



In Quest

STUDENTS' RESEARCH COMPENDIUM

— 2025 – 2026 —

**SMT. MANIBEN M. P. SHAH WOMEN'S COLLEGE
OF ARTS AND COMMERCE**

(Autonomous under S.N.D.T. Women's University, Mumbai)



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



VISION

To be a leading institution of higher education for women to make them self-reliant and responsible citizens.



MISSION

- To make education accessible to all women students irrespective of caste, creed, economic status, or learning level
- To offer academic flexibility, personal attention, and a safe, inspiring learning environment
- To provide need-based, skill-based multidisciplinary curricula
- To engage students in activities for holistic development
- To develop employability skills, communication, creativity, and rational thinking
- To nurture competent professionals, entrepreneurs, and empowered individuals



OBJECTIVES

- ✓ Make higher education relevant and affordable
- ✓ Help students recognise and achieve their full potential
- ✓ Promote sensitivity towards socio-cultural diversity
- ✓ Build a foundation for a meaningful and successful life



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PRINCIPAL'S MESSAGE

The spirit of inquiry lies at the very heart of education. Beyond the acquisition of established knowledge, it is the ability to question, explore, and generate new understanding that truly defines a learner. In this context, student-led research assumes profound significance, serving not merely as an academic exercise but as a vital process in nurturing a scientific temperament.

Engaging in research empowers students to move from passive recipients of information to active creators of knowledge. It cultivates curiosity, critical thinking, and analytical rigor-qualities essential for navigating an increasingly complex and rapidly evolving world. By formulating questions, designing methodologies, analyzing data and drawing evidence- students develop a scientific outlook, one that values evidence over assumption and inquiry over unquestioned acceptance.

Moreover, research fosters intellectual independence and resilience. The challenges encountered during the research process-uncertainty, failure, revision-are not obstacles but opportunities for growth. Through them, students learn perseverance, adaptability, and the importance of intellectual honesty.

At a broader level, encouraging research among students contributes to the cultivation of a society rooted in rational thought and innovation. A scientific temperament is not confined to laboratories; it is reflected in everyday decision-making, public discourse, and societal progress. When students are trained to think scientifically, they become informed citizens capable of contributing meaningfully to national and global development.

This publication stands as a testament to the dedication, curiosity, and intellectual effort of its student contributors. It is both an achievement and a beginning-a step toward deeper inquiry and lifelong learning. May it inspire many more students to embrace research not as a requirement, but as a rewarding journey of discovery.

Dr. Archana Patki
Principal

INDEX

Sr. No.	Author's Name	Title of Paper	Page No
1	Dimpal Patel, Nadiya Salamakar	Emerging India – Youth Innovation and Sustainable Features	1 -- 8
2	Jaykuwer Yadav Jayesh Bangera	Generative AI and the Hybrid Design Workforce	9 -- 18
3	Mahin Ajim Mulla, Deepali Vinod Shukla	Artificial Intelligence as a First Line of Emotional Support: A Study of Mental Health Help-Seeking Behaviour among Young Adults	19 -- 28
4	Shaikh Sajida Azam	“A Lifestyle And Aspirational Difference Between Working And Non-Working Girl Students In Smt. Maniben M. P. Shah Women’s College Of Arts And Commerce”	29 -- 36
5	Priyanka Mascarhenas	Women’s Entrepreneurship and Leadership	37 -- 40
6	Sanskar Nitin Bahadkar	AI and Digital Innovation in India: Role of Youth in Building a Sustainable Future	41 -- 48
7	Faaiza Fatima Shaikh Kashish Joshi	Women Led Development And Entrepreneurship: A study of Mumbai	49 -- 69
8	मिनाक्षी अरुण कुमार शुक्ला	“कृषि नवाचार: खाद्य सुरक्षा की नई कुंजी”	70 --78
9	नंदिनी शुक्ला,	" फूलों से घायल भौरों की बातें" काव्य संग्रह में जनचेतना के विविध आयाम	79 -- 84
10	कु. स्नेहा अडसूळ	सामाजिक नवोन्मेष आणि समुदाय विकास : मराठी साहित्याच्या दृष्टिकोनातून अभ्यास	85 -- 88
11	कु. मनाली मणचेकर	महिला-नेतृत्वाखालील विकास आणि उद्योजकता	89 -- 92

Emerging India – Youth Innovation and Sustainable Features**Name:** Dimpal Patel and Nadiya Salamakar**Programme:** B. Com – Accounting, Finance & Insurance (First Year)**College Name:** Smt. Maniben M. P. Shah Women's College of Arts and Commerce (Autonomous)

Abstract:

When we first heard the term 'sustainable business' in class, honestly we thought it just meant something related to going paperless or planting trees. But once we started reading more about it for this paper, we realised it is actually much bigger than that. This paper is our attempt to understand what sustainable businesses really mean, why startups in India are moving in this direction, and whether this is actually working or just a trend. We have looked at some real companies that are doing interesting work in this space and tried to connect it to what we are learning in our Accounting, Finance and Insurance course. We also looked at some of the financial challenges these businesses face, because we feel that is a side of the story that does not get talked about enough. Our main finding is that sustainable business is not just good for the environment — it is increasingly becoming a smarter financial choice as well.

Keywords: sustainable business, green startups, India, triple bottom line, impact investing, youth entrepreneurship

1. Introduction

Both of us travel by train to college every day. And every single day we pass by garbage dumped along the tracks, see the sky looking a little grey, and sometimes smell something burning somewhere that probably should not be burning. We are not environmental activists or anything like that, but it is hard not to notice these things and wonder — is this just how it is going to be?

That is kind of what pushed us to choose this topic. We wanted to look at businesses — startups especially — that are trying to do something about these problems rather than adding to them. India has a massive startup culture right now. According to the Department for Promotion of Industry and Internal Trade (DPIIT), India had over 1,17,000 recognised startups as of 2024, making it the third largest startup ecosystem in the world. But how many of them are actually thinking about their impact on people and the planet, and not just their profits?

This paper tries to answer that question in a small way. We are first year B.Com AFI students, so we have also tried to look at this from a financial angle — like, does sustainability actually make business sense? Or is it just good PR? We used information from newspaper articles, company websites, and a few books and journals we found in our college library.

2. What Does 'Sustainable Business' Actually Mean?

Before writing this paper, we looked up a few definitions and found that most of them were very long and confusing. So we will try to explain it simply. A sustainable business is one that tries to earn

money while also being responsible — towards the environment, towards the people who work for it, and towards the community around it.

There is a concept called the Triple Bottom Line, introduced by a British author named John Elkington back in 1994. He said businesses should measure success not just through profit, but through three things — People, Planet, and Profit. This is also sometimes written as the 3Ps (Elkington, 1994). We found this framework really useful because it gives a clear structure to what sustainable business actually involves.

In practice, a sustainable business usually tries to do things like:

- Use energy from renewable sources like solar or wind
- Reduce waste or find ways to reuse materials
- Pay workers fairly and support local communities
- Be honest and transparent with customers and investors
- Think long-term rather than just quarterly profits

From our AFI perspective, this last point is especially interesting. A business that cuts corners to save money today might face huge costs later — lawsuits, regulation fines, loss of reputation, or insurance claims. So sustainability is also about managing long-term financial risk, which is directly connected to what we study.

3. Why Are Indian Startups Talking About Sustainability Now?

India has serious environmental problems. The World Air Quality Report 2023 listed several Indian cities among the most polluted in the world. We generate around 62 million tonnes of solid waste every year, and a lot of it ends up in landfills or open burning sites (MoEFCC, 2022). Climate change is affecting rainfall patterns and hitting farmers hard. These are not small problems.

But here is what we found interesting — these problems are also creating business opportunities. Where there is a serious problem that affects millions of people, there is also a market for the solution. That is exactly where sustainable startups are stepping in.

There is also a financial angle here. Impact investing — which means investing money in businesses that create positive social or environmental outcomes — is growing quickly in India. According to KPMG India's Impact Investing Report (2023), impact investments in India crossed \$6.4 billion in 2022. This means there is real money available for startups that can prove they are doing good while also being financially viable. From an accounting and finance point of view, that is a significant shift in how investors are thinking.

The government has also been supportive through schemes like Startup India, the National Solar Mission, and the Production Linked Incentive (PLI) scheme for green energy. SEBI has even introduced new Business Responsibility and Sustainability Reporting (BRSR) requirements for listed companies, which shows that sustainability is now becoming a regulatory matter as well — not just a choice.

4. Some Startups That Are Actually Doing This

We looked at several Indian startups while writing this paper. These are the ones that stood out to us because they are not just talking about sustainability — they are actually building something around it.

4.1 Ola Electric

Almost everyone in Mumbai has seen an Ola Electric scooter by now. Founded by Bhavish Aggarwal, Ola Electric is trying to replace petrol two-wheelers with electric ones. Their factory in Tamil Nadu — called the Future factory — is powered largely by solar energy and is one of the biggest EV manufacturing plants in the world. By 2024, they had delivered over 500,000 scooters across India (Ola Electric, 2024). From an insurance and finance angle, the shift to EVs also changes risk calculations — battery insurance, charging infrastructure liability, and different maintenance cost structures are all new areas that are opening up.

4.2 Phool.co

This one genuinely surprised us when we first came across it. Phool.co is a startup based in Kanpur that collects flowers that are offered at temples — flowers that would normally be dumped into rivers like the Ganga, causing water pollution — and turns them into incense sticks, organic colours, and compost. They also employ women from marginalised communities. Since starting in 2017, they have reportedly collected over 2 billion kilograms of floral waste (Phool.co, 2024). What we found impressive is that they took something that was literally being thrown away and built an entire business model around it.

4.3 Ninjacart

India wastes nearly 40% of its fruits and vegetables because of poor transportation and storage infrastructure. Ninjacart, a Bengaluru-based startup, uses technology to directly connect farmers with grocery stores and restaurants — removing middlemen, speeding up delivery, and reducing spoilage. They work with over 120,000 farmers (Ninjacart, 2024). Financially, this model also means better price realisation for farmers and lower procurement costs for retailers, which is a win from multiple sides.

4.4 Saahas Zero Waste

Saahas is a social enterprise in Bengaluru that provides end-to-end waste management services to housing societies, corporate offices, and event organisers. They have diverted more than 150,000 tonnes of waste away from landfills (Saahas Zero Waste, 2023). What makes Saahas interesting from a business perspective is that they have found a way to generate revenue from something most people see as a cost — waste disposal. They collect, segregate, and sell recyclables, which funds their operations.

4.5 BOHECO (Bombay Hemp Company)

BOHECO is a Mumbai-based startup that makes clothing, bags and wellness products from industrial hemp — a plant that needs very little water to grow and no pesticides. They also work with farmers in

Uttarakhand, providing them with hemp seeds and training, which gives those farmers an additional source of income. BOHECO is a good example of a business that connects environmental sustainability with social development (BOHECO, 2024).

5. The Financial Side of Sustainability — What AFI Students Should Know

Since we are studying Accounting, Finance and Insurance, we wanted to include a section that looks at this topic from our own field's perspective — something that most research papers on this topic skip.

From an accounting standpoint, sustainable businesses often have to deal with new kinds of reporting. SEBI's BRSR framework, for instance, requires large listed companies to disclose their environmental and social impact alongside their financial results. This is creating demand for accountants who understand both financial reporting and ESG (Environmental, Social and Governance) metrics. As students entering this field, this is something we will likely have to work with in our careers.

From a finance angle, green bonds are becoming an important instrument. The Reserve Bank of India issued its first Sovereign Green Bond in 2023, raising Rs. 16,000 crore for renewable energy and sustainability projects (RBI, 2023). This is a new area of finance that did not really exist a decade ago, and it shows how sustainability is creating new financial products and markets.

From an insurance angle, climate-related risks are one of the biggest growing concerns for the industry globally. Events like floods, heatwaves, and droughts are becoming more frequent, and insurance companies have to factor these into their risk models. In India, crop insurance schemes like PMFBY (Pradhan Mantri Fasal Bima Yojana) are already trying to address some of these risks for farmers. Sustainable businesses that reduce environmental risk also, in theory, reduce their insurance liabilities — which is another financial incentive for going green.

6. Challenges That Are Hard to Ignore

We do not want this paper to sound like everything is perfect, because it is not. There are genuine difficulties that sustainable startups face in India, and we think it is important to talk about them honestly.

- Getting funding is hard. Sustainable startups often have longer payback periods — meaning investors have to wait longer to see returns. Not every investor is comfortable with that, especially in a market where short-term returns are often prioritised.
- The cost of sustainable materials is usually higher than conventional alternatives. For a small startup already working with a tight budget, this can be a serious problem.
- Greenwashing is a big issue. Some large companies slap 'eco-friendly' labels on their products without really changing anything. This makes it harder for genuinely sustainable startups to differentiate themselves.

- Awareness among consumers, particularly in smaller cities and rural areas, is still low. People may want to make good choices but may not know enough about what makes a product sustainable.
- Regulations are still catching up. While SEBI's BRSR and other frameworks are a start, enforcement and clarity are areas that still need work in India.

7. What Can Students Like Us Actually Do?

This was a question we kept coming back to while writing this paper. We are first year students. We do not run companies or control policies. So what can we actually do?

Quite a bit, actually. As consumers, we make choices every day. Choosing a local brand over a multinational, buying less and reusing more, supporting small businesses that are doing the right thing — these add up. As future accountants and finance professionals, we will be the ones preparing balance sheets, advising businesses on financial decisions, and assessing risk. If we understand sustainability, we can factor it into those decisions. And as potential entrepreneurs, we can build businesses that are designed to be responsible from day one.

Writing this paper also made us realise that events like Vichar Vistar matter. Getting students to research, write, and present on topics like this — even at the first year level — forces us to actually think about the world we are stepping into. We came into this paper with a vague idea about sustainability and we are leaving with a much clearer picture. That itself feels like something worth doing.

8. What Our Classmates Think — Primary Survey Findings

To make this paper more meaningful, we decided to conduct a primary survey among students. We shared a Google Form with our classmates, seniors, and friends from other colleges as well. We started with 27 responses, then kept the form open longer — reaching 52, then 115, and finally 118 responses in total from students across multiple colleges. This growing sample gave us increasing confidence in the patterns we observed. Here is what the final data of 118 responses showed.

8.1 Awareness About Sustainable Business (Q3)

Out of 118 respondents, 31 students (26.3%) said they knew the term 'Sustainable Business' well. The largest group — 60 students (50.8%) — said they had heard of it but were not fully sure what it meant. And 27 students (22.9%) said they were hearing about it for the very first time. Combined, nearly 73.7% had partial or zero knowledge. This finding remained consistent across all four rounds of our data collection — confirming a genuine and widespread awareness gap at the student level.

8.2 What Students Think Sustainable Business Focuses On (Q4)

When asked what a sustainable business primarily focuses on, 'Long-term growth over short-term gains' was the top answer — chosen by 38 students (32.2%). This was followed by 'Reducing harm to the environment' at 26.3% (31 students), and 'Using renewable energy and reducing waste' at 24.6% (29 students). 'Treating employees and communities fairly' received 5.9% and only 11% said 'Making

maximum profit only.' The majority of students intuitively connect sustainability with long-term thinking, which aligns well with the Triple Bottom Line framework discussed in Section 2.

8.3 How Important is Sustainability for Business Success? (Q5)

Only 3 students (2.5%) rated it 1 and 4 students (3.4%) rated it 2. The majority rated it higher — 50 students (42.4%) gave it the highest rating of 5, 41 students (34.7%) gave it a 4, and 20 students (16.9%) gave it a 3. Combined, 77.1% of all 118 respondents rated sustainability 4 or 5 out of 5. This strong result has been consistent across all rounds of our survey, confirming that students genuinely believe sustainability matters for business success in India today.

8.4 Willingness to Pay More for Eco-Friendly Products (Q6)

35 students (29.7%) said yes definitely, and 57 students (48.3%) said yes but only if the price difference is small. 21 students (17.8%) were not sure and only 5 (4.2%) said no. So a combined 78% showed at least conditional willingness to pay more for sustainable brands. The 17.8% who said 'not sure' suggests a significant undecided group that better awareness and competitive pricing could convert into genuine sustainable consumers.

8.5 Should Startups Address Social and Environmental Problems? (Q7)

57 students (48.3%) strongly agreed that Indian startups have a responsibility beyond earning profits. Another 36 students (30.5%) agreed to some extent. 17 students (14.4%) were neutral and only 8 students (6.8%) said profit is the primary goal. So nearly 78.8% feel businesses must care about more than just money. This finding has been consistently around 78-79% throughout all rounds of our survey — making it one of the most reliable conclusions of this research.

8.6 Startup Brand Awareness (Q8)

Ola Electric was the most recognised — 55 students (46.6%) had heard of it. Phool.co was known by 20 students (16.9%), Ninjacart and Saahas Zero Waste by 19 students each (16.1%), and BOHECO by only 8 students (6.8%). However, 35 students — 29.7% — had not heard of any of the startups on our list. Nearly 1 in 3 students had no awareness of any sustainable Indian startup. This confirms that sustainable business in India is still largely invisible to the general student population.

8.7 Interest in Sustainable Business Careers (Q9)

49 students (41.5%) said they are very interested in starting or working for a sustainable business. 55 students (46.6%) said somewhat interested. And 14 students (11.9%) said not interested. So 88.1% are at least somewhat open to a sustainable career. Even with a diverse sample of 118 students from multiple colleges, the overwhelming majority are open to sustainability as a career direction.

8.8 Biggest Challenges for Sustainable Startups (Q10)

With 118 responses, 'Low consumer awareness' and 'High cost of eco-friendly materials' tied at the top — both receiving 33 responses each (28% each). This is a very significant finding. The two biggest barriers are exactly equal — meaning the problem is genuinely two-sided. Even when consumers want sustainable products, high prices stop them. And even when prices are reasonable, lack of awareness stops them from knowing the product exists. Both need to be solved simultaneously. 'Lack

of funding' came third at 17.8%, followed by 'Competition from greenwashing companies' at 14.4%, and 'Lack of government support' at 11.9%.

8.9 Is College Preparing Students for Sustainable Business? (Q11)

40 students (33.9%) said yes, their education is preparing them well. 64 students (54.2%) said somewhat — a little is covered. 9 students (7.6%) said not really and 5 students (4.2%) said it is not covered at all. So over 66% feel their curriculum could do more. The 54.2% who said 'somewhat' suggests most students are getting a taste of sustainability topics but not enough depth — an area where events like Vichar Vistar play an important role.

8.10 Open Responses — What Students Said (Q12)

With 118 responses the open-ended section gave us some of the richest insights of the entire survey. Several recurring themes emerged — affordability, government support, and awareness were mentioned independently by many students. One respondent noted that 'sustainable business in India is rapidly evolving from a compliance-driven CSR activity into a core strategic imperative.' Another wrote that 'sustainability needs to be more affordable for the average middle-class consumer.' Students also came up with creative sustainable business ideas of their own — turning old sarees into trendy outfits, smart farming kits, resale products, organic food delivery, and eco-packaging services.

One response that resonated strongly: 'I believe there is a massive shift happening in India where consumers — especially the youth — are becoming more conscious of where their products come from. But larger corporations still have a long way to go in making these options affordable for the general public.' This captures the central tension of sustainable business in India — the will exists, but the accessibility does not yet match it.

Overall, our survey of 118 students across multiple colleges presented a clear, consistent, and encouraging picture. Sustainability is broadly valued, students want to be part of it professionally, and awareness of why it matters is growing. The twin barriers of cost and consumer awareness remain the biggest obstacles — findings echoed in both our primary data and the secondary sources cited in this paper, giving us confidence our conclusions are grounded in reality.

9. Conclusion

When we started this paper, we were not sure if 'sustainable business' was a real movement or just a buzzword that companies use to sound good. After researching it and collecting primary data from 118 students across multiple colleges, we think it is both — there are definitely companies that use it only for marketing, but there are also genuinely inspiring startups in India that are building something meaningful.

What we found most interesting is that sustainability and financial sense are not opposites. Impact investing is growing, green bonds are a real financial instrument, SEBI is making sustainability reporting mandatory, and insurance companies are recalculating their risk models because of climate change. All of this is directly relevant to what we study in B.Com AFI.

India has serious problems — pollution, waste, food insecurity, climate vulnerability. But it also has thousands of young people trying to solve those problems through business. We think that is genuinely exciting. And we hope, in a small way, to be part of that story someday.

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Generative AI and the Hybrid Design Workforce**Author: Jaykuwer Yadav****Co-Author: Jayesh Bangera****T.Y. BSc IT, Jogeshwari Education Society's College of Commerce Science and
Information Technology, Jogeshwari, Mumbai.**

Abstract:

Generative AI is fundamentally transforming how digital products are built. Tools such as GitHub Copilot, Figma AI, and Cursor IDE are compressing design-to-code timelines by 48–64%, enabling designers and developers to collaborate in ways that were previously impossible. What was once a slow, friction-heavy sequential process — designer hands over a specification, developer implements it days later — is evolving into a continuous, AI-mediated collaboration layer that accelerates delivery, democratizes cross-functional fluency, and creates entirely new professional opportunities.

This paper examines how generative AI tools are reshaping the designer–developer relationship. Drawing on industry survey data, tool benchmarks, and deployment cases from 2022 to 2025, we document the measurable productivity and collaboration gains these tools deliver. We further examine the structural shift in professional roles — the share of competencies claimed by both designers and developers grew from 18% in 2019 to 52% in 2025 — and the emergence of the hybrid Design Engineer as one of the fastest-growing roles in the technology sector. The evidence is clear: generative AI is not eliminating the designer–developer relationship. It is making it substantially more productive, more creative, and more equitable.

