स्तर पर उपजे उत्तर-आधुनिक पर्यावरणीय संकट का एक जीवंत दस्तावेज़ है। महुआ माजी ने मरंग गोड़ा को उस 'नीलकंठ' के रूप में प्रस्तुत किया है जो आधुनिक सभ्यता के परमाणु विष को अपने कंठ में धारण किए हुए है। यह शोध लेख स्थापित करता है कि समकालीन हिंदी उपन्यास केवल सामाजिक संबंधों तक सीमित नहीं हैं, बल्कि वे पारिस्थितिकी तंत्र के संरक्षण और मानवीय अस्तित्व को बचाने की पुरज़ोर वकालत करते हैं।

बीज शब्द (Keywords) - पर्यावरणीय विमर्श, यूरेनियम खनन, रेडियोधर्मी प्रदूषण, आदिवासी विस्थापन, परमाणु विमर्श।

सृष्टि के प्रारम्भ से ही मनुष्य और पर्यावरण का अभिन्न सम्बन्ध रहा है। प्रकृति की गोद में ही मनुष्य ने अपना विकास किया है। परन्तु समय के साथ दोनों के सम्बन्धों में भी बड़ा परिवर्तन दिखाई देता है। आधुनिक युग में वैज्ञानिक तकनीकी का विकास हुआ और बड़े पैमाने औद्योगिकीकरण की प्रक्रिया प्रारंभ हुई जो देश की उन्नति के लिए आवश्यक भी था। लेकिन इस विकास ने कुछ प्रश्न भी खड़े किए। मनुष्य ने अपनी आवश्यकताओं की पूर्ति के लिए प्रकृति का अमर्यादित दोहन शुरू कर दिया। इस संबंध में महात्मा गाँधी ने भी कहा था कि 'पृथ्वी सभी मनुष्य की जरूरत पूरी करने के लिए पर्याप्त संसाधन प्रदान करती है परन्तु यह मनुष्य के लालच को पूरा नहीं कर सकती।' देश की आजादी के बाद जिस तरह शहरीकरण बढ़ा, उससे सबसे अधिक हानि पर्यावरण की ही हुई। शहर तथा उसके आसपास के पेड़ों को काटकर आवासीय योजनाएँ प्रारंभ हुई। यातायात, बिजली तथा पानी आदि बुनियादी व्यवस्थाएँ तथा भौतिक सुविधाओं हेतु

सरकारों द्वारा विभिन्न परियोजनाएँ पारित हुई। इन योजनाओं में पर्यावरणीय संतुलन पर ध्यान नहीं दिया गया। वैज्ञानिक विकास की अतिवादिता ही पर्यावरणीय समस्या का मूल कारण रहा है। जल संकट, प्रदूषण, तापमान वृद्धि, जलवायु परिवर्तन, परंपरागत जलस्रोतों एवं भूगर्भीय जल की समस्याएँ, भूकंप, बाढ़, अकाल, अतिवृष्टि, बेमौसम बारिश, वृक्षतोड़, खदान परियोजनाओं के कारण निर्मित समस्याएँ, रेडियोधर्मी विकिरण की समस्या, भूस्खलन आदि समस्याओं से न केवल मानव जीवन प्रभावित हो रहा बल्कि अन्य प्राणी जीवन पर भी नकारात्मक प्रभाव पड़ रहा है। इसमें कोई दो राय नहीं कि आज देश में विभिन्न पर्यावरणीय समस्याओं के समाधान हेतु सरकारी एवं गैर सरकारी स्तर पर काम चल रहे हैं। यह समस्या केवल स्थानीय एवं राष्ट्रीय ही नहीं बल्कि वैश्विक स्तर पर बढ़ती जा रही है, यही कारण है कि सभी स्तरों पर इसकी चर्चा हो रही है।

साहित्यकारों ने हमेशा मनुष्य जीवन की विभिन्न समस्याओं एवं चिंताओं को अपने साहित्य में स्थान दिया है। समकालीन उपन्यासकारों ने अपने उपन्यासों विभिन्न संदर्भों में पर्यावरणीय समस्याओं पर गहराई से प्रकाश डालते हुए उसके मानवीय जीवन पर हो रहे परिणामों को चित्रित किया है। इन उपन्यासों में ‘पहाड़ चोर’ (सुभाष पन्त), ‘पाँव तले की दूब’ (संजीव), ‘हलफ़नामे’ (राजू शर्मा), ‘प्रार्थना में पहाड़’ (भालचंद्र जोशी), ‘चलती चाकी’ (सूर्यनाथ सिंह) ‘मरंग गोड़ा नीलकंठ हुआ’ (महुआ माजी), कुइयाँजान (नासिरा शर्मा), मीठी नीम (कुसुम कुमार), हरा आकाश (रमेश दवे), दावानल (नवीन जोशी) आदि महत्वपूर्ण हैं।

आधुनिक युग में वैज्ञानिकों ने तकनीकी विकास के लिए रेडियोधर्मी पदार्थों के उपयोग को बढ़ावा दिया जिसके कारण विकिरण का स्तर बढ़ता गया। लगभग बीसवीं सदी के आस-पास औद्योगिक क्षेत्र का विकास बड़े पैमाने पर हुआ। ऊर्जा स्रोतों के रूप में विकिरण का उपयोग कृषि क्षेत्र, बिजली उत्पादन या चिकित्सा क्षेत्र में व्यापक रूप से किया जाने लगा। वैश्विक स्तर पर परमाणु ऊर्जा, परमाणु अस्त्र, परमाणु संयंत्र, आणविक ऊर्जा आदि का भी महत्व बढ़ा। परमाणु ऊर्जा के संदर्भ में डॉ. राज कुमार शर्मा ने लिखा है – “यूरेनियम, थोरियम, आदि ऐसी धातुएँ हैं जिनके परमाणु केंद्र में ऊर्जा छिपी होती है। इसे परमाणु ऊर्जा कहते हैं। इसका उत्पादन विखंडन और संगलन क्रियाओं द्वारा किया जाता है। विखंडन क्रिया में तो एक बड़ा परमाणु टूट कर छोटे परमाणुओं में विभाजित होता है। जबकि संगलन में हल्के परमाणु मिलकर एक बड़ा परमाणु बनाते हैं। इन दोनों ही क्रियाओं में ऊर्जा उत्पन्न होती है जिसे परमाणु या नाभिकीय ऊर्जा (Nuclear Energy) कहते हैं।”¹ रेडियोधर्मी प्रदूषण के संदर्भ में डॉ. प्रभा कुमारी ने लिखा है कि “रेडियोधर्मी पदार्थों से अल्फा, बीटा तथा गामा किरणों का विकिरण होता है। इन किरणों में गामा किरणें खतरनाक प्रकृति की होती है क्योंकि इन किरणों की प्रतिभेदी क्षमता अन्य किरणों से बहुत अधिक होती है। इसे ही रेडियोधर्मी प्रदूषण कहा जाता

है। यूरेनियम, थोरियम प्लूटोनियम, रेडियम तथा पोलोनियम जैसे परमाणु पदार्थों से अदृश्य विकिरण निकलते हैं जो रेडियोधर्मी पदार्थ कहलाते हैं।”²

नवभारत टाइम्स के एक लेख में मुकुल व्यास ने लिखा था “2019 में किए गए एक अध्ययन के अनुसार रूस और अमेरिका के बीच युद्ध छिड़ने की स्थिति में वायुमंडल में धुएं और कालिख का स्तर इतना ज्यादा हो जाएगा कि पूरी पृथ्वी भीषण सर्दी की चपेट में आ जाएगी। वैज्ञानिक इस सर्दी को न्यूक्लियर विंटर भी कहते हैं। इसके अलावा रेडियो एक्टिव कण बहुत दूर तक भ्रमण कर सकते हैं।”³ आण्विक हथियारों के विरुद्ध उनके परीक्षण पर रोक लगाने हेतु अंतर्राष्ट्रीय कानून 1963 में पारित किया गया था साथ ही 1968 में नॉन प्रोलिफरेशन ऑफ न्यूक्लियर वेपन्स का अनुबंध किया गया जिसका उद्देश्य आण्विक परीक्षण आदि से पर्यावरण में होने वाली हानि विशेषतः रेडियोधर्मिता से बचाव करना रहा है। इसमें दो राय नहीं कि इस परमाणु ऊर्जा और विकिरण के कारण मनुष्य का विकास हुआ लेकिन कुछ नई समस्याएं एवं चुनौतियाँ सामने खड़ी हुई। आज वैश्विक स्तर पर इन परमाणु ऊर्जा एवं विकिरण से निर्मित समस्याओं को देखा जा सकता है।

औद्योगिक क्रांति के बाद उद्योग धंधों के विकास के लिए सरकार द्वारा देश के विभिन्न क्षेत्रों में खदान परियोजनाएं प्रारंभ हुई। विभिन्न प्राकृतिक संसाधनों का भंडार रहा झारखण्ड क्षेत्र हमेशा विकास से दूर एवं उपेक्षित रहा है। सरकार और प्रशासकीय अधिकारियों की मिली भगत से बड़ी-बड़ी कंपनियों को खदान का ठेका मिलने लगा। इन कंपनियों ने झारखण्ड के प्राकृतिक संसाधनों का अंधाधुंध दोहन करना शुरू किया। झारखण्ड में यूरेनियम जैसे कीमती पत्थर के लिए खदान का काम शुरू हुआ और वहाँ रेडियोधर्मी विकिरण की समस्या निर्मित हुई जिसके परिणाम वहाँ के पर्यावरण पर होने लगे। इस समस्या को लेखिका महुआ माजी ने अपने उपन्यास ‘मरंग गोड़ा नीलकंठ हुआ’ में चित्रित किया है। झारखण्ड की पृष्ठभूमि पर आधारित इस उपन्यास में लेखिका ने यूरेनियम खनन से फैलने वाले विकिरण की समस्या को यथार्थ रूप में चित्रित किया है साथ ही वहाँ के आदिवासियों पर विकिरण के हो रहे परिणामों को भी अभिव्यक्ति दी है। रेडियोधर्मी विकिरण की समस्या केवल झारखण्ड जैसे क्षेत्र तक सीमित नहीं है बल्कि सम्पूर्ण विश्व में व्याप्त है। इसलिए लेखिका ने उपन्यास में विभिन्न वैश्विक संदर्भ देकर इस समस्या की गहराई एवं गंभीरता के साथ पड़ताल की है।

उपन्यास में चित्रित ‘मरंग गोड़ा’ गाँव तथा उसके आस-पास के क्षेत्र में यूरेनियम खनन का काम शुरू होता है। वहाँ के आदिवासियों की भूमि अधिगृहीत की जाती है। उनको खदान में रोजगार मिल जाता है लेकिन यूरेनियम से निर्मित विकिरण के दुष्परिणाम आदिवासियों के स्वास्थ्य पर होने लगते हैं जिसकी ओर कंपनी तथा सरकार का ध्यान नहीं जाता। उपन्यास के मुख्य पात्र सगेन के दादा जांबीरा की रहस्यमय मृत्यु हो जाती है तथा आस-पास के लोगों के स्वास्थ्य पर भी इसके परिणाम दिखाई देने लगते हैं लेकिन अंधविश्वासी आदिवासियों को यूरेनियम खनन से निर्मित विकिरण की समस्या को समझ नहीं पाते। खदान

में काम करने वाले मजदूरों के शरीर पर काले धब्बे दिखाई देते हैं। साथ ही क्षेत्र में बच्चे, गाय, बकरी भी विकलांग पैदा होने लगते हैं। सगेन तथा उसके मित्र इन स्थितियों के विरोध में आंदोलन खड़ा करके इस समस्या का समाधान ढूँढने का प्रयास करते हैं। वे इस समस्या के प्रति लोगों को जागृत करना चाहते हैं। सगेन विज्ञान का छात्र है इसलिए यूरेनियम खनन से संबंधित किताबें पढ़ता है। उसके माध्यम से ही लेखिका ने मरंग गोड़ा की स्थानीय समस्या के साथ-साथ वैश्विक समस्या पर प्रकाश डाला है। बीसवीं सदी में वैश्विक प्रतिस्पर्धा के कारण विभिन्न देशों में यूरेनियम से अणुबम और हाइड्रोजन बनाने की होड़ लगी है। लेखिका ने जापान के हिरोशिमा और नागासाकी में हुए द्वितीय महायुद्ध में परमाणु बम विस्फोटों के परिणामों पर भी प्रकाश डाला है। उन्होंने स्पष्ट किया है कि इन परमाणु बम विस्फोटों के परिणाम स्वरूप वहाँ लोग कैंसर जैसी बीमारी से ग्रस्त हुए तथा बच्चे विकलांग जन्म ले रहे थे। सगेन इन विकिरण के दुष्परिणामों का गहराई से अध्ययन करते समय एक रिपोर्ट में पढ़ता है **“विकिरण जीवित प्राणी के जीन के साथ तो छेड़छाड़ करता ही है, यह स्त्री पुरुष की जनन क्षमता को भी प्रभावित करके उन्हें बांझ बना देने की ताकत रखता है। जो प्राणी विकिरण या रेडियोधर्मिता या रेडिएशन के जितना निकट संपर्क में आता है, वह उतना अधिक प्रभावित होता है।”**⁴ सगेन अपने मित्रों के साथ ‘यूरेनियम कंपनी ऑफ मरंग गोड़ा’ के खिलाफ आंदोलन शुरू करता है। मरंग गोड़ा तथा उसके आस-पास के क्षेत्र में इन विकिरण के कारण पर्यावरणीय समस्याएं निर्मित हो जाती हैं। बढ़ती हुई स्वास्थ्य समस्याएं तथा भूमि अधिग्रहण के कारण आदिवासियों को कुछ मुआवजा यूरेनियम खदान कंपनी द्वारा दिया जाता है लेकिन इन पर्यावरणीय समस्याओं का हल कंपनी तथा सरकार द्वारा नहीं ढूँढा जाता। सगेन का कहना है **“भले ही मुआवजा देकर कंपनी ने कुछ लोगों का भला किया हो पर इसके कारण हमारा वातावरण तो प्रदूषित होता ही रहेगा न! हमारी विकलांगता, हमारी असामयिक मौत देख वैसे भी हमारे पुरखों की आत्मा रो रही है। कंपनी चाहे कितना भी मुआवजा क्यों न दे दे, बीमारों के इलाज की व्यवस्था कर दे मगर हमारे स्वास्थ्य, हमारी स्वच्छ हवा को, जो हम गरीबों की एकमात्र पूँजी थी, तो वापस नहीं ला सकती है न! जब इन तमाम मुसीबतों की जड़ ये खदानें, ये मिलें हैं तो क्यों न इन्हें ही बंद करने की हम माँग करें! जहरीले साँप को उसके बिल में रहने देना ही बुद्धिमानी है। बाहर लाना नहीं।”**⁵ सगेन तथा उसके मित्र एक ‘मोआर’ अर्थात् मरंग गोड़ाज ऑर्गनाइजेशन अगेन्स्ट रेडिएशन की स्थापना करते हैं। उनका उद्देश्य यूरेनियम खनन का विरोध करते हुए विकिरण तथा रेडियोधर्मिता के दुष्प्रभावों से मरंग गोड़ा को बचाना है। संगठन के द्वारा टेलिंग डैम के खिलाफ आवाज उठाया जाता है। उनको पता चलता है कि देश के विभिन्न आणविक प्रयोगशालाओं, परमाणु संयंत्रों तथा अस्पतालों से निकले रेडियोधर्मी कचरों को लाकर मरंग गोड़ा के टेलिंग डैम में फेंका जाता है। जिसके कारण प्रदूषण बढ़ता है।

उपन्यास में एक अन्य पात्र आदित्यश्री पत्रकार एवं फिल्मकार है। वह मरंग गोड़ा पर एक लघु फिल्म बनाता है और वहाँ की समस्या को विश्व के सामने रखता है। आदित्यश्री के कैमेरे के माध्यम से मरंग गोड़ा का यथार्थ सामने आता है। चैलेसेमिया, थाइरॉइड, दमा, टीबी, कैंसर से पीड़ित लोग, बच्चों की हो रही मृत्यु, विकलांग बच्चे, हर माह बच्चे का खून बदलना, किसी बच्चे का सिर छोटा तो किसी का बड़ा, मेगाकैथेली और माइक्रोकैथेली जैसी बीमारियाँ आदि सब दुष्परिणाम आदित्यश्री अपने कैमेरे के माध्यम से सभी के सामने लाता है। मरंग गोड़ा के बच्चों की बीमारी को लेकर डॉक्टर कहते हैं **“नागासाकी हिरोशिमा में बहुतायत में ऐसे मामले देखे गए। यही कारण है कि लोगों द्वारा ऐसा मान लिया गया कि विकिरण के कारण भी ऐसा होता है।”**⁶ रेडियोधर्मी प्रदूषण का विश्लेषण करते हुए डॉ. प्रभा कुमारी ने भी इस घटना का संदर्भ दिया है। उन्होंने लिखा है **“परमाणु विस्फोट से रेडियोधर्मी प्रदूषण फैलता है। ऐसे विस्फोट से घने कोहरे उत्पन्न होते हैं जो विनाशकारी है। 6 अगस्त 1945 को हिरोशिमा तथा नागासाकी पर परमाणु बम गिराया गया था जिसके कारण रेडियोधर्मी प्रदूषण से मनुष्य तथा जीव-जन्तु काफी प्रभावित हुए थे बहुत लोग मरे थे। रेडियोधर्मी के कारण अनुवांशिक गुणों में भी परिवर्तन हुआ था कि कितने बच्चे अपंग पैदा होते थे, और किसी-न-किसी तरह की विकलांगता के शिकार रहते थे।”**⁷ सगेन अपने संगठन के माध्यम से मरंग गोड़ा में विश्व के अनुभवी डॉक्टरों एवं परमाणु वैज्ञानिकों का चर्चा सत्र का आयोजन करता है जिसमें मरंग गोड़ा की समस्याओं पर गंभीर चर्चा की जाती है। प्रत्येक पहलुओं पर प्रकाश डाला जाता है। वैज्ञानिक अपने अध्ययन द्वारा मरंग गोड़ा के लोगों के स्वास्थ्य पर विकिरण के प्रभाव की पुष्टि करते हैं तथा उन्हें यूरेनियम के भयंकर प्रभाव के प्रति सचेत करते हैं। तब जाकर वहाँ के स्थानीय लोग सगेन के संगठन को गंभीरता से लेने लगते हैं। लेखिका ने स्पष्ट किया है कि विश्व स्तर के वैज्ञानिकों का मानना है कि साँस द्वारा रेडियोधर्मी तत्व मजदूरों के फेफड़े में पहुंचता है और उन्हें फेफड़े का कैंसर होता है। जर्मनी, चेकोस्लाविया में भी मजदूरों की मृत्यु इसी कारण हुई थी। लेखिका ने उपन्यास में परमाणु बम परीक्षण के परिणामों को भी चित्रित किया है क्योंकि यह मुद्दा भी यूरेनियम और परमाणु मामलों से जुड़ा हुआ है। मई 1998 में भारत ने पोखरण में परमाणु बम का परीक्षण करके दुनिया को अपनी ताकत दिखाई थी। आज अधिकांश देशों में परमाणु सम्पन्न होने की होड़ लगी है। सगेन और मोआर के सभी सदस्य इस उपलब्धि का विरोध करते हैं। सगेन व्यंग्य से कहता है **“पूरे देश को मरंग गोड़ा बनाने का इरादा है क्या? पोखरण की धूल यानी रेडियोधर्मी धूल का जमावड़ा ...ऐसी धूल का, जिससे खतरनाक विकिरण निकलता है। विकिरण के बारे में हमारे देश के नीति निर्धारकों का ज्ञान कितना सीमित है जो वे इस खतरनाक धूल को घर-घर में बाँटना चाहते हैं।”**⁸ लेखिका महुआ माजी ने उपन्यास में परमाणु संयंत्र अर्थात् न्यूक्लियर पावर प्लांट के दुष्परिणामों को भी चित्रित किया है। सगेन और आदित्यश्री जापान में फिल्म फेस्टिवल जाते हैं। वहाँ दुनिया के विभिन्न देशों - आस्ट्रेलिया, विएतनाम, कोरिया, जापान, सिंगापुर, इस्राइल, रूस आदि की धरती और पर्यावरण से जुड़ी

समस्याओं से संबंधित फिल्में प्रदर्शित हो रही थीं। सगेन, आदित्यश्री और उसकी दोस्त मोमोका फिल्म फेस्टिवल द्वारा आयोजित पार्टी में परमाणु मुद्दों पर चर्चा करते हैं। वे दुनिया भर में सस्ती ऊर्जा पाने के लोभ में तेजी से परमाणु संयंत्रों को बढ़ती संख्या को लेकर, उनके रखरखाव को लेकर, मानवीय स्वास्थ्य तथा पर्यावरण की सुरक्षा को लेकर चिंता व्यक्त करते हैं। वे विश्व भर के परमाणु कार्यक्रमों की आलोचना करते हैं। एक भारतीय छात्र भी अपनी जिज्ञासाएँ लेकर चर्चा में शामिल होता है। वह आदित्यश्री और मोमोका से औपचारिक बातचीत करके उन्हें परमाणु मुद्दों पर कुरेदना शुरू करता है। मोमोका कई देशों में लगनेवाले न्यूक्लियर संयंत्रों की सच्चाई को उजागर करते हुए कहती है “आज जो विकासशील देश न्यूक्लियर संयंत्र लगाने के लिए बेचैन हो रहे हैं, उन्हें सोचना चाहिए कि सन 1979 में हुए अमेरिका के श्री माइल आयलैंड की दुर्घटना के बाद से उत्तरी अमेरिका में एक भी न्यूक्लियर संयंत्र नहीं बिका। सन 1986 में जब रूस के यूक्रेन में स्थित चेरनोबिल का न्यूक्लियर संयंत्र फटा, तब उसकी भयावहता को देख रूस और यूरोप के लाखों लोग परमाणु ऊर्जा के खिलाफ खड़े हो गये। ऑस्ट्रेलिया, स्विट्जरलैंड, स्वीडन, फिलीपींस, इटली जैसे देशों ने यह तय कर लिया कि वे अपने देशों से परमाणु ऊर्जा के स्रोतों को पूरी तरह से हटा देंगे। दुनिया भर की विश्वस्थ संस्थाओं की रिपोर्ट देखने से पता चलता है कि चेरनोबिल दुर्घटना के वर्षों बाद भी लाख से ज्यादा लोग कैसे कैंसर से पीड़ित हो रहे हैं।”⁹

लेखिका ने चेरनोबिल जैसे वास्तविक घटना का सदर्थ देते हुए परमाणु संयंत्रों के दुष्परिणामों को चित्रित किया है। इस घटना से निर्मित रेडियोधर्मी विकिरण की समस्या के बारे में लेखिका ने लिखा है “गौर करने लायक बात तो यह है कि चेरनोबिल हादसे में संयंत्र में मौजूद 190 टन यूरेनियम डाइऑक्साइड के चार प्रतिशत से भी कम विघटित तत्व ही रियेक्टर से बाहर निकले थे। इसके बावजूद दुनिया भर में उसका असर देखा गया। संयंत्र में उपस्थित 32 लोगों की तो मौके पर ही विकिरण से मौत हो गयी थी। कुछ ही दिनों के अंदर रेडियोधर्मी बीमारियों के कारण अन्य 39 लोगों की जान चली गयी। इस हादसे से निकले रेडियोधर्मी पदार्थों का अधिकांश मलबा यूक्रेन, रूस और बेलारूस तक फैल गया था। जिस कारण वहाँ के लगभग साढ़े तीन लाख लोगों को ले जाकर दूसरे इलाकों में बसाना पड़ा। जीवित शहर वीरान हो गए। इसके अलावा उत्तरी ध्रुव के लगभग सभी देशों में रेडियोधर्मी पदार्थों के कण पाए गये।”¹⁰

स्वतंत्रता के बाद हमारे देश के नीति-निर्धारकों ने विकास को अधिक महत्वपूर्ण स्थान दिया। लेकिन इसके कारण किसी प्रदेश की सम्पूर्ण सभ्यता एवं संस्कृति को कुचल दिया गया। विकास ही विनाश का पर्याय बन गया। देश का औद्योगिक विकास हुआ तथा वैज्ञानिक प्रगति एवं तकनीकी के क्षेत्र में भी हमने बड़े मुकाम हासिल किए लेकिन उससे निर्मित पर्यावरणीय समस्याओं के सुनियोजित समाधान हम नहीं ढूँढ़ पाए। इस संदर्भ में उपन्यास का एक पात्र चारिबा कहता है “किसका विकास? कैसा विकास? हमारी

ये धरती लोहे के रूप में सोना उगलती है। फिर भी हमारे लोग इतने गरीब? ऊँची पहाड़ियों पर स्थित लौह अयस्क की खदानों और मिलों से बरसात में लाल पानी बहकर वर्षों से हमारे खेतों को बर्बाद कर रहा है। प्रदूषण की वजह से इन इलाकों के लोगों की औसत आयु कितनी कम हो गयी है। उसका खामियाजा कौन देगा हमें? हमारी इस धरती का लोहा तो निकलकर चला जाता है देश विदेश के कल कारखानों में ... दूसरों को समृद्ध करने। हमारे लोगों को क्या मिलता है? और हमारे वे बदकिस्मत लोग, जिन्हें उजड़ना पड़ा इन खदानों के कारण, उनकी पीड़ा का कोई लेखा जोखा है किसी के पास?”¹¹

इस प्रकार संक्षेप में कह सकते हैं कि महुआ माजी ने मरंग गोड़ा नीलकंठ हुआ उपन्यास में रेडियोधर्मी विकिरण की समस्या को अपने उपन्यास में स्थानीय और वैश्विक परिप्रेक्ष्य में चित्रित किया है।

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‘जमुना के तीरे-तीरे’ निबंध में विद्यानिवास मिश्र की वैचारिकता

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सार (Abstract)

‘जमुना के तीरे-तीरे’ निबंध के माध्यम से विद्यानिवास मिश्र ने प्रकृति, संस्कृति और जीवन-दर्शन का अद्वितीय समन्वय प्रस्तुत किया है। इस शोध-पत्र में लेखक की वैचारिकता का विश्लेषण करते हुए यह स्पष्ट किया गया है कि उन्होंने यमुना नदी के प्रतीक के माध्यम से कर्मवाद, सांस्कृतिक चेतना और मानवीय मूल्यों को स्थापित किया है। यह अध्ययन इस निष्कर्ष पर पहुँचता है कि यह निबंध केवल प्रकृति-वर्णन नहीं, बल्कि गहन दार्शनिक चिंतन का उदाहरण है।

1. भूमिका (Introduction)

हिंदी निबंध साहित्य में विद्यानिवास मिश्र का विशिष्ट स्थान है। वे भारतीय संस्कृति, लोकजीवन और प्रकृति के गहरे अध्येता थे। ‘जमुना के तीरे-तीरे’ निबंध में उन्होंने प्रकृति के माध्यम से जीवन के गूढ़ सत्य को व्यक्त किया है। विद्यानिवास मिश्र द्वारा रचित निबन्ध ‘जमुना के तीरे-तीरे’ एक ललित निबन्ध है, जिसमें लेखक ने यमुना नदी के भौतिक स्वरूप को आधार बनाकर जीवन के गहन दार्शनिक सत्यों, कर्म की महत्ता और मानवीय चेतना के द्वंद्वों का विश्लेषण किया है। यह निबंध भारतीय चिंतन परंपरा को आधुनिक संदर्भों में प्रस्तुत करता है। शोध-पत्र ‘जमुना के तीरे-तीरे’ निबंध के माध्यम से मैंने विद्यानिवास मिश्र की वैचारिकता का विश्लेषण प्रस्तुत किया है। इस निबंध में लेखक ने प्रकृति, विशेष रूप से यमुना नदी, को केवल सौंदर्य का प्रतीक न मानकर जीवन-दर्शन और कर्म-सिद्धांत का आधार बनाया है। मिश्र जी ने प्रकृति के माध्यम से यह स्पष्ट किया है कि मानव जीवन में कर्म का विशेष महत्व है, जबकि केवल ज्ञान का अहंकार व्यक्ति को भ्रमित और निष्क्रिय बना सकता है।

निबंध में यमुना के प्रवाह, जल की पारदर्शिता तथा उसकी गहराई के माध्यम से कर्म-पथ की विशेषताओं को उजागर किया गया है। लेखक के अनुसार कर्म मार्ग स्पष्ट, गतिशील और जीवनदायी है, जबकि ज्ञान का अतिरेक मनुष्य को निराशा और जड़ता की ओर ले जाता है। इस शोध में मैंने यह भी स्पष्ट किया है

कि मिश्र जी की दृष्टि में प्रकृति और संस्कृति का गहरा संबंध है और उनका लेखन पर्यावरणीय चेतना के साथ-साथ मानवीय मूल्यों को भी स्थापित करता है।

2. शोध के उद्देश्य (Objectives)

1. मिश्र जी की वैचारिक दृष्टि का विश्लेषण करना ।
2. निबंध में प्रकृति और संस्कृति के संबंध को स्पष्ट करना ।
3. कर्मवाद और ज्ञानवाद के अंतर्संबंध का अध्ययन करना ।

3. शोध-पद्धति (Research Methodology)

यह शोध मुख्यतः व्याख्यात्मक (Analytical) और आलोचनात्मक (Critical) पद्धति पर आधारित है।

प्राथमिक स्रोत: 'जमुना के तीरे-तीरे' निबंध

द्वितीयक स्रोत: आलोचनात्मक ग्रंथ, शोध लेख, संदर्भ पुस्तकें

बीज शब्द (Seed Words): प्राकृतिक और सांस्कृतिक चेतना, कर्मवाद, ज्ञान और कर्म

1.1 प्राकृतिक और सांस्कृतिक चेतना

‘जमुना के तीरे-तीरे’ प्रकृति परक निबन्ध है। इस निबन्ध में मिश्र जी ने प्रकृति के माध्यम से जीवन की गतिशीलता और कर्म की महानता को उजागर किया है। उनका कहना है प्रकृति अपनी नैसर्गिक सुषमा द्वारा जितना सौन्दर्य बिखेरती है, उतनी ही वह मानव की सुख-दुख की सहचरी भी है। प्रस्तुत निबंध में मिश्र जी ने जमुना के प्राकृतिक सुषमा का मनोरम चित्र प्रस्तुत किया है। जमुना के किनारे पर बबूल की छाँह, करील के कुंज, पलाश की लाली और कुश की हरीतिमा का संजीव वर्णन मिलता है। जमुना के तीरे चलते-चलते लेखक को कहीं उसकी गहराई का अहसास होता है तो कहीं जल का रंग उनके मन को आकर्षित करता है। जमुना के श्यामल सौंदर्य पर वे मोहित हुए थे। जमुना के श्यामल प्रसार की प्रशंसा करते हुए उन्होंने लिखा है -“मेरी यह चिरपरिचित चिरचलित धार ही बहुत अच्छी है। भले ही उसके दोनों ओर करील ही करील हो, भले ही उसकी धारा में विरसता की जड़ता हो, भले ही उसकी लीक लहरदार न हो, पर उसके श्यामल रंग के प्रसार में जो सौन्दर्य है, मैं उसी पर मुग्ध हूँ।”¹पृ.57 यह निबंध आधुनिक

पर्यावरणीय संकट के संदर्भ में भी महत्वपूर्ण है। प्रस्तुत निबंध में मिश्र जी ने प्रकृति के साथ सामंजस्य स्थापित करने का संदेश दिया है।

विद्यानिवास मिश्र जी का सांस्कृतिक धरातल व्यापक व बहुआयामी है। धर्म, पुराण, संस्कृति, लोक जीवन व प्रकृति की सुन्दरता आदि उनके निबन्धों में उपादानों एवं वर्ण्य विषय के रूप में स्थान पाते हैं। लोक संस्कृति की मधुरता एवं परम्परा बहुमूल्य वस्तु की भाँति परिलक्षित होती है। विद्यानिवास मिश्र के ललित निबंधों में अभिव्यक्त सांस्कृतिक चेतना के विषय में डॉ. निशा भदोरिया ने लिखा है - “विद्यानिवास मिश्र के ललित निबन्ध साहित्य में संस्कृति के प्रति निष्ठा एवं लोक संस्कृति के प्रति लगाव एवं संवेदना कण-कण एवं स्थान-स्थान पर अभिव्यक्त हुई है। भारतीय सांस्कृतिक विरासत से गहरा लगाव है।”² मिश्र जी ने यमुना नदी को केवल प्राकृतिक तत्व के रूप में नहीं, बल्कि भारतीय संस्कृति के जीवंत प्रतीक के रूप में प्रस्तुत किया है।

यमुना का प्रवाह भारतीय जीवन की निरंतरता और गतिशीलता को दर्शाता है। भारतीय साहित्य में नदियाँ सांस्कृतिक और आध्यात्मिक प्रतीक मानी जाती हैं। विद्यानिवास मिश्र ने अपने निबन्धों में पर्यावरणीय चित्र प्रस्तुत करके किसी न किसी उद्देश्य को स्पष्ट किया है, जिसका समाज में महत्वपूर्ण स्थान है। उन्होंने प्राकृतिक उपादानों का बड़ा सटीक प्रतीकात्मक वर्णन किया है।

मिश्र जी ने प्राकृतिक उपादानों का संस्कृति के संदर्भ में बखूबी उल्लेख किया है। उन्होंने यमुना को ‘करम कथा’ (कर्म की कथा) कर्म के श्यामल सौंदर्य को आत्मसात् करने वाली और सूर्यपुत्री (रविनन्दिनी) के रूप में प्रतिष्ठित किया है। यहाँ गंगा को ‘राम भक्ति’ (सुरसरि धार) और सरस्वती को ‘ब्रह्म विचार’ का प्रतीक मानकर एक त्रिवेणी रूपी सांस्कृतिक चेतना का निर्माण किया गया है। इस संदर्भ में वे तुलसीदास को याद करते हुए लिखते हैं- “रूपकों के धनी तुलसी ने ‘राम भगति’ को ‘वर सुरसरि धार’ का साकार रूप प्रदान किया है और साथ ही उन्होंने ‘ब्रह्म विचार के प्रचार’ को सरस्वती का निराकार रूप प्रदान किया है। इन दोनों के बीच में “करम कथा रविनन्दिनि बरनी। बिधि निषेधमय कलिमल हरनी।”³

इस प्रकार मिश्रजी ने यमुना (जमुना) को केवल एक जलधारा के रूप में नहीं बल्कि सांस्कृतिक प्रतीक के रूप में देखा है। इस संदर्भ में डॉ. दिलीप देशमुख ने लिखा है- “विद्यानिवास मिश्र के ललित निबन्ध साहित्य में संस्कृति के प्रति निष्ठा एवं लोक संस्कृति के प्रति लगाव एवं संवेदना कण-कण एवं स्थान-स्थान पर अभिव्यक्त हुई है।”⁴

1.2 कर्मवाद की अवधारणा

निबन्ध का मूल स्वर 'कर्म' की प्रधानता पर टिका है। विद्यानिवास मिश्र के अनुसार कर्म जीवन का मूल तत्व है। कर्म को उन्होंने जीवन का सक्रिय पक्ष माना है जो मनुष्य को प्रगति की ओर ले जाता है। 'भगवद्गीता' में भी कर्मयोग को सर्वोपरि माना गया है। लेखक यमुना के जल को सघन नील होने के बावजूद पारदर्शी बताते हैं जो इस बात का प्रतीक है कि कर्मपथ में भी अणु-अणु का दर्शन संभव है। उन्होंने जमुना के जल के माध्यम से कर्मपथ की पारदर्शिता को उजागर करते हुए लिखा है - "जल सघन नील होते हुए भी अत्यन्त पारदर्शी है। जल की भीतरी सतह तक झलझल-झलझल दिखायी पड़ जाती है। कर्मपथ में भी अणु-अणु का दर्शन हो सकता है। इस पथ में त्वरा नहीं है, गहनता है, पर भय नहीं है। बस अभ्यास की ज़रूरत पड़ती है। ऊपर निविड संघर्ष का अन्धकार होते हुए भी भीतर शीतल शान्ति का आलोक बना रहता है।"⁵ यमुना का प्रवाह कर्म की निरंतरता को दर्शाता है तथा जल की पारदर्शिता कर्म की स्पष्टता को उजागर करती है।

मिश्र जी के अनुसार तुलासीदास ने इसे 'विधि निषेधमय कलिमल हरनी?' कहा है। अर्थात् कर्म मार्ग ही कलिमल - दूर करने में समर्थ है। जमुना के इस पार लेखक को कई ऐसे प्राकृतिक उपादान मिलते हैं जिसमें मन तो प्रसन्न हो जाता है पर आँखों को वह सौन्दर्य नहीं भाता। परन्तु इस किनारे से मात्र दृश्य ही उन्हें लुभावना नहीं है लगता अपितु उन्हें यह एक कर्म का राजमार्ग प्रतीत होता है जिस पर आदमी आगे बढ़ा सकता है। इस प्रकार मिश्र जी ने कर्मवाद को प्रतिपादित किया है।