Keywords: Generative AI, Design-to-Code Automation, Designer–Developer Collaboration, AI Workflow Tools, Hybrid Workforce, Design Engineering

1. Introduction:

For most of the history of digital product development, designers and developers operated in fundamentally separate cognitive worlds. Designers worked in the language of intention — visual composition, user flow, emotional tone, brand coherence. Developers worked in the language of implementation — component trees, state management, accessibility compliance, browser rendering. The handoff between these two worlds was expensive: industry estimates placed the average design-to-implementation cycle at three to seven days per feature, with 20–30% of sprint capacity consumed by translation-related rework (McKinsey Digital, 2024; Supernova, 2024).

Generative AI is transforming this landscape at speed. GitHub Copilot generates functional code from natural language in seconds. Figma AI builds design components and interactive prototypes without developer involvement. Vercel v0 turns visual concepts into production React components. Locofy.ai and Anima translate Figma frames into clean, deployable code. Cursor IDE brings AI-powered code generation directly into the developer environment. The cumulative effect of these tools is a fundamental restructuring of how digital products move from concept to code.

This paper documents that transformation through the lens of opportunity. We examine what generative AI tools actually deliver — the measured productivity gains, the new forms of cross-functional fluency, the structural shift in professional roles, and the pathways through which organisations can adopt these tools with confidence. The central argument is straightforward: generative AI represents the most significant positive development in designer–developer collaboration in three decades.

2. Literature Review

2.1 The Historical Design–Developer Gap and AI as Its Resolution

Kuusinen (2015) documented that even physical co-location of design and development teams reduced handoff friction by 40% — a finding that underscores just how structural the communication gap between the two disciplines had become. Maudet et al. (2017) identified the specific points at which design intent was lost during implementation: interactive behaviour, responsive adaptation, and state transition specifications were consistently the least-documented elements in visual handoffs. Norman (2013) framed the gap not as process failure but as a consequence of fundamentally different epistemic frameworks. Generative AI tools are the first scalable solution to a problem that practitioner research has documented for over a decade.

2.2 Evidence for AI-Assisted Development Productivity

Ziegler et al. (2022) documented GitHub Copilot’s average code suggestion acceptance rate rising above 40% for boilerplate and structural code — precisely the categories that consumed disproportionate developer time in traditional workflows. McKinsey Digital (2024) documented a 55% average reduction in time-to-first-working-prototype across surveyed teams. Taken together, the evidence base for AI-driven productivity improvement is now robust and consistent.

2.3 Role Convergence and the Emergence of the Design Engineer

You et al. (2025) found that AI design co-pilots reduced designer iteration cycles by 35%, enabling designers to validate implementation feasibility earlier in the product cycle.

LinkedIn's Workforce Report (2025) documented a 340% increase in job postings combining design and front-end engineering skills between 2022 and 2025. The World Economic Forum (2025) identified AI Creative Technologist as among the fastest-growing new role categories globally.

3. The AI Tooling Landscape:

3.1 Code Generation Tools

GitHub Copilot, the most widely adopted tool at 71% penetration in design-developer teams, operates as an AI pair programmer inside the development environment — generating code completions, full functions, and test scaffolding from natural language. Cursor IDE (54% adoption) extends this capability with an AI-native editor that allows developers to describe architectural changes in natural language and apply them across multiple files simultaneously, enabling refactoring at a speed that fundamentally changes the economics of iterative design.

3.2 Design-to-Code Conversion Platforms

Locofy.ai (31% adoption) and Anima (23%) translate Figma or Adobe XD frames directly into production-ready React, Vue, or HTML/CSS code. For standard UI components — navigation structures, card layouts, form elements — these tools produce production-quality output in 60–80% of cases, representing a direct compression of the most time-intensive segment of the traditional handoff. Vercel v0 (48% adoption) democratizes design-quality component generation for developers who want professional visual output without requiring Figma expertise.

3.3 AI-Augmented Design Tools

Figma AI (62% adoption) enables designers to generate UI variations, auto-complete component patterns, and simulate interactive behaviour without engineering involvement. Its Make Design and Make Prototype features directly address the specification gaps that Maudet et al. (2017) identified as the primary source of handoff loss. Framer AI (35%) and Galileo AI (18%) extend this capability to full UI layout generation from text descriptions, enabling rapid concept validation that transforms early-stage product development.

AI Tool	Primary Function	Adoption Rate	Peak Productivity Gain
GitHub Copilot	Code generation & completion	71%	55% task time reduction

AI Tool	Primary Function	Adoption Rate	Peak Productivity Gain
Figma AI	Design generation & tokens	62%	48% iteration cycle reduction
Vercel v0	Design-to-React components	48%	64% prototyping time saved
Cursor IDE	AI-native developer IDE	54%	57% productivity gain in coding
Locofy.ai	Figma-to-code export	31%	61% faster design implementation
Framer AI	UI layout generation	35%	52% concept validation acceleration

Table 1: AI Tool Adoption and Productivity Outcomes (2025). Sources: GitHub Octoverse (2025); Figma Annual Report (2025); JetBrains Developer Survey (2025); McKinsey Digital (2024).

4. Efficiency and Collaboration Outcomes

4.1 Measured Productivity Gains

McKinsey Digital’s 2024 developer productivity study documented a 55% average reduction in time-to-first-working-prototype across surveyed teams. The gains are most pronounced at the front end of the development cycle: design specification to prototype translation showed a 58% time reduction — precisely the segment most burdened by traditional handoff friction. Teams consistently report that the time freed from specification translation redirects to higher-leverage work: more iteration cycles, earlier feasibility validation, and more thorough quality review.

4.2 Cross-Functional Fluency

Among the most significant benefits documented in AI-assisted workflows is the democratisation of cross-functional fluency. Designers using Figma AI and Locofy.ai can now generate working prototypes that surface implementation constraints early in the design process. Developers using Vercel v0 and Figma AI can generate UI variations and component proposals for design review. Teams report fewer late-stage surprises, more productive cross-

functional conversations, and a shared vocabulary between design and engineering that was previously inaccessible to either discipline alone.

4.3 Democratised Access to Professional-Quality Output

Tools such as Uizard (21% adoption) and Galileo AI (18%) extend the benefits of AI-augmented design to product managers, researchers, and business stakeholders who lack design training. These tools allow non-designers to generate functional wireframes and concept prototypes, accelerating requirements validation and reducing the backlog pressure on professional design teams.

Workflow Stage	Traditional Duration	AI-Assisted Duration	Time Saved
Design spec to prototype	3–7 days	Hours	58%
Component implementation	1–2 days	Minutes to hours	61%
Design variation generation	Half day	Minutes	52%
Cross-functional review cycle	2–3 days	Same day	48%
Design system enforcement	Manual, ongoing	Automated	~70%

Table 2: Workflow Efficiency Comparison — Traditional vs. AI-Assisted (2025). Sources: McKinsey Digital (2024); Builder.io (2025); Figma Dev Mode Report (2025).

5. Key Benefits of AI Integration in Design-to-Developer Workflows

5.1 Speed of Iteration

AI tools compress the design-to-prototype cycle by 48–64% across tool categories (McKinsey Digital, 2024). Features that took three to seven days to move from specification to working code now move in hours. For early-stage product development, rapid A/B testing, and competitive market environments, this is a transformative productivity advantage that directly affects an organisation’s ability to respond to user feedback and market changes.

5.2 Reduced Specification Loss

When AI generates code directly from a Figma frame, many of the specification ambiguities that arise in human handoff — undefined spacing units, missing responsive rules, unlabelled component states — are resolved by the AI’s inference from the design file. The result is

implementation that more closely reflects the original design intent than traditional human translation of an incompletely specified design.

5.3 Design System Consistency

AI tools trained on design system rules enforce token usage, spacing conventions, and component patterns more consistently than manual implementation. In large teams where multiple developers independently implement the same design system over time, this consistency enforcement prevents the visual drift that erodes brand coherence and user experience quality. Design system compliance becomes an automated, continuous process.

5.4 Accelerated Professional Development

Designers who previously lacked the technical vocabulary to engage with implementation constraints can now generate working prototypes and observe how their design decisions translate into code. Developers who previously lacked a practical entry point into design tooling can generate UI variations and engage in design conversations with concrete proposals. AI tools are the most effective cross-disciplinary education platform the industry has produced.

5.5 Equitable Access to Design Capability

The democratisation of design tooling through AI has particular significance for smaller organisations and individual practitioners who previously could not afford professional design resources. A developer at an early-stage startup can now produce design-quality interfaces using Vercel v0 or Framer AI. A product manager can validate a concept with a functional prototype using Uizard before engaging any engineering resource.

6. Professional Role Convergence and the Design Engineer

The most structurally significant consequence of AI tooling in the design-developer space is the emergence of a new, more capable hybrid professional. LinkedIn's Workforce Report (2025) documented a 340% increase in job postings combining design and front-end engineering skills between 2022 and 2025. The World Economic Forum (2025) identified AI Creative Technologist as among the fastest-growing new role categories globally.

The proportion of competencies claimed by both designers and developers grew from 18% in 2019 to 52% in 2025. This is not simply designers learning to code or developers learning to design. It represents a structural change in what the market values and what AI tools make economically accessible. The emergence of this hybrid profile reduces the coordination overhead of cross-functional collaboration and accelerates the product development cycle.

Dimension	2019	2022	2025
Shared skill competencies (design & dev)	18%	31%	52%
Job postings: hybrid design-engineer roles	Baseline	+140%	+340%
AI tool adoption in design-dev workflows	~5%	~28%	~71%
Time-to-prototype (avg. feature)	3–7 days	2–4 days	Hours
Cross-functional daily collaboration rate	Low	Moderate	High

Table 3: The Convergence of Design and Development, 2019–2025. Sources: LinkedIn Workforce Report (2025); GitHub Octoverse (2025); McKinsey Digital (2024).

7. A Collaborative AI Adoption Framework

The efficiency and collaboration gains documented in this paper are not automatic. They accrue most reliably to organisations that adopt AI tools with a clear framework for integrating them into existing workflows, developing the skills to use them effectively, and structuring teams to take advantage of the new hybrid capabilities they enable.

7.1 Progressive Tool Integration

Effective AI adoption begins with identifying the highest-friction points in existing design-to-developer workflows and introducing AI tooling at those points first. For most organisations, this means starting with AI-assisted code generation for boilerplate and component implementation, and AI-augmented design for component generation and variation exploration. As teams develop fluency, the scope of AI involvement can expand to encompass the full design-to-deployment pipeline.

7.2 Hybrid Skill Investment

Organisations that realise the greatest benefit from AI-assisted workflows invest actively in cross-disciplinary skill development. Designers benefit from understanding component architecture and responsive design implementation. Developers benefit from understanding design system logic and interaction design patterns. AI tools accelerate this cross-disciplinary learning by providing immediate, concrete feedback on how design decisions translate into implementation.

7.3 Workflow Restructuring for Continuous Collaboration

The most transformative adoption pattern replaces the sequential handoff model entirely with a continuous collaboration layer in which designers and developers work in parallel, with AI tools mediating the translation between their respective domains in real time. Teams that

achieve this model report the highest efficiency gains and the strongest cross-functional relationship quality.

8. Future Directions

The trajectory of AI tooling in design-to-developer workflows points toward a future of substantially greater capability and collaboration. Multi-modal AI systems that process design intent, user research, brand guidelines, and technical constraints simultaneously are beginning to emerge. These systems will further compress the distance between design concept and production implementation, enabling real-time co-creation in which AI mediates the relationship between design intent and technical reality continuously rather than at discrete handoff points.

The professional landscape will continue to evolve toward hybrid roles. As AI tools further reduce the activation energy required to cross disciplinary boundaries, the market will increasingly value practitioners who operate fluidly across design and engineering domains. Organisations that begin investing in hybrid skill development now will have a significant talent advantage as this transition accelerates. The Design Engineer is not a niche role. It is the direction of the profession.

Conclusion:

Generative AI is delivering on its promise in the design-to-developer workflow. Time savings of 48–64% across workflow stages are documented across multiple independent research streams. The democratisation of cross-functional fluency — designers evaluating implementation feasibility, developers proposing design alternatives — represents a qualitative improvement in how product teams collaborate that the traditional handoff structure actively prevented. The emergence of the hybrid Design Engineer as one of the fastest-growing roles in the technology sector reflects a structural market response to the new capabilities AI tools make possible.

The organisations that will benefit most from this transformation are those that adopt AI tooling with clarity about what it enables: faster iteration, richer collaboration, more consistent implementation, and expanded professional capability. The sequential handoff — slow, expensive, and reliably the place where design intent was lost — is giving way to a continuous, AI-mediated collaboration layer that is better for designers, better for developers,

and better for the products they build together. That is not a qualified optimism. It is what the evidence shows.

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Artificial Intelligence as a First Line of Emotional Support: A Study of Mental Health Help-Seeking Behaviour among Young Adults**Author - Mahin Ajim Mulla****Co-author: Deepali Vinod Shukla**

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Abstract:

The increasing use of artificial intelligence (AI) in everyday life has influenced how young adults seek emotional and psychological support. The present study examines AI as a potential first line of emotional support and explores its impact on mental health help-seeking behaviour among young adults. A qualitative research design was done using focused group interviews with participants aged 18–25 years, and the data were analysed through thematic analysis.

The findings revealed that AI is widely used across academic, emotional, cognitive, and creative domains. Participants reported engaging in personal sharing with AI due to its perceived emotional availability, non-judgmental interaction, and ability to provide a safe communication space. Factors such as instant responses, accessibility, and controlled self-disclosure contributed to its preference as an initial support system. AI was also found to assist in thought clarification and structured thinking. However, while AI often served as a first step in help-seeking, participants continued to express a preference for human support in more serious situations.

Importantly, the study highlights that AI tends to provide immediate, directive responses, which may influence independent problem-solving and, shape patterns of professional help-seeking behaviour, sometimes contributing to its delay. Concerns related to privacy, data safety, and potential dependence on AI were also identified.

The study concludes that AI functions as an accessible preliminary support tool rather than a replacement for human interaction, shaping emerging patterns of AI-mediated help-seeking behaviour.

Keywords: Artificial Intelligence, Mental Health, Help-Seeking Behaviour, Young Adults, Emotional Support

Introduction:

AI is changing healthcare more and more by making it easier to get information, help, and services. AI-powered tools like chatbots and virtual assistants have a big impact on health-seeking behaviour, which is how people look for help to stay healthy or get better. These technologies help get around common problems like stigma, lack of knowledge, and limited access, especially in mental health care. AI-based platforms offer quick, anonymous, and easy-to-use help that encourages people, especially teens and young adults, to get help sooner. AI can encourage proactive health behaviours and smart decision-making by giving people personalized information and advice. But worries about data privacy, accuracy, and ethical use are still important things to think about. Understanding the impact of AI on health-seeking behaviour is essential for effectively using technology to improve health outcomes and access to care. In recent years, with rising levels of stress, anxiety, and emotional distress, young adults' mental health concerns have grown dramatically in recent years. Help-seeking behaviour is still restricted despite this increasing need because of things like social stigma, fear of being judged, accessibility issues, and a lack of knowledge about the resources for mental health. As a result, many young people put off or avoid getting professional assistance, frequently resorting to more approachable and less daunting options for emotional support.

With rapid advancements in technology, Artificial Intelligence (AI) has emerged as a transformative tool in the domain of mental health care. AI-driven platforms, including chatbots and virtual assistants, provide immediate, accessible, and non-judgmental support, making them an increasingly preferred first line of emotional assistance. These systems are capable of engaging users in interactive conversations, offering coping strategies, and delivering psychoeducational content, thereby helping individuals manage their emotional concerns in real time.

Recent research highlights that AI not only supports emotional well-being but also contributes to early detection, continuous monitoring, and personalized mental health interventions (Thakkar et al., 2024). AI-based systems can analyze user responses, behavioural patterns, and emotional cues to provide tailored feedback and promote positive mental health outcomes. Furthermore, current trends indicate that AI is expanding beyond clinical applications into everyday mental wellness, offering tools for stress management, mindfulness, and self-reflection. But as more and more people turn to AI for emotional support, it's important to think about how this will affect how people ask for help. AI has

benefits like anonymity, ease of use, and less stigma, but there are still big worries about data privacy, ethical issues, algorithmic bias, and the lack of human empathy. These limitations underscore the necessity of rigorously evaluating whether AI acts as an enabler or an impediment to accessing professional mental health support. Consequently, this study seeks to investigate the role of Artificial Intelligence as a primary source of emotional support and its impact on mental health help-seeking behaviour among young adults. Additionally, the study seeks to identify the factors that contribute to the preference for AI-based support systems and their implications for future mental health care practices.

Recent empirical evidence reinforces the position of Artificial Intelligence as a nascent provider of emotional support. A systematic review and meta-analysis by Xinyu Feng et al. (2025) evaluated the efficacy of AI chatbots in mitigating mental distress among adolescents and young adults. The results showed that AI-based interventions can help people with depression, anxiety, and stress by making their symptoms less severe. This shows that they could be useful mental health tools that are easy to use and can be used by many people. The study underscores that the immediate accessibility and non-stigmatizing characteristics of AI chatbots render them especially attractive for individuals who may be reluctant to pursue conventional forms of assistance. The idea of AI as an emotionally responsive support system is further supported by the research by Aditya Naik et al. (2025), which investigates artificial empathy in AI-driven mental health applications. The authors discovered that AI chatbots are commonly regarded as "non-judgmental companions" and are frequently employed as "five-minute therapists," enabling users to articulate their emotions without apprehension of assessment. The study also shows that users like the anonymity and accessibility that AI offers, but they were worried about privacy, inconsistent answers, and a lack of sensitivity to crises. These results indicate that although AI provides a convenient initial source of emotional support, it cannot entirely supplant human intervention and should be utilized in conjunction with professional mental health care.

Research Problem:

The growing reliance on Artificial Intelligence for emotional support among young adults raises important concerns regarding its influence on mental health help-seeking behaviour. While AI offers immediate and accessible support, there is limited clarity on how its use shapes the process, timing, and progression of seeking professional psychological help.

Aim of the Study:

To explore the use of Artificial Intelligence as a first line of emotional support and examine how it influences mental health help-seeking behaviour among young adults.

Objectives of the Study:

- To explore the use of Artificial Intelligence by young adults for emotional and psychological support.
- To examine the preference for Artificial Intelligence as an initial step in help-seeking behaviour in comparison to other available sources of support.
- To identify the factors influencing the use of Artificial Intelligence for emotional support (such as anonymity, accessibility, and non-judgmental nature).
- To analyze how the use of Artificial Intelligence influences professional help-seeking behaviour.
- To explore emerging patterns and shifts in help-seeking behaviour among young adults

Methodology:**Research Design**

The present study adopts a qualitative research design using Focus Group Discussion to explore the role of Artificial Intelligence in mental health help-seeking behaviour among young adults. This approach helps in understanding shared experiences, opinions, and group dynamics related to the use of AI for emotional support.

Sample:

The sample consisted of young adults aged 18–25 years. A purposive sampling method was used to select participants who had experience using Artificial Intelligence platforms for emotional or personal concerns. The participants were recruited from Mumbai, Maharashtra.

Sample Size: 7 participants

Inclusion Criteria:

- Individuals aged 18–25 years
- Individuals who have used AI for emotional or personal support

Exclusion Criteria:

- Individuals who use AI only for task-based or academic purposes and not for emotional concerns

Tool for Data Collection

Data was collected using Focus Group Discussion guided by a semi structured interview schedule. The discussion covered themes such as use of Artificial Intelligence, preference for AI, reasons for its use, and its influence on help-seeking behaviour. Responses were recorded with participant's informed consent.

Method of Data Analysis

The data were analysed using Thematic Analysis.

Steps involved:

- Familiarization with the data (reading transcripts)
- Generating initial codes
- Identifying patterns and themes
- Reviewing and refining themes
- Interpreting and presenting findings

This method helped in identifying common patterns in participants' experiences and understanding the role of AI in help-seeking behaviour.

Results & Discussion:

The participants in the present study were young adults who reported engaging with Artificial Intelligence (AI) in their daily lives for varying durations and purposes. In the initial stages, the use of AI was largely confined to general, functional, and task-oriented activities. Participants described using AI for academic assistance, idea generation, problem-solving, and gaining quick insights into various situations. At this exploratory stage, AI was perceived primarily as a productivity tool, and individuals were still discovering its range of applications. The interaction remained largely impersonal and utility-driven, with minimal emotional involvement.

However, as participants continued to interact with AI over time, a gradual and meaningful shift in usage patterns emerged. Repeated exposure to AI's responsiveness, structured replies, and immediate feedback contributed to shaping users' perceptions of its usefulness beyond functional tasks. Participants began to engage with AI in situations involving confusion, stress, or emotional discomfort. This transition reflects a process wherein accumulated experiences influenced perception, gradually redefining AI from a general-purpose tool to a more personalized and emotionally relevant resource. What initially began as exploratory usage evolved into a more intentional and need-based engagement.

As this shift progressed, the use of AI became increasingly intuitive and habitual. Participants reported that turning to AI required minimal deliberation and often occurred automatically in moments of distress. This indicates that AI had become integrated into their everyday coping mechanisms. Much like an easily accessible resource that is consistently available, AI became the first point of contact when individuals needed to process their

thoughts or emotions. This habitual reliance highlights the role of accessibility and familiarity in shaping help-seeking behaviour.

A prominent pattern observed in the findings was the tendency to use AI as an initial step in help-seeking. Participants frequently described AI as their “first go-to” option before approaching friends, family members, or professionals. This preference can be attributed to several interrelated factors. One of the most significant was the immediate accessibility and constant availability of AI. Unlike human support systems, which are often constrained by time, availability, and situational factors, AI provides a 24/7 platform for expression. This reduces the delay between experiencing emotional distress and seeking an outlet, thereby lowering the threshold for initiating help-seeking behaviour.