1.3 ज्ञान और कर्म का द्वंद्व

निबन्ध में बौद्धिक विमर्श और कर्म के बीच के संघर्ष को आधुनिक संदर्भ में उकेरा गया है। लेखक का मानना है कि कर्म-पथ पर मनुष्य को सबसे अधिक भय अपने ही 'ज्ञान' से है, क्योंकि ज्ञान कभी-कभी भ्रामक तत्त्व बन जाता है। मिश्र जी बुद्धिवाद की आलोचना करते हैं। आधुनिक बुद्धिवादी युग को वे 'विमूढ़-प्राय' कहते हैं, जहाँ व्यक्ति अपनी ही बनाई बेड़ियों में जकड़ा हुआ है। वे 'योग्यतम के अतिजीवन' और धूर्तता को सफलता का पैमाना मानने वाली आधुनिक व्यवहार-बुद्धि पर चोट करते हैं।

निबन्ध में ज्ञान और कर्म के बीच स्पष्ट अंतर भी बताया गया है। मिश्र जी के अनुसार केवल ज्ञान अहंकार और निष्क्रियता का द्योतक हैं लेकिन कर्म में सक्रियता और जीवन्तता होती है। उनका मत है कि ज्ञान तभी सार्थक है जब वह कर्म में परिणत हो। निबन्ध में बौद्धिक विमर्श और कर्म के बीच के संघर्ष को आधुनिक संदर्भ में उकेरा गया है।

मिश्र जी कर्म और बुद्धि की चर्चा करते हुए लिखते हैं कि कर्म मनुष्य की निरन्तर प्रगति के पथ पर अग्र सित करती है जबकि ज्ञान का अहं व्यर्थ होता है। लेखक का अनुभव है कि ज्ञान की भूख को वह भले ही साधना कह कर मन को सांत्वना दे में परन्तु यह उसे सुन्न बनाती जा रही है। यह ज्ञान मनुष्य को निराशा, हीनता, ग्लानि और उदासी देती है। जबकि कर्म अंधेरे के बीच उत्साह के साथ आगे बढ़ाता रहता है। इतना ही नहीं कर्म-पथ में भी मनुष्य को सबसे अधिक भय अपने ज्ञान से ही होता है।

मिश्र जी मानते हैं कि आज के बुद्धिवादी युग में मनुष्य में स्वयं ही अपने पैरों में बेड़ियाँ लगा उसने अपने आप को गर्दन तोड़ घुड़ दौड़ का हिस्सा बना लीया है। और आज बुद्धि का अर्थ है व्यवहार बुद्धि और जिसका अर्थ है काँइयापन जिसके कारण मनुष्य उचित अनुचित का ध्यान रखे बिना मनमानी करने लगता है। वह अपनी धूर्तता के बल पर अपने से विशाल प्राणियों को हराकर महान बन जाता है। और सीधी-सादी जाति गायब हो जाती है। लेखक के सामने एक प्रश्नचिह्न खड़ा हो जाता है कि धूर्तता को ज्ञान की कोटि में रखा जाय या नहीं। रखा जाय तो क्या आगे बढ़ना ही मात्र सफलता का पैमाना है। इसके विपरीत लेखक का मानना है कि कर्म की गहराई आज तक मापी नहीं जा सकी है। मिश्र जी तमान प्रश्नों में उलझने की अपेक्षा कर्मपथ पर चलते रहने पर जोर देते हैं वे लिखते हैं कि मैंने अपनी जीवन-नौका को जमुना की धार में छोड़ दिया और कष्टों के बाद भी इस धारा में पड़ा रहा, कुछ लोग बीच में आनेवाली चमकीली उपधारा के साथ ऊपर चढ़ गये, कुछ गन्दी मोरियों में खिंच कर नीचे चले गये पर मैं निश्चल गति से कर्मपथ पर चलता रहा। 'गहना कर्मणो गतिः' कर्म की गहराई आज तक थहाई नहीं जा सकी।

कर्म की गहनता को स्पष्ट करते हुए लिखते हैं - "गहना कर्मणो गतिः कर्म की गहराई आज तक थहाई नहीं जा सकी।"⁶ कर्म की गहराई को समझना कठिन है। कर्ममार्ग को वे 'राजमार्ग' मानते हैं जो सीधा है और कलिमल (कलियुग के पापों) का हरण करने में समर्थ है।

लेखक स्वयं का उदाहरण देते हुए लिखते हैं कि मैंने कभी राजमार्ग को नहीं चुना अपितु कार्य के साथ निरन्तर आगे बढ़ता रहा। एक बार कर्म की धारा में जो उतर जाता है तो उसे कर्तव्य-अकर्तव्य का प्रपंच नहीं रह जाता, शुभ-अशुभ का बोध नहीं रह जाता, सुख-दुख की अनुभूति नहीं रह जाती। जब तक व्यक्ति कर्म की धारा में उतरता नहीं है तब तक वह डरावना लगता है लेकिन कर्म की धारा में कूदने वाला स्वयं नौका बन जाता है और वह अपने सुनिश्चित मार्ग पर पहुंच जाता है।

1.4 दार्शनिक और वैचारिक चिंतन

विद्यानिवास मिश्र जी ने प्रस्तुत निबंध में यमुना के माध्यम से दार्शनिक और वैचारिक चिंतन किया है। लेखक स्वयं को एक ऐसे 'जज' के रूप में देखते हैं जो अपने ही भाव-कुभाव का न्याय करने में उलझा हुआ है।

1.4.1 साध्य और साधन: साध्य और साधन पर भी निबन्ध में चिंतन किया है। उनके मन में यह अनुत्तरित प्रश्न उठता है कि साध्य बड़ा है या साधन, सिद्धि बड़ी है या साधना। इस विषय में उन्होंने लिखा है- “साध्य बड़ा कि साधन, सिद्धि बड़ी कि साधना, या सागर बड़ा कि नदी, इन प्रश्नों का ठीक-ठीक उत्तर मिल नहीं सका। प्रत्येक युग में इन प्रश्नों की मीमांसा करने प्रयत्न हुआ है, पर कभी भी कवियों की किसी एक उत्तर पर राय एक नहीं हो सकी।”⁷

1.4.2 अहंकार का विसर्जन: जब नाव किसी अनजाने घाट पर लगती है, तब लेखक की 'अहंता' (अहंकार) लहरों के साथ डूब जाती है और उन्हें अपनी सीमाओं का बोध होता है। इस विषय में उन्होंने लिखा है- “धार में कूदने वाला स्वयं नौका बन जाता है, उसे ले जाने के लिए किसी दूसरी नौका की आवश्यकता नहीं रह जाती।”⁸

1.5 प्रतीकात्मकता और भाषा शैली

1.5.1 प्रतीक विधान

प्रस्तुत निबंध में मिश्र जी ने विभिन्न मिथकीय, प्रकृति तथा दैनंदिन जीवन से जुड़े हुए प्रतीकों का बखूबी प्रयोग किया गया है। जैसे –जमुना– कर्ममार्ग का प्रतीक, गंगा– भक्ति और पूर्ण समर्पण का, गहराई– जीवन की जटिलता, प्रवाह–समय और परिवर्तन, पारदर्शिता–नैतिकता का, सरस्वती– विचार और ज्ञान का तो नाव– मानव जीवन और उसके प्रयासों के प्रतीक के रूप में प्रयुक्त हुए हैं।

प्रतीकों का सुंदर संयोजन मिश्र जी के निबंधों की विशेषता रही है। प्रस्तुत निबंध दैनंदिन जीवन से जुड़े हुए प्रतीकों के माध्यम से दार्शनिक गंभीर बातों को सहजता से अभिव्यक्त किया है।

1.5.2 भाषायी सौंदर्य

निबन्ध की भाषा तत्सम प्रधान होते हुए भी प्रवाहमयी है। इसमें 'छतियाफार अनाज', 'नकबेसर', और 'हियलगी गन्ध' जैसे देशज और बिम्बात्मक शब्दों का प्रयोग कर एक आत्मीय वातावरण सृजित किया गया है। मिश्री जी की भाषा– शैली के विषय में श्याम सुंदर पाण्डेय जी ने लिखा है- “मिश्र जी के निबंधों की भाषा पूर्णतः संस्कृतनिष्ठ और लोकव्यवहृति के बीच चलती है। एक तरफ संस्कृत शब्दावली उनके संस्कृत

के विद्वान और भाषाविद् होने की पहचान कराती है तो दूसरी तरफ लोकजीवन की शब्दावली उनके ठेठ भारतीय या ग्रामीण मन का परिचय देती है।⁹ उनके निबंधों की भाषा में आलंकारिक शब्दों तथा प्रतीकों का प्रयोग भी अधिक मात्रा में हुआ है। कहावतों एवं मुहावरों का सटीक प्रयोग भाषा के सौन्दर्य को द्विगुणित कर देता है। उनकी भाषा सरल, भावपूर्ण और दार्शनिक गहराई से युक्त है। उन्होंने अपने निबंधों में भावों के अनुकूल की भाषा और शैली का प्रयोग किया है। मिश्र जी की शैली काव्यमय भाषा से संपन्न है उसमें लालित्य है कहीं-कहीं अनुप्रास युक्त लय है और नर्तन है। इस लालित्य को अपने निबंधों में मूर्तिमान करने का सराहनीय कार्य मिश्र जी ने किया है। उनकी व्यक्तिगत वार्तालाप शैली के कारण पाठक लेखक की तरफ खिंचा चला जाता है शब्दों एवं भाव की मिठास एवं मधुर शैली उनके निबंधों को पाठकों के लिए सारस और सहज अस्वाद्य बना देती है।

निष्कर्ष: 'जमुना के तीरे- तीरे' निबन्ध के माध्यम से लेखक ने यह स्पष्ट करने का प्रयत्न किया है कि जमुना के तीरे-तीरे निरन्तर चलते रहना जीवन की गतिशीलता का प्रतीक है और कर्म की नाव से इस पार तथा उस पार जाना ही जीवन की सार्थकता। जीवन में निरन्तर गतिशील रहना और बुद्धि रूपी ज्ञानकी अपेक्षा कर्म पथ पर चलना जीवन में सजगता का प्रतीक है। 'जमुना के तीरे-तीरे' के माध्यम से विद्यानिवास मिश्र ने यह सिद्ध किया है कि जीवन में कर्म का स्थान सर्वोपरि है। यह निबंध प्रकृति, संस्कृति और दर्शन का समन्वित रूप है, जो आज भी प्रासंगिक है। 'जमुना के तीरे-तीरे' निबंध में केवल प्रकृति वर्णन नहीं है, बल्कि यह मनुष्य के अंतर्मन की यात्रा है। लेखक ने कर्म की श्यामल यमुना को भक्ति की धवल गंगा से श्रेष्ठ न बताते हुए भी उसे मानव के लिए अधिक 'साहचर्य पूर्ण' और 'चिरपरिचित' माना है।

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‘कुरुक्षेत्र’ : अतीत के माध्यम से वर्तमान का सच

डॉ. संदेशा भावसार

हिंदी विभाग

श्रीमती मणिबेन एम पी शाह विमेंस कॉलेज ऑफ आर्ट्स एण्ड कॉमर्स, स्वायत्त, माटुंगा, मुंबई

शोध-सार

रामधारी सिंह दिनकर की काव्य-कृति ‘कुरुक्षेत्र’ आधुनिक युग की जटिल समस्याओं—युद्ध, विज्ञान, नारी-अस्मिता, पर्यावरण संकट तथा सामाजिक न्याय का गहन विश्लेषण प्रस्तुत करती है। इस काव्य में महाभारत की प्राचीन कथा के माध्यम से आधुनिक मानव जीवन के नैतिक, सामाजिक और राजनीतिक प्रश्नों का समाधान खोजने का प्रयास किया गया है। प्रस्तुत शोध-पत्र में दिनकर के विचारों का युगीन संदर्भों में अध्ययन करते हुए यह स्पष्ट किया गया है कि ‘कुरुक्षेत्र’ केवल ऐतिहासिक आख्यान नहीं, बल्कि समकालीन मानवता के लिए मार्गदर्शक काव्य है।

बीज शब्द

कुरुक्षेत्र, रामधारी सिंह दिनकर, युद्ध, विज्ञान, नारी अस्मिता, पर्यावरण, सामाजिक न्याय, धर्मरक्षा, आत्मरक्षा, समतामूलक समाज, कर्मवाद, मानवतावाद

शोध उद्देश्य

- *कुरुक्षेत्र* में प्रस्तुत युद्ध, विज्ञान, नारी-अस्मिता, पर्यावरण और सामाजिक न्याय जैसे समकालीन विषयों का अध्ययन करना।
- महाभारत की प्राचीन कथावस्तु के माध्यम से आधुनिक जीवन की समस्याओं और उनके समाधान को स्पष्ट करना।
- काव्य में व्यक्त **विज्ञान के द्वैत स्वरूप (विकास एवं विनाश)** का विश्लेषण करना।
- नारी-अपमान (द्रौपदी प्रसंग) के माध्यम से स्त्री-सम्मान एवं लैंगिक न्याय की अवधारणा का अध्ययन करना।
- युद्ध के दुष्परिणामों तथा उसके मानवता और पर्यावरण पर प्रभाव का मूल्यांकन करना।
- ‘धर्मरक्षा’ एवं ‘आत्मरक्षा’ की अवधारणा को आधुनिक सामाजिक एवं राजनीतिक संदर्भों में समझना।

- काव्य में निहित समाजवादी मानववाद एवं समतामूलक समाज की परिकल्पना का विश्लेषण करना।
- 'कर्मवाद' और 'मानवतावाद' के सिद्धांतों को वर्तमान समाज के संदर्भ में स्थापित करना।

शोध विधि

इस शोध-पत्र में मुख्यतः तुलनात्मक शोध विधि का तथा विश्लेषणात्मक, व्याख्यात्मक विधि, ऐतिहासिक विधि, गुणात्मक विधि प्रयोग किया गया है। विश्लेषणात्मक विधि के माध्यम से 'कुरुक्षेत्र' के विभिन्न सर्गों का गहन अध्ययन कर उसमें निहित विचारों—युद्ध, विज्ञान, नारी-अस्मिता, पर्यावरण एवं सामाजिक न्याय—का विश्लेषण किया गया है। ऐतिहासिक विधि के द्वारा महाभारत की पृष्ठभूमि एवं प्राचीन कथावस्तु को आधार बनाकर यह देखा गया है कि किस प्रकार अतीत के माध्यम से वर्तमान की समस्याओं को अभिव्यक्ति दी गई है। तुलनात्मक विधि से काव्य में वर्णित परिस्थितियों की तुलना आधुनिक सामाजिक, राजनीतिक एवं वैश्विक परिस्थितियों से की गई है, जिससे उसकी प्रासंगिकता स्पष्ट हो सके।

प्रस्तावना

हिंदी साहित्य में 'कुरुक्षेत्र' एक ऐसी काव्य-कृति है, जिसमें प्राचीन महाभारत की कथा के माध्यम से आधुनिक युग की समस्याओं को अभिव्यक्ति दी गई है। रामधारी सिंह दिनकर ने इतिहास और कल्पना के समन्वय से इस काव्य को युगानुकूल बनाया है। यह काव्य युद्ध की समस्या को केवल ऐतिहासिक घटना के रूप में नहीं, बल्कि मानवीय प्रवृत्तियों, नैतिक मूल्यों और सामाजिक परिस्थितियों से जोड़कर देखता है। कुरुक्षेत्र कविता में एक प्राचीन कथावस्तु के सहारे से आज की युद्ध की समस्या सुलझाने का प्रयास किया गया है। ऐतिहासिक रचनाओं में कवि जब कल्पित अंगों का संयोग करते हैं, तो उसका उद्देश्य यही होता है कि उस रचना को आधुनिक युग के अनुकूल बनाया जाए, उस पर आज के संसार का रंग चढ़ाया जाए। दिनकर जी ने "कुरुक्षेत्र" काव्य में युद्ध समस्या पर गहन चिंतन किया है और इस समस्या को प्रतीकों के द्वारा स्पष्ट करना चाहा है, उन्होंने युद्ध की समस्या को नए और विस्तृत धरातल पर देखा है, उनकी सोच अपने आप में नव्यता लिए हुए है।

मूल शोध

रामधारी सिंह दिनकर की काव्यकृति 'कुरुक्षेत्र' में विज्ञान के विनाशकारी रूप का अत्यंत गंभीर और दूरदर्शी चित्रण मिलता है। दिनकर जी ने विज्ञान को एक ओर मानव प्रगति का साधन माना है, तो दूसरी ओर उसके दुरुपयोग को मानवता के लिए अभिशाप भी बताया है। यदि मनुष्य अपनी वासना,

स्वार्थ और अहंकार के अधीन होकर विज्ञान का प्रयोग करेगा, तो वही विज्ञान मानव सभ्यता के विनाश का कारण बन सकता है। दिनकर जी लिखते हैं—

“यह मनुज जो ज्ञान का आगार,
यह मनुज जो सृष्टि का श्रृंगार,
नाम सुन भूलो नहीं, सोचो विचारो कृत्य—
यह मनुज संहार-सेवी वासना का भृत्य।
छद्म इसकी कल्पना, पाखंड इसका ज्ञान,
यह मनुष्य मनुष्यता का घोर अपमान।”^१

इन पंक्तियों में कवि मनुष्य की द्वैत प्रकृति को उजागर करते हैं। मनुष्य ज्ञान का भंडार और सृष्टि का सौंदर्य है, किंतु वही मनुष्य जब स्वार्थ और हिंसा की भावना से प्रेरित होता है, तब वह विनाश का साधन बन जाता है। दिनकर जी का आशय है कि विज्ञान अपने आप में न तो अच्छा है और न बुरा; उसका स्वरूप इस बात पर निर्भर करता है कि मनुष्य उसका उपयोग किस उद्देश्य से करता है? इसी संदर्भ में कवि चेतावनी देते हैं—

“सावधान मनुष्य! यदि विज्ञान है तलवार,
तो इसे दे फेंक, तज कर मोह, स्मृति के पार।
खेल सकता तू नहीं ले हाथ में तलवार,
काट लेगा अंग, तीखी है बड़ी यह धार।”^२