In addition to accessibility, participants expressed a strong concern about burdening others with their emotional problems. Many reported hesitating to approach friends or family due to fears of troubling them or adding to their stress. This reflects underlying psychological processes such as interpersonal sensitivity, emotional responsibility, and self-inhibition. In contrast, AI was perceived as a neutral and non-burdened entity, allowing individuals to express themselves freely without guilt or fear of negative evaluation. This perception significantly influenced the preference for AI as an initial help-seeking option.

Another contributing factor was the low-effort and low-threshold nature of interacting with AI. Participants indicated that engaging with human support systems often requires emotional articulation, explanation of the situation, and management of social expectations. During periods of distress, individuals may lack the cognitive and emotional energy required for such interactions. AI, on the other hand, allows for spontaneous and unstructured expression, making it an effortless entry point into help-seeking. This is particularly relevant for individuals who struggle with verbal expression or feel overwhelmed when attempting to communicate their emotions.

The findings further suggest that AI functions as a situational substitute or backup mechanism within the help-seeking process. Participants reported turning to AI when immediate human support was unavailable or when they felt unable to engage in interpersonal communication. In such situations, AI served as a convenient alternative that could provide immediate responses without requiring social interaction. However, it is important to note that participants did not perceive AI as a complete replacement for human support. Instead, it occupied a secondary but essential role, filling gaps in the support system when traditional sources were inaccessible or difficult to approach.

A significant aspect of AI use identified in the study was its role in facilitating emotional venting and providing temporary relief. Participants described using AI as a platform to express their thoughts and release emotional tension without interruption or judgment. The immediate responses provided by AI often included reassurance, validation, and suggestions, which contributed to a sense of being heard and understood. From a psychological perspective, this can be linked to processes of emotional regulation, where expression and validation help reduce the intensity of distress in the short term.

However, this temporary relief also had implications for subsequent help-seeking behaviour. Participants reported that after experiencing a sense of comfort or clarity through AI interactions, they sometimes felt less urgency to seek further help, particularly from mental health professionals. This suggests the presence of a delay mechanism, where immediate emotional relief reduces the perceived need for deeper or long-term intervention. While AI may facilitate initial coping, over-reliance on such temporary solutions may impact the progression toward formal help-seeking.

At the same time, participants demonstrated a selective and hierarchical approach to help-seeking. AI was primarily used for mild, situational, or everyday concerns such as daily stress, minor emotional disturbances, or confusion. For more serious, complex, or emotionally intense issues, participants expressed a preference for human interaction, including friends, family, or professional counsellors. This reflects a structured decision-making process, where different sources of support are chosen based on the nature and severity of the problem. The progression from AI to human interaction and, if necessary, to professional help indicates that AI is integrated into a multi-stage help-seeking framework rather than functioning as a stand alone solution.

The use of AI also contributed to the reduction of psychological barriers that typically hinder help-seeking behaviour. Participants highlighted factors such as fear of judgment, difficulty in expressing emotions, and lack of control in interpersonal interactions as barriers to seeking help from others. AI helped overcome these barriers by providing a non-judgmental, controlled, and private space for expression. Users had the freedom to decide what to share, when to share, and how much to disclose, which enhanced their sense of comfort and psychological safety. This reduction in perceived risk made help-seeking more accessible, particularly for individuals who might otherwise avoid it.

Individual differences, particularly personality traits, further influenced the use of AI. Participants who identified as more introverted or socially reserved reported a greater inclination toward AI-based interaction. For these individuals, AI reduced feelings of

vulnerability and social anxiety, making it easier to disclose personal concerns. This highlights the role of personality in shaping help-seeking preferences and suggests that AI may be particularly beneficial for individuals who experience difficulty in interpersonal communication.

Overall, the findings of the study highlight an evolving pattern in help-seeking behaviour among young adults. There is a clear progression from initial, general use of AI to a more specific and emotionally focused reliance. AI is increasingly being positioned as an initial, accessible, and low-risk point of contact within the help-seeking process. At the same time, participants retain an awareness of its limitations and continue to value human interaction and professional support for more serious concerns.

This dual role of AI—as both an enabler of initial help-seeking and a potential factor in delaying further intervention—reflects the complexity of its impact on mental health behaviour. The integration of AI into everyday coping strategies underscores the growing influence of technology in shaping how individuals perceive, initiate, and navigate help-seeking processes in contemporary contexts.

Implications and Suggested Interventions:

The findings of the present study have important implications for understanding contemporary mental health help-seeking behaviour among young adults. The results indicate that Artificial Intelligence is increasingly being used as an accessible and immediate form of emotional support, particularly at the initial stages of distress. This highlights the need to recognize AI as an emerging component within the help-seeking process, especially in reducing initial barriers such as hesitation, fear of judgment, and lack of accessibility.

At the same time, the findings suggest that frequent reliance on AI for emotional concerns may influence individuals' engagement in independent thinking, self-reflection, and problem-solving. The tendency to seek quick responses may limit the development of coping skills such as emotional regulation and decision-making. Therefore, it becomes important to promote a balanced use of AI, where it functions as an initial support tool rather than a substitute for deeper forms of engagement and professional help.

The study also highlights the importance of increasing awareness about existing mental health support systems such as helplines and confidential counselling services. Since many individuals hesitate to seek help due to fear of judgment or social stigma, awareness about anonymous and accessible human support options may encourage more adaptive help-seeking behaviour.

While the present study does not aim to propose specific interventions, the findings suggest the potential value of integrating technology with mental health support systems. For instance, platforms that combine accessibility with opportunities for human interaction, such as guided support services or moderated counselling spaces, may help bridge the gap between AI-based support and traditional forms of help. Such approaches may encourage individuals to gradually move from AI-based interaction toward more meaningful human engagement when required.

Overall, the findings emphasize the importance of maintaining a balance between technological and human sources of support. Artificial Intelligence can serve as a useful entry point for emotional expression; however, its role should remain complementary, ensuring that it enhances rather than replaces human connection and professional mental health care.

Limitations of the Study:

The present study has certain limitations that should be considered while interpreting the findings. The study was conducted on a relatively small sample of young adults, which may limit the generalizability of the results. The qualitative nature of the research provided in-depth insights into participants' experiences; however, it does not allow for the measurement of the frequency or extent of AI use.

The data were collected through focus group discussion, and therefore, the presence of other participants may have influenced individual responses. Factors such as hesitation in sharing personal experiences, conformity bias, and group dynamics may have affected the data.

The use of purposive sampling and the specific sample characteristics may limit the diversity of perspectives captured in the study. Furthermore, the study does not quantify how frequently AI is used, as interpretations of "regular use" may differ across individuals. While personality differences appeared to influence AI use, they were not systematically examined within the scope of this study.

Future Directions:

Future research should include a larger and more diverse sample, particularly individuals from non-psychology backgrounds, to enhance the generalizability of the findings. Comparative studies between individuals with and without psychological knowledge may provide deeper insights.

Researchers may adopt quantitative or mixed-method approaches to examine the relationship between AI use and help-seeking behaviour more objectively. Additionally,

longitudinal studies can be conducted to understand the long-term impact of AI on mental health and help-seeking patterns.

Future studies can also explore the effectiveness of digital mental health interventions, such as platforms that provide real-time chat support with trained counsellors. Increasing awareness and utilization of mental health helpline services, particularly their anonymous nature, can also be an important area for further research.

Conclusion:

The present study highlights that Artificial Intelligence (AI) is increasingly used by young adults as a first step in seeking emotional support due to its accessibility, anonymity, and non-judgmental nature. While AI helps in immediate emotional expression and provides temporary relief, it may also reduce the urgency to seek professional help and affect independent problem-solving.

However, participants clearly recognized that AI cannot replace human empathy and professional mental health support. Thus, AI functions as a supportive tool rather than a substitute for human interaction.

Overall, the study emphasizes the need for a balanced use of AI, along with promoting awareness of real counselling services and helplines, to ensure healthy and effective help-seeking behaviour.

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“A Lifestyle and Aspirational Difference between Working and Non-Working Girl Students in Smt. Maniben M. P. Shah Women’s College of Arts and Commerce”

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Abstract:

This research paper focuses on analyzing the lifestyle and aspirational differences between working and non-working girl students in Smt. Maniben M. P. Shah Women’s College of Arts and Commerce. In the present changing environment, many students engage in part-time work while pursuing their studies, which influences their lifestyle, financial independence, and future aspirations.

The study is based on both primary and secondary data. Primary data was collected through 100 structured questionnaires, including 50 working and 50 non-working students. Secondary data was collected from journals, research articles, and online sources. Statistical techniques such as percentages and charts were used for analysis.

The study reveals that working students are more independent, confident, and financially aware compared to non-working students. On the other hand, non-working students focus more on academic performance and personal development. Differences were also observed in spending habits, time management, and career planning.

The study concludes that working experience during college plays an important role in shaping the personality and aspirations of students. Both working and non-working students have different strengths, contributing to their overall development.

Keywords: Working Students, Non-working Students, Lifestyle Differences, Aspirational Differences, Financial Independence

A) INTRODUCTION:

In recent years, there has been a significant change in the lifestyle and aspirations of students, especially among young women. With increasing financial needs and career awareness, many girl students have started working while continuing their education. This has created a difference between working and non-working students in terms of lifestyle, independence, and future goals.

Working students are more exposed to real-life situations, which helps them develop confidence, decision-making skills, and financial independence. They learn to manage their time effectively between work and studies. On the other hand, non-working students focus more on academics, extracurricular activities, and personal development.

These differences influence their daily routine, spending patterns, and career aspirations. Working students tend to be more practical and career-oriented, whereas non-working students often prefer higher education and skill development.

Understanding these differences is important to analyze how working during college affects the lifestyle and aspirations of students. This study focuses on comparing working and non-working girl students of Smt. Maniben M. P. Shah Women's College of Arts and Commerce.

B) OBJECTIVES

1. To understand how work experience impacts the aspiration and future plans of female students.
2. To explore how empowerment status influences lifestyle choices and habits among female students.
3. To analyze how work experience affects self-confidence, time management, and discipline among female students.

C) RESEARCH METHODOLOGY:

a) Secondary Data:

Secondary data has been collected from journals, research articles, and online sources related to student lifestyle and employment.

b) Primary Data:

100 questionnaires were administered and analysis was done using statistical techniques.

D) SAMPLE SIZE:

Sample Size: 100 respondents (50 working and 50 non-working students)

Sample Size & Demographics:

Age	Working Students	Non-Working Students	Total
18-20 Years	12	30	42
21-23 Years	32	13	45
Above 23	6	7	13
TOTAL	50	50	100

E) Hypothesis:**Null Hypothesis (H0):**

There is no significant difference in the aspirations and future plans of working and non-working girl students at Smt. Maniben M.P. Shah Women's College of Arts and Commerce.

Alternative Hypothesis (H1):

There is a significant difference in the aspirations and future plans of working and non-working girl students at Smt. Maniben M.P. Shah Women's College of Arts and Commerce

F) REVIEW OF LITERATURE:

1. Sharma (2021) conducted a study on the impact of part-time employment on students and found that working students develop higher levels of confidence, independence, and decision-making abilities compared to non-working students. The study also highlighted that financial independence plays a significant role in shaping student behavior and lifestyle.¹
2. Kumar (2020) analyzed the relationship between student employment and financial awareness. The study concluded that students who engage in part-time work are more financially responsible and have better money management skills than non-working students.²
3. Patel (2022) studied the academic and lifestyle differences between working and non-working students. It was observed that non-working students focus more on academics, whereas working students gain practical exposure and career clarity.³

G) DATA ANALYSIS

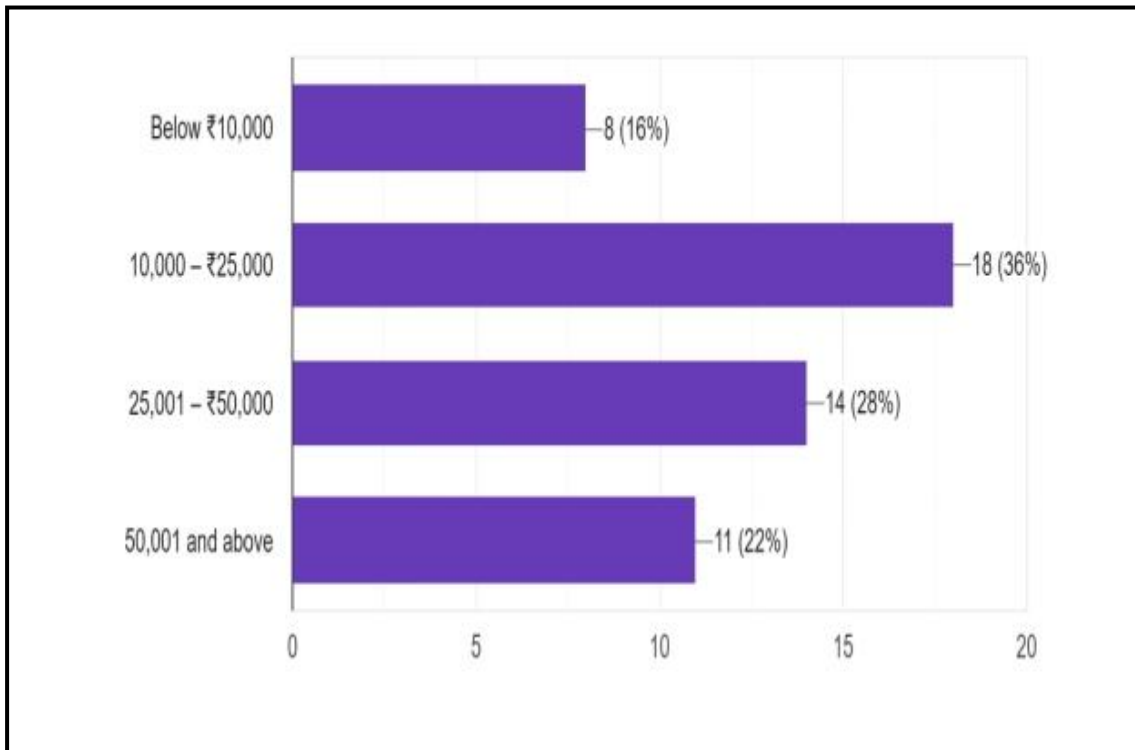
The data collected through questionnaires has been analyzed using simple statistical techniques such as percentages and charts. The analysis focuses on comparing the lifestyle and aspirations of working and non-working girl students.

¹ Sharma, R. (2021). Impact of Part-Time Work on Students. Available at: <https://www.researchgate.net/>

² Kumar, A. (2020). Financial Awareness among Students. Available at: <https://www.jstor.org/>

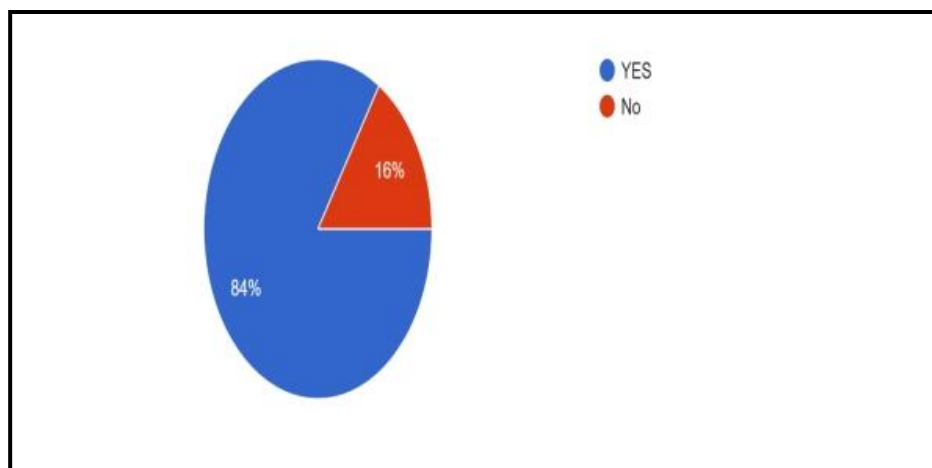
³ Patel, S. (2022). Lifestyle Differences among Students. Available at: <https://scholar.google.com/>

Chart 4.5: Monthly Income of Respondents



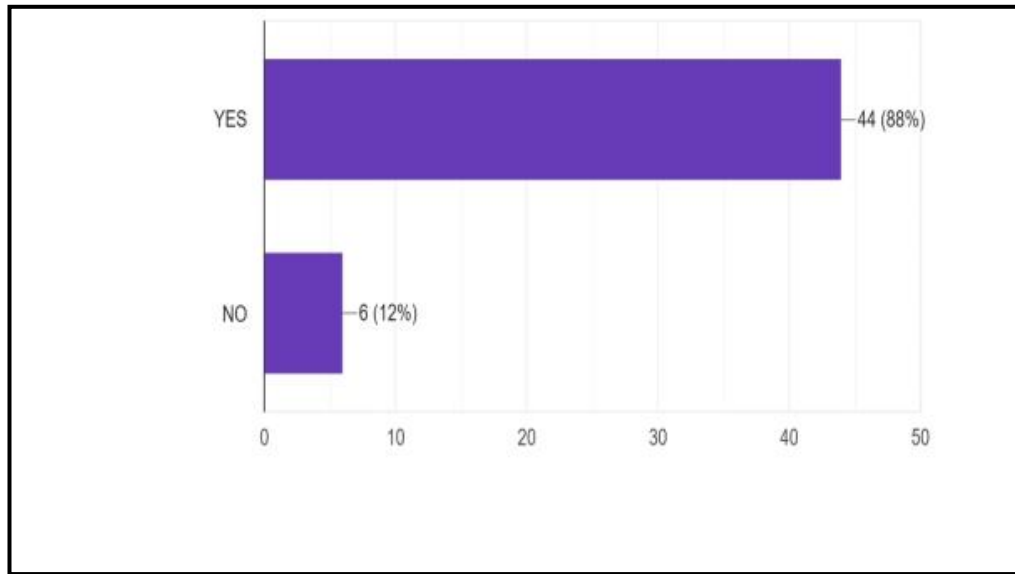
The above chart shows that 36% of respondents fall in the income group of ₹10,000–₹25,000, which is the highest. Around 28% belong to ₹25,001–₹50,000, while 22% are above ₹50,000. Only 16% fall below ₹10,000. This indicates that most respondents come from a middle-income background.

Chart 4.9: Impact of Working on Career Goals



The above chart shows that 84% of respondents stated that working has changed their career goals, while only 16% said it has not. This indicates that working experience plays an important role in shaping students’ future aspirations.

Chart 4.13: Impact of Working on Lifestyle



The above chart shows that 88% of respondents believe that working has changed their lifestyle, while 12% feel no change. This indicates that working significantly influences students’ lifestyle, including their habits and activities.

H) HYPOTHESIS TESTING

Hypothesis 1 (Working Students)

Chi-Square Test of Independence is applied at 5% level of significance.

Table 4.3.1

“Influence of Monthly Family Income on Self-Confidence among Working Girl Students (Observed Frequencies)”

Monthly Family Income	Maybe	No	Not Sure	Yes	Total
₹10,000 – ₹25,000	3	1	2	22	28
₹25,001 – ₹50,000	0	1	0	6	7
₹50,001 and above	1	0	0	4	5
Below ₹10,000	0	1	0	9	10
Total	4	3	2	41	50

Table 4.3.2

“Influence of Monthly Family Income on Self-Confidence among Working Girl Students (Expected Frequencies)”

Monthly Family Income	Maybe	No	Not Sure	Yes	Total
₹10,000 – ₹25,000	2.24	1.68	1.12	22.96	28
₹25,001 – ₹50,000	0.56	0.42	0.28	5.74	7
₹50,001 and above	0.40	0.30	0.20	4.10	5
Below ₹10,000	0.80	0.60	0.40	8.20	10
Total	4	3	2	41	50

P-Value > 0.05

Hence, we fail to reject the Null Hypothesis (H₀).

Conclusion:

Therefore, there is no significant association between monthly family income and the opinion that working during college helps in building self-confidence among working girl students.

Hypothesis 2 (Non-Working Students)

Chi-Square Test of Independence is applied at 5% level of significance.

Table 4.3.5

“Influence of Age on Future Plan to Start Working among Non-Working Girl Students (Observed Frequencies)”

Age Group	Maybe	No	Yes	Total
18–20	4	2	24	30
21–23	0	2	11	13
Above 23	1	1	5	7
Total	5	5	40	50

Table 4.3.6

“Influence of Age on Future Plan to Start Working while Studying among Non-Working Girl Students (Expected Frequencies)”

Age Group	Maybe	No	Yes	Total
18–20	3.00	3.00	24.00	30
21–23	1.30	1.30	10.40	13
Above 23	0.70	0.70	5.60	7
Total	5	5	40	50

Performing Chi-Square Test of Independence with significance level at 5%;

P Value: 0.90

P-Value > 0.05

Hence, we fail to reject the Null Hypothesis (H_0).

Conclusion:

Therefore, there is no significant association between age and the opinion on whether non-working girl students plan to start working while studying in the future.

I) FINDINGS:

1. It is found that the majority of respondents (36%) belong to the ₹10,000–₹25,000 income group, indicating that most students come from a middle-income background (Table 4.5).
2. It is observed that a large proportion of students (84%) agreed that working has influenced their career goals, showing a strong impact of work experience on shaping students' future aspirations (Table 4.9).
3. It is found that the majority of respondents (88%) stated that working has changed their lifestyle, highlighting a significant difference in lifestyle patterns between working and non-working students (Table 4.13).

J) OBSERVATIONS:

1. It is observed that working students are more financially independent compared to non-working students, which influences their lifestyle and spending behavior.
2. It is observed that working students tend to have clearer career goals and are more career-oriented than non-working students.
3. It is observed that non-working students focus more on academic activities, whereas working students gain practical exposure and experience.
4. It is observed that working has a significant impact on both the lifestyle and aspirations of students.

CONCLUSION:

The study concludes that there is a significant difference in the lifestyle and aspirations of working and non-working girl students. Working students are more independent, confident, and financially aware, whereas non-working students are more focused on academics and personal development.

The findings of the study highlight that working during college plays an important role in shaping students' lifestyle, career goals, and overall personality. Therefore, both working and non-working students contribute differently to their growth and development

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Women's Entrepreneurship and Leadership

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Abstract:

In the 21st century, women's empowerment has transcended social justice to become the cornerstone of sustainable global development. This paper explores the transition from women as mere beneficiaries to active leaders in the developmental process, a concept termed "Women-Led Development". By analysing the intersection of economic entrepreneurship and Marathi literature, this study investigates how self-help groups (SHGs), digital platforms, and policy interventions like 'Stand-Up India' have fostered financial independence. Furthermore, it examines the reflection of these socio-economic shifts in Dalit, feminist, and rural Marathi literature. The research concludes that while significant strides have been made, overcoming challenges like capital deficiency and patriarchal mindsets is essential for an inclusive and equitable society.

Keywords: Women Empowerment, Entrepreneurship, Women-Led Development, Feminist Literature, Social Transformation.

1. Introduction: From Marginalization to Leadership

The role of women in Indian society has historically been multifaceted, balancing domestic responsibilities with contributions to education and the economy. However, traditional patriarchal structures and conservative ideologies long restricted their growth, depriving them of educational and economic opportunities. The 19th-century social reform movements, pioneered by figures like Mahatma Jyotirao Phule and Savitribai Phule, laid the groundwork for the modern liberation of women.

Today, the global narrative has shifted toward "Women-Led Development". This paradigm asserts that women should not just participate in development but lead it, ensuring that policymaking and implementation are inclusive and just. Entrepreneurship serves as the primary vehicle for this transformation, turning women into decision-makers and community icons.

2. Theoretical Framework: Empowerment and Feminism

To understand women's entrepreneurship, one must look through the lens of established social theories.

2.1. Empowerment Theory

Empowerment is defined as the process of increasing the capacity of individuals to make choices and transform those choices into desired actions. In the context of entrepreneurship, this leads to increased self-confidence and active social participation.

2.2. Feminist Theory

Feminist ideology emphasizes equality and advocates for the social, economic, and political rights of women. By challenging the traditional "beneficiary" model, feminism positions women as central figures in economic innovation.

3. Dimensions of Women's Entrepreneurship

Women's entrepreneurship is not a monolith; it spans various sectors, each with unique socio-economic impacts.

- **Traditional Industries:** In rural areas, women excel in handicrafts, tailoring, and food processing, often organized through Self-Help Groups (SHGs).
- **Service Sector:** There is a significant rise of women in education, healthcare, and professional services such as beauty and daycare centers.
- **Digital Entrepreneurship:** The 21st century has introduced e-commerce and social media marketing, allowing women to run global businesses from their homes.

4. The Literary Mirror: Women in Marathi Literature

For a TYBA Marathi student, it is vital to connect economic reality with literary representation. Marathi literature has documented the evolving identity of women across centuries.

4.1. Saint Literature and Labor

Saint Janabai's *Abhangas* are an early testament to the dignity of women's labour. By finding divinity in domestic chores like grinding and cleaning, she displayed an early form of self-confidence and spiritual leadership.

4.2. Dalit Women's Literature: The "Double Burden"

Dalit women's writing highlights the intersectional struggle against both caste and gender, often referred to as "dual exploitation". Through autobiographical accounts, these writers expose social inequality and demonstrate a fierce spirit of rebellion (*Vidroha*) against oppressive structures.

4.3. Feminist and Rural Narratives

Modern feminist literature in Marathi challenges patriarchal norms and demands total independence. Similarly, rural literature portrays the grueling labor of women in agriculture and their pivotal role in maintaining the rural economy despite social limitations.

5. Challenges and Strategic Interventions

Despite the progress, several hurdles remain that impede the full realization of women's entrepreneurial potential.

5.1. Major Obstacles

- **Capital and Credit:** Women often face difficulties in securing loans and lack sufficient starting capital.
- **Social Mindset:** A lack of support from family members and persistent social stereotypes continue to hinder growth.
- **Digital Divide:** A lack of digital literacy prevents many rural women from accessing modern market opportunities.

5.2. Government and Social Solutions

Programs like **Stand-Up India** and the **Mudra Scheme** provide much-needed financial support. Additionally, skill development training and digital literacy programs are essential for bridging the gap between traditional skills and modern markets.

6. Case Studies: Practical Success

The theory of women-led development is best evidenced by practical examples:

- **Self-Help Groups (SHGs):** By pooling small savings, women have launched successful micro-enterprises that support entire villages.
- **The Digital Revolution:** Women-led brands on social media have democratized entrepreneurship, proving that branding and marketing are no longer limited to large corporations.

7. Conclusion: Towards a Sustainable Future

Women-led development and entrepreneurship are indispensable for the progress of a modern nation. When women are given leadership roles, development becomes more inclusive, innovative, and sustainable. Marathi literature serves as both a record of this struggle and a source of inspiration for future generations. The ultimate goal is to create a society where a woman's identity is defined not by her domestic role, but by her leadership and contribution to the global economy.

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AI and Digital Innovation in India: Role of Youth in Building a Sustainable Future

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Abstract:

Artificial Intelligence (AI) and digital innovation are transforming economies worldwide, with India seeing rapid growth driven by government initiatives, increased internet access, and a young population. With over half of its population under 30, Indian youth are pivotal in shaping the country's technological and sustainable future.

This research paper examines their role in driving AI and digital innovation across sectors like healthcare, agriculture, education, and governance. Using a qualitative approach and analysing secondary data from reports and publications, the study finds that youth are key to India's digital transformation through startups and community innovation. However, challenges such as the digital divide, limited training and funding, and ethical concerns about AI remain. Ultimately, the paper advocates strengthening digital education and encouraging youth-led innovation to advance India's sustainable development goals, thereby fostering a more inclusive and environmentally sustainable future.

Keywords: Artificial Intelligence, Digital Innovation, Youth Empowerment, Sustainable Development, Digital Economy, India, Technology Entrepreneurship

1. Introduction:

The 21st century has witnessed a rapid technological revolution driven primarily by Artificial Intelligence (AI), big data, automation, and digital transformation. Countries around the world are increasingly adopting these technologies to improve efficiency, productivity, and quality of life. India, being one of the fastest-growing digital economies, has embraced these technological advancements as part of its national development strategy.

Artificial Intelligence refers to the ability of machines and computer systems to simulate human intelligence processes such as learning, reasoning, problem-solving, and decision-making. Combined with digital innovation, AI has the potential to transform industries including healthcare, agriculture, finance, education, and environmental management.

India possesses a unique demographic advantage, often referred to as the “demographic dividend,” with nearly 65% of its population below the age of 35. This young population represents a significant source of creativity, technological skills, and entrepreneurial energy.

Youth in India are increasingly participating in digital innovation through startups, technological research, and the development of AI-driven solutions to real-world challenges.

Government initiatives such as Digital India, Startup India, Skill India, and the National Strategy for Artificial Intelligence have created an ecosystem that encourages young individuals to engage with emerging technologies. At the same time, the expansion of internet connectivity and affordable smartphones has enabled greater access to digital tools and knowledge.

Despite these opportunities, several challenges remain. Digital inequality, insufficient infrastructure in rural areas, and a lack of advanced technological training continue to limit the full potential of youth participation. Furthermore, ethical considerations surrounding AI—including privacy, algorithmic bias, and job displacement—must be carefully addressed.

This research paper explores the role of youth in promoting AI and digital innovation in India and examines how their involvement can contribute to building a sustainable and inclusive future.

2. Literature Review:

The intersection of Artificial Intelligence, digital innovation, and sustainable development has gained considerable attention in academic research over the past decade. Scholars have explored how emerging technologies can address global challenges such as climate change, healthcare access, food security, and economic inequality.

According to Brynjolfsson and McAfee (2014), digital technologies have the capacity to significantly improve productivity and economic growth by enabling automation and data-driven decision-making. Their research highlights how AI-powered systems can optimise industrial processes, reduce waste, and enhance efficiency.

In the Indian context, NITI Aayog (2018) emphasised the importance of Artificial Intelligence in sectors such as agriculture, healthcare, education, smart cities, and transportation. The report highlighted that India could become a global leader in AI innovation by leveraging its large talent pool and expanding digital infrastructure.

Scholars such as Gupta and Kumari (2020) argue that youth entrepreneurship plays a vital role in technological innovation. Young innovators often demonstrate greater adaptability, creativity, and willingness to experiment with new technologies compared to traditional institutions.

Digital innovation has also been linked with sustainable development. According to the World Economic Forum (2021), AI technologies can help optimise energy consumption, improve climate monitoring, and enhance environmental protection. For example, machine learning algorithms can analyse satellite data to track deforestation and predict climate patterns.

Furthermore, research by Sharma and Gupta (2022) suggests that digital startups founded by young entrepreneurs in India are increasingly focusing on social innovation. Many youth-led

enterprises aim to solve societal challenges through technological solutions such as AI-based crop monitoring systems, online education platforms, and digital healthcare services.

However, several researchers have also identified challenges associated with AI adoption. Floridi et al. (2018) emphasize the importance of ethical AI frameworks to ensure fairness, transparency, and accountability in automated systems.

Overall, existing literature suggests that while AI and digital innovation offer immense opportunities, their successful implementation depends on inclusive education systems, supportive policies, and active participation from young innovators.

3. Research Objectives

The primary objectives of this study are:

- To examine the current role of Artificial Intelligence and digital innovation in India's development.
- To analyze the contribution of youth in promoting technological innovation and digital entrepreneurship.
- To identify the opportunities and challenges faced by young innovators in India.
- To evaluate how AI and digital technologies can support sustainable development in India.
- To suggest recommendations for strengthening youth participation in AI-driven innovation.

4. Research Methodology:

This study employs a qualitative research methodology that focuses on the analysis of secondary data. By examining a diverse array of existing literature, including government reports, scholarly articles, and industry publications, the research aims to explore the intricate relationships between Artificial Intelligence, digital innovation, and the active participation of youth in India. This approach allows for a comprehensive understanding of the current landscape and trends shaping these interconnected fields.

Data Sources

The study is informed by a diverse array of sources, including:

- Official government policy documents and reports
- Peer-reviewed academic journals and research papers
- Publications and reports from international organizations
- Analyses of the technology industry
- News articles and case studies focusing on digital startups

These sources provide a comprehensive foundation for the research.

Research Approach:

The research follows an analytical approach to examine the relationship between AI innovation, youth participation, and sustainable development. By synthesizing data from multiple sources, the study aims to provide a comprehensive understanding of the current trends and challenges in India's digital ecosystem.

5. Analysis and Discussion:

5.1 Growth of AI and Digital Innovation in India

India has emerged as one of the leading global hubs for digital innovation. The rapid growth of internet connectivity, mobile technology, and cloud computing has created a favourable environment for technological development.

India currently hosts thousands of technology startups, many of which are focused on Artificial Intelligence and machine learning applications. Cities such as Bengaluru, Hyderabad, Pune, and Mumbai have become major centres for technological innovation.

AI applications in India are expanding across several sectors:

Healthcare: AI-powered diagnostic systems help doctors detect diseases more accurately and efficiently.

Agriculture: Machine learning tools help farmers monitor crop health, predict weather patterns, and improve productivity.

Education: Online learning platforms use AI to personalize educational content for students.

Finance: Digital payment systems and AI-powered fraud detection technologies have improved financial services.

5.2 Role of Youth in AI and Digital Innovation

Young individuals are at the forefront of India's digital transformation. Students, engineers, and entrepreneurs are actively developing innovative technological solutions.

Many successful startups in India have been founded by young entrepreneurs who use AI to solve practical problems. For instance, several agritech startups are developing AI-based tools to assist farmers in improving crop yield and managing resources more efficiently.

University students also play an important role through research projects, hackathons, and technology competitions that encourage innovative thinking.

5.3 Youth and Digital Entrepreneurship

Digital entrepreneurship is one of the most visible contributions of youth to India's innovation ecosystem. Young entrepreneurs are launching startups that combine technology with social impact.

Examples include startups working in areas such as:

Telemedicine platforms for rural healthcare

AI-powered language translation tools

EdTech platforms providing affordable online education

Climate-tech startups focusing on renewable energy solutions

These ventures not only generate employment but also contribute to solving social and environmental challenges.

5.4 AI and Sustainable Development

Artificial Intelligence (AI) holds significant promise in advancing several Sustainable Development Goals (SDGs). By leveraging AI technologies, we can enhance environmental monitoring, optimize energy use, and improve disaster prediction systems. For instance, AI-driven weather forecasting tools assist farmers in preparing for severe weather conditions, ultimately helping to safeguard their crops and livelihoods.

In urban environments, smart city technologies deploy AI to effectively manage traffic flow, minimize pollution levels, and enhance the delivery of public services, contributing to more sustainable and efficient urban living.

5.5 Challenges and Barriers

While the opportunities in AI innovation continue to expand, several significant barriers limit the involvement of young people:

i) Digital Divide: There exists a pronounced disparity in access to technology and high-speed internet, especially between urban centers and rural communities. Many young individuals in rural areas find themselves at a distinct disadvantage, unable to fully engage with digital tools and resources that are essential for AI development.

ii) Skill Gap: The current educational landscape is often insufficient when it comes to providing advanced training in critical areas like AI and data science. Many institutions fail to offer comprehensive curricula that equip students with the necessary skills to thrive in a rapidly evolving technological environment.

iii) Limited Funding: Young entrepreneurs, brimming with innovative ideas, frequently face significant challenges in securing the necessary investment to bring their projects to fruition. The lack of access to funding can stifle creativity and prevent promising ventures from emerging.

iv) Ethical Concerns: The rapid advancement of AI technology raises important ethical issues, including concerns regarding data privacy, algorithmic bias, and the potential for job displacement. Striking a balance between innovation and responsible regulation is essential to address these challenges effectively.

It is imperative to tackle these obstacles to ensure that the benefits of digital innovation are accessible to all sectors of society.

6. Findings:

The study outlines several significant findings that underscore the evolving landscape of technology and innovation in India:

India is swiftly establishing itself as a prominent hub for artificial intelligence (AI) and digital innovation, fueled by a burgeoning tech industry and a vibrant startup ecosystem. The country's diverse talent pool and increasing investment in research and development are key drivers in this transformation.

The youth of India are playing an instrumental role in fostering technological entrepreneurship and innovation. Their creativity, coupled with a growing awareness of digital tools and platforms, enables them to develop groundbreaking solutions and startups that address contemporary challenges in various sectors.

Government initiatives have substantially enhanced the digital ecosystem in India. Through policies aimed at boosting digital literacy, infrastructure development, and funding for tech startups, the government has created a more conducive environment for innovation to thrive.

AI technologies hold significant promise in supporting the United Nations' sustainable development goals (SDGs). From improving agricultural productivity to optimizing energy use and enhancing healthcare delivery, AI applications can play a critical role in advancing social and economic development while addressing environmental challenges.

Nevertheless, several obstacles continue to hinder innovation capacity in India. Issues such as digital inequality, where access to technology is not uniformly available, persistent skill gaps among the workforce, and constraints in funding for technology initiatives pose challenges that need to be addressed to fully unlock the potential of innovation in the country.

7. Recommendations / Practical Implications

To enhance the involvement of youth in the fields of artificial intelligence (AI) and digital innovation, the following comprehensive measures are recommended:

i) Strengthening AI Education

Educational institutions, particularly universities and colleges, should implement specialized academic programs focused on Artificial Intelligence, machine learning, and data science. By integrating hands-on training and theoretical knowledge, these programs can equip students with the skills necessary to thrive in the evolving tech landscape.

ii) Expanding Digital Infrastructure

To ensure that all young individuals have access to the digital world, significant improvements in internet connectivity, particularly in rural and underserved areas, are crucial. Enhanced digital infrastructure will not only connect more youth to the online ecosystem but also foster a greater participation in digital innovation and entrepreneurship.

iii) Encouraging Youth Entrepreneurship

Both government bodies and private organizations should actively provide support through various funding opportunities, start-up incubators, and mentorship programs specifically

designed for young entrepreneurs. By fostering an encouraging environment, these initiatives can empower the youth to transform their innovative ideas into successful ventures.

iv) Promoting Ethical AI

It is essential to develop and implement clear guidelines and ethical frameworks for the creation and deployment of AI technologies. By prioritizing ethical considerations in technological advancement, we can ensure that innovations are responsible, fair, and beneficial to society as a whole.

v) Industry-Academia Collaboration

Stronger partnerships between universities and technology companies are vital for enhancing research initiatives and practical skill development. By working together, these institutions can bridge the gap between theoretical knowledge and real-world applications, thereby preparing students for the demands of the industry effectively.

8. Conclusion

Artificial Intelligence and digital innovation are reshaping the global economy and creating new opportunities for sustainable development. India, with its large and dynamic youth population, is well positioned to become a global leader in technological innovation.

Young innovators, entrepreneurs, and researchers are already contributing significantly to India's digital transformation. Their creativity, technological skills, and entrepreneurial spirit can play a vital role in solving complex societal challenges.

However, to fully harness this potential, it is essential to address existing challenges related to education, infrastructure, and ethical governance of AI technologies.

By investing in digital skills, supporting youth-led innovation, and promoting responsible AI development, India can build a sustainable, inclusive, and technologically advanced future.

9. Limitations of the Study:

This study uses secondary data sources, which means it looks at existing research and data instead of gathering new data through surveys or interviews with young innovators. This method provides a broader understanding of the topic but does not include direct input from the innovators themselves. It is also important to remember that Artificial Intelligence is a fast-changing field. Trends and developments can change quickly, so we need to be aware that the information might become outdated.

10. Future Research Scope:

Future studies could explore several additional areas, including:

Empirical analysis of youth-led AI startups in India

Case studies of successful digital innovation projects

Impact of AI education programs on student skill development

Role of government policies in supporting digital entrepreneurship

Such research would provide deeper insights into how youth can further contribute to India's digital and sustainable future.

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Women Led Development And Entrepreneurship: A study of Mumbai**Author :Faaiza Fatima Shaikh****Co- Author Kashish Joshi****TYBA Economics****College: Maniben Nanavati Women's College, Mumbai**

Abstract:

This research examines the participation of women in small-scale businesses within Mumbai, specifically the area from Borivali to Santacruz. Using a sample size of 50 female entrepreneurs, the study identifies the factors driving women into entrepreneurship and the systemic challenges they face. The findings reveal a landscape dominated by skill-based, micro-scale models—primarily in stitching (20%) and beauty services (24%) facilitated by low-barrier entry costs, with 76% of ventures starting with an initial investment of under ₹10,000.

While 100% of respondents reported improved family financial situations and successful integration of online sales, a critical information gap persists. The research highlights that 100% of these entrepreneurs operate without formal loans due to high perceived interest rates (70%) and a lack of awareness regarding government subsidies (40%). Furthermore, a significant training deficit exists, as 96% of the women receive no formal business education. The study concludes that while these women exhibit high financial resilience with 80% maintaining emergency funds their growth is stunted by a lack of institutional support. To transition these ventures from survival to sustainable growth, the paper suggests implementing collateral-free microcredit, digital skill workshops, and formal mentorship networks.

Keywords: Women Entrepreneurship, Micro-scale Businesses, Financial Inclusion Barriers
Skill-based Livelihoods, Lack of Institutional Support

Introduction:

Women-led development in the context of this research is defined as a transformative process where women transition from traditional household roles into active drivers of economic growth. The study emphasizes that small-scale businesses (SSBs) are an integral component of industrialization and a crucial tool for lifting families out of poverty. Since women represent half of the total population but often face extraordinary pressure to balance productive work

with reproductive responsibilities. Historically, the rise of education and social awareness has allowed Indian women to move beyond cottage industries into higher levels of occupation, supported increasingly by government training programs and specialized cells in financial institutions.

From a research perspective, women-led entrepreneurship in Mumbai is characterized by high levels of self-reliance and financial prudence. The findings show that these businesses have a universal positive impact, with 100% of participants reporting an improved family financial situation despite receiving zero formal loans or government subsidies.

The current status of Indian women entrepreneurs reflects a significant shift toward professionalization and technical training. As more women enter the workforce, small-scale business is increasingly recognized as a rapid means of accelerating their economic state and social standing.

Review of Literature

1. Mallick and Rath, N. (2002) analysed the impact of institutional support to 150 small women entrepreneurs from Balasore, Cuttack, Bhubaneshwar and Rourkela districts of Orissa. The study found that special entrepreneurship development programmed for women such as Reliance scheme, and MahilaVikas Nidhi Scheme have been successful in bringing the women to the forefront. Through these initiatives, women have been able to learn new skills and develop a risk-taking attitude.
2. Hisrich, R. Peters, M. and Shepherd, D. (2009) in their book titled 'Entrepreneurship', have emphasized on the fact that there is a difference between male and female entrepreneurs. They believe that significant growth in the number of women employed outside the home has created a new field of research that is concerned with the question of whether female employees, managers and entrepreneurs are different from their male counterparts.
3. Sabale, T., Khatwani, S. (2010), studied the problems faced by Women Entrepreneurs and the role played by Associations in curtailing the problems and increasing the profitability of Women owned businesses.
4. Singh P. and Sharma P. (2011) in their research paper titled —Rural Women empowerment through entrepreneurship development suggested the ways and means by which the rural women can be empowered.