यहाँ विज्ञान की तुलना तलवार से की गई है। तलवार की तरह विज्ञान भी शक्तिशाली है; यदि इसका प्रयोग विवेक के साथ किया जाए, तो यह सुरक्षा और उन्नति का साधन बन सकता है, परन्तु यदि इसका प्रयोग अज्ञान या स्वार्थवश किया जाए तो यह स्वयं मनुष्य को ही घायल कर सकता है। दिनकर की यह चेतावनी आज के वैज्ञानिक युग में और भी अधिक सार्थक प्रतीत होती है। विज्ञान के माध्यम से मनुष्य की बढ़ती हुई आकांक्षाओं का चित्रण हुआ है। मनुष्य पृथ्वी की सीमाओं को लाँघकर अंतरिक्ष तक पहुँचने का प्रयास कर रहा है। आज के समय में यह भविष्यवाणी सत्य सिद्ध हो चुकी है। मानव ने अंतरिक्ष यात्राएँ की हैं, अन्य ग्रहों पर शोध कर रहा है और ब्रह्मांड के रहस्यों को जानने का प्रयास कर रहा है।

आज के युग में विज्ञान का महत्त्व अत्यधिक बढ़ गया है। तकनीकी प्रगति ने मानव जीवन को सुविधाजनक बना दिया है। चिकित्सा, संचार, परिवहन और अंतरिक्ष अनुसंधान जैसे क्षेत्रों में विज्ञान ने अभूतपूर्व उपलब्धियाँ हासिल की हैं। उदाहरण के लिए, आधुनिक चिकित्सा तकनीकों के कारण अनेक असाध्य रोगों का उपचार संभव हो गया है। संचार क्रांति ने पूरी दुनिया को एक “वैश्विक गाँव” में बदल दिया है। किन्तु विज्ञान का यह विकास कई गंभीर संकट भी उत्पन्न कर रहा है। परमाणु हथियार, जैविक हथियार और साइबर युद्ध जैसी तकनीकों ने मानवता के सामने विनाश का खतरा पैदा कर दिया है।

द्वितीय विश्वयुद्ध के दौरान हुए हिरोशिमा और नागासाकी परमाणु बम विस्फोट इस बात के उदाहरण हैं कि विज्ञान का दुरुपयोग किस प्रकार लाखों लोगों के जीवन को नष्ट कर सकता है। आज भी ईरान और अमेरिका के पास इतने परमाणु हथियार हैं कि वे पूरी पृथ्वी को नष्ट करने की धमकी दे रहे हैं और उनके मध्य आपस में युद्ध भी चल रहा है। यहाँ हम देखते हैं कि मनुष्य अपने स्वार्थ और जिद्द में अंधा हो गया है और विज्ञान का दुरुपयोग करने को उतारू हो चुका है।

दिनकर की चेतावनी इसी संदर्भ में अत्यंत प्रासंगिक प्रतीत होती है। वे यह संदेश देते हैं कि विज्ञान का प्रयोग केवल भौतिक उन्नति के लिए नहीं, बल्कि मानव कल्याण और नैतिक मूल्यों की रक्षा के लिए होना चाहिए। यदि विज्ञान के साथ नैतिकता और मानवीय संवेदना का समन्वय नहीं होगा, तो उसकी उपलब्धियाँ भी विनाश का कारण बन सकती हैं। अतः आज की परिस्थितियों में दिनकर का यह विचार अत्यंत महत्वपूर्ण है कि विज्ञान को नियंत्रित और संतुलित रूप में उपयोग किया जाना चाहिए। मनुष्य को विज्ञान का स्वामी बनना चाहिए, उसका दास नहीं। जब विज्ञान मानवता, शांति और नैतिक मूल्यों के साथ जुड़ता है, तभी वह सच्चे अर्थों में वरदान सिद्ध होता है।

कुरुक्षेत्र की कथा के माध्यम से अनेक सामाजिक समस्याओं को उजागर किया गया है। इनमें स्त्री-शोषण का प्रसंग अत्यन्त मार्मिक और महत्वपूर्ण है। द्रौपदी के चीर-हरण का प्रसंग केवल एक पौराणिक घटना नहीं है, बल्कि यह समाज में स्त्रियों के साथ होने वाले अन्याय, अपमान और हिंसा का प्रतीक बन जाता है। दिनकर जी इस प्रसंग के माध्यम से यह दिखाते हैं कि जब समाज में स्त्री की गरिमा का अपमान होता है, तब वह अन्याय अंततः विनाश का कारण बनता है। दिनकर लिखते हैं—

“भरी सभा में लाज द्रौपदी
की न गयी थी लूटी,
वह तो यही कराल आग
थी निर्भय होकर फूटी।”^३

इन पंक्तियों में कवि यह संकेत करते हैं कि द्रौपदी की लज्जा भले ही सभा में बच गई हो, परन्तु उसके अपमान से जो क्रोध और प्रतिशोध की ज्वाला प्रकट हुई, वही आगे चलकर महाभारत के विनाशकारी युद्ध का कारण बनी। यहाँ द्रौपदी केवल एक स्त्री नहीं, बल्कि सम्मान और न्याय की प्रतीक है। इसी प्रसंग को और तीव्रता से व्यक्त करते हुए कवि लिखते हैं—

“ज्यों-ज्यों साड़ी विवश द्रौपदी
की खिंचती जाती थी,
त्यों-त्यों वह दावाग्नि
दुर्गम यह नग्न हुई जाती थी।”^४

इन पंक्तियों में दिनकर जी ने द्रौपदी के चीर-हरण को एक दावाग्नि के रूप में चित्रित किया है। इसका आशय यह है कि जैसे-जैसे द्रौपदी का अपमान बढ़ता गया, वैसे-वैसे समाज में अन्याय की ज्वाला भी प्रबल होती गई। यह घटना केवल एक स्त्री के अपमान की नहीं, बल्कि समाज की नैतिकता के पतन की घटना थी। कवि एक अन्य स्थान पर कहते हैं—

“निर्दोषा, कुलवधू, एकवस्त्रा
को खींच महल से,
दासी बना सभा में लाये...”^५

यहाँ दिनकर जी यह दिखाते हैं कि सत्ता और अहंकार के मद में डूबे लोग किस प्रकार नारी की गरिमा को रौंद देते हैं। द्रौपदी एक कुलवधू होते हुए भी सभा में अपमानित की जाती है, और उपस्थित महान योद्धा मौन बने रहते हैं। यह मौन भी अन्याय का समर्थन बन जाता है।

आज के समाज में भी स्त्री-शोषण की समस्या विभिन्न रूपों में दिखाई देती है। दहेज-प्रथा, घरेलू हिंसा, कार्यस्थलों पर उत्पीड़न, बलात्कार और लैंगिक भेदभाव जैसी घटनाएँ यह बताती हैं कि द्रौपदी का अपमान केवल प्राचीन कथा नहीं, बल्कि आज भी समाज में किसी-न-किसी रूप में उपस्थित है। जब भी किसी स्त्री की गरिमा पर आघात होता है, तब वह केवल एक व्यक्ति का अपमान नहीं होता, बल्कि पूरे समाज की नैतिकता पर प्रश्नचिह्न लग जाता है। इसी कारण दिनकर जी का यह संदेश आज भी उतना ही महत्वपूर्ण है कि स्त्री-सम्मान की रक्षा समाज की सर्वोच्च जिम्मेदारी है। इसलिए समाज को चाहिए कि वह स्त्रियों के अधिकारों और सम्मान की रक्षा करे, तभी एक न्यायपूर्ण और संतुलित समाज की स्थापना संभव है।

रामधारी सिंह ‘दिनकर’ जी की काव्य-कृति कुरुक्षेत्र में युद्ध के दुष्परिणामों के साथ-साथ प्रकृति पर पड़ने वाले प्रभाव को भी अत्यंत मार्मिक रूप से प्रस्तुत किया गया है। “प्रकृति का हास” या प्रकृति की करुण स्थिति के माध्यम से दिनकर जी यह संकेत देते हैं कि युद्ध और मनुष्य की स्वार्थपूर्ण प्रवृत्तियाँ प्रकृति के संतुलन को नष्ट कर देती हैं। आज के वैज्ञानिक और औद्योगिक युग में यह विचार और भी अधिक प्रासंगिक हो गया है। दिनकर जी बताते हैं कि युद्ध केवल मनुष्यों को ही नहीं मारता, बल्कि पृथ्वी की समृद्धि और सौंदर्य को भी नष्ट कर देता है। कवि कहते हैं—

“रण की भेंट चढ़े सब; हत-रत्ना वसुन्धरा दीन,
कुरुक्षेत्र से निकली है होकर अतीव श्रीहीन।”^६

इन पंक्तियों में पृथ्वी को “हत-रत्ना” अर्थात् अपने रत्नों से वंचित बताया गया है। युद्ध के कारण भूमि की उर्वरता, हरियाली और जीवन का वैभव समाप्त हो जाता है। आज भी जब युद्ध होते हैं, तब खेत, जंगल, जलस्रोत और पर्यावरण नष्ट हो जाते हैं। इसलिए दिनकर का यह कथन आज भी पूर्णतः सत्य प्रतीत होता है। दिनकर जी ने पृथ्वी को एक “वीर-वधू” के रूप में चित्रित किया है—

“सच ही तो पितामह, वीर-वधू
वसुधा विधवा बन रो रही है;
कर-कंकण को कर चूर ललाट से
चिह्न सुहाग का धो रही है।”७

यहाँ वसुधा को विधवा स्त्री के रूप में दिखाया गया है, जो अपने सुहाग के चिह्न मिटाकर रो रही है। इसका अर्थ है कि युद्ध ने पृथ्वी से जीवन और सौंदर्य छीन लिया है। वर्तमान समय में भी जब जंगल काटे जाते हैं, नदियाँ प्रदूषित होती हैं और जैव विविधता नष्ट होती है, तब प्रकृति मानो शोकाकुल दिखाई देती है। दिनकर जी आधुनिक युग की वैज्ञानिक उपलब्धियों के द्वारा मनुष्य का प्रकृति पर प्रभुत्व का उल्लेख करते हुए कहते हैं—

“आज की दुनिया विचित्र, नवीन;
प्रकृति पर सर्वत्र है विजयी पुरुष आसीन।
हैं बँधे नर के करों में वारि, विद्युत, भाप,
हुक्म पर चढ़ता-उतरता है पवन का ताप।”८

इन पंक्तियों में कवि बताते हैं कि आधुनिक मनुष्य ने जल, बिजली, भाप और वायु जैसी प्राकृतिक शक्तियों को अपने नियंत्रण में कर लिया है। विज्ञान ने मनुष्य को अपार शक्ति दी है, जिससे वह नदियों को बाँध सकता है, पहाड़ों को काट सकता है और समुद्र पार कर सकता है। परंतु दिनकर जी का संकेत यह भी है कि यदि इस शक्ति का दुरुपयोग हुआ, तो वही विज्ञान प्रकृति के विनाश का कारण बन सकता है। आज के समय में औद्योगिकीकरण, प्रदूषण और जलवायु परिवर्तन इसी का उदाहरण हैं। यदि मनुष्य प्रकृति के साथ सामंजस्य स्थापित करे, तभी विकास सार्थक होगा। आज के युग में दिनकर जी के ये विचार अत्यंत प्रासंगिक हो गए हैं। युद्धों के कारण पर्यावरण का भारी विनाश हो रहा है। औद्योगिकीकरण और तकनीकी विकास से प्रकृति का संतुलन बिगड़ रहा है। जलवायु परिवर्तन, ग्लोबल वार्मिंग और जैव विविधता का संकट मानव सभ्यता के सामने बड़ी चुनौती बन गया है।

साथ ही युद्ध की भयावह स्थिति को अत्यंत मार्मिक एवं यथार्थपूर्ण ढंग से चित्रित किया है। उनके अनुसार युद्ध केवल विजय या पराजय का प्रश्न नहीं है, बल्कि वह समूची मानवता के विनाश का कारण बनता है। युद्ध के बाद जो दृश्य उत्पन्न होता है, वह किसी भी संवेदनशील मनुष्य को विचलित कर देता है। दिनकर जी लिखते हैं—

“मुरदों के कटे-फटे गात को इंगित
से मुझको दिखला रहे वे;
सुनिए यह व्यंग्य-निनाद हँसी का,
ठठा मुझको ही चिढ़ा रहे वे।”९

इन पंक्तियों में युद्ध के बाद का वीभत्स चित्र उपस्थित होता है, जहाँ मृत शरीर मानो जीवितों का उपहास कर रहे हों। यह व्यंग्यात्मक हँसी इस बात का संकेत है कि मनुष्य ने अपनी ही बनाई सभ्यता को नष्ट कर दिया है। दिनकर जी यह स्पष्ट करते हैं कि जब मनुष्य का विवेक समाप्त हो जाता है, तब विनाश की स्थिति उत्पन्न होती है। युद्ध उसी विवेकहीनता का परिणाम है। इसलिए युद्ध केवल बाहरी संघर्ष नहीं, बल्कि मानव के भीतर के अंधकार का प्रतीक भी है। कवि लिखते हैं—

“कौरवों का श्राद्ध करने के लिए
या कि रोने को चिता के सामने,
शेष जब था रह गया कोई नहीं
एक वृद्धा, एक अंधे के सिवा।”^{१०}

इन पंक्तियों में युद्ध की भयानक परिणति का हृदयविदारक चित्रण है। महाभारत के भीषण युद्ध के बाद इतनी बड़ी संख्या में लोग मारे गए कि मृतकों का श्राद्ध करने या उनके लिए शोक मनाने वाला भी कोई नहीं बचा। केवल एक वृद्धा और एक अंधा व्यक्ति ही शेष रह जाते हैं। यह दृश्य बताता है कि युद्ध केवल सैनिकों को ही नहीं, बल्कि पूरे समाज को तबाह कर देता है। इसी विनाशकारी स्थिति को कवि अन्य पंक्तियों में और भी भयावह रूप में प्रस्तुत करते हैं—

“रक्त से सिंच कर समर की मेदिनी
हो गई है लाल नीचे कोस-भर,
और ऊपर रक्त की खर धार में
तैरते हैं अंग रथ, गज, वाजि के।”^{११}

यहाँ युद्धभूमि का अत्यन्त भयावह चित्र सामने आता है। धरती रक्त से लाल हो गई है और चारों ओर सैनिकों, रथों, हाथियों और घोड़ों के अंग बिखरे पड़े हैं। यह दृश्य युद्ध की क्रूरता और अमानवीयता को स्पष्ट करता है। आज के युग में भी ये पंक्तियाँ अत्यन्त प्रासंगिक हैं। आधुनिक दुनिया में हुए अनेक युद्ध—जैसे World War I और World War II ने मानवता को भारी विनाश और पीड़ा दी है। इन युद्धों में लाखों लोग मारे गए और अनेक परिवार उजड़ गए। आज भी दुनिया के विभिन्न हिस्सों में युद्ध और संघर्ष जारी हैं, जिनका सबसे अधिक प्रभाव आम जनता पर पड़ता है। दिनकर जी का यह दृष्टिकोण आज भी पूर्णतः प्रासंगिक है। वर्तमान समय में भी विश्व के विभिन्न भागों में युद्ध और संघर्ष जारी हैं, जैसे—रूस-यूक्रेन युद्ध, अफगानिस्तान संघर्ष, इजराइल-हमास संघर्ष, अमेरिका-ईरान संघर्ष, आर्मेनिया-अज़रबैजान संघर्ष। इन सभी संघर्षों का परिणाम वही है, जिसकी आशंका दिनकर जी ने व्यक्त की थी—विनाश, मृत्यु, विस्थापन और मानवीय पीड़ा। दिनकर जी का संदेश यह है कि युद्ध का परिणाम अंततः विनाश, दुःख और शोक ही होता है। इसलिए मानव समाज को चाहिए कि वह संघर्ष और हिंसा के स्थान पर शांति, संवाद और सहयोग का मार्ग अपनाए।

रामधारी सिंह दिनकर जी के 'कुरुक्षेत्र' में धर्मरक्षा का प्रश्न केवल धार्मिक कर्मकाण्ड तक सीमित नहीं है, बल्कि यह न्याय, सत्य, मानवता और सामाजिक संतुलन की रक्षा से जुड़ा हुआ है। दिनकर जी ने यह स्पष्ट किया है कि जब अन्याय, अत्याचार और अधर्म समाज में बढ़ते हैं, तब उनकी रक्षा के लिए संघर्ष करना ही सच्चा धर्म बन जाता है। आज के युग में भी इन विचारों की अत्यंत गहरी प्रासंगिकता है। दिनकर जी कहते हैं —

“सबसे बड़ा धर्म है नर का सदा प्रज्वलित रहना...”^{१२}

इस पंक्ति में दिनकर जी यह संदेश देते हैं कि मनुष्य का सबसे बड़ा धर्म है—सजग, जागरूक और सक्रिय रहना। अन्याय को सहना या चुप रहना भी अधर्म के समान है। वर्तमान समय में जब समाज में भ्रष्टाचार, शोषण और असमानता देखने को मिलती है, तब यह विचार हमें प्रेरित करता है कि हम अन्याय के विरुद्ध आवाज उठाएँ। यदि व्यक्ति अपनी “दाहक शक्ति” को दबाकर रखेगा, तो अधर्म और अधिक बढ़ेगा। दिनकर जी यहाँ स्पष्ट करते हैं -

“तप का परन्तु, वश चलता नहीं

सदैव पतित समूह की कुवृत्तियों के सामने।”^{१३}

अर्थात् जब दुष्टता अपनी सीमा पार कर जाती है, तब केवल शांति और सहिष्णुता पर्याप्त नहीं होती, बल्कि शस्त्र उठाना भी आवश्यक हो जाता है। आज के संदर्भ में यह विचार आतंकवाद, सामाजिक अन्याय और अपराध के विरुद्ध सशक्त कार्रवाई की आवश्यकता को दर्शाता है। यह बताता है कि अहिंसा का मूल्य महान है, परन्तु उसकी भी एक सीमा होती है। दिनकर जी कहते हैं -

“कायरों-सी बात कर मुझको जला मत...”^{१४}

दिनकर जी के अनुसार, धर्म की रक्षा कायरता से नहीं, बल्कि साहस और त्याग से होती है। आज भी राष्ट्र की सुरक्षा, सामाजिक न्याय और मानवाधिकारों की रक्षा के लिए ऐसे ही साहस की आवश्यकता है। सैनिकों का बलिदान, समाज सुधारकों का संघर्ष, ये सभी धर्मरक्षा के आधुनिक रूप हैं। दिनकर जी यह बताते हैं कि महाभारत केवल दो परिवारों का संघर्ष नहीं था, बल्कि “सम्पूर्ण भारतवर्ष का विकट विस्फोट”। अर्थात् जब समाज में अन्याय और असंतुलन बढ़ता है, तो उसका प्रभाव व्यापक होता है और वह पूरे राष्ट्र को प्रभावित करता है। आज के वैश्विक युग में भी किसी एक क्षेत्र का संघर्ष पूरे विश्व को प्रभावित कर सकता है—जैसे युद्ध, आर्थिक संकट या सामाजिक अशांति।