Research Methodology:

3.1. Title Introduction

Provide a brief overview of women's role in economic development. Discuss the growing trend of women entrepreneurs in small-scale businesses (SSBs).

Importance of studying this topic from a research perspective (especially in local, or urban settings).

3.2. Objectives:

- To examine the level of Woman's participation in small-scale businesses.
- To identify the factors that influence women to start small businesses.
- To assess the impact of small-scale businesses on the socio-economic status of women.
- To study the challenges faced by women entrepreneurs in managing small- scale businesses.

3.3. Sample size

The sample size of this study is 50 Small business Woman's.

3.4. Sample Area

The sample Area of this study is Mumbai City Borivali to Santacruz.

3.5. Data Collection:

- **Primary Data:**
 - Surveys using questionnaires
 - Interviews with entrepreneurs
 - Observations
- **Secondary Data:**
 - Government reports
 - NGO publications
 - Journals and previous research papers

Data Analysis

Business Type	Frequency	Percentage %
Stitching	10	20%
Mehendi	4	8%
Nail art	2	4%
Crochet	1	2%

Make-up	3	6%
Parlor	3	6%
Others	27	54%
Total	50	100%

Table 01

- **Stitching (10 businesses – 20%)**

This is the most common specific business type.

1 in every 5 people is involved in stitching, showing it's a popular skill-based business.

- **Mehendi (4 businesses – 8%)**

A traditional and artistic service.

Shows **moderate interest**, with 8% of the total.

- **Nail Art (2 businesses – 4%)**

A modern and niche beauty service.

Small but potentially growing interest.

- **Crochet (1 business – 2%)**

The least common business in this list.

Could be due to limited awareness, demand, or support.

- **Make-up (3 businesses – 6%) and Parlor (3 businesses – 6%)**

These two beauty-related services each make up 6% of the total.

Together with Mehendi and Nail Art, beauty services make up **24%** of all businesses.

- **Others (27 businesses – 54%)**

This means many people are doing different types of work that are not listed separately (e.g., food, craft, retail, home services, etc.).

Initial Investment	Frequency	Percentage %
Below 1000	22	44%
1000-10000	16	32%
10001-20000	7	14%
20001 and above	5	10%
Total	50	100%

Table 02

1. Low Investment Dominates

A large number of businesses (44%) were started with less than ₹1,000.

This shows that many entrepreneurs are starting with very minimal capital, possibly using existing tools, space, or materials.

2. Moderate Investment (₹1,000–₹10,000)

32% of businesses fall into this range.

Together the below-₹1,000 category, this means 76% of businesses were started with under ₹10,000, showing a low-barrier entry for most entrepreneurs.

3. Higher Investment (Above ₹10,000)

Only 14% + 10% = 24% of businesses invested more than ₹10,000.

These may include businesses that require equipment, inventory, or a dedicated workspace, such as beauty parlors, stitching with machines, or product-based businesses.

Government or Private Loan	Frequency	Percentage %
Yes	0	0%
No	50	100%
Total	50	100%

Table 03

1. No One Has Taken a Loan

100% of respondents reported **not taking any loan**, either from the government or private institutions.

This indicates **zero access or usage** of formal financial support.

2. Self-Funded Businesses

Given the earlier data on low initial investment, it appears that all businesses were started using personal savings, family help, or informal means.

3. Potential Barriers to Loan Access-

Lack of awareness about available loan schemes.

Fear of debt or complicated loan processes.

Ineligibility due to lack of formal business registration or credit history.

Face Challenges For Loan	Frequency	Percentage %
Yes	0	0%
No	50	100%
Not Applicable	0	0%
Total	50	100%

Table 04

1. No Challenges Reported – But Why?

100% of respondents said "No" to facing any challenges while getting a loan.

However, from the previous data, we know that none of them even applied for a loan.

2. What This Really Means:

People didn't face challenges because they never tried to get a loan.

So the answer "No" here doesn't reflect a smooth loan process—it reflects a lack of engagement with the loan system.

3. Not Applicable = 0%?

Ideally, many responses should have been marked as "**Not Applicable**", since no one applied for a loan.

This may indicate confusion in how the question was understood or recorded.

Loan Amount	Frequency	Percentage %
15000-30000	0	0%
30001-50000	0	0%
More then 50000	0	0%
Not Applicable	50	100%
Total	50	100%

Table 05

1. No Loans Taken = No Loan Amounts Reported

All 50 respondents fall under "Not Applicable" because no one took loan.

- o This matches earlier data: **0% received loans, no loan amounts are recorded.**

2. Key Implication

Since no respondents accessed any loans, this category provides no active data.

Instead, it confirms the lack of formal financial engagement among the participants.

All Financial Data Combined:

Category	Key Finding
Loan Access	0% took a loan (govt or private).
Loan Challenges	0% faced challenges (but didn't apply).
Loan Amount	Not applicable for 100% respondents.
Investment Source	All businesses are self-funded, often with very low capital.

How much paying interest on loan	Frequency	Percentage %
Depends on loan amount	0	0
Not Applicable	50	100%
Total	50	100%

Table 06

- **100% of respondents marked “Not Applicable”, meaning:**
None of the entrepreneurs have taken loans, so they are not paying any interest.
- **This is consistent with earlier data where:**
100% reported not availing loans, and
100% reported not facing loan challenges or receiving government/private financial support.

Profit	Frequency	Percentage %
Yes	0	0%
No	0	0%
Not Applicable	50	100%
Total	50	100%

Table 07

- **No Reported Profit or Loss**

100% marked "Not Applicable", meaning respondents:

Have not yet earned profit,

Have not started generating income, or

Possibly haven't tracked or assessed their financial outcomes yet.

- **Early-Stage or Informal Businesses**

Since most businesses:

Had very low investment,

Received no loans,

And are self-funded,

It's likely that they are either in the very early stages or are not tracking profit formally.

- **Data Gaps**

The absence of profit data suggests that either:

Entrepreneurs do not have bookkeeping or income tracking systems, or

They are operating informally (e.g., on a small scale, within the home).

Monthly gross Income	Frequency	Percentage %
Below 1000	0	0%
1000-10000	21	42%
10001-15000	27	54%
More then 15001	2	4%
Total	50	100%

Table 08

1. **Majority Earn a Modest Income**

96% of respondents earn between ₹1,000 and ₹15,000 per month.

This is a modest income range, typical of home-based or micro- enterprises.

2. **Mid-Range Earnings Dominate**

The largest group (54%) earns between ₹10,001 and ₹15,000/month.

This indicates potential for financial sustainability if costs are low.

3. No One Earning Below ₹1,000

Encouragingly, 0% reported earning below ₹1,000/month, which shows some minimum viability of the businesses.

4. High Income is Rare

Only 4% (2 people) earn more than ₹15,000/month.

These might be relatively more established businesses or operating in higher-demand areas.

Monthly Spending	Frequency	Percentage %
Below 1000	19	38%
1000-10000	17	34%
10001-15000	4	8%
More then 15001	10	20%
Total	50	100%

Table 09**1. Majority Have Moderate to Low Spending**

72% of respondents spend ₹10,000 or less per month.

This aligns well with the gross income data, where most were earning under ₹15,000/month.

2. Low Spenders (₹0–₹1,000)

38% are spending less than ₹1,000 per month.

These may be low-operation-cost businesses (like mehendi, nail art, or crochet), possibly run from home.

3. High Spenders (Above ₹15,001)

20% spend more than ₹15,001/month.

Could be: Businesses with larger operations (e.g., more clients, inventory needs),

Or possibly personal household expenses were included, if the respondent misunderstood the question.

4. Mismatch with Income?

In the earlier gross income data, only 2 people (4%) earned more than ₹15,000/month.

But here, 10 people (20%) spend more than ₹15,001/month.

This could mean:

Some businesses are operating at a loss.

Or respondents included personal/family expenses in their business spending.

Monthly Profit	Frequency	Percentage %
Below 1000	10	20%
1000-10000	12	24%
10001-15000	9	18%
More then 15001	19	38%
Total	50	100%

Table 10

1. Good Profitability Spread

38% of businesses earn more than ₹15,001 in profit per month — that’s impressive and suggests solid business operations for a significant portion.

2. Majority Earn Moderate to High Profits

62% earn more than ₹1,000 monthly profit.

Shows that most businesses are generating positive returns, not just revenue.

3. Small Portion with Low Profit

20% earn less than ₹1,000 profit per month.

These might be new businesses, or ones struggling with costs or market demand.

4. Profit vs Income

Earlier, we saw most had gross incomes between ₹1,000 and ₹15,000.

Profit being this high for 38% suggests some have well-controlled costs or higher margins.

Plan for investment in Business	Frequency	Percentage %
By preparing budget	25	50%
By investing saving	25	50%
Total	50	100%

Table 11

- **The data shows an even split:**

50% plan investments by preparing a budget, indicating a structured and planned approach.

50% rely on investing personal savings, showing a self-funded, possibly more informal strategy.

Budgeting reflects financial discipline and long-term planning.

Relying on savings can show financial independence but may limit scaling if not backed by structured planning.

Reinvest in Business	Frequency	Percentage %
Below 1000	10	20%
1000-10000	20	40%
10001-15000	18	36%
More then 15001	2	4%
Total	50	100%

Table 12

- **Majority Reinvest Moderate Amounts**

76% of entrepreneurs reinvest between ₹1,000 and ₹15,000.

This indicates a healthy tendency to plough earnings back into the business, helping growth or sustaining operations.

- **Lower Reinvestment Group**

20% reinvest below ₹1,000, which could be due to:

Limited profits,

Preference for savings,

Or low operational costs.

Type of Bank Acc	Frequency	Percentage %
Saving	30	60%
Current	20	40%
Total	50	100%

Table 13

- **High Reinvestment is Rare**
 Only 4% reinvest more than ₹15,001 monthly.
 These might be relatively larger or growing businesses
- **Majority Have Savings Accounts (60%)**
 Indicates that most entrepreneurs maintain personal savings accounts, which may be used for daily savings and transactions.
- **Significant Use of Current Accounts (40%)**
 Current accounts are typically used for business transactions and might indicate formal or semi-formal business operations.
 40% having current accounts is a positive sign of some level of business banking.
- **No Account Types Outside These Two**
 No respondents have other types of accounts (e.g., zero-balance accounts, fixed deposits, etc.).
 Focus is clearly on basic transactional banking.

Raw Material In Bulk	Frequency	Percentage %
Yes	30	60%
No	19	38%
Not Applicable	1	2%
Total	50	100%

Table 14

- **Majority Buy Raw Materials in Bulk (60%)**
 This indicates businesses aiming for cost efficiency and possibly managing larger inventories.
 Bulk buying often results in lower per-unit costs and suggests some level of business scale or growth orientation.
- **Significant Minority Don't Buy in Bulk (38%)**
 These might be smaller operations, home-based businesses, or those with limited storage capacity.
 They may buy raw materials as needed to manage cash flow or due to space constraints.
- **Not Applicable (2%)**

Could be service-based businesses (e.g., nail art, mehendi) that don't require raw materials in bulk

Determination of price of product	Frequency	Percentage %
Based on cost & profit margin	37	74%
According to market demand & competition	13	26%
Total	50	100%

Table 15

- **74% of entrepreneurs determine prices based on their cost and desired profit margin.**

This shows a cost-based pricing strategy, which ensures coverage of expenses and target profits.

- **26% set prices according to market demand and competition, indicating a market-oriented approach.**

Most entrepreneurs focus on internal factors (costs, profits), which is good for sustainability.

However, limited attention to market conditions may reduce competitiveness, especially in saturated or price-sensitive markets.

Emergency Fund	Frequency	Percentage %
Yes	40	80%
No	8	16%
Not Applicable	2	4%
Total	50	100%

Table 16

- **Majority Have an Emergency Fund (80%)**

This is a strong positive indicator showing financial prudence.

These entrepreneurs are building financial resilience, which helps them handle unforeseen expenses without derailing the business.

- **Some Without Emergency Funds (16%)**

These businesses are more vulnerable to shocks.

They may need support in financial planning and savings.

- **Not Applicable (4%)**

Possibly new businesses or those who don't maintain separate funds.

Income from Online Sales	Frequency	Percentage %
Below 1000	10	20%
1000-1500	20	40%
1501-2000	15	30%
More then 2001	5	10%
Not Applicable	0	0%
Total	50	100%

Table 17

- **Majority Earn Between ₹1,000 and ₹2,000 from Online Sales (70%)**

40% earn ₹1,000–₹1,500 and 30% earn ₹1,501–₹2,000.

This suggests moderate engagement and success with online sales, possibly supplementing offline income.

- **20% Earn Less than ₹1,000**

Some entrepreneurs might be new to online selling or are still exploring this channel.

- **10% Earn More than ₹2,000**

A smaller group has higher online sales, possibly leveraging better marketing or more popular products.

- **No One Reported Not Applicable**

All respondents have some level of online sales income, indicating digital engagement.

Improved Family Financial situation	Frequency	Percentage %
Yes	50	100%
No	0	0%
Not Applicable	0	0%
Total	50	100%

Table 18

- **All respondents (100%) reported an improved family financial situation**

since starting or running their business.

This indicates universal positive impact of these entrepreneurial activities on household economics.

Suggests that businesses are not only generating income but also improving quality of life for families.

Availed any Government Subsidies	Frequency	Percentage %
Yes	0	0%
No	30	60%
Not Aware	20	40%
Total	50	100%

Table 19

- **No One Has Availed Subsidies (0%)**

Indicates a complete lack of direct benefit from government subsidy schemes among respondents.

- **60% Are Aware but Have Not Availed**

Majority know about subsidies but have either not applied or not been successful.

- **40% Are Not Aware of Subsidies**

A significant chunk lacks awareness, highlighting an information gap.

Work in Partnership	Frequency	Percentage %
Yes	0	0%
No	50	100%
Total	50	100%

Table 20

- None of the respondents work in partnership; all run their businesses individually.
- This highlights a strong preference for sole proprietorship or independent business models.

- It may also indicate:

Limited collaboration, among entrepreneurs,

Possible barriers or lack of awareness around the benefits of partnerships.

Have a staff	Frequency	Percentage %
Yes	0	0%
No	50	100%
Total	50	100%

Table 21

- **None of the respondents employ staff;** all businesses, run solo.

This suggests:

Most businesses, micro or sole proprietorships.

Limited or resources to hire employees.

Entrepreneurs likely manage all aspects themselves.

Wages to Staff	Frequency	Percentage %
Below 5000	0	0%
5001-10000	0	0%
More then 10001	0	0%
Not Applicable	50	100%
Total	50	100%

Table 22

Since none of the businesses have staff, all respondents marked Not Applicable for wages.

No wage expenses are incurred, consistent with the earlier data on staff absence.

Running businesses without employees, all work is self-managed.

This might limit business growth but, costs low.

If businesses plan to scale, consider budgeting for wages.

Training on staff recruitment and payroll management could be helpful.

Taking Class	Frequency	Percentage %
Yes	2	4%
No	48	96%
Total	50	100%

Table 23

- Only 4% of entrepreneurs are taking classes (training or skill development).
 - A vast majority, 96%, are not participating in any formal training or classes.
 - Low participation in training may limit:
 - Skill enhancement,
 - Adoption of new techniques or technologies,
 - Overall business growth and competitiveness.
 Indicates a potential need for more accessible training programs.
1. **Promote Skill Development Programs**
Increase awareness to relevant classes or workshops.
 2. **Tailor Training to Needs**
Offer training focused on practical business skills, marketing, finance, or digital tools.
 3. **Incentivize Participation**
Provide incentives or support (e.g., subsidies, flexible timings) to encourage learning

Promote Business	Frequency	Percentage %
Social Media	15	30%
Website	0	0%
Templates	0	0%
Mouth to Mouth	35	70%
Total	50	100%

Table 24

- **70% rely on word-of-mouth promotion**, showing the power of personal networks and community reputation.
- **30% use social media**, indicating some adoption of digital channels.
- No use of websites or templates, suggesting:
 - Limited digital infrastructure,
 - Possible lack of knowledge or resources for website creation or professional marketing materials.

Participate in Exhibition	Frequency	Percentage %
Yes	21	42%

No	29	58%
Total	50	100%

Table 25

- **42% of entrepreneurs participate in exhibitions**, indicating moderate engagement in

offline marketing and networking events.

- **58% do not participate**, which could be due to:

Lack of awareness,

Costs involved,

Limited access or confidence.

Completion in your local market	Frequency	Percentage %
Yes	50	100%
No	0	0%
Total	50	100%

Table 26

- **All respondents (100%) reported having competition in their local market.**
- This indicates a **highly competitive environment** , multiple businesses offer similar products or services.

- Entrepreneurs likely face challenges such as:

Price competition,

Customer retention,

Differentiation of products/services.

Handle customer complaints	Frequency	Percentage %
Listen to customers concern	25	50%
Taking feedback	25	50%
Total	50	100%

Table 27

Entrepreneurs use two common methods to handle customer complaints:

50% listen directly to customers concerns, indicating a personal, responsive approach.

50% take structured feedback, which may involve surveys or formal feedback.

Both methods show a commitment - addressing customer issues and improving service.

Challenges faced	Frequency	Percentage %
Financial Challenges	20	40%
Building Customer Trust	30	60%
Total	50	100%

Table 28

60% of entrepreneurs face challenges, building customer trust, the most common issue. 40% report financial challenges, including access to funds, managing expenses, or profitability.

These two areas are critical barriers that can affect business sustainability

Building trust key for customer retention, word-of-mouth promotion.

Financial constraints can limit investment, expansion, and operational efficiency.

View on Interest rate	Frequency	Percentage %
Interest rate are to high	35	70%
Lower interests rate would helpful	15	30%
Total	50	100%

Table 29

A majority, 70% of entrepreneurs believe interest rates are high, indicating financial strain. The remaining 30% feel that lower interest rates would be helpful, showing interest in more affordable credit.

High interest rates are barrier to accessing loans.

Lowering interest rates could encourage more borrowing for business growth.

Advice to women	Frequency	Percentage %
Start small & be consistent	11	22%
Be confident & use network	39	78%
Total	50	100%

Table 30

The majority, 78% advise women to be confident

22% emphasize starting small and maintaining consistency, underscoring the value of gradual, steady progress.

Confidence and networking are seen as critical success factors.

Encouraging a mind-set of patience and steady growth supports entrepreneurship.

Conclusion & Suggestion

Conclusion:

The research on women-led development entrepreneurship in Mumbai concludes that small-scale businesses are a powerful engine for both social empowerment and household financial stability. A primary finding of the study is the universal economic benefit of these ventures, as every single respondent reported a direct improvement in their family's financial situation since starting their business. Beyond just income, these entrepreneurial roles have successfully enhanced the decision-making power and self-confidence of women, allowing them to navigate the dual pressures of productive work and family responsibilities. The study also highlights a successful shift toward modernization.

Additionally, the study highlights a successful shift toward modernization, with 100% of these entrepreneurs now generating income through online sales.

Suggestions:

Improved Finance: Financial institutions and government agencies should design flexible credit schemes and microfinance options tailored to women entrepreneurs with minimal collateral requirements.

Skill Development : Regular workshops and training programs should be organized to enhance women's managerial, technical, and digital skills to help them run their businesses more efficiently.

Support Mentorship: Establish women entrepreneur forums and mentorship programs to provide guidance, share experiences, and create a strong support community.

Awareness: Government and NGOs should increase awareness about available business development services, government schemes, and legal rights among women in rural and urban areas.

Encouraging Family & Social: Sensitization programs for families and communities can help reduce social barriers and encourage a supportive environment for women entrepreneurs.

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“कृषि नवाचार: खाद्य सुरक्षा की नई कुंजी”

नाम :- मिनाक्षी अरुण कुमार शुक्ला

कॉलेज :- श्रीमती एम. एम. पी. शाह वूमेंस कॉलेज

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प्रस्तावना:

विश्व की जनसंख्या 2050 तक लगभग 9.7 अरब तक पहुँचने का अनुमान है। ऐसी स्थिति में खाद्य उत्पादन को लगभग 60–70% तक बढ़ाने की आवश्यकता होगी। भारत में वर्तमान जनसंख्या 140 करोड़ से अधिक है, और यहाँ खाद्य सुरक्षा एक बड़ी चुनौती है। भारत में लगभग 45% कार्यबल कृषि पर निर्भर है। लेकिन GDP में कृषि का योगदान लगभग 15–18% ही है। इसका अर्थ है कि कृषि की उत्पादकता बढ़ाना बहुत आवश्यक है, जो केवल नवाचार से संभव है। कृषि नवाचार केवल उत्पादन बढ़ाने का साधन नहीं है, बल्कि यह खाद्य सुरक्षा, पर्यावरण संरक्षण और आर्थिक विकास का आधार भी है। यदि भारत में आधुनिक तकनीकों को व्यापक स्तर पर अपनाया जाए, तो न केवल देश आत्मनिर्भर बन सकता है, बल्कि वैश्विक खाद्य आपूर्ति में भी महत्वपूर्ण भूमिका निभा सकता है।

शोध का उद्देश्य:

- * समाज के सामने कृषि संबंधित समस्या व कृषि के महत्व को उद्घाटित करना है
- * खाद्य सुरक्षा को लेकर उपभोक्ता और कृषक दोनों में ही जागरूकता लाना।
- * भविष्य में कृषि को अर्थव्यवस्था में महत्व दिलाना।
- * आने वाले युवाओं और आने वाले भविष्य में कृषि के महत्व को बढ़ाना।

शोध विधि:

* प्रस्तुत शोध में कृषि व खाद्य सुरक्षा के संबंधों समस्याओं समाधानों का विश्लेषणात्मक विधि से निरीक्षण व प्रस्तुतीकरण किया गया है।

कृषि नवाचार और खाद्य सुरक्षा के बीच का संबंध एक साधन और साध्य की तरह है, जहाँ नवाचार वह माध्यम है जिससे खाद्य सुरक्षा का लक्ष्य प्राप्त किया जाता है। कृषि नवाचार का अर्थ केवल नई मशीनों का उपयोग नहीं, बल्कि खेती की पूरी प्रक्रिया में आधुनिक तकनीक, बेहतर बीज, कुशल सिंचाई और डिजिटल डेटा का समावेश करना है, ताकि कम संसाधनों में अधिक पैदावार ला सकें। दूसरी ओर, खाद्य सुरक्षा एक ऐसी आदर्श स्थिति है जहाँ देश के हर नागरिक को हर समय पर्याप्त, सुरक्षित और पौष्टिक भोजन आसानी से और किफायती

दाम पर उपलब्ध हो। इन दोनों का गहरा संबंध इस बात से है कि जैसे-जैसे जनसंख्या बढ़ रही है और जलवायु परिवर्तन के कारण खेती कठिन हो रही है, वैसे-वैसे पारंपरिक तरीकों से सबको भोजन खिलाना मुश्किल होता जा रहा है। ऐसे में ड्रोन, नैनो यूरिया, सेंसर आधारित खेती और जलवायु-अनुकूल बीजों जैसे नवाचार ही वह रास्ता हैं, जो न केवल फसल की बर्बादी को रोकते हैं बल्कि मिट्टी की उपजाऊ शक्ति को बचाए रखते हुए भविष्य के लिए अनाज का भंडार सुनिश्चित करते हैं। संक्षिप्त में कहें तो, कृषि नवाचार खेती को 'स्मार्ट और टिकाऊ' बनाता है, जिससे अंततः समाज में 'भुखमरी का अंत' और खाद्य सुरक्षा सुनिश्चित होती है।

कृषि नवाचार (Agricultural Innovation): इसका अर्थ केवल नई मशीनों का आविष्कार नहीं है, बल्कि यह एक समग्र दृष्टिकोण है जिसमें कृषि क्षेत्र को बेहतर बनाने के लिए नई प्रौद्योगिकी, प्रथाओं, नीतियों और सामाजिक संरचनाओं को अपनाना शामिल है। इसका प्रमुख उद्देश्य खेती की उत्पादकता बढ़ाना, लागत कम करना और संसाधनों (जैसे पानी और उर्वरक) का कुशल उपयोग सुनिश्चित करना। संयुक्त राष्ट्र के खाद्य और कृषि संगठन (FAO) के अनुसार, खाद्य सुरक्षा वह स्थिति है जब सभी लोगों के पास हर समय पर्याप्त, सुरक्षित और पौष्टिक भोजन तक भौतिक और आर्थिक पहुँच होती है। इसका मुख्य स्तंभ माने जाते हैं- उपलब्धता (भोजन की पर्याप्त मात्रा), पहुँच (खरीदने की क्षमता), उपयोग (पोषण की गुणवत्ता), और स्थिरता (भविष्य में निरंतरता)।

कृषि ही मानव के स्थायी जीवन का कारण है, कृषि से ही मनुष्य ने समाज निर्माण करना सीखा। वही प्रमुख कारण है कि आरंभ से ही भारतीय समाज और यहाँ की भारतीय अर्थव्यवस्था कृषि पर ही निर्भर रही है। किसी भी शोध का उद्देश्य होता है कि शोध के माध्यम से उसे विषय के बारे में लोगों को क्या अधिक से अधिक जानकारी प्राप्त हो और इसी उद्देश्य को केंद्र में रखकर इस शोध का विषय कृषि नवाचार और खाद्य सुरक्षा चुना गया है। भारत सदैव कृषि प्रधान देश रहा है और इसी कारण इसी कारण इसीलिए या कृषि का महत्व सर्वाधिक माना गया है कृषि व खाद्य सुरक्षा का उद्देश्य केवल पेट भरने तक सीमित नहीं है। इसमें चार स्तंभ शामिल हैं: उपलब्धता (भोजन का स्टॉक), पहुँच (खरीदने की शक्ति), उपयोग (पोषण गुणवत्ता), और स्थिरता (हर समय मिलना)। ऐसे में पारंपरिक खेती की सीमाएँ समाप्त हो रही हैं। नवाचार का अर्थ है—कम संसाधनों (पानी, जमीन) में अधिक और बेहतर उत्पादन करना है। जब किसान ज्यादा पैदावार के लिए केमिकल डालता है, तो वह पर्यावरण को नुकसान पहुँचता है। वही केमिकल युक्त भोजन जब उपभोक्ता के पास जाता है, तो वह बीमार होता है। इसलिए आज के समय में "जैविक खेती" (Organic Farming) या "प्राकृतिक खेती" ही एकमात्र ऐसा समाधान है जो इन तीनों की समस्याओं को एक साथ हल कर सकता है।

कृषि नवाचार के प्रमुख क्षेत्र :

- Krishi-DSS जैसे भू-स्थानिक प्लेटफॉर्म और AI-आधारित विश्लेषण से फसल की सेहत और मिट्टी की गुणवत्ता की सटीक जानकारी मिलती है।
- भूमि रिकॉर्ड के डिजिटलीकरण, कीटनाशकों के छिड़काव और फसलों की स्थिति के आकलन के लिए "किसान ड्रोन" का उपयोग बढ़ रहा है।

- सूखे और बाढ़ के प्रति सहनशील फसलों की किस्मों का विकास और सूक्ष्म-सिंचाई (Micro-irrigation) जैसी तकनीकें जलवायु जोखिमों को कम कर रही हैं।
- आनुवंशिक रूप से उन्नत बीज (Genetically improved seeds) प्रतिकूल मौसम और कीटों से लड़ने में सक्षम हैं, जिससे पैदावार स्थिर रहती है।

खाद्य सुरक्षा की स्थिति और चुनौतियाँ :

खाद्य सुरक्षा (Food Security) का अर्थ है कि सभी लोगों को हर समय पर्याप्त, सुरक्षित और पौष्टिक भोजन मिले। भारत जैसे विकासशील देश में इसके सामने कई गंभीर चुनौतियाँ हैं-

- भारत ने 2023-24 में 330.5 मिलियन टन खाद्यान्न उत्पादन का रिकॉर्ड बनाया है।
- राष्ट्रीय खाद्य सुरक्षा अधिनियम (NFSA) 2013 के तहत लगभग 80 करोड़ लोगों को सस्ता अनाज उपलब्ध कराया जाता है। प्रधानमंत्री गरीब कल्याण अन्न योजना (PMGKAY) भारत का सबसे बड़ा खाद्य सुरक्षा कार्यक्रम है।
- तमाम सुधारों के बावजूद, 2024 के ग्लोबल हंगर इंडेक्स में भारत 127 देशों में 105वें स्थान पर रहा है, जो कुपोषण जैसी गंभीर चुनौतियों की ओर इशारा करता है।

नवाचार और खाद्य सुरक्षा का संबंध :

नवाचार केवल उत्पादन बढ़ाने तक सीमित नहीं है, बल्कि आधुनिक स्टोरेज इंफ्रास्ट्रक्चर के माध्यम से कटाई के बाद होने वाले नुकसान को कम करना भी इसका मुख्य हिस्सा है। PDS (सार्वजनिक वितरण प्रणाली) में आधार सीडिंग और बायोमेट्रिक प्रमाणीकरण जैसी तकनीकों ने रिसाव (leakage) को कम किया है और दक्षता बढ़ाई है। नैनो-यूरिया और बायो-फर्टिलाइजर का उपयोग मिट्टी के स्वास्थ्य को बनाए रखते हुए दीर्घकालिक खाद्य सुरक्षा सुनिश्चित करता है। यह बहुत ही महत्वपूर्ण सवाल है कि कृषि और खाद्य सुरक्षा में उपभोक्ता की भी कुछ समस्याएँ हैं ?। कृषि (खेती), उपभोक्ता (ग्राहक) और पर्यावरण ये तीनों एक-दूसरे से जुड़े हुए हैं। इनकी मुख्य समस्याएँ और उनके बीच का संबंध नीचे विस्तार से समझा जा सकता है।

कृषि और खाद्य सुरक्षा की प्रमुख समस्याएँ:

भारतीय कृषि मुख्य रूप से मानसून पर अत्यधिक निर्भरता और जलवायु परिवर्तन जैसी समस्याओं से जूझ रही है। बेमौसम बारिश, सूखा और भीषण गर्मी के कारण फसलों के चक्र में बदलाव आ गया है, जिससे पैदावार में भारी गिरावट आ रही है। इसके अलावा, भूमि का विखंडन (छोटे-छोटे खेत) आधुनिक मशीनों के उपयोग को कठिन बनाता है। भंडारण के लिए कोल्ड स्टोरेज और आधुनिक गोदामों की कमी एक और बड़ी

समस्या है, जिसके कारण हर साल करोड़ों टन अनाज और सब्जियाँ खराब हो जाती हैं। साथ ही, उर्वरकों और बीजों की बढ़ती लागत और बाजार तक सीधी पहुँच न होना किसानों की आर्थिक स्थिति को कमजोर करता है।

- बढ़ती जनसंख्या और मांग: तेजी से बढ़ती जनसंख्या के कारण भोजन की मांग बढ़ रही है, लेकिन कृषि योग्य भूमि सीमित है।
- गरीबी और कम क्रय शक्ति: कई लोगों के पास पर्याप्त भोजन खरीदने के लिए पैसे नहीं हैं, जिससे वे "क्रोनिक हंगर" (लगातार भूख) का शिकार होते हैं।
- जलवायु परिवर्तन: बेमौसम बारिश, सूखा और गर्मी की लहरें फसलों को नुकसान पहुंचाती हैं, जिससे खाद्य आपूर्ति प्रभावित होती है।
- भंडारण और बर्बादी: उचित कोल्ड स्टोरेज और गोदामों की कमी के कारण बड़ी मात्रा में अनाज सड़ जाता है।
- वितरण प्रणाली में खामियां: सार्वजनिक वितरण प्रणाली (PDS) में भ्रष्टाचार, रिसाव (leakage) और पात्र लाभार्थियों की गलत पहचान एक बड़ी समस्या है।
- कुपोषण: भोजन उपलब्ध होने के बावजूद, उसमें आवश्यक सूक्ष्म पोषक तत्वों (जैसे आयरन, विटामिन) की कमी के कारण बच्चों में नाटापन (stunting) और कमजोरी (wasting) देखी जाती है।

कृषक (किसान) संबंधित समस्याएँ:

किसानों के सामने आज सबसे बड़ी **चुनौतियाँ** खेती की लागत और अनिश्चितता को लेकर हैं। खाद, बीज, कीटनाशक और डीजल के दाम लगातार बढ़ रहे हैं, जिससे खेती अब उतनी मुनाफे वाली नहीं रही। बेमौसम बारिश, ओलावृष्टि या लंबे सूखे के कारण पूरी फसल बर्बाद हो जाती है। फसल तैयार होने के बाद बिचौलियों (middlemen) के कारण किसानों को सही दाम (MSP) नहीं मिल पाता। छोटी जोत (कम जमीन) वाले किसान खेती के लिए कर्ज लेते हैं और फसल खराब होने पर कर्ज के बोझ तले दब जाते हैं।

उपभोक्ता (Consumer) संबंधित समस्याएँ :

एक आम आदमी जो बाजार से अनाज या सब्जियाँ खरीदता है, उसे ये परेशानियाँ होती हैं। जमाखोरी या खराब फसल के कारण अचानक टमाटर, प्याज या दालों के दाम आसमान छूने लगते हैं। सब्जियों को चमकाने के लिए रंगों का प्रयोग और अनाज में कंकड़-पत्थर या खराब क्वालिटी के अनाज की मिलावट। फलों और सब्जियों में भारी मात्रा में केमिकल्स होते हैं, जिनसे कैंसर और किडनी जैसी गंभीर बीमारियाँ बढ़ रही हैं। आधुनिक खेती के तरीकों और हाइब्रिड बीजों के कारण भोजन में पहले जैसा स्वाद और असली पोषण (विटामिन/मिनरल) कम होता जा रहा है।

पर्यावरण (Environment) संबंधित समस्याएँ :

खेती के पुराने और अत्यधिक रासायनिक तरीकों ने प्रकृति को बहुत नुकसान पहुँचाया है। यूरिया और डीएपी (DAP) के ज्यादा इस्तेमाल से जमीन की प्राकृतिक ताकत खत्म हो रही है। धान जैसी फसलों में बहुत ज्यादा पानी लगता है, जिससे भूजल (Groundwater) का स्तर बहुत नीचे चला गया है। फसल कटने के बाद पराली (Stubble) जलाने से सर्दियों में भारी धुंध और प्रदूषण होता है। कीटनाशकों के कारण मधुमक्खियाँ, केंचुए और मित्र कीट मर रहे हैं, जो प्राकृतिक संतुलन के लिए जरूरी हैं।

उपजाऊ जमीन (Fertile land) के साथ जुड़ी मुख्य समस्याएँ निम्नलिखित हैं:

भारी बारिश, हवा और पेड़ों की कटाई के कारण जमीन की ऊपरी उपजाऊ परत बह जाती है, जिससे जमीन धीरे-धीरे बंजर होने लगती है। पेड़ों की अत्यधिक कटाई और कम बारिश के कारण उपजाऊ भूमि धीरे-धीरे रेगिस्तान में तब्दील हो रही है। रासायनिक खाद और कीटनाशकों का अधिक प्रयोग भी एक बड़ा खतरा बन गया है। अत्यधिक मात्रा में केमिकल्स और सिंथेटिक फर्टिलाइजर्स के इस्तेमाल से मिट्टी की प्राकृतिक उर्वरता (fertility) कम हो जाती है और सूक्ष्मजीव (micro-organisms) नष्ट हो जाते हैं। पशुओं द्वारा जमीन पर अधिक चराई करने से वनस्पति खत्म हो जाती है, जिससे मिट्टी ढीली पड़ जाती है और उसका कटाव आसान हो जाता है। सिंचाई के गलत तरीकों से खेतों में पानी जमा रहने से जमीन में खारापन बढ़ जाता है, जो फसलों के लिए हानिकारक है। बढ़ती आबादी के कारण उपजाऊ कृषि भूमि का उपयोग घर और शॉपिंग सेंटर बनाने के लिए किया जा रहा है, जिससे खेती योग्य जमीन कम हो रही है। एक ही फसल बार-बार उगाना भूमि को अनुपजाऊ बना देता है लगातार एक ही तरह की फसल उगाने से मिट्टी के खास पोषक तत्व खत्म हो जाते हैं।

इन चुनौतियों का सीधा असर खाद्य उपलब्धता और महंगाई पर पड़ता है। जब फसल खराब होती है, तो बाजार में आपूर्ति कम हो जाती है और खाद्य पदार्थों की कीमतें आसमान छूने लगती हैं, जिससे गरीब आबादी की पौष्टिक भोजन तक पहुँच (Affordability) खत्म हो जाती है। इसके परिणामस्वरूप समाज में कुपोषण और भुखमरी जैसी गंभीर स्थितियाँ पैदा होती हैं। किसानों के स्तर पर, फसल बर्बाद होने और कर्ज के बोझ के कारण मानसिक तनाव और आत्महत्या जैसी दुखद घटनाएँ बढ़ती हैं। इसके अलावा, रसायनों के अत्यधिक उपयोग से मिट्टी की उपजाऊ शक्ति का कम होना (Soil Degradation) भविष्य में खेती के लिए एक बड़ा खतरा पैदा कर रहा है।

समाधान और उपाय (Solutions):

- कृषि उत्पादकता बढ़ाना: नई तकनीकों, उच्च उपज वाले बीजों और आधुनिक सिंचाई विधियों (जैसे ड्रिप सिंचाई) का उपयोग करके पैदावार बढ़ाई जा सकती है।
- PDS में सुधार: बायोमेट्रिक प्रमाणीकरण (Aadhaar-linked PDS) और ई-पोस (e-POS) मशीनों के उपयोग से भ्रष्टाचार को कम किया जा सकता है।

- बेहतर भंडारण अवसंरचना: 'पीएम किसान संपदा योजना' जैसे कार्यक्रमों के तहत अधिक कोल्ड चेन और आधुनिक साइलो (Silos) का निर्माण करना ताकि बर्बादी रुके।
- फसल विविधीकरण: केवल चावल और गेहूं पर निर्भर रहने के बजाय मोटे अनाज (जैसे बाजरा, रागी) और दालों की खेती को बढ़ावा देना, जो अधिक पौष्टिक और जलवायु-लचीले होते हैं।
- खाद्य सुदृढीकरण (Food Fortification): मुख्य भोजन जैसे चावल, नमक और दूध में विटामिन और खनिज मिलाकर कुपोषण से लड़ा जा सकता है।
- महिला सशक्तिकरण और शिक्षा: महिलाओं को पोषण और स्वच्छता के बारे में जागरूक करना, क्योंकि वे परिवार के स्वास्थ्य में महत्वपूर्ण भूमिका निभाती हैं। जमीन की उर्वरता (fertility) बढ़ाने और समस्याओं को दूर करने के लिए हम निम्नलिखित मुख्य उपाय अपना सकते हैं:
 1. मिट्टी की जांच (Soil Testing): सबसे पहले अपने नजदीकी कृषि विभाग में मिट्टी की जांच करवाएं। इससे आपको पता चलेगा कि मिट्टी में किन पोषक तत्वों (जैसे नाइट्रोजन, फास्फोरस, पोटैश) की कमी है।
 2. जैविक खाद का प्रयोग (Use Organic Fertilizers): मिट्टी की संरचना सुधारने के लिए रसायनों के बजाय जैविक विकल्पों को चुनें:
 - गोबर की खाद और कंपोस्ट: अच्छी तरह सड़ी हुई गोबर की खाद या किचन वेस्ट से बनी खाद डालें।
 - वर्मीकंपोस्ट (Vermicompost): केंचुआ खाद मिट्टी की जल धारण क्षमता और पोषक तत्वों को बढ़ाती है।
 - हरी खाद (Green Manure): ढैंचा या सनई जैसी फसलें उगाकर उन्हें फूल आने से पहले ही खेत में जोत दें। यह मिट्टी में प्राकृतिक रूप से नाइट्रोजन जोड़ता है।
 3. फसल चक्र (Crop Rotation) : एक ही खेत में बार-बार एक ही फसल न उगाएं। फसलें बदल-बदल कर लगाएं, विशेष रूप से दलहनी फसलें (दालें जैसे मूंग, उड़द) क्योंकि ये मिट्टी में नाइट्रोजन की मात्रा बढ़ाती हैं।
 4. मल्लिचंग (Mulching): जमीन को फसल अवशेषों, सूखी पत्तियों या भूसे से ढक दें। इससे मिट्टी की नमी बनी रहती है, खरपतवार कम उगते हैं और धीरे-धीरे यह अवशेष खाद में बदल जाते हैं।
 5. सिंचाई के आधुनिक तरीके: अधिक पानी देने से जमीन खारी (salinity) हो सकती है। इसे रोकने के लिए हम यह कर सकते हैं कि :-
 - ड्रिप सिंचाई (Drip Irrigation): सीधे जड़ों तक पानी पहुंचता है और पानी की बर्बादी कम होती है।
 - खारी जमीन का उपचार: अगर जमीन खारी हो गई है, तो मिट्टी की जांच के आधार पर जिप्सम का प्रयोग करें।

6. मृदा अपरदन रोकना (Soil Erosion Prevention)

- मेड़बंदी: खेत के चारों ओर ऊंची मेड़ें बनाएं ताकि बारिश का पानी उपजाऊ मिट्टी को बहाकर न ले जाए।
- वृक्षारोपण: खेत के किनारे पेड़ लगाने से हवा और पानी से होने वाला मिट्टी का कटाव रुकता है।

रासायनिक खाद का संतुलित उपयोग भी जरूरी है। यदि रसायनों का उपयोग करना भी है, तो उन्हें "मिट्टी स्वास्थ्य कार्ड" (Soil Health Card) की सिफारिशों के अनुसार सीमित मात्रा में ही डालें। नैनो यूरिया जैसे आधुनिक विकल्पों का उपयोग करें जो कम मात्रा में अधिक प्रभावी होते हैं। भारत सरकार राष्ट्रीय खाद्य सुरक्षा अधिनियम (NFSA) 2013 के माध्यम से देश की लगभग 75% ग्रामीण और 50% शहरी आबादी को रियायती दरों पर खाद्यान्न उपलब्ध करा रही है। भारत सरकार ने खाद्य सुरक्षा और जमीन की उर्वरता बनाए रखने के लिए कई महत्वपूर्ण योजनाएँ लागू की हैं। 2026 के वर्तमान परिदृश्य में प्रमुख योजनाएँ इस प्रकार हैं:

खाद्य सुरक्षा से जुड़ी योजनाएँ (Food Security Schemes):

- प्रधानमंत्री गरीब कल्याण अन्न योजना (PMGKAY): यह वर्तमान में सबसे बड़ी योजना है, जिसे दिसंबर 2028 तक बढ़ा दिया गया है। इसके तहत लगभग 81.35 करोड़ लाभार्थियों को मुफ्त खाद्यान्न (गेहूं, चावल और मोटे अनाज) प्रदान किया जा रहा है।
- अंत्योदय अन्न योजना (AAY): सबसे गरीब परिवारों को प्रति माह 35 किलो मुफ्त अनाज मिलता है।
- प्राथमिकता वाले परिवार (PHH): पात्र व्यक्तियों को प्रति व्यक्ति 5 किलो मुफ्त अनाज मिलता है।
- राष्ट्रीय खाद्य सुरक्षा अधिनियम (NFSA) 2013: यह कानूनी रूप से ग्रामीण आबादी के 75% और शहरी आबादी के 50% को रियायती/मुफ्त अनाज का अधिकार देता है।
- वन नेशन वन राशन कार्ड (ONORC): इस योजना के जरिए प्रवासी मजदूर देश के किसी भी हिस्से में अपने राशन कार्ड से अनाज ले सकते हैं।
- पीएम पोषण (PM-POSHAN): सरकारी स्कूलों में बच्चों को गर्म पका हुआ पौष्टिक भोजन देने की योजना, जो पहले मिड-डे मील के नाम से जानी जाती थी।