दिनकर जी के 'कुरुक्षेत्र' में धर्मरक्षा का विचार आज भी उतना ही प्रासंगिक है जितना महाभारत काल में था। यह हमें सिखाता है कि अन्याय का विरोध करना ही सच्चा धर्म है, शांति के साथ-साथ आवश्यक होने पर संघर्ष भी जरूरी है, और समाज की रक्षा के लिए साहस, जागरूकता तथा बलिदान अनिवार्य हैं। इस प्रकार, 'धर्मरक्षा' केवल एक नैतिक आदर्श नहीं, बल्कि आज के समाज के लिए एक व्यावहारिक आवश्यकता है, जो मानवता और न्याय की स्थापना का मार्ग प्रशस्त करती है। जब अन्याय

अत्यधिक बढ़ जाता है और न्याय छीना जाता है, तब युद्ध आत्मरक्षा का माध्यम बन जाता है। न्याय की रक्षा के लिए युद्ध की अनिवार्यता –

“चुराता न्याय जो, रण को बुलाता भी वही है,
युधिष्ठिर! स्वत्व की अन्वेषणा पातक नहीं है।
नरक उनके लिए, जो पाप को स्वीकारते हैं;
न उनका हेतु जो रण में उसे ललकारते हैं।”^{१५}

इन पंक्तियों में दिनकर जी बताते हैं कि युद्ध का कारण वास्तव में वह व्यक्ति या सत्ता होती है, जो न्याय को छीनती है। यदि कोई व्यक्ति या राष्ट्र अपने अधिकारों की रक्षा के लिए संघर्ष करता है तो वह पाप नहीं है। आज के वैश्विक और सामाजिक संदर्भों में भी यह विचार अत्यन्त प्रासंगिक है। जब किसी राष्ट्र पर आक्रमण होता है, तब आत्मरक्षा के लिए युद्ध करना आवश्यक हो जाता है। किसी समाज या समुदाय के अधिकारों का हनन होने पर संघर्ष अनिवार्य हो जाता है। उदाहरण के रूप में किसी देश की सीमाओं की रक्षा, आतंकवाद के विरुद्ध संघर्ष या सामाजिक अन्याय के विरुद्ध आंदोलनों को देखा जा सकता है। इन परिस्थितियों में संघर्ष न्याय की रक्षा का साधन बन जाता है। सामूहिक आत्मरक्षा की चेतना को अभिव्यक्त करते हुए दिनकर जी कहते हैं -

“चला एक नर जिधर, उधर ही
चले सभी नर-नारी,
होने लगी आत्म-रक्षा की
अलग-अलग तैयारी।”^{१६}

इन पंक्तियों में दिनकर जी समाज में सामूहिक चेतना और आत्मरक्षा की भावना का चित्रण करते हैं। जब किसी समाज पर संकट आता है, तो केवल सैनिक ही नहीं बल्कि सामान्य नागरिक भी अपने अस्तित्व की रक्षा के लिए तैयार होने लगते हैं। आधुनिक समय में भी यह स्थिति स्पष्ट रूप से दिखाई देती है। राष्ट्रीय संकट के समय पूरा समाज एकजुट होकर रक्षा के लिए तैयार होता है। प्राकृतिक आपदाओं, आतंकवाद या युद्ध जैसी परिस्थितियों में नागरिक भी राष्ट्र की सुरक्षा और सहयोग में भाग लेते हैं। इस प्रकार आत्मरक्षा केवल व्यक्तिगत नहीं बल्कि सामूहिक और राष्ट्रीय चेतना का रूप ले लेती है।

दिनकर जी यह स्पष्ट करते हैं कि युद्ध का उद्देश्य केवल विनाश नहीं है। जब न्याय, अधिकार और अस्तित्व पर संकट आ जाता है, तब आत्मरक्षा के लिए संघर्ष करना अनिवार्य हो जाता है। आधुनिक युग में भी राष्ट्रों, समाजों और व्यक्तियों के लिए यह विचार अत्यन्त प्रासंगिक है कि अन्याय के सामने मौन रहना पाप है, जबकि न्याय की रक्षा के लिए संघर्ष करना मानव का कर्तव्य है।

रामधारी सिंह दिनकर जी के ‘कुरुक्षेत्र’ में समाजवादी मानववाद की जो अवधारणा प्रस्तुत की गई है, वह आज के वैश्विक और भारतीय संदर्भ में अत्यन्त प्रासंगिक प्रतीत होती है। दिनकर मानव को

केंद्र में रखकर ऐसे समाज की कल्पना करते हैं जहाँ समानता, न्याय और मानवीय गरिमा सर्वोपरि हों। उनके अनुसार सच्ची शांति और स्थिरता तभी संभव है, जब समाज में अवसरों और संसाधनों का न्यायपूर्ण वितरण हो। दिनकर जी कहते हैं –

“शांति नहीं तब तक जब तक, सुख भाग न नर का सम हो,
नहीं किसी को बहुत अधिक हो, नहीं किसी को कम हो।”^{१७}

स्पष्ट रूप से आर्थिक और सामाजिक असमानता के विरुद्ध एक सशक्त उद्घोष हैं। आज के समय में जब एक ओर अत्यधिक धन-संपन्न वर्ग है और दूसरी ओर बड़ी संख्या में लोग गरीबी, बेरोजगारी और अभाव में जीवन व्यतीत कर रहे हैं, तब दिनकर जी का यह विचार और भी महत्वपूर्ण हो जाता है। यह पंक्ति हमें यह सोचने पर विवश करती है कि विकास का वास्तविक अर्थ तभी है, जब उसका लाभ समाज के अंतिम व्यक्ति तक पहुँचे।

समाजवादी मानववाद की मूल भावना “आवश्यकता के आधार पर अवसर” प्रदान करना है। आज की नीतियों में भी ‘समावेशी विकास’ (Inclusive Development) की जो बात की जाती है, वह इसी विचारधारा का आधुनिक रूप है। शिक्षा, स्वास्थ्य, रोजगार और सामाजिक सुरक्षा के क्षेत्र में समान अवसर उपलब्ध कराना ही स्थायी शांति की नींव है। दिनकर जी कहते हैं —

“कुरुक्षेत्र की धूल नहीं इति पंथ की, मानव ऊपर और चलेगा,
मनु का यह पुत्र निराश नहीं, नव धर्म प्रदीप अवश्य जलेगा।”^{१८}

वे मानते हैं कि संघर्ष और विनाश के बाद भी मानवता निराश नहीं होती, बल्कि वह नए मूल्यों और आदर्शों के साथ आगे बढ़ती है। यह विश्वास आज के समय में भी अत्यंत महत्वपूर्ण है। जब विश्व युद्ध, आतंकवाद, पर्यावरण संकट और सामाजिक विभाजन जैसी समस्याएँ मानवता के सामने खड़ी हैं। दिनकर जी का यह आशावाद हमें यह सिखाता है कि कठिन परिस्थितियों में भी मानव को निराश नहीं होना चाहिए, बल्कि नए “धर्म”—अर्थात् नए नैतिक मूल्यों और मानवीय सिद्धांतों की स्थापना करनी चाहिए। यह विचार आज के युवा वर्ग के लिए विशेष रूप से प्रेरणादायक है, जो एक बेहतर और न्यायपूर्ण समाज के निर्माण में अपनी भूमिका निभा सकते हैं।

हम कह सकते हैं कि ‘कुरुक्षेत्र’ में व्यक्त समाजवादी मानववाद आज भी उतना ही प्रासंगिक है जितना उसके रचना-काल में था। यह हमें समानता और न्याय की आवश्यकता का बोध कराता है। आर्थिक और सामाजिक विषमता के विरुद्ध आवाज उठाने की प्रेरणा देता है और एक आशावादी, मानवीय भविष्य की ओर अग्रसर होने का मार्ग दिखाता है। दिनकर जी का मानववाद केवल एक साहित्यिक विचार नहीं, बल्कि वर्तमान समाज के लिए एक मार्गदर्शक सिद्धांत है, जो शांति, समानता और मानवता की स्थापना की दिशा में हमें प्रेरित करता है।

यह काव्य 'भीष्म' के माध्यम से निवृत्ति (वैराग्य) का खंडन करता है और 'कर्म' व 'पुरुषार्थ' की स्थापना करता है, जो आज के समय की आवश्यकता है। यह काव्य विश्वास दिलाता है कि भाग्यवाद को छोड़कर, अन्याय के विरुद्ध संघर्ष और सक्रिय कर्म से ही मानवता का कल्याण संभव है। कविता में केवल कर्म नहीं, बल्कि बुद्धि और हृदय के समन्वय पर ज़ोर दिया गया है, ताकि एक क्षमतावादी और शोषण मुक्त समाज का निर्माण हो सकते हैं। आत्मविश्वास, कर्मठता, सामयिक प्रश्न के प्रति जागरूकता, चुनौती भरा आशावादी स्वर, उदात्त, सांस्कृतिक दृष्टिकोण, प्रखर राष्ट्राभिमान आदि ऐसे तत्त्व हैं, जो दिनकर को परंपरावादी कवियों से अलग कर देते हैं। सच्चे अर्थों में वे 'युग चारण' तथा 'जनकवि' थे।

मनुष्य का धर्म है- कर्म करते रहना। इसी की व्याख्या दिनकर जी 'कुरुक्षेत्र' में करते हैं। शत्रुपक्ष में सगे-संबंधियों को देखकर अर्जुन मोह में पड़ जाता है। अपने कर्तव्य से विमुख हो जाता है। जब युद्ध में अपने सामने हो, तब वह शत्रु होता है, फिर वह गुरु हो, भाई हो अथवा और कोई। उसके विरुद्ध हथियार उठाना हमारा आद्य कर्तव्य है। इस प्रकार का उपदेश भगवान कृष्ण ने अर्जुन को दिया। कर्म पहले। कर्म पर भावनाओं को हावी होने नहीं देना है। यही बात भीष्म युधिष्ठिर को समझाते हैं। कुरुक्षेत्र का युधिष्ठिर गीता का अर्जुन है। दोनों में अंतर यह है कि अर्जुन की यह स्थिति युद्ध के पहले हो गई थी, जबकि युधिष्ठिर की युद्ध के पश्चात्। 'भारतीय जनमानस अर्जुन की तरह व्यामोह में फंसा हुआ था। वह किंकर्तव्यविमूढ़ होकर एक भीषण रक्तपात की काल्पनिक स्थिति से बचने के उद्देश्य से भारत माता के विभाजन को भी अंगीकृत करना चाहता था। ऐसे समय दिनकर जी की वाणी से 'कुरुक्षेत्र' की जो गीता प्रस्फुटित हुई है, भले ही उसका प्रभाव तत्कालीन समाज पर इतनी तीव्रता से न पड़ा हो, किंतु स्वतंत्रता प्राप्ति के उपरांत आज दिनकर की कुरुक्षेत्रीय भावना शासन व जनता दोनों को समान रूप से पथ-प्रदर्शन करती हुई दृष्टिगोचर हो रही है।

यह धरती संन्यासी कर्म विमुख लोगों के कारण जीवित नहीं है। बल्कि निरंतर कर्म करते हुए, खून-पसीना एक करते हुए मर मिटने वाले लोगों के कारण जीवित है। प्रकृति भी उद्यमी मनुष्य के ही सामने झुकती है। इसीलिए दिनकर जी विराग, संन्यास, अकर्मण्यता, भोग, निवृत्ति का विरोध करते दिखते हैं। समस्त धरती को उलट-पुलट देने का अडिग आत्मविश्वास उनकी रचनाओं में स्थान-स्थान पर व्यक्त हुआ है। सामाजिक कुरीतियों, रुग्ण मान्यताओं पर उन्होंने तीव्र प्रहार किए हैं। डॉ. रमा रानी सिंह के मतानुसार -

“समाज की कुव्यवस्था से उन्हें घृणा तो है तथा उसके प्रति ईर्ष्या भी है, लेकिन इस व्यवस्था से वह भयभीत नहीं क्योंकि उनका व्यक्ति कर्मनिष्ठ है। कर्म के आधार पर ही वह इस व्यवस्था को दूर करने के प्रतिपक्षी हैं। समस्त 'कुरुक्षेत्र' उनके इसी आत्मविश्वास और कर्मनिष्ठता का प्रतिपादन करता है।”^{१९}

कर्मवाद की प्रधानता 'कुरुक्षेत्र' में दृष्टिगोचर होती है। भीष्म निवृत्ति तथा वैराग्य का खंडन करते हैं। समष्टि के सुख के लिए कार्यरत रहना ही सही अर्थों में मोक्षदान है। अपनी सामर्थ्य और बुद्धि के आधार पर दूसरों का जीवन प्रकाशमय बनाना मनुष्य धर्म है। केवल अपने बारे में सोचना, जीना पशु का लक्षण है। मनुष्य को चाहिए कि वह दूसरों के काम आए। धरती पर फैले अंधकार को मिटा दे। यही मनुष्य का धर्म है।

‘दीपक का निर्वाण बड़ा कुछ
श्रेय नहीं जीवन का,
है सद्धर्म दीप्त रख उसको
हरना तिमिर भुवन का।’ २०

इस प्रकार भारतीय संस्कृति के उदात्त रूप की तरफ भी कवि हमारा ध्यान आकृष्ट करते हैं। हमारी संस्कृति में वही मनुष्य है जो मनुष्य के लिए जीए। कवि कर्मठ मनुष्य गढ़ना चाहते हैं। भाग्य के बजाय वे कर्म में विश्वास करते हैं। उनके मतानुसार भाग्यवाद मनुष्य को निष्काम बना देता है, पलायनवादी बना देता है। भाग्यवाद पाप को छिपाने का आवरण और मनुष्य के शोषण का साधन है, जैसे-

‘भाग्यवाद आवरण पाप का
और शस्त्र शोषण का,
जिससे रखता दबा एक जन
भाग दूसरे जन का।’ २१

कवि दिनकर जी भौतिक सुखों में लीन मनुष्य की तीखी आलोचना करते हैं। उन्हें विश्वास है कि केवल कर्म के आधार पर ही इस धरती को हम स्वर्ग बना सकते हैं। कवि समता पर आधारित शोषण विरहित समाज का सपना देखता है। यह तभी संभव होगा, जब सभी तरह की विषमता नष्ट होगी। इसके लिए भाग्यवाद को छोड़कर काम करने की आवश्यकता है। आज मनुष्य जो कुछ भी है वह केवल कर्म के कारण, भुजबल के कारण। उसके पास प्रज्ञा और सामर्थ्य है।

निष्कर्ष

कुरुक्षेत्र एक युगदृष्टा काव्य है, जिसमें रामधारी सिंह दिनकर ने आधुनिक समस्याओं का समाधान प्रस्तुत किया है। यह काव्य हमें सिखाता है कि विज्ञान का उपयोग नैतिकता के साथ हो, स्त्री-सम्मान की रक्षा हो, पर्यावरण का संरक्षण किया जाए, अन्याय के विरुद्ध संघर्ष किया जाए, कर्म और मानवता को अपनाया जाए इस प्रकार कुरुक्षेत्र आज भी उतना ही प्रासंगिक है जितना अपने समय में था।

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‘धग’ कादंबरीतील कौतिकचे कौटुंबिक जीवन: एक चिकित्सक अभ्यास

डॉ. रश्मी शेटये तुपे

श्रीमती मणिबेन एम पी शाह कला आणि वाणिज्य स्वायत्त महिला महाविद्यालय, माटुंगा

सारांश (Abstract)

मराठी ग्रामीण साहित्याने ग्रामीण समाजाचे सामाजिक, आर्थिक, सांस्कृतिक आणि मानसिक वास्तव प्रभावीपणे अभिव्यक्त केले आहे. या साहित्यपरंपरेत ‘धग’ ही कादंबरी ग्रामीण जीवनातील संघर्ष, दारिद्र्य, कौटुंबिक नातेसंबंध आणि स्त्रीजीवनाचे वास्तववादी चित्रण करणारी महत्त्वपूर्ण कलाकृती म्हणून ओळखली जाते. प्रस्तुत शोधनिबंधात ‘धग’ कादंबरीतील प्रमुख स्त्रीपात्र कौतिक हिच्या कौटुंबिक जीवनाचा चिकित्सक अभ्यास करण्यात आला आहे. कौतिकचे मातृत्व, त्याग, सहनशीलता, कर्तव्यनिष्ठा, संघर्षशीलता आणि कुटुंबव्यवस्थेतील तिची भूमिका यांचे सखोल विश्लेषण करण्यात आले आहे.

या संशोधनात चिकित्सक विश्लेषण पद्धती आणि आशयविश्लेषण या संशोधन पद्धतींचा अवलंब करण्यात आला आहे. कौतिकचे महादेव, भीमा, नामा आणि यशोदा यांच्याशी असलेले कौटुंबिक संबंध, आर्थिक संकटांशी केलेला सामना, ग्रामीण स्त्रीच्या जीवनातील जबाबदाऱ्या आणि सामाजिक बंधने यांचा अभ्यास करून तिच्या व्यक्तिमत्त्वाची विविध रूपे उलगडण्याचा प्रयत्न करण्यात आला आहे. तसेच कादंबरीतील ग्रामीण संस्कृती, सामाजिक वास्तव, भाषाशैली, वास्तववादी व्यक्तिचित्रण आणि स्त्रीकेंद्री दृष्टिकोन यांचाही चिकित्सक विचार करण्यात आला आहे.

अभ्यासातून असे स्पष्ट होते की कौतिक ही केवळ एका कुटुंबातील गृहिणी नसून ग्रामीण भारतीय स्त्रीच्या जिद्दी, त्यागमय आणि संघर्षशील जीवनाचे प्रतीक आहे. तिच्या माध्यमातून लेखकाने ग्रामीण कुटुंबसंस्थेतील स्त्रीचे केंद्रस्थान, तिची सहनशक्ती, मातृत्वाची व्यापकता आणि सामाजिक विषमतेविरुद्धचा तिचा निःशब्द संघर्ष प्रभावीपणे अधोरेखित केला आहे. त्यामुळे ‘धग’ ही कादंबरी केवळ एका कुटुंबाची कथा न राहता ग्रामीण समाजाच्या सामूहिक जीवनानुभवाचे साहित्यिक दस्तऐवजीकरण ठरते. प्रस्तुत संशोधन ग्रामीण स्त्रीजीवन, कौटुंबिक मूल्ये आणि मराठी ग्रामीण कादंबरीच्या अभ्यासाला नवी चिकित्सक दृष्टी प्रदान करणारे आहे.