जमीन की समस्या और खेती के लिए योजनाएँ (Land & Farming Schemes):

- सॉइल हेल्थ कार्ड योजना (Soil Health Card Scheme): किसानों को उनकी जमीन की मिट्टी की जांच के आधार पर कार्ड दिया जाता है, जो बताता है कि मिट्टी में कौन से पोषक तत्व कम हैं और कितनी खाद डालनी चाहिए।

- परंपरागत कृषि विकास योजना (PKVY): यह योजना जैविक खेती (Organic Farming) को बढ़ावा देने के लिए क्लस्टर आधारित सुधारों पर ध्यान देती है।
- प्रधानमंत्री कृषि सिंचाई योजना (PMKSY): "हर खेत को पानी" और "पर ड्रॉप मोर क्रॉप" (कम पानी में अधिक पैदावार) के उद्देश्य से सिंचाई सुविधाओं का विस्तार करती है।
- पीएम-प्रणाम (PM-PRANAM): रासायनिक उर्वरकों के उपयोग को कम करने और वैकल्पिक खादों (जैसे जैविक और नैनो उर्वरक) को बढ़ावा देने के लिए शुरू की गई है।
- राष्ट्रीय प्राकृतिक खेती मिशन (NMNF): रसायनों के बिना प्राकृतिक खेती को बड़े पैमाने पर बढ़ावा देने के लिए इसे लागू किया जा रहा है।
- किसानों की आर्थिक सुरक्षा के लिए पीएम-किसान (PM-KISAN): छोटे और सीमांत किसानों को खेती के खर्चों के लिए सालाना ₹6,000 की नकद सहायता सीधे बैंक खाते में दी जाती है।

निष्कर्ष:

विकसित भारत का रास्ता "खेतों से होकर जाता है," जहाँ नवाचार और उद्यमिता किसानों की समृद्धि के लिए आवश्यक हैं। खाद्य सुरक्षा के लिए केवल खाद्यान्न की उपलब्धता ही काफी नहीं है, बल्कि लोगों की आर्थिक पहुँच (Affordability) और पोषण (Nutrition) पर भी ध्यान देना होगा। भविष्य में शहरी कृषि (Urban Agriculture) और वर्टिकल फार्मिंग जैसे नवाचार घनी आबादी वाले क्षेत्रों में भोजन की उपलब्धता बढ़ाने में सहायक होंगे। मेरी रिसर्च यह स्पष्ट करती है कि 21वीं सदी की खाद्य सुरक्षा की मार्ग 'पारंपरिक खेती' से नहीं, बल्कि 'प्रौद्योगिकी-संचालित कृषि' से होकर गुजरती है।" मुख्य सारांश के रूप में देखा जाए तो हमने देखा कि भारत आज 332 मिलियन टन अनाज पैदा करके दुनिया का पेट भरने की क्षमता रखता है, लेकिन असली चुनौती 'उत्पादन' से ज्यादा 'प्रबंधन' की है। जलवायु परिवर्तन के कारण हर साल हमारी फसलों पर मंडराता खतरा और कटाई के बाद होने वाला 20% नुकसान, हमारी खाद्य सुरक्षा की सबसे कमजोर कड़ी है। ठोस समाधान के लिए मैंने '4-S मॉडल' को ही सहायक समझा है जहाँ इस प्रकार हम इससे समझ सकते हैं :-

- जलवायु-अनुकूल और पोषक तत्वों से भरपूर बीजों का उपयोग।
- ड्रोन और AI के जरिए खेती की लागत में 20% की कमी लाना।
- ब्लॉक स्तर पर 'सोलर कोल्ड स्टोरेज' का जाल बिछाना ताकि अनाज सड़ें नहीं।
- बिचौलियों को खत्म कर डिजिटल प्लेटफॉर्म (e-NAM) के जरिए किसान को सीधे बाजार से जोड़ना।

अंत में, समाधान केवल मशीनों में नहीं, बल्कि हमारी मानसिकता में है। हमें खेती को 'मजबूरी' नहीं, बल्कि एक 'प्रतिष्ठित व्यवसाय' और 'विज्ञान' बनाना होगा। "जब नवाचार का बीज, सरकारी संकल्प की खाद और किसान के पसीने का पानी मिलेगा— तभी 'विकसित भारत' का हर नागरिक सुपोषित और आत्मनिर्भर बनेगा।"

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" फूलों से घायल भौरों की बातें" काव्य संग्रह में जनचेतना के विविध आयाम

नंदिनी शुक्ला,

MA Part -II 2023-24

श्रीमती मनीबेन एम.पी शाह वूमैन कॉलेज, माटुंगा, मुंबई- 19

प्राक्कथन :

डॉ. शिवशंकर पाण्डेय जी ने स्वातंत्र्योत्तर हिन्दी साहित्य को महत्त्वपूर्ण आयाम पर पहुंचाने वाले लेखकों में अपने लेखन कर्म से साहित्य जगत को सँवारा है। डॉ. शिवशंकर पाण्डेय जी बहुमुखी प्रतिभा के धनी साहित्यकार हैं। वे एक कुशल कवि, लेखक, संपादक एवं प्रबुद्ध समीक्षक रह चुके हैं। उनके साहित्य में अत्यंत गहराई के साथ सहजता का अत्यंत मार्मिक रूप उभर कर पाठकों के सामने आता है। इनका व्यक्तित्व आईने के समान स्पष्ट और पारदर्शी रहा है, जो अपने आप में एक विशिष्ट परिकल्पना है। आज तक गुरुवर्य पाण्डेय जी हिन्दी में अध्ययन - अध्यापन करने वाले दर्जनों शोधार्थियों के मार्गदर्शक रह चुके हैं। काव्य लेखन की ओर इनका विशेष झुकाव रहा है। उन्होंने राजनैतिक, सामाजिक, धार्मिक साहित्यिक विसंगतियों पर करारा प्रहार किया। तत्कालीन घटनाओं को इतनी कुशलता से और इस अंदाज से उठाया कि वे सीधे पाठकों के दिल को छू लेता है। भारतीय संस्कृति, दर्शन और सामाजिक जीवन की परिचायक के रूप में कविता का योगदान अपने आप में अद्वितीय है। अतः कविता जितनी सच्ची, मार्मिक और सांस्कृतिक एवं राष्ट्रीय चेतना से परिपूर्ण होगी, उतनी ही तीव्र गति से समाज में न केवल भारतीय संस्कृति के प्रति अपितु यहां के गौरव को भी सम्मानित करेगी। इसी प्रकार कवि योगीन्द्र ने भी संस्कृति के रक्षक के रूप में महत्त्वपूर्ण भूमिका अपनी कविताओं के माध्यम से निभाई है, क्योंकि उसके द्वारा लिखी कविता समाज का वास्तविक रूप प्रस्तुत करती है।

डॉ. पाण्डेय जी अपनी कविताएं कवि योगेन्द्र के नाम से लिखते हैं। कवि योगेन्द्र के अब-तक तीन काव्य संग्रह प्रकाशित हुए हैं, जिनमें- 'बिखरे गान', 'पंख फैलाएं पखेरू', 'फूलों से घायल भौरों की बातें'। इन सभी काव्य संग्रहों में इनकी काव्य संवेदनाएं मुख्यतः प्रेम, परिवार, समाज, पशु जगत, लोक जीवन, संस्कृति मूल्यों का गान आदि रही है। "फूलों से घायल भौरों की बातें " काव्य संग्रह में भिन्न-भिन्न कविताओं में भिन्न-भिन्न उद्देश्य को प्रस्तुत करने का प्रयास किया गया है। इस काव्य संग्रह में कवि ने अपने प्रेम की मार्मिक अभिव्यक्ति की है। कवि ने अपने प्रेम के लिए प्रकृति के भिन्न भिन्न घटकों को उपमाबद्ध करने का प्रयास किया है तथा प्रकृति और पुरुष के संबंधों के रहस्य को भी प्रस्तुत किया है। कविता में यथार्थ चित्रण को प्रस्तुत कर जीवन के अमरत्व के महत्त्व को रेखांकित किया है।

शोध का उद्देश्य:

- डॉ. शिवशंकर पाण्डेय के विचारों अवगत होना।
- चयनित कविताओं में चित्रित सामाजिक, राजनीतिक, संस्कृतिक समस्याओं से परिचित होना।
- वर्तमानकालीन समाज में कविताओं के स्वरूप को जानना।
- समाज में कविताओं के माध्यम से मानवीय मूल्यों का निर्माण करना।

शोध विधि :

"फूलों से घायल भौरों की बातें " काव्य संग्रह में भिन्न-भिन्न कविताओं में भिन्न-भिन्न उद्देश्य में चित्रित समस्याओं के चित्रण के लिए वर्णनात्मक एवं विश्लेषणात्मक विधि का प्रयोग किया गया है। कविताओं में निहित डॉ. शिवशंकर पाण्डेय की वैचारिकता को समझने के लिए समीक्षात्मक पद्धति का प्रयोग किया गया है।

बीज शब्द : राष्ट्रीयता की भावना, बलिदान की भावना, नैतिक मूल्यों के लिए प्रेरित, नारी चेतना, अपनत्व की भावना, कर्मबोध, संतोषरूपी सुख आदि।

राष्ट्रीयता की भावना :

काव्य में राष्ट्रीयता की भावना का आरंभ हम भारतेंदु युग से ही देखते आ रहे हैं। तत्पश्चात् जिस प्रकार कविता का विकास हुआ प्रत्येक युग में हमने इस भावना का प्रचार-प्रसार देखा। उसी प्रकार हमारे राष्ट्र कवि रामधारी सिंह दिनकर की कविताओं में इस भावना का सर्वश्रेष्ठ रूप हमारे सामने उभर कर आता है। ऐसे ही भावना का प्रमाण हमें योगिंद्र जी के इस काव्य संग्रह की कविताओं में भी देखने को मिलता है। उदाहरणार्थ –

“पृथ्वीराज घूर कर कहता
अंतिम वार प्रहार करो।
दुश्मन का संहार करो
बस दुश्मन का संहार करो।
बहुत सह चुके वार,
वार पर चार करो अब वार करो।” 1

इन पंक्तियों में कवि ने राष्ट्रीयता की भावना से ओत-प्रोत होकर राष्ट्र हित की दिशा में नागरिकों को सदैव तत्पर रहने की बात कहते हैं, साथ ही युद्ध के समय दुश्मन का सामना करने हेतु तैयार कर रहे हैं।

"कृषकों बढ़ो बुलाती धरती
मजदूरों के हाथ बढ़ो।
नेताओं, श्रोता - धनपतियों बढ़ो,
देश के साथ बढ़ो।
बढ़ो सपूतों सरस्वती के

कर में कलम संभाल उठो।
लिखने गीत समर - प्रांगण में
ले अन्तर का ज्वाल उठो।
बढ़ो खुले इतिहास पृष्ठ पर,
लिखने अमिट निशान बढ़ो।"2

प्रस्तुत पंक्तियों के माध्यम से कवि की राष्ट्रीय भावना का अत्यंत प्रगाढ़ रूप हमारे सामने उभर कर आता है। कवि ने न सिर्फ राष्ट्रीय भावना को उल्लिखित किया, अपितु एकता के महत्त्व को भी बड़ी ही आसानी से नागरिकों के समक्ष प्रस्तुत करने का उल्लेखनीय प्रयास किया है। कवि ने सभी नागरिकों को एक साथ आकर शिक्षा के बल पर कभी न मिटने वाली राष्ट्र की नई प्रगति को लिखने का आह्वान किया है।

बलिदान की भावना:

काव्य में राष्ट्रीयता की भावना के साथ ही हम राष्ट्र के प्रति बलिदान की भावना को भी स्पष्ट रूप से देख सकते हैं। बलिदान की एक छोटी झलक हम निम्नलिखित पंक्तियों में देख सकते हैं -

“पड़े निश्चेष्ट अरे ! क्यों वीर
मातृ - भू - पद पर अंतिम बारा।
धो रहे माँ के पंकिल चरण
नीर से नहीं, रक्त ले हाथा”3

इन पंक्तियों के माध्यम से कवि योगीन्द्र जी ने समस्त मानवजाति को राष्ट्रमाता के चरणों को जल से नहीं अपितु अवसर आने पर अपने रक्त से धोने की बात कहते हुए सदैव राष्ट्र की रक्षा के लिए बलिदान हेतु तत्पर रहने की बात कहते हैं।

नैतिक मूल्यों के लिए प्रेरित:

नीति का अर्थ है नैतिकता से परिपूर्ण अर्थात् नैतिक मार्ग का अनुसरण करना। आज के आधुनिक युग में व्यक्ति चका-चौंध की चमक में प्रतिदिन प्रतियोगिता रूपी बाजार में आगे बढ़ने में लगा हुआ है; ऐसे में नैतिकता कहीं पर खो बैठा है। नैतिक मूल्यों का स्मरण तक नहीं करता है।

अधिक पाने की चाह में व्यक्ति अपने जीवन के वास्तविक सुख को भूल गया है और अपनी धुन में मस्त होकर स्वयं के स्वार्थसिद्धि हेतु दिन-प्रतिदिन आगे बढ़ने की होड़ में लगा हुआ है ऐसे में नैतिक मूल्यों को दरकिनार कर दिया है और व्यक्ति अनैतिकता के मार्ग की ओर अग्रसर हो रहा है। इस प्रकार की भयावह स्थिति में यह प्रत्येक साहित्यकार की जिम्मेदारी होती है कि वह अपनी रचनाओं के माध्यम से मानव की भीतर छुपे हुए इन भाव को, नैतिक आचरणों को तथा उनके मानसिकता को इस प्रकार से विकसित करे कि इन मूल्यों को आत्मसात करके उचित मार्ग पर प्रशस्त हो।

धर्म - कर्म का परिचय देते हुए सही-गलत के वास्तविक रूप को उनके समक्ष रखना अत्यंत महत्त्वपूर्ण विषय बन गया है। आम जनता को कवि अपनी कविता के माध्यम से नैतिक मूल्यों के लिए प्रेरित करते हुए दिखाई देते हैं –

“लगाएं लाख तोहमत हम उसे फितरत ही मानेंगे
जो दमन छुपी छोरी चला पाते, तो क्या होता॥
वसूलों पर जो चलते हैं, न पलते कभी कौरों पर।
कहीं उनसे खफ़ा, आँखें मिला पाते, तप क्या होता॥”⁴

इन पंक्तियों के माध्यम से कवि ने नैतिकता की एक छोटी झलक प्रस्तुत करने की कोशिश की है जिस प्रकार आज बहुत कम ही लोग बचे हैं जो अपने वसूलों पर चलते हैं, जिन्हें किसी के भी सामने हाँथ फैलाना गवारा नहीं है।

नारी चेतना:

"फूलों से घायल भौरों की बातें" काव्य संग्रह में कवि योगीन्द्र जी ने अपनी छोटी-छोटी कविताओं में नारी की गरिमा को, उनके महत्त्व को, उनकी अस्मिता को उजागर किया है। विकसित राष्ट्र हेतु नारी सशक्तिकरण और उनका पुरुषों के साथ कंधे-से-कंधा मिलाकर चलने वाली धारणा को लेकर कवि ने अपने भावों को अभिव्यक्ति किया है। उदाहरणार्थ –

“बन स्वयं बछेन्द्री पाल कभी, एवरेस्ट - शिखर चढ़ जाती है
अपने साहस का परिचय दे, इतिहास नया गढ़ जाती है
कल्पना चावला अन्तरिक्ष में, जाकर यश फैलाती है
तो वही सुनीता विलियम्स बन, अपना झंडा फहराती है
क्या कभी उक्रण हो पाएगा, मानव अपनी महतारी से॥
हो सकता किसका उज्ज्वल यश, वसुधा में ऐसी नारी से॥”⁵

इन पंक्तियों के माध्यम से कवि ने इतिहास की एक छोटी झलक हमारे समक्ष बछेन्द्री पाल, कल्पना चावला, सुनीता विलियम्स जैसी नारियों के चित्रण के रूप में प्रस्तुत कर नारी चेतना को जागृत करने का महत्त्वपूर्ण कार्य किया है।

अपनत्व की भावना:

आज के वर्तमान परिप्रेक्ष्य में आधुनिकीकरण, भूमंडलीकरण, बाजारवाद और पूंजीवाद आदि मौजूद परिस्थितियों के कारण पूर्णतः शून्य हृदय मनुष्य पाषाण की भांति हो गया है और केवल स्वार्थी तत्त्व की पूर्ति हेतु वास्तविक मूल्य, अपनत्व, मानवता, मर्यादा, नैतिकता और संप्रभुता जैसे आदर्शवादी तत्त्वों को नष्ट करने पर आमादा हो गया है। यहीं कारण है कि कवि ने एक बार पुनः आम जनता को अपनत्व का सन्देश देकर जाग्रत करने का प्रयास किया है। उदाहरणार्थ –

“तेरी - मेरी करने से क्या
अपना सब कुछ प्यारा हमको
किसकी भी डफली हो, लेकिन
प्यारा राग हराम हमको ||”6

इन पंक्तियों के माध्यम के कवि ने अपनत्व का एक सूक्ष्म रूप हमारे समक्ष प्रस्तुत करते हैं कि किस प्रकार आज प्रत्येक व्यक्ति को सबसे ज्यादा अपने ही बारे में सोचना है। फिर कहीं जाकर वह दूसरों के बारे में सोचना है।

कर्मबोध:

आधुनिकीकरण ने जैसे - जैसे मानव जीवन में नई शुरुआत की वैसे-वैसे यह मानव जीवन और अधिक सुखमयी और सुविधाजनक बन गया है। आज प्रत्येक व्यक्ति निश्चित भाव से परिपूर्ण हो कर्म का मार्ग भूलकर आलस्यता का हाथ थाम लिया है। तो वहीं दूसरी ओर कुछ व्यक्ति अपनी छोटी-सी हार पर इस प्रकार टूट गए हैं कि आगे बढ़ने से कतरा रहे हैं। कवि अपनी कविताओं के माध्यम से मनुष्यों को सचेत कर कर्म मार्ग की ओर प्रवृत्त कर रहा है -

“बढ़ते पग रुकते नहीं,
मंजिल थक जाती है।
साहस के आगे आ
स्वयं झुक जाती है।
चलते हुए पैरों को चूमती हैं मंजिलें।
ऐसे पद चिह्नों को ढूँढ़ती हैं मंजिलें।”7

इन पंक्तियों के माध्यम से कवि ने न केवल साहस का परिचय दिया है, अपितु कर्म का वास्तविक महत्त्व भी उजागर किया है कि यदि एक बार व्यक्ति ठान ले तो कोई भी कार्य असंभव नहीं है।

संतोषरूपी सुख:

जिंदगी के प्रति सहजता को अभिव्यक्त करते हुए कवि योगीन्द्र जी ने “खोकर पाने में ही सुख है” कविता के माध्यम से मंजिल-दर-मंजिल बढ़ाते जाने का अटल विश्वास को जागृत किया है।

“पर इस फटी हुई झोली में,
इतना कैसे आ पायेगा।
सीपी-सी नन्हीं पलकों में,
सागर रूप समा पायेगा।”8

कवि ने इन पंक्तियों के माध्यम से संतोष रूपी सुख की भावना को पाठकों के समक्ष जागृत करने का प्रयत्न किया है। कवि कहना चाहते हैं कि अत्यधिक जमा करने में संतोष का सुख प्राप्त नहीं होता है, बल्कि आवश्यकतानुसार संग्रह में उचित सुख होता है।

निष्कर्ष:

"फूलों से घायल भौरों की बातें " काव्य संग्रह 1960 के पूर्वार्द्ध में लिखी गई कविताओं का संग्रह है, जो आधुनिक कवियों के विचारों को नए छंद बद्ध तरीके से प्रस्तुत करने की अद्भुत कल्पना का साकार रूप है। इस काव्य संग्रह में वर्तमान समय की अवधारणाओं और वास्तविकताओं को कवि ने अपनी छोटी - छोटी कविताओं में बड़ी ही मार्मिकता से उकेरा है। साथ ही कई पंक्तियों में नई उपमाओं को भी शामिल किया है। इस काव्य संग्रह में वर्तमान स्थिति के सभी पक्षों को शामिल किए जाने से कवि का जनमानस पर अपने विचारों की गहरी छाप दिखाई देती है। जिस तरीके से साहित्य का मुख्य उद्देश्य समाज के यथार्थ को प्रस्तुत करना होता है, उसी तरीके से काव्य का मुख्य लक्ष्य व्यक्ति के अंतःकरण को प्रस्तुत करना होता है। इस काव्य संग्रह में इसी प्रकार से कवि ने अपनी भावनाओं के माध्यम से न केवल अपनी मनःस्थिति को अपितु पाठकगण के सभी व्यक्तियों की मनःस्थिति को एक नई सूत्र से बांधने का प्रयास किया है। कोई भी कविता कवि की अभिव्यक्ति होती है, परन्तु यदि उसे केवल मनोरंजन के लिए लिखा जाए, तो वह मात्र एक व्यर्थ वस्तु बनकर रह जाए। अतः कवि ने अपनी छोटी कविताओं में भी इस तथ्य को स्वीकार करते हुए उन कविताओं में भी मार्मिकता और नैतिकता को प्रस्तुत किया है। संक्षेप में कहा जाए तो यह काव्य संग्रह "फूलों से घायल भौरों की बातें" की प्रत्येक कविता में जीवन के यथार्थ के साथ-साथ आशावादी कल्पना को प्रस्तुत कर इस मानव जाति को आगे बढ़ने की प्रेरणा देने वाली काव्य रचना वर्तमान जीवन को प्रभावित करने हेतु एक नई दिशा है। कवि योगेन्द्र की प्रेरणा है, जो आधुनिक युग में नई उपमाओं को, विचारों को और प्रेरणाओं को प्रस्तुत करती है।

संदर्भ सूची :

1. फूलों से घायल भौरों की बातें, योगीन्द्र, पृ. सं. १९
2. वही, पृ. सं. २०
3. वही, पृ. सं. २३
4. वही, पृ. सं. ८५
5. वही, पृ. सं. ५६
6. वही, पृ. सं. ९१
7. वही, पृ. सं. ७६
8. वही, पृ. सं. २४

सामाजिक नवोन्मेष आणि समुदाय विकास : मराठी साहित्याच्या दृष्टिकोनातून अभ्यास

कु. स्नेहा अडसूळ

बी. ए. द्वितीय वर्ष, मराठी विभाग

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Abstract (सारांश) :

सामाजिक नवोन्मेष (Social Innovation) ही संकल्पना आधुनिक समाजातील गुंतागुंतीच्या समस्यांचे निराकरण करण्यासाठी अत्यंत प्रभावी मानली जाते. पारंपरिक पद्धती अपुऱ्या ठरत असताना नवीन कल्पना, धोरणे आणि सामूहिक उपक्रम यांच्या साहाय्याने समाजात सकारात्मक परिवर्तन घडवून आणण्याची प्रक्रिया म्हणजे सामाजिक नवोन्मेष होय. दुसरीकडे, समुदाय विकास (Community Development) ही लोकसहभागावर आधारित प्रक्रिया असून, ती समाजातील दुर्बल घटकांच्या सक्षमीकरणावर भर देते.