प्रस्तावना

मराठी ग्रामीण कादंबरीने ग्रामीण समाजाचे सामाजिक, आर्थिक, सांस्कृतिक आणि मानसिक वास्तव प्रभावीपणे शब्दबद्ध केले आहे. ग्रामीण जीवनातील संघर्ष, दारिद्र्य, श्रमसंस्कृती, नातेसंबंध, रूढी-परंपरा आणि स्त्रीजीवनाचे वास्तव यांचे चित्रण करणाऱ्या कादंबऱ्यांमध्ये ‘धग’ या कादंबरीचे स्थान विशेष

महत्त्वाचे आहे. लेखकाने या कादंबरीत ग्रामीण जीवनाचा केवळ बाह्य आविष्कार मांडलेला नसून ग्रामीण स्त्रीच्या अंतर्मनातील संघर्ष, तिच्या भावविश्वातील गुंतागुंत आणि कुटुंबव्यवस्थेतील तिची भूमिका अत्यंत वास्तववादी पद्धतीने साकारली आहे.

या कादंबरीतील कौतिक हे पात्र संपूर्ण कथानकाचे केंद्र असून तिच्या जीवनसंघर्षाभोवती कादंबरीची रचना उभी राहते. कौतिक ही ग्रामीण स्त्रीचे प्रतिनिधित्व करणारी स्त्री आहे. तिच्या माध्यमातून लेखकाने मातृत्व, त्याग, सहनशीलता, कर्तव्यनिष्ठा आणि संघर्षशील वृत्ती यांचे अत्यंत प्रभावी चित्रण केले आहे. तिचे जीवन वैयक्तिक अनुभवापुरते मर्यादित राहत नाही; ते ग्रामीण समाजातील हजारो स्त्रियांच्या सामूहिक अनुभवाचे प्रतिनिधित्व करते. त्यामुळे कौतिकचा अभ्यास हा केवळ एका पात्राचा अभ्यास न राहता ग्रामीण स्त्रीजीवनाच्या सामाजिक आणि सांस्कृतिक वास्तवाचा अभ्यास ठरतो.

• ग्रामीण स्त्रीजीवनाचे वास्तववादी चित्रण

‘धगा’ कादंबरीचे प्रमुख वैशिष्ट्य म्हणजे ग्रामीण स्त्रीजीवनाचे वास्तवदर्शी चित्रण. कौतिकचे संपूर्ण जीवन दारिद्र्य, श्रम आणि संघर्ष यांनी व्यापलेले आहे. कुटुंबाच्या उदरनिर्वाहासाठी ती दिवसरात्र कष्ट करते. तिच्या आयुष्यात विश्रांती, सुख किंवा स्वप्नांना फारसे स्थान नाही. कुटुंबाची जबाबदारी, मुलांचे संगोपन, आर्थिक टंचाई आणि सामाजिक अपेक्षा या सर्वांचा भार ती निःशब्दपणे पेलते.

लेखकाने तिच्या संघर्षाचे चित्रण करताना कोणताही कृत्रिम नाट्यमयपणा आणलेला नाही. तिच्या जीवनातील प्रत्येक प्रसंग हा ग्रामीण वास्तवातून जन्मलेला आहे. त्यामुळे कौतिकचे पात्र वाचकाला काल्पनिक न वाटता समाजातील अनेक स्त्रियांचे प्रतिनिधित्व करणारे वाटते. तिच्या माध्यमातून ग्रामीण स्त्रीच्या जीवनातील असमानता, मर्यादा आणि जगण्यासाठीची अखंड धडपड अधोरेखित होते.

• मातृत्वाचे प्रभावी चित्रण

कादंबरीत कौतिकच्या व्यक्तिमत्त्वाचा सर्वात महत्त्वाचा पैलू म्हणजे तिचे मातृत्व. मुलांच्या संगोपनासाठी ती अपार कष्ट करते. त्यांच्या भविष्याची चिंता, त्यांच्या शिक्षणाविषयीची तळमळ आणि त्यांना योग्य मार्गावर आणण्याचा प्रयत्न तिच्या प्रत्येक कृतीतून व्यक्त होतो.

विशेषतः भीमा या मुलाच्या संदर्भात तिचे मातृत्व अधिक प्रभावीपणे व्यक्त झाले आहे. भीमा चुकीच्या मार्गाला लागतो, चोरी करतो, घर सोडून जातो; तरीही त्याच्याविषयीचे तिचे प्रेम कमी होत नाही. महादेवने त्याला कठोर शिक्षा केल्यानंतर रात्रीच्या वेळी त्याच्या जखमांवर औषध लावणे, त्याला प्रेमाने जेवण देणे आणि त्याची काळजी घेणे या प्रसंगांतून लेखकाने मातृत्वातील करुणा आणि वात्सल्य अत्यंत परिणामकारक रीतीने उभे केले आहे.

या चित्रणातून आईच्या प्रेमाला कोणत्याही बंधने नसतात, हा भारतीय संस्कृतीतील मूलभूत भाव अधोरेखित होतो. त्यामुळे कौतिकचे मातृत्व हे या कादंबरीचे भावनिक केंद्र बनते.

• कौटुंबिक नातेसंबंधांचे सूक्ष्म चित्रण

कादंबरीत कुटुंबातील प्रत्येक नात्याचे अत्यंत वास्तववादी चित्रण आढळते. कौतिक आणि महादेव यांच्यातील नाते प्रेमापेक्षा जबाबदाऱ्या आणि संघर्ष यांनी व्यापलेले आहे. महादेव हा स्वभावाने कठोर, परिस्थितीसमोर हतबल आणि काहीसा निष्क्रिय आहे. याउलट कौतिक कुटुंबासाठी सतत धडपड करणारी स्त्री आहे.

भीमा आणि नामा या दोन मुलांच्या माध्यमातून लेखकाने एकाच कुटुंबात वाढलेल्या व्यक्तींच्या स्वभावातील भिन्नता दाखवली आहे. नामा अभ्यासू, संवेदनशील आणि सुसंस्कृत आहे, तर भीमा बंडखोर, उतावळा आणि अस्थिर आहे. या दोन पात्रांच्या माध्यमातून शिक्षण, संस्कार आणि व्यक्तिमत्त्व विकासातील विविधता स्पष्ट होते. यशोदाचे पात्र तुलनेने लहान असले, तरी तिच्या आजारपणामुळे कौतिकच्या जीवनातील संघर्ष अधिक गडद होतो. त्यामुळे संपूर्ण कुटुंबातील भावनिक संबंधांचा पट अत्यंत प्रभावीपणे उलगडतो.

• व्यक्तिचित्रणातील वास्तववाद

लेखकाने कादंबरीतील कोणत्याही पात्राला आदर्शवादी बनविलेले नाही. प्रत्येक पात्रात गुण आणि दोष यांचे संतुलन दिसून येते. कौतिक जिद्दी आहे; परंतु ती हताशही होते. महादेव कठोर आहे; पण त्याच्या कठोरतेमागे मुलाला योग्य मार्गावर आणण्याची इच्छा आहे. भीमा चुकीच्या मार्गावर जातो; तरी त्याच्यात निरागसपणाचे अंश आहेत. नामा आदर्शवात असला तरी तोही ग्रामीण परिस्थितीच्या मर्यादांपासून मुक्त नाही. अशा वास्तववादी व्यक्तिचित्रणामुळे कादंबरीतील पात्रे जिवंत वाटतात. त्यांचे वर्तन, निर्णय आणि भावभावना वाचकाला सहज स्वीकारार्ह वाटतात.

• ग्रामीण सामाजिक वास्तवाचे दर्शन

‘धर्ग’ ही केवळ एका कुटुंबाची कथा नाही. ती ग्रामीण समाजाच्या जीवनसंघर्षाची कथा आहे. कादंबरीत दारिद्र्य, बेरोजगारी, शिक्षणाचा अभाव, आर्थिक विषमता, सामाजिक बंधने आणि रूढीपरंपरांचे वास्तव प्रभावीपणे व्यक्त झाले आहे. कौतिकचे कुटुंब जगण्यासाठी सतत संघर्ष करत असते. उपासमार, अपुरे उत्पन्न, मुलांच्या शिक्षणातील अडचणी आणि भविष्याबद्दलची असुरक्षितता या समस्या संपूर्ण ग्रामीण समाजाचे प्रतिनिधित्व करतात. लेखकाने या समस्यांकडे भावनिक दृष्टीने नव्हे, तर वास्तववादी दृष्टीने पाहिले आहे.

- **ग्रामीण संस्कृतीचे प्रभावी चित्रण**

कादंबरीत ग्रामीण संस्कृतीचे विविध पैलू सहजपणे कथानकात गुंफलेले दिसतात. सण-उत्सव, बाजारपेठ, धार्मिक श्रद्धा, लोकपरंपरा, ग्रामीण व्यवसाय आणि परस्परावलंबी सामाजिक जीवन यांचे चित्रण कथानकाचा अविभाज्य भाग बनले आहे. लेखकाने ग्रामीण वातावरणाचे वर्णन स्वतंत्रपणे केलेले नाही; उलट पात्रांच्या दैनंदिन जीवनातून ते स्वाभाविकपणे समोर येते. त्यामुळे कादंबरीतील ग्रामीणता कृत्रिम वाटत नाही.

- **भाषेचा नैसर्गिक वापर**

‘धग’ कादंबरीचे आणखी एक वैशिष्ट्य म्हणजे तिची भाषा. निवेदनासाठी प्रमाण मराठीचा वापर करण्यात आला असला, तरी संवादांमध्ये विदर्भातील ग्रामीण बोलीभाषेचा प्रभावी वापर दिसतो. त्यामुळे पात्रांचे सामाजिक स्थान आणि मानसिकता अधिक स्पष्ट होते. लेखकाने भाषेला अलंकारिकतेपेक्षा अनुभवाच्या अभिव्यक्तीचे माध्यम मानले आहे. संवाद लहान, नेमके आणि जीवनस्पर्शी आहेत. त्यामुळे पात्रे वाचकासमोर प्रत्यक्ष उभी राहिल्याचा भास निर्माण होतो.

- **भावनिक संयम आणि कलात्मकता**

लेखकाने भावनिक प्रसंगांचे चित्रण करताना अनावश्यक करुणरस किंवा भावनिक अतिरेक टाळला आहे. पात्रांच्या कृती, संवाद आणि सूक्ष्म हावभाव यांमधून त्यांच्या भावना व्यक्त होतात. त्यामुळे कथानक अधिक प्रभावी आणि वास्तववादी बनते. भीमाला शिक्षा झाल्यानंतर कौतिकने त्याची केलेली सेवा हा प्रसंग याचे उत्कृष्ट उदाहरण आहे. लेखकाने या प्रसंगात शब्दांचा अतिरेक न करता कृतीतून मातृत्व व्यक्त केले आहे.

- **स्त्रीकेंद्री दृष्टिकोन**

ही कादंबरी मूलतः स्त्रीकेंद्री आहे. संपूर्ण कथानक कौतिकभोवती फिरते. तिच्या नजरेतून कुटुंब, समाज आणि जीवनसंघर्ष यांचे चित्रण घडते. त्यामुळे ग्रामीण स्त्रीच्या अनुभवविश्वाला साहित्यिक अभिव्यक्ती मिळते. कौतिक ही केवळ घर सांभाळणारी स्त्री नसून निर्णय घेणारी, संघर्ष करणारी आणि कुटुंबाला आधार देणारी व्यक्ती आहे. त्यामुळे ती मराठी कादंबरीतील सबल स्त्रीपात्र म्हणून समोर येते.

- **वास्तववादी ग्रामीण कादंबरीचे श्रेष्ठ उदाहरण**

‘धग’ ही मराठी ग्रामीण कादंबरीच्या इतिहासातील महत्त्वपूर्ण कलाकृती मानली जाते. वास्तववादी आशय, प्रभावी व्यक्तिचित्रण, ग्रामीण वातावरण, जीवनस्पर्शी भाषा आणि स्त्रीजीवनाचा सखोल वेध या सर्व गुणांमुळे तिने मराठी ग्रामीण कादंबरीला नवे वळण दिले आहे. ग्रामीण जीवनाचे चित्रण स्वछंदवादी अंगाने न करता वास्तववादी दृष्टीने केलेले आहे; तसेच त्यातील दुःखाचे अनावश्यक उदात्तीकरणही

केलेले नाही. त्यांनी जीवन जसे आहे तसे मांडले आहे. हाच या कादंबरीचा सर्वात मोठा साहित्यिक गुण आहे.

• धग कादंबरीची भाषा

या कादंबरीच्या अनुभवविश्वातील ग्रामीणता सर्वाधिक प्रभावीपणे तिच्या भाषाशैलीतून प्रत्ययास येते. निवेदनाची भाषा प्रामुख्याने प्रमाण मराठीच्या चौकटीत राहते; परंतु संवादांची भाषा पूर्णतः ग्रामीण बोलीशी एकरूप झालेली आहे. या दोन भिन्न भाषिक स्तरांमध्ये कुठेही कृत्रिम दुभंग किंवा विसंगती जाणवत नाही. उलट, त्या परस्परांना पूरक ठरत कादंबरीच्या वास्तवदर्शी आशयाला अधिक सघनता प्राप्त करून देतात. याचे एक कारण म्हणजे कादंबरीत निवेदनापेक्षा संवादांचे प्रमाण अधिक असून ते कथानकाला स्वाभाविक गती आणि जीवन्तता प्रदान करतात. मात्र, केवळ संवादांची संख्या हेच त्यामागील कारण नाही. निवेदनामध्येही लेखक अनुभवाच्या मूळ स्वरूपाशी प्रामाणिक राहतो. तो भाषेच्या अलंकारिक मोहात अडकत नाही किंवा शब्दवैभवाच्या आहारी जात नाही. अनुभवाच्या अंतःप्रवाहाशी सुसंगत अशीच त्याची शब्दयोजना असून ती अनुभवाला अत्यंत नैसर्गिक आणि प्रभावी रूप प्रदान करते.

अशा प्रकारे या कादंबरीतील कथानक, व्यक्तिरेखा, ग्रामीण जीवनचित्रण, भाषा आणि निवेदन या सर्व घटकांच्या सुसंवादी एकात्मतेतून कौतिकच्या जीवनसंघर्षाचा अत्यंत प्रभावी आणि कलात्मक अनुभव साकार होतो. हा अनुभव अत्यंत गुंतागुंतीचा किंवा बहुपेडी नसला तरी त्यातील अस्सलपणा, जीवनसत्याशी असलेली नाळ आणि वास्तवाची प्रामाणिक अभिव्यक्ती यांमुळे तो विलक्षण प्रभावी ठरतो. हा अनुभव लेखकाच्या मनोभूमीत दीर्घकाळ रुजत, परिपक्व होत आणि कलात्मक अभिव्यक्तीतून आकार घेत गेल्याची स्पष्ट जाणीव वाचकाला होते. कादंबरीच्या प्रारंभापासून शेवटपर्यंत लेखकाची अनुभवाशी असलेली निष्ठा, सामाजिक वास्तवाबद्दलची संवेदनशीलता आणि कलात्मक प्रामाणिकता अखंडपणे टिकून राहिलेली दिसते.

• निष्कर्ष

‘धग’ ही कादंबरी ग्रामीण स्त्रीजीवन, कौटुंबिक संघर्ष आणि सामाजिक वास्तव यांचे सखोल चित्रण करणारी मराठी साहित्यातील महत्त्वपूर्ण कलाकृती आहे. कौतिक या पात्राच्या माध्यमातून लेखकाने मातृत्व, कर्तव्यनिष्ठा, त्याग, सहनशीलता आणि संघर्षशीलता यांचे अत्यंत प्रभावी दर्शन घडविले आहे. तिचे व्यक्तिमत्त्व ग्रामीण स्त्रीच्या सामर्थ्याचे आणि जीवनसंघर्षाचे प्रतीक बनते. कादंबरीतील वास्तववादी व्यक्तिचित्रण, ग्रामीण वातावरणाची अस्सल मांडणी, भाषेचा नैसर्गिक वापर, सामाजिक जाण आणि

मानवी संवेदनशीलता यांमुळे धर्ग ही केवळ एका कुटुंबाची कथा राहत नाही; ती ग्रामीण समाजाच्या सामूहिक अनुभवाचे साहित्यिक दस्तऐवजीकरण ठरते. स्त्रीकेंद्री दृष्टिकोन, सामाजिक आशय आणि कलात्मक अभिव्यक्ती यांच्या संगमामुळे ही कादंबरी मराठी ग्रामीण साहित्याच्या इतिहासात मैलाचा दगड म्हणून ओळखली जाते. त्यामुळे ‘धर्ग’ ही कादंबरी साहित्यिक मूल्यांसह सामाजिक इतिहास समजून घेण्यासाठीही अत्यंत महत्त्वपूर्ण ठरते.

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लोककथा : स्वरूप, वाङ्मयीन गुणवत्ता आणि सांस्कृतिक महत्त्व

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प्रस्तावना

लोकसाहित्य हा कोणत्याही समाजाच्या सांस्कृतिक जीवनाचा पाया मानला जातो. लोकजीवनातील अनुभव, परंपरा, श्रद्धा, रूढी, मूल्यव्यवस्था आणि सामूहिक जीवनदृष्टी यांचे प्रतिबिंब लोकसाहित्यात विविध स्वरूपांतून व्यक्त होते. लोकगीत, लोककथा, लोकनाट्य, म्हणी, उखाणे, वाक्प्रचार, लोकश्रद्धा आणि लोकसंस्कार ही लोकसाहित्याची प्रमुख अंगे आहेत. त्यांपैकी लोककथा हा सर्वाधिक लोकप्रिय आणि प्राचीन साहित्यप्रकार मानला जातो. मानवी संस्कृतीच्या विकासाबरोबर लोककथांचाही विकास झाला असून त्या एका पिढीकडून दुसऱ्या पिढीकडे मौखिक परंपरेने संक्रमित होत राहिल्या आहेत. लोककथा या केवळ मनोरंजनाचे साधन नसून त्या समाजाच्या सांस्कृतिक इतिहासाचे, लोकमानसाचे आणि जीवनमूल्यांचे जिवंत दस्तऐवज आहेत.

लोककथांचा उगम निश्चितपणे सांगता येत नसला, तरी त्या मानवी अनुभव, कल्पनाशक्ती आणि सामूहिक जीवनाच्या अभिव्यक्तीतून निर्माण झाल्या आहेत. विविध प्रदेश, भाषा आणि संस्कृतींमध्ये लोककथांची रूपे वेगवेगळी असली, तरी त्यांच्या आशयामध्ये सार्वत्रिक मानवी मूल्ये, नैतिकता, संघर्ष, श्रद्धा आणि सामाजिक जीवनाचे प्रतिबिंब आढळते. त्यामुळे लोककथांचा अभ्यास हा केवळ साहित्यिक दृष्टिकोनातूनच नव्हे, तर समाजशास्त्र, मानवशास्त्र, संस्कृतिशास्त्र आणि भाषाविज्ञान या दृष्टीनेही अत्यंत महत्त्वाचा ठरतो.

लोककथेचे स्वरूप

लोककथा ही पारंपरिक सांस्कृतिक आशय असलेली आणि मौखिक परंपरेने जतन झालेली सामूहिक साहित्यनिर्मिती आहे. तिचा कोणताही एकच लेखक नसतो; ती लोकसमूहाच्या अनुभवातून निर्माण होते आणि त्याच समाजाद्वारे जतन केली जाते. लोककथा सतत प्रवाही आणि परिवर्तनशील असते. काळानुसार, प्रदेशानुसार आणि संस्कृतीनुसार तिच्या कथानकात, पात्रांमध्ये आणि भाषेत बदल होत जातात; परंतु तिचा मूलभूत आशय आणि जीवनमूल्ये कायम राहतात.

लोककथेचे एक महत्त्वाचे वैशिष्ट्य म्हणजे तिची मौखिक परंपरा. आजी-आजोबा, कथाकथनकार, भाट, चारण आणि लोककलावंत यांच्या माध्यमातून या कथा पिढ्यान्पिढ्या पुढे गेल्या. त्यामुळे लोककथा ही

केवळ साहित्य नसून संवाद, संस्कार आणि सांस्कृतिक सातत्य टिकवून ठेवणारी परंपरा आहे. अनेक लोककथांनी नंतर लिखित स्वरूप धारण केले आणि त्या वाङ्मयाचा अविभाज्य भाग बनल्या.

लोककथांची निर्मिती

लोककथांची निर्मिती मानवी अनुभव, निसर्ग निरीक्षण आणि सामाजिक व्यवहार यांच्या एकत्रित प्रक्रियेतून झालेली आहे. आदिमानवाने सृष्टीतील घटनांचे आकलन करण्यासाठी कल्पनाशक्तीचा आधार घेतला. या प्रक्रियेत निसर्गातील शक्तींना मानवी रूप देण्यात आले आणि त्यातून दैवतकथा, मिथककथा आणि धार्मिक आख्याने निर्माण झाली. पुढे सामाजिक अनुभवांच्या आधारे नीतिकथा, बोधकथा आणि मनोरंजनात्मक लोककथा विकसित झाल्या.

लोककथांचा विकास हा एका ठिकाणी मर्यादित राहिला नाही. व्यापार, स्थलांतर, युद्धे आणि सांस्कृतिक देवाणघेवाण यांमुळे त्या विविध प्रदेशांत पोहोचल्या. प्रत्येक समाजाने आपल्या संस्कृतीनुसार त्या कथांमध्ये बदल केले. त्यामुळे एकाच कथाबीजावर आधारित अनेक लोककथा विविध प्रदेशांत वेगवेगळ्या स्वरूपात आढळतात.

भारतीय लोककथांची परंपरा

भारतीय लोककथांची परंपरा अत्यंत प्राचीन आणि समृद्ध आहे. वैदिक साहित्य, पुराणे, उपनिषदे आणि महाकाव्यांमध्ये अनेक कथांची बीजे आढळतात. पुढे या कथांचे विविध संग्रह तयार झाले. *बृहत्कथा*, *पंचतंत्र*, *हितोपदेश*, *वेताळपंचविशी*, *जातककथा* आणि *कथासरित्सागर* हे भारतीय लोककथांचे महत्त्वपूर्ण स्रोत मानले जातात.

पंचतंत्र हा जगप्रसिद्ध कथासंग्रह असून त्यातील प्राणिकथांद्वारे जीवनमूल्ये आणि नीतीशिक्षण प्रभावीपणे मांडले गेले आहे. *हितोपदेश* हा पंचतंत्राच्या परंपरेचा विस्तार असून त्यामध्येही बोधप्रधान कथा आढळतात. *जातककथा* या गौतम बुद्धाच्या पूर्वजन्मांशी संबंधित असून नैतिक मूल्यांचा प्रसार करण्यासाठी त्यांची निर्मिती करण्यात आली. या कथांचे अनेक जागतिक भाषांमध्ये भाषांतर झाले असून भारतीय कथापरंपरेला जागतिक स्तरावर प्रतिष्ठा मिळाली.

लोककथांची वाङ्मयीन गुणवत्ता

लोककथांची वाङ्मयीन गुणवत्ता त्यांच्या आशय, रचना, भाषा आणि सांस्कृतिक मूल्यांमध्ये दडलेली आहे. लोककथा ही केवळ काल्पनिक कथा नसून ती समाजाच्या सामूहिक अनुभवाची अभिव्यक्ती आहे. तिच्यामध्ये लोकजीवनातील श्रद्धा, संघर्ष, आशा, नैतिकता आणि मानवी मूल्ये यांचे प्रभावी चित्रण आढळते.

लोककथेतील पात्रे सामान्यतः ठरावीक प्रकारची असतात. राजा, राणी, राक्षस, परी, साधू, गरीब शेतकरी, हुशार मुलगा, चतुर स्त्री किंवा बोलणारे प्राणी अशी पात्रे लोककथांमध्ये वारंवार आढळतात. ही पात्रे विशिष्ट सामाजिक किंवा नैतिक मूल्यांचे प्रतीक असतात. त्यामुळे त्यांचे महत्त्व त्यांच्या व्यक्तिमत्त्वापेक्षा त्यांच्या प्रतीकात्मक भूमिकेमध्ये अधिक असते. लोककथांची भाषा साधी, ओघवती आणि लोकाभिमुख असते. अलंकारिकतेपेक्षा प्रभावी कथनाला प्राधान्य दिले जाते. पुनरुक्ती, म्हणी, वाक्प्रचार, संवाद आणि लयबद्ध शैली यांमुळे लोककथा सहज लक्षात राहते. म्हणूनच मौखिक परंपरेत तिचे संवर्धन शक्य झाले.

लोककथांचे सामाजिक आणि सांस्कृतिक महत्त्व

लोककथा समाजाच्या सांस्कृतिक स्मृती जतन करण्याचे महत्त्वपूर्ण कार्य करतात. समाजातील रूढी, परंपरा, धार्मिक श्रद्धा, लोकसंस्कार आणि जीवनपद्धती यांचे जतन लोककथांद्वारे होते. अनेक लोककथांमधून पर्यावरण संरक्षण, सहजीवन, प्रामाणिकपणा, परिश्रम, धैर्य आणि न्याय यांसारखी मूल्ये पुढील पिढीकडे पोहोचविली जातात.

लोककथांमधील कल्पनाशक्ती मुलांच्या बौद्धिक विकासाला चालना देते, तर त्यांतील नैतिक आशय व्यक्तिमत्त्व विकासासाठी उपयुक्त ठरतो. त्यामुळे लोककथा या मनोरंजन आणि शिक्षण यांचा सुंदर संगम मानल्या जातात.

ठळक वैशिष्ट्ये

- लोककथा ही मौखिक परंपरेतून विकसित झालेली सामूहिक साहित्यनिर्मिती आहे.
- लोककथांमध्ये समाजजीवन, लोकमानस आणि सांस्कृतिक वारसा यांचे प्रतिबिंब दिसते.
- त्या परिवर्तनशील असून काळ, प्रदेश आणि संस्कृतीनुसार त्यांचे स्वरूप बदलत जाते.
- भारतीय लोककथांची परंपरा वैदिक काळापासून आजपर्यंत अखंड टिकून आहे.
- *बृहत्कथा*, *पंचतंत्र*, *हितोपदेश* आणि *जातककथा* यांनी भारतीय कथासंपदेचे जागतिक महत्त्व वाढविले.
- लोककथांमध्ये कल्पनारम्यता, प्रतीकात्मकता, बोधात्मकता आणि मनोरंजन यांचा प्रभावी समन्वय आढळतो.
- लोककथा समाजातील नैतिक मूल्ये आणि सांस्कृतिक सातत्य जतन करण्याचे प्रभावी माध्यम आहेत.
- लोककथेची भाषा साधी, सहज, लोकाभिमुख आणि स्मरणीय असते.

- लोककथांमध्ये सामाजिक इतिहास, लोकसंस्कृती आणि मानवी अनुभव यांचे दस्तऐवजीकरण आढळते.
- आधुनिक लोकसाहित्य अभ्यासात लोककथा या आंतरविद्याशाखीय संशोधनासाठी महत्त्वपूर्ण स्रोत मानल्या जातात.

निष्कर्ष

लोककथा हा लोकसाहित्याचा अत्यंत प्राचीन, समृद्ध आणि जीवनस्पर्शी साहित्यप्रकार आहे. ती समाजाच्या सांस्कृतिक स्मृतीचे जतन करणारी, लोकमानसाची अभिव्यक्ती घडविणारी आणि नैतिक मूल्यांचे संवर्धन करणारी साहित्यकला आहे. मौखिक परंपरेतून पिढ्यान्पिढ्या प्रवास करताना लोककथांनी प्रत्येक युगातील सामाजिक आणि सांस्कृतिक बदल आत्मसात केले आहेत. त्यामुळे त्या स्थिर न राहता सतत विकसित होणाऱ्या सांस्कृतिक अभिव्यक्ती ठरतात.

भारतीय लोककथांची परंपरा जगातील सर्वात समृद्ध परंपरांपैकी एक आहे. *पंचतंत्र*, *हितोपदेश*, *जातककथा* आणि *बृहत्कथा* यांसारख्या ग्रंथांनी भारतीय विचारविश्वाचा जागतिक स्तरावर प्रसार केला. या कथांमधून मनोरंजनाबरोबरच नीतिशिक्षण, लोकप्रबोधन आणि सांस्कृतिक मूल्यांचे जतन घडते. साहित्यिक, सामाजिक आणि सांस्कृतिक अशा तिन्ही स्तरांवर लोककथांचे महत्त्व अनन्यसाधारण आहे.

आजच्या जागतिकीकरणाच्या आणि डिजिटल युगाच्या पार्श्वभूमीवर लोककथांचे संवर्धन, संकलन आणि संशोधन अधिक आवश्यक ठरते. कारण लोककथा या केवळ भूतकाळाचा वारसा नसून वर्तमान आणि भविष्याला दिशा देणारी सांस्कृतिक संपदा आहेत. त्यामुळे लोककथांचा शास्त्रीय अभ्यास, दस्तऐवजीकरण आणि नव्या पिढीपर्यंत त्यांचा प्रसार करणे ही साहित्यसंशोधक, अभ्यासक आणि समाजाची सामूहिक जबाबदारी आहे.

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घाशीराम कोतवाल : नाट्यतंत्राचा अभ्यास

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सारांश (Abstract)

‘घाशीराम कोतवाल’ हे विजय तेंडुलकर यांचे मराठी रंगभूमीवरील अत्यंत महत्त्वपूर्ण आणि प्रयोगशील नाटक आहे. या नाटकाने पारंपरिक नाट्यरचनेला नवी दिशा देत लोकनाट्यपरंपरा, संगीत, नृत्य, समूहगायन आणि प्रभावी रंगभाषा यांचा समन्वय साधला आहे. इतिहासाच्या पार्श्वभूमीवर उभे राहणारे हे नाटक केवळ ऐतिहासिक घटना मांडत नाही तर सत्ता, नैतिकता, सामाजिक विसंगती आणि मानवी प्रवृत्ती यांवरही भाष्य करते. प्रस्तुत संशोधन लेखात या नाटकातील नाट्यतंत्राचा अभ्यास कथानक, रचनाबंध, संवाद, व्यक्तिरेखा, लोकनाट्य घटक, संगीत, नृत्य, रंगमंचीय मांडणी आणि भाषाशैली या घटकांच्या आधारे करण्यात आला आहे. या अभ्यासातून घाशीराम कोतवाल हे नाटक आशय आणि तंत्र यांचा समतोल साधणारी मराठी रंगभूमीवरील एक वैशिष्ट्यपूर्ण कलाकृती असल्याचे स्पष्ट होते.

प्रस्तावना

मराठी रंगभूमी ही विविध नाट्यप्रयोगांनी समृद्ध झालेली परंपरा आहे. या परंपरेत प्रयोगशील नाटकांनी नाट्यकलेला नवे आयाम दिले. अशा प्रयोगशील नाटकांमध्ये ‘घाशीराम कोतवाल’ हे मराठी रंगभूमीच्या इतिहासातील अत्यंत प्रभावशाली आणि प्रयोगशील नाटकांपैकी एक मानले जाते. प्रारंभी या नाटकावर विविध स्तरांवरून वाद निर्माण झाले; परंतु त्याचबरोबर त्याच्या कलात्मक मांडणी, आशयाची व्यापकता आणि वैशिष्ट्यपूर्ण रंगभाषेमुळे या नाटकाला प्रेक्षक व समीक्षकांकडून मोठी दाद मिळाली. मराठी रंगभूमीपुरते मर्यादित न राहता या नाटकाचे विविध भारतीय भाषांमध्ये तसेच परदेशातही सादरीकरण झाले असून, त्याने आंतरराष्ट्रीय स्तरावरही स्वतःची वेगळी ओळख निर्माण केली आहे. प्रस्तुत नाटकाच्या भाषेमुळे आणि वैशिष्ट्यपूर्ण सादरीकरणामुळे ‘घाशीराम कोतवाल’ या विजय तेंडुलकर लिखित नाटकाचे स्थान अत्यंत महत्त्वाचे ठरते. या नाटकाने आशयाबरोबरच आपल्या वैशिष्ट्यपूर्ण नाट्यतंत्रामुळे मराठी रंगभूमीवर स्वतंत्र ओळख निर्माण केली आहे. ‘नाट्यतंत्र’ म्हणजे नाटक प्रभावीपणे साकारण्यासाठी वापरल्या जाणाऱ्या कलात्मक आणि रंगमंचीय साधनांचा एकत्रित विचार होय. कथानकाची रचना, संवाद, व्यक्तिरेखा, सूत्रधार, समूहपात्रे, संगीत, नृत्य, लावणी, भारूड, कीर्तन, नेपथ्य, प्रकाशयोजना, रंगमंचीय हालचाली आणि प्रतीकात्मकता हे नाट्यतंत्राचे महत्त्वाचे घटक मानले जातात. ‘घाशीराम कोतवाल’ या नाटकात या सर्व घटकांचा समन्वय अत्यंत प्रभावीपणे साधलेला दिसून येतो.

या नाटकात लोकनाट्यपरंपरेतील विविध कलारूपांचा आधुनिक नाट्यभाषेशी केलेला संगम हे त्याचे प्रमुख वैशिष्ट्य आहे. इतिहासाच्या पार्श्वभूमीवर आधारित असले तरी नाटकाचे सादरीकरण, समूहगायन, संगीतप्रधान रचना आणि दृश्यात्मकता यांमुळे ते केवळ ऐतिहासिक नाटक न राहता एक प्रभावी रंगमंचीय अनुभव ठरते. त्यामुळे या नाटकाच्या नाट्यतंत्राचा अभ्यास केल्यास त्याच्या कलात्मक रचनेचे, रंगमंचीय वैशिष्ट्यांचे आणि मराठी रंगभूमीवरील योगदानाचे सखोल आकलन होण्यास मदत होते. सदर प्रबंधामध्ये घाशीराम कोतवाल या नाटकातील नाट्यतंत्राची वैशिष्ट्ये अभ्यासून त्याचे स्वरूप, परिणामकारकता आणि मराठी नाट्यपरंपरेतील या नाट्याविष्कराचे स्थान यांचा चिकित्सक विचार करण्याचा प्रयत्न करण्यात येणार आहे.

उद्दिष्टे

१. घाशीराम कोतवाल या नाटकातील नाट्यतंत्राचा अभ्यास करणे.
२. नाटकातील लोकनाट्य घटकांचा (लावणी, भारूड, कीर्तन, समूहगायन इ.) अभ्यास करणे.
३. नाटकातील संवाद, भाषा, संगीत, नृत्य आणि रंगमंचीय तंत्र यांचे महत्त्व स्पष्ट करणे.
४. घाशीराम कोतवाल या नाटकाचे मराठी रंगभूमीवरील योगदान अधोरेखित करणे.
५. नाटकातील नाट्यतंत्राचे वैशिष्ट्यपूर्ण पैलू आणि त्यांचे कलात्मक मूल्यमापन करणे.

नाटकाचे स्वरूप

‘घाशीराम कोतवाल’ हे विजय तेंडुलकर यांनी रचलेले मराठी रंगभूमीवरील एक महत्त्वपूर्ण आणि प्रयोगशील नाटक. पेशवेकालीन पुण्याच्या ऐतिहासिक पार्श्वभूमीचा आधार घेत या नाटकाची निर्मिती करण्यात आली असून, घाशीराम कोतवाल या व्यक्तिरेखेच्या माध्यमातून सत्ता, स्वार्थ, सूडभावना, अन्याय आणि मानवी प्रवृत्तींचे प्रभावी चित्रण करण्यात आले आहे. हे नाटक पुस्तकरूपात ‘१९७३’ मध्ये प्रसिद्ध झाले; पण त्याआधी ते प्रथम ‘१६ डिसेंबर १९७२’ रोजी रंगमंचावर सादर झाले आणि त्यानंतर मराठी नाट्यविश्वात त्याने स्वतंत्र असे स्थान निर्माण केले. या नाटकात इतिहासाचा केवळ घटनात्मक मागोवा घेतलेला नसून; सत्तेच्या मोहामुळे व्यक्तीच्या स्वभावात होणारे बदल, नैतिक मूल्यांची घसरण, वासनांधता आणि सत्तेचा गैरवापर यांचे वास्तववादी दर्शन घडविण्यात आले आहे. मानवी मनातील क्रौर्य, महत्वाकांक्षा, सूडभावना आणि स्वार्थी प्रवृत्ती यांचा सूक्ष्म वेध घेताना तेंडुलकर यांनी सामाजिक आणि राजकीय व्यवस्थेतील विसंगतीही अधोरेखित केली आहे. लोकनाट्यपरंपरेतील विविध कलारूपांचा प्रभावी वापर आणि वैशिष्ट्यपूर्ण नाट्यतंत्र यांमुळे घाशीराम कोतवाल हे नाटक मराठी रंगभूमीवरील एक मैलाचा दगड मानले जाते. घाशीराम कोतवाल या नाटकाच्या केंद्रस्थानी राजकारण व सत्ता आहे.

घाशीराम कोतवाल मधील नाट्यतंत्राचा अभ्यास

नाटकाचे कथानक :

घाशीराम कोतवाल हे नाटक पेशवाईकालीन राजकीय आणि सामाजिक वातावरणाच्या पार्श्वभूमीवर उभे राहणारे एक प्रभावी नाट्यकाव्य आहे. अठराव्या शतकातील पुण्यातील सत्ताकेंद्र, राजकीय कारस्थाने आणि मानवी स्वार्थ यांचे चित्रण या नाटकातून प्रतीकात्मक पद्धतीने करण्यात आले आहे. नृत्य, संगीत, समूहगायन, संवाद, लयबद्ध हालचाली आणि लोकनाट्यपरंपरेतील विविध घटकांचा समन्वय साधून नाटककाराने एक वैशिष्ट्यपूर्ण नाट्यरचना साकारली आहे. नाटकातील घाशीराम सावळदास हा परगावाहून म्हणजेच कनौजहून पुण्यात आलेला सामान्य ब्राह्मण आहे. अपमान, अन्याय आणि अवहेलना यांचा अनुभव घेतल्यानंतर तो सत्तेच्या माध्यमातून स्वतःचे अस्तित्व निर्माण करण्याचा प्रयत्न करतो. त्याच्या आयुष्यातील या परिवर्तनाला नाना फडणवीस यांच्या राजकीय डावपेचांची जोड मिळते आणि तो पुण्याचा कोतवाल बनतो. सत्तेच्या बळावर तो कठोर, निर्दयी आणि सूडभावनेने प्रेरित शासक बनत जातो. नाटकाच्या पूर्वार्धात घाशीरामच्या सत्तेपर्यंतच्या प्रवासाचे चित्रण केले आहे, तर उत्तरार्धात सत्तेचा गैरवापर, त्यातून निर्माण झालेला दहशतीचा कारभार आणि अखेरीस त्याच्या पतनाचे प्रभावी दर्शन घडते. मात्र हे नाटक केवळ एका व्यक्तीच्या उदय-अस्ताची कथा नसून, सत्ता, स्वार्थ, हिंसा, नैतिक अधःपतन आणि समाजातील सत्तासंबंध यांवर भाष्य करणारी एक व्यापक नाट्यकृती आहे. त्यामुळे घाशीराम कोतवाल हे नाटक ऐतिहासिक संदर्भापलीकडे जाऊन मानवी प्रवृत्ती आणि सत्तेच्या स्वरूपाचा चिकित्सक वेध घेणारे महत्त्वपूर्ण नाटक ठरते.

व्यक्तिरेखा / पात्रचित्रण

१) घाशीराम सावळदास (कोतवाल) :

नाटकाचे मध्यवर्ती पात्र. हा मूळचा औरंगाबादचा कनोजी ब्राह्मण आहे. पुण्यात नशीब काढण्यासाठी आलेला हा माणूस, सुरुवातीला एक सामान्य आणि लाचार व्यक्ती असतो. परंतु, पुण्याच्या ब्राह्मणांकडून झालेल्या अपमानाचा बदला घेण्यासाठी आणि सत्तेच्या हव्यासापोटी तो स्वतःच्याच मुलीचा (ललितागौरी) सौदा करतो. नाना फडणवीसांच्या कृपेने तो पुण्याचा पोलीस कोतवाल बनतो. सत्तेच्या नशेमध्ये तो एक निर्दयी, जुलमी आणि क्रूर व्यक्ती बनतो. शेवटी राजकीय खेळीत तोच बळी ठरतो आणि जमावाकडून अत्यंत हिंसक पद्धतीने मारला जातो.

२) नाना फडणवीस :

पेशवाईच्या काळातील पुण्याचे अतिशय चतुर, शक्तिशाली आणि राजकारणी मंत्री. ते सत्ताधारी आहेत आणि आपले राजकीय व वैयक्तिक हेतू साध्य करण्यासाठी घाशीरामसारख्या माणसाचा प्याद्यासारखा

वापर करतात. बुद्धिचातुर्यासोबतच त्यांच्या व्यक्तिमत्त्वाला कामविलासाचेही अनेक पैलू आहेत. ते अत्यंत हुशार असून परिस्थितीनुसार आपल्या भोवतालची परिस्थिती व व्यक्ती नियंत्रणात ठेवतात. घाशीरामला कोतवाल पद देऊन ते पुण्यात अराजकता माजवतात आणि स्वतःच्या वासनेसाठी घाशीरामच्या मुलीचा वापर करतात. राजकीय पेच निर्माण झाल्यावर ते घाशीरामचा बळी देतात.

३) ललिता गौरी (घाशीरामची मुलगी) :

ललिता गौरी ही घाशीरामची अत्यंत तरुण, निरागस आणि रूपवान मुलगी आहे. सत्तेच्या आणि कोतवालपदाच्या हव्यासापोटी घाशीराम स्वतःच्या मुलीचा वापर साधन म्हणून करतो आणि तिला नाना फडणवीस यांच्या स्वाधीन करतो. नानांच्या वासनापूर्तीसाठी तिचा बळी जातो. त्यातून ती गर्भवती राहते; परंतु समाजमान्यता, न्याय आणि संरक्षण यांपासून वंचित राहिलेली ललिता गौरी बाळंतपणादरम्यान मृत्युमुखी पडते. तिचे पात्र पुरुषसत्ताक व्यवस्था, सत्तेचा दुरुपयोग आणि स्त्रीच्या शोषणाचे अत्यंत हृदयद्रावक प्रतीक म्हणून नाटकात उभे राहते.

४) सूत्रधार :

पारंपरिक लोकनाट्याप्रमाणे (तमाशा) कथानकाची ओळख करून देणारा आणि कथेचा संदर्भ जनसामान्यांपर्यंत पोहोचवणारा महत्त्वाचा घटक. हा सतत रंगमंचावर उपस्थित राहून प्रसंगावर भाष्य करतो. नाटकाच्या गरजेनुसार तो वेगवेगळ्या भूमिकांमध्येही शिरतो. स्त्री-पुरुष मेळा / मानवी भिंत. सूत्रधार नाटकातील घडामोडींवर गाणी आणि नृत्याच्या माध्यमातून भाष्य करतो. तो कथा पुढे नेण्यास आणि प्रेक्षकांना तत्कालीन परिस्थितीची जाणीव करून देण्यात मदत करतो. नाटकात एक विशिष्ट समूह आहे जो गाण्यांच्या आणि नृत्यांच्या माध्यमातून नाटकातील घडामोडींवर टीकात्मक भाष्य करतो. प्रसंगांनुसार हे पात्र कधी तटस्थ प्रेक्षक, कधी पुण्याचे नागरिक तर कधी घाशीरामचे शिपाई बनतात.

५) गुलाबी:

गुलाबी ही नाटकातील एक गौण, परंतु वातावरणनिर्मितीस पूरक अशी नर्तकी आहे. तिच्या पात्रातून तत्कालीन दरबारी संस्कृती, विलासी जीवनशैली आणि सत्ताधान्यांच्या भोगवादी वृत्तीचे चित्रण होते. जरी तिची भूमिका मर्यादित असली तरी नाटकाच्या नाट्यात्मतेत आणि आशयविस्तारात तिचे योगदान महत्त्वाचे आहे.

६) ब्राह्मण (सामूहिक निवेदन / मानवी भिंत):

‘घाशीराम कोतवाल’मधील पुण्याचे ब्राह्मण हे स्वतंत्र सामूहिक पात्र म्हणून उभे राहतात. ते कोरस किंवा ‘मानवी भिंत’ या स्वरूपात गाणे, नृत्य आणि संवाद यांच्या माध्यमातून कथानक पुढे नेतात तसेच प्रसंगानुरूप भाष्य करतात. सुरुवातीला ते घाशीरामचा अपमान करून त्याच्यावर अन्याय करतात; मात्र घाशीराम कोतवाल झाल्यानंतर त्याच्या कठोर कारभाराचा त्रास त्यांनाच सहन करावा लागतो. तेव्हा तेच ब्राह्मण घाशीरामविरुद्ध आक्रोश करतात. या सामूहिक पात्रातून समाजाचे दुटप्पीपण, संधीसाधूपणा आणि बदलत्या सत्तेनुसार बदलणारी लोकमानसिकता प्रभावीपणे व्यक्त होते.

❖ भाषाशैली व संवादांरचना

घाशीराम कोतवाल या नाटकाची भाषाशैली ही त्याच्या नाट्यतंत्रातील एक महत्त्वपूर्ण वैशिष्ट्य आहे. विजय तेंडुलकर यांनी आशयाला अनुरूप अशी प्रभावी, लयबद्ध, व्यंगप्रधान आणि प्रतीकात्मक भाषा वापरली आहे. संवाद, समूहगायन, लावणी, भारूड आणि कीर्तन यांचा समन्वय साधत नाटकाला एक वैशिष्ट्यपूर्ण नाट्यभाषा प्राप्त झाली आहे. जसे की, नाटकाच्या सुरुवातीलाच ब्राह्मणांचा नाच व “श्री गणराय नर्तन करी, आम्ही पुण्याचे बामन हरी” हे गाणे आहे. या नाटकात लोकनाट्यपरंपरेचा प्रभाव स्पष्टपणे जाणवतो. तमाशा, कीर्तन, लावणी आणि भारूड यांसारख्या लोककलांच्या शैलीचा उपयोग करून कथानक अधिक जिवंत आणि परिणामकारक करण्यात आले आहे. सूत्रधार आणि समूहपात्रांच्या माध्यमातून कथा पुढे सरकते तसेच प्रसंगावरील भाष्य प्रभावी ठरते. नाटकातील समूहगायन (कोरस) हे केवळ गायन-नृत्यापुरते मर्यादित नसून, ते सामाजिक प्रतिक्रिया व्यक्त करणारे आणि नाट्यघटनांवर भाष्य करणारे महत्त्वाचे नाट्यसाधन म्हणून कार्य करते. त्यामुळे कथानकाची गती, वातावरणनिर्मिती आणि नाट्यमय परिणाम अधिक प्रभावी होतात. नाटकातले काल्पनिक दार उघडायचा अभिनय किंवा ‘ब्राह्मणी घरी राहिली, घरीच राहिली’ हे भारूडा सारखे उद्गार नाटकातील एक युक्ती म्हणून तेंडुलकर यांनी त्याचा सहज वापर केलेला आढळून येतो. भाषेतील काव्यात्मकता हे या नाटकाचे आणखी एक वैशिष्ट्य आहे. संवादांसह गीते, अभंग, लावण्या आणि लयबद्ध रचनांमुळे नाटकाला संगीतमय स्वरूप प्राप्त होते. गद्य आणि पद्य यांचा समतोल वापर नाटकाच्या कलात्मकतेत भर घालतो. या नाटकाची भाषा उपरोध, व्यंग आणि सूचकतेने समृद्ध आहे. सत्तेचा गैरवापर, सामाजिक दांभिकता, नैतिक मूल्यांचा न्हास आणि राजकीय कारस्थाने यांवर लेखकाने अप्रत्यक्ष पण प्रभावी भाष्य केले आहे. विशेषतः घाशीराम आणि नाना फडणवीस यांच्यातील संवाद सत्तेचे स्वरूप आणि मानवी स्वार्थ यांचे सूक्ष्म दर्शन घडवतात. प्रतीकात्मकतेचाही या भाषाशैलीत महत्त्वाचा वाटा आहे. विविध रूपके, प्रतिमा आणि सांकेतिक उल्लेख यांच्या साहाय्याने मानवी स्वभाव, सत्तेची क्रूरता आणि समाजातील विसंगती यांचे प्रभावी चित्रण केले

आहे. त्यामुळे घाशीराम कोतवालची भाषा ही केवळ संवादाचे माध्यम न राहता नाटकाच्या आशयाला अधिक गती, गहनता आणि परिणामकारकता प्रदान करणारे प्रभावी कलात्मक साधन ठरते.

❖ नेपथ्यशैली

विजय तेंडुलकर यांना अभिप्रेत असलेल्या नाट्याशयाला प्रभावी रंगमंचीय रूप देण्याचा विचार करत असताना, कोकणातील साठेवाडी येथे पाहिलेल्या दशावतारी खेळातून त्यांना एक महत्त्वपूर्ण नाट्यकल्पना सुचली. या लोकनाट्यप्रयोगात कलाकारांचा समूह पडद्याप्रमाणे वापरला जात असल्याची कल्पना त्यांनी घाशीराम कोतवाल या नाटकात सर्जनशीलतेने स्वीकारली. या नाटकातील ब्राह्मणांचा समूह हा केवळ पात्रांचा समूह नसून, तो एक हलता-चालता पडदा, कथानकाचा वाहक, भाष्यकार आणि वातावरणनिर्माता म्हणून कार्य करतो. समूहाच्या नृत्य, हालचाली आणि समूहगायनाच्या माध्यमातून नाटकातील प्रसंग जोडले जातात, दृश्यबदल घडवले जातात आणि नाट्यपरिणाम अधिक प्रभावी केला जातो. दशावतारी नाटकात गणपती, सरस्वती यांसारख्या देवतांचे नृत्यरूप दर्शन घडते; परंतु घाशीराम कोतवालमध्ये नाटककाराने पुण्यातील ब्राह्मण समाजालाच नृत्य करणाऱ्या समूहाच्या रूपात साकारले आहे. ही कल्पना केवळ नाट्यतांत्रिक प्रयोग नसून, सामाजिक आणि राजकीय आशय व्यक्त करणारे प्रभावी कलात्मक साधन आहे. लोकनाट्यपरंपरेतील या अभिनव रूपांतरामुळे नाटकाला स्वतंत्र रंगभाषा आणि वैशिष्ट्यपूर्ण नाट्यतंत्र प्राप्त झाले आहे.

नाट्यपरिणाम

'घाशीराम कोतवाल' या नाटकाचा केंद्रबिंदू म्हणजे सत्ता, स्वार्थ आणि नैतिकतेतील संघर्ष होय. नाना फडणवीस हा अत्यंत धूर्त, चाणाक्ष, संधीसाधू, लंपट, वासनांधतेत बुडालेला आणि सत्तालोलुप राजकारणी म्हणून समोर येतो. स्वतःची सत्ता आणि वर्चस्व टिकवण्यासाठी तो माणसांचा केवळ साधन म्हणून उपयोग करतो. घाशीरामच्या महत्वाकांक्षेचा फायदा घेत तो त्याला कोतवाल (पोलिस) बनवतो; मात्र गरज संपताच घाशीरामचा आणि त्याच्या मुलीचा (ललितागौरीचा) बळी देण्यासही मागे हटत नाही. दुसरीकडे, घाशीराम हा अपमानाचा सूड आणि सत्तेची लालसा यामुळे नैतिकतेचा त्याग करणारा माणूस आहे. अधिकार मिळविण्याच्या हव्यासात तो विवेक गमावतो, गौरीसारख्या निरपराध व्यक्तीचाही स्वार्थासाठी वापर करतो आणि अमानुष बनतो. अखेरीस त्याच्या चुकीच्या निर्णयांची शिक्षा त्यालाच भोगावी लागते. नाना आणि घाशीराम ही पात्रे विशिष्ट ऐतिहासिक व्यक्ती नसून मानवी स्वभावातील सत्तेची लालसा, स्वार्थ, नैतिक अधःपतन आणि शोषणवादी प्रवृत्ती यांची प्रतीके आहेत. म्हणूनच हे नाटक केवळ पेशवाईच्या इतिहासापुरते मर्यादित राहत नाही, तर प्रत्येक काळातील समाजव्यवस्था, राजकारण आणि मानवी मूल्यांवर भाष्य करणारे कालातीत नाटक ठरते. हे वैश्विक सत्य तेंडुलकरांनी आपल्या नाटकात

दाखवले आहे. घाशीराम कोतवालचे नाट्यतंत्र प्रेक्षकांवर तीव्र प्रभाव निर्माण करते. संगीत, नृत्य, समूहरचना, संवाद आणि दृश्यात्मकता यांच्या साहाय्याने नाटकात एक वेगळी नाट्यमय वलये निर्माण होतात. प्रेक्षकांचे मनोरंजन करण्याबरोबरच हे नाटक त्यांना सत्ता, नैतिकता, अन्याय आणि मानवी स्वार्थ यांविषयी विचार करण्यास प्रवृत्त करते. याच कारणामुळे हे नाटक आजही तितकेच समकालीन आणि अभ्यासनीय वाटते.

निष्कर्ष

विजय तेंडुलकर यांनी व्यक्ती आणि समाज यांच्यातील संघर्ष अत्यंत वास्तववादी पद्धतीने चित्रित केला आहे. समाजातील क्रौर्य, हिंसा, स्वार्थ आणि व्यक्तिनिरपेक्ष वृत्ती या मानवी संस्कृती इतक्याच प्राचीन असून त्या आजही विविध स्वरूपांत अस्तित्वात आहेत, हे त्यांनी प्रभावीपणे दाखवून दिले आहे. या वास्तवाचे चित्रण करताना त्यांनी जाणीवपूर्वक भडक आणि तीव्र नाट्यात्मक शैलीचा अवलंब केला आहे. नाटकातील प्रसंग आणि संवाद वास्तवाशी निगडित असले तरी त्यांची मांडणी प्रेक्षकाला अस्वस्थ करून विचार करायला भाग पाडणारी आहे. व्यक्तीच्या अंतर्मनातील द्वंद्व, तिच्या महत्त्वाकांक्षा, असुरक्षितता आणि नैतिक अधःपतन यांचा शोध घेत तेंडुलकरांनी ते प्रभावी संवाद आणि घटनांच्या माध्यमातून साकारले आहे. व्यक्तीच्या समस्यांचा वेध घेत असतानाच समाजातील हिंसक, क्रूर आणि व्यक्तिनिरपेक्ष मानसिकतेचे समर्थ व वास्तवदर्शी चित्रण हे त्यांच्या नाटकांचे वैशिष्ट्य ठरते.

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