मराठी साहित्य हे सामाजिक वास्तवाशी घट्ट जोडलेले असल्याने सामाजिक नवोन्मेष आणि समुदाय विकास या संकल्पनांचे प्रभावी प्रतिबिंब त्यामध्ये दिसून येते. दलित साहित्य, स्त्रीवादी साहित्य आणि ग्रामीण साहित्य या प्रवाहांमधून सामाजिक परिवर्तनाच्या विविध अंगांचा अभ्यास करता येतो. प्रस्तुत संशोधन निबंधात मराठी साहित्याच्या विविध अंगांचा अभ्यास करून सामाजिक नवोन्मेष आणि समुदाय विकास यांचे परस्परसंबंध उलगडण्याचा प्रयत्न केला आहे.

या अभ्यासातून असे स्पष्ट होते की मराठी साहित्य हे केवळ कलात्मक अभिव्यक्तीचे माध्यम नसून सामाजिक परिवर्तनाचे एक प्रभावी साधन आहे. डिजिटल युगात साहित्याचे स्वरूप बदलत असून त्याद्वारे समुदाय विकासाला नवीन दिशा मिळत आहे.

१. प्रस्तावना: समकालीन जागतिक आव्हाने आणि साहित्याची अपरिहार्यता

एकविसाव्या शतकातील मानवी समाज हा अभूतपूर्व आणि गुंतागुंतीच्या बदलांच्या स्थित्यंतरातून जात आहे. जागतिकीकरणाच्या रेट्यात आर्थिक विषमता, सामाजिक अन्याय, बेरोजगारी आणि पर्यावरणीय संकटे यांसारख्या समस्यांनी समाजाचे स्वरूप अधिक क्लिष्ट केले आहे. अशा परिस्थितीत केवळ पारंपरिक सरकारी धोरणे किंवा तांत्रिक उपाययोजना प्रभावी ठरत नाहीत. येथेच 'सामाजिक नवोन्मेष' (Social Innovation) ही संकल्पना महत्त्वाची ठरते, जी समाजातील दुर्बल घटकांच्या सक्षमीकरणावर आणि लोकसहभागावर भर देते. मराठी साहित्य हे केवळ शब्दांचे खेळ नसून ते सामाजिक वास्तवाचे जिवंत दस्तऐवजीकरण आहे. मध्ययुगीन संत साहित्यापासून ते आधुनिक दलित, स्त्रीवादी आणि ग्रामीण साहित्यापर्यंत, प्रत्येक कालखंडातील लेखनाने

समाजाला आरसा दाखवण्याचे आणि परिवर्तनासाठी प्रेरित करण्याचे कार्य केले आहे. प्रस्तुत शोधनिबंधात सामाजिक नवोन्मेष आणि समुदाय विकास (Community Development) या संकल्पनांचा मराठी साहित्यातील प्रतिबिंब आणि त्यांच्यातील परस्परसंबंधांचा सखोल आणि चिकित्सक अभ्यास करण्याचा प्रयत्न केला आहे.

२. सामाजिक नवोन्मेष: संकल्पना, स्वरूप आणि वाङ्मयीन गरज

सामाजिक नवोन्मेष म्हणजे केवळ नवीन उपक्रम राबविणे नव्हे, तर समाजातील जुनाट समस्यांचे निराकरण करण्यासाठी प्रभावी आणि टिकाऊ उपाययोजना शोधणे होय. या प्रक्रियेत तांत्रिक नवकल्पनांपेक्षा सामाजिक संबंध, मूल्ये आणि संरचना यांमध्ये सकारात्मक बदल घडवून आणण्यावर अधिक भर दिला जातो.

२.१ नवोन्मेषाची अंगभूत वैशिष्ट्ये आणि सामाजिकता: साहित्याच्या अंगाने विचार करताना सामाजिक नवोन्मेष हा 'लोककेंद्रित' असणे आवश्यक असते. समावेशकता आणि सहकार्याची भावना हे या प्रक्रियेचे मूलाधार आहेत. आजच्या समाजात वाढणारी विषमता आणि अन्याय यावर मात करण्यासाठी नवोन्मेषी दृष्टिकोन आवश्यक आहे. साहित्यातील 'बंड' किंवा 'विद्रोह' हा देखील एक प्रकारचा सामाजिक नवोन्मेषच असतो, कारण तो प्रस्थापित अनिष्ट रूढींना छेद देऊन नवीन मानवी मूल्यांची मांडणी करतो. स्वयंसेवी संस्था, सामाजिक उद्योजकता आणि डिजिटल प्लॅटफॉर्म हे या नवोन्मेषाचे आधुनिक अविष्कार आहेत.

३. समुदाय विकास: लोकसहभाग आणि सक्षमीकरणाचे तत्त्वज्ञान

समुदाय विकास ही एक सहभागी प्रक्रिया असून ती स्थानिक लोकांच्या गरजा ओळखून त्यांच्या सर्वांगीण प्रगतीसाठी योजना आखण्यावर भर देते. या प्रक्रियेत लोकांचा सक्रिय सहभाग हा सर्वात महत्त्वाचा घटक असतो.

३.१ समुदाय विकासाची मूलतत्त्वे आणि प्रक्रिया: विकासाची ही प्रक्रिया चार मुख्य स्तंभांवर उभी असते: सहभाग, सक्षमीकरण, स्वावलंबन आणि समता, यामध्ये प्रथम समस्यांची ओळख पटवून मग नियोजन, अंमलबजावणी आणि शेवटी त्याचे मूल्यमापन केले जाते. मराठी साहित्यातील अनेक कथा आणि कादंबऱ्या या प्रक्रियेचे वास्तव चित्रण करतात, जिथे एखादा नायक किंवा समूह गावाची किंवा समुदायाची परिस्थिती बदलण्यासाठी एकत्र येतो. हा बदल केवळ आर्थिक नसून तो मानसिक आणि सामाजिक देखील असतो.

४. मराठी साहित्याचा सामाजिक संदर्भ: ऐतिहासिक मागोवा

मराठी साहित्याचा इतिहास हा मूलतः सामाजिक परिवर्तनाशी आणि प्रबोधनाशी घट्ट जोडलेला आहे.

४.१ संत साहित्यातील समता आणि बंधुता: मध्ययुगीन काळातील संत साहित्याने समता, बंधुता आणि मानवतेचा महान संदेश दिला. समाजातील जातीभेद आणि कर्मकांडांच्या विरुद्ध आवाज उठवून संतांनी 'माणुसकी' हाच श्रेष्ठ धर्म असल्याचे प्रतिपादित केले. हा त्या काळातील एक अत्यंत प्रभावी सामाजिक नवोन्मेष होता, ज्याने विखुरलेल्या समाजाला एका सूत्रात गुंफले.

४.२ सुधारक काळ आणि वैचारिक क्रांती: एकोणिसाव्या आणि विसाव्या शतकातील सामाजिक सुधारकांनी साहित्याचा वापर शिक्षणाचा प्रसार, खीस्वातंत्र्य आणि जातीभेद निर्मूलनासाठी केला. या काळातील साहित्याने अंधश्रद्धा आणि रूढीवादी विचारांवर प्रहार करून आधुनिक समाजाची पायाभरणी केली.

५. दलित साहित्य: विद्रोहातून सामाजिक नवोन्मेषाचा आविष्कार

दलित साहित्य हे आधुनिक मराठी साहित्यातील सामाजिक नवोन्मेषाचे सर्वात प्रबळ उदाहरण मानले जाते. यामध्ये केवळ दुःखाचे प्रदर्शन नसून समाजातील अन्यायाविरुद्ध प्रखर बंड आणि आत्मसन्मानाची तीव्र भावना दिसून येते.

५.१ वास्तववाद आणि परिवर्तनाची प्रेरणा: दलित लेखकांनी आत्मकथनांच्या माध्यमातून समाजातील भीषण विषमता उघडकीस आणली. बाबुराव बागुलांसारख्या लेखकांच्या लेखनातून व्यक्त झालेला वास्तववाद हा वाचकाला अस्वस्थ करतो आणि परिवर्तनासाठी प्रवृत्त करतो. हे साहित्य एका वंचित समुदायाला संघटित होऊन स्वतःच्या हक्कांसाठी लढण्याची प्रेरणा देते, जो समुदाय विकासाचा एक अत्यंत महत्त्वाचा टप्पा आहे.

६. स्त्रीवादी साहित्य आणि समुदाय विकासातील महिलांची भूमिका

स्त्रीवादी साहित्याने महिलांच्या विशिष्ट समस्या मांडून त्यांना मानसिक आणि सामाजिकदृष्ट्या सशक्त करण्याचा प्रयत्न केला आहे.

६.१ स्त्रीस्वातंत्र्य आणि सामाजिक जाणीव: या प्रवाहातील साहित्याने स्त्रीला केवळ उपभोग्य वस्तू किंवा घरगुती जबाबदाऱ्यांपुरते मर्यादित न मानता, तिला एक स्वतंत्र 'व्यक्ती' म्हणून ओळख मिळवून दिली. जेव्हा त्रियांमध्ये आपल्या हक्कांची जाणीव निर्माण झाली, तेव्हा त्याचा थेट परिणाम समुदाय विकासावर झाला. शिक्षित आणि जागरूक महिलांनी बचत गट आणि शिक्षण क्षेत्रातील उपक्रमांच्या माध्यमातून समाजाच्या विकासाला मोठी गती दिली आहे.

७. ग्रामीण साहित्य आणि विकास प्रक्रियेतील वास्तव

ग्रामीण साहित्यामध्ये खेड्यातील जीवनाचे, तेथील संघर्षाचे आणि विकासाच्या प्रक्रियेचे अत्यंत सूक्ष्म चित्रण आढळते.

७.१ शेती, दारिद्र्य आणि सामाजिक रचना: शेतीतील समस्या, वाढते दारिद्र्य, शिक्षणाचा अभाव आणि ग्रामीण भागातील गुंतागुंतीची सामाजिक रचना हे या साहित्याचे प्रमुख विषय राहिले आहेत. या साहित्यामुळे धोरणकर्त्यांचे आणि समाजाचे लक्ष गावांच्या प्रलंबित समस्यांकडे वेधले गेले, ज्यामुळे ग्रामीण विकासासाठी आवश्यक असलेल्या बदलांना चालना मिळाली.

८. डिजिटल युगातील साहित्य आणि समुदाय विकास

आजच्या माहिती-तंत्रज्ञानाच्या युगात साहित्याचे स्वरूप आणि प्रसार दोन्ही बदलले आहेत.

८.१ नवीन माध्यमे आणि व्यापक प्रसार: ब्लॉग्स, सोशल मीडिया आणि ई-पुस्तकांमुळे साहित्याचा प्रसार अतिशय वेगाने होत आहे. या डिजिटल माध्यमांमुळे समाजातील शेवटच्या घटकापर्यंत नवीन विचार पोहोचत आहेत. डिजिटल साक्षरतेमुळे ग्रामीण भागातही शिक्षणाचा प्रसार होत असून, हे सामाजिक नवोन्मेषाचे एक उत्तम उदाहरण आहे.

९. निष्कर्ष: सामाजिक परिवर्तनाचे अविभाज्य साधन

सामाजिक नवोन्मेष आणि समुदाय विकास या संकल्पना केवळ तात्विक नसून त्या आधुनिक समाजाच्या अस्तित्वासाठी अनिवार्य आहेत, मराठी साहित्याने या संकल्पनांना केवळ शब्दांकित केले नाही, तर समाजाला कृतीप्रवण करण्याचे कार्य केले आहे. साहित्य हे समाजाचा आरसा आहे, जे समस्या दाखवते आणि त्यावर उपाय शोधण्याची प्रेरणा देखील देते. भविष्यातही साहित्य हे सामाजिक परिवर्तनाचे आणि शाश्वत विकासाचे एक शक्तिमान माध्यम म्हणून कार्यरत राहील.

संदर्भ सूची :

बागूल बाबूराव (१९९२) – जेव्हा मी जात चोरली, सुगावा प्रकाशन,

पवार दया (१९७८), बलुतं , ग्रंथाली प्रकाशन, मुंबई.

पाथ्ये दिगंबर (१९९८), साहित्य समाज आणि संस्कृती, लोकवाडमयगृह प्रकाशन, मुंबई.

महिला-नेतृत्वाखालील विकास आणि उद्योजकता**कु. मनाली मणचेकर****तृतीय वर्ष, मराठी विभाग****श्रीमती माणिबेन एम. पी. शाह कला व वाणिज्य महिला महाविद्यालय, मुंबई****Abstract (सारांश):**

२१ व्या शतकातील जागतिकीकरण, तंत्रज्ञानाचा वेगवान विकास आणि बदलती सामाजिक-आर्थिक रचना यांच्या पार्श्वभूमीवर महिलांचे सक्षमीकरण हे केवळ सामाजिक न्यायाचे साधन राहिलेले नाही, तर ते शाश्वत विकासाचे केंद्रबिंदू बनले आहे. "महिला नेतृत्वाखालील विकास" ही संकल्पना महिलांना विकासाच्या प्रक्रियेतील सक्रिय नेतृत्व करणारे घटक मानते. यामध्ये महिलांना केवळ लाभार्थी न मानता धोरणनिर्मिती, अंमलबजावणी आणि मूल्यांकन या सर्व स्तरांवर त्यांचा सहभाग सुनिश्चित केला जातो. महिला उद्योजकता ही या प्रक्रियेचा महत्त्वाचा भाग आहे. सूक्ष्म उद्योग, स्वयं-साहाय्य गट, डिजिटल व्यवसाय आणि सामाजिक उद्योजकता यांद्वारे महिलांनी आर्थिक स्वावलंबन प्राप्त केले आहे. या प्रक्रियेमुळे त्यांच्या आत्मविश्वासात वाढ झाली असून सामाजिक स्थान उंचावले आहे.

मराठी साहित्याच्या संदर्भात पाहता, स्त्रीवादी साहित्य, दलित स्त्री साहित्य, आत्मकथनपर लेखन आणि ग्रामीण साहित्य यामधून महिलांच्या जीवनातील संघर्ष, स्वातंत्र्याची जाणीव, आर्थिक स्वावलंबनाची धडपड आणि नेतृत्वक्षमतेचा विकास यांचे प्रभावी चित्रण आढळते. उदाहरणार्थ, आत्मकथनपर साहित्यामध्ये महिलांनी आपल्या अनुभवांच्या आधारे सामाजिक बंधनांना आव्हान दिले आहे. या संशोधन निबंधात महिला नेतृत्वाखालील विकास आणि महिला उद्योजकता या संकल्पनांचा सैद्धांतिक, साहित्यिक आणि व्यावहारिक दृष्टिकोनातून सखोल अभ्यास केला आहे. तसेच सरकारी योजना, स्वयंसेवी संस्था आणि डिजिटल माध्यमांच्या माध्यमातून महिलांच्या सक्षमीकरणाला चालना कशी मिळते, याचे विश्लेषण केले आहे. या अभ्यासातून असे स्पष्ट होते की महिला-नेतृत्वाखालील विकास हा समावेशक, न्याय्य आणि शाश्वत समाजनिर्मितीसाठी अत्यावश्यक आहे, मराठी साहित्य हे या परिवर्तन प्रक्रियेचे प्रभावी माध्यम असून ते समाजाला प्रेरणा देणारे साधन आहे.

प्रस्तावना: परिवर्तनाची नूतन क्षितीजे

एकविसाव्या शतकातील जागतिकीकरण, तंत्रज्ञानाचा वेगवान विकास आणि बदलती सामाजिक-आर्थिक रचना यांच्या पार्श्वभूमीवर महिलांचे सक्षमीकरण हे केवळ सामाजिक न्यायाचे साधन राहिलेले नाही, तर ते शाश्वत विकासाचे केंद्रबिंदू बनले आहे. भारतीय समाजात महिलांची भूमिका ऐतिहासिक काळापासून व्यापक आणि बहुआयामी राहिली असली तरी, पारंपरिक पितृसत्ताक व्यवस्था आणि रूढीवादी विचारसरणीमुळे

त्यांच्याकर्तृत्वावर अनेक मर्यादा आल्या होत्या. इतिहासात महिलांना शिक्षण आणि आर्थिक संधींपासून वंचित ठेवल्यामुळे त्यांच्या व्यक्तिमत्त्व विकासाला खीळ बसली होती.

मात्र, सामाजिक सुधारक चळवळी आणि शैक्षणिक प्रसारामुळे स्त्रियांच्या स्थितीत स्थित्यंतर घडून आले. आज "महिला-नेतृत्वाखालील विकास" ही संकल्पना महिलांना विकासाच्या प्रक्रियेतील केवळ 'लाभार्थी' न मानता, त्यांना सक्रिय 'नेतृत्व' करणारे घटक मानते. यामध्ये धोरणनिर्मितीपासून ते अंमलबजावणीपर्यंत सर्व स्तरांवर महिलांचा सहभाग सुनिश्चित करणे हा या संकल्पनेचा गाभा आहे. प्रस्तुत शोधनिबंधात महिला उद्योजकता आणि नेतृत्व विकास यांचा सैद्धांतिक, साहित्यिक आणि व्यावहारिक दृष्टिकोनातून सखोल मागोवा घेण्यात आला आहे.

२. महिला-नेतृत्वाखालील विकास: एक सैद्धांतिक विश्लेषण

महिला-नेतृत्वाखालील विकास ही संकल्पना विकासाच्या पारंपरिक 'Top-down' मॉडेलला छेद देते. या प्रक्रियेत स्त्रियांना निर्णय प्रक्रियेच्या केंद्रस्थानी आणले जाते.

२.१ स्त्रीवादी आणि सक्षमीकरण सिद्धांत (Theoretical Underpinnings):

स्त्रीवादी सिद्धांत (Feminist Theory): हा सिद्धांत केवळ लिंगभावावर आधारित समानतेचा आग्रह धरत नाही, तर महिलांना सामाजिक, आर्थिक आणि राजकीय हक्क मिळवून देण्यासाठी सत्तेच्या संरचनेचे विश्लेषण करतो.

सक्षमीकरण सिद्धांत (Empowerment Theory): सक्षमीकरण म्हणजे केवळ सवलती देणे नव्हे, तर व्यक्तीला स्वतःचे निर्णय घेण्याची स्वायत्तता आणि क्षमता प्रदान करणे होय, जेव्हा महिला सक्षम होतात, तेव्हा त्यांचा आत्मविश्वास वाढतो आणि त्या समाजात केवळ अनुयायी न राहता नेतृत्व करू लागतात.

२.२ महिला नेतृत्वाचे परिणाम: जेव्हा महिला नेतृत्वात येतात, तेव्हा निर्णय प्रक्रियेत विविधता येते आणि सामाजिक न्याय सुनिश्चित होण्यास मदत होते. या प्रक्रियेमुळे समुदायाच्या विकासाला गती मिळून तळागाळातील समस्यांवर नवोन्मेषी उपाय शोधले जातात.

३. महिला उद्योजकता:

आर्थिक स्वावलंबन आणि सामाजिक परिवर्तन महिला उद्योजकता ही केवळ नफा मिळवण्याची प्रक्रिया नसून ती एक सामाजिक क्रांती आहे. सूक्ष्म उद्योग, स्वयं-साहाय्य गट आणि डिजिटल प्लॅटफॉर्मच्या माध्यमातून महिलांनी स्वतःचे आर्थिक अस्तित्व निर्माण केले आहे.

३.१ उद्योजकतेचे विविध पैलू:

पारंपरिक आणि लघु उद्योग: ग्रामीण भागात हस्तकला, शिवणकाम आणि अन्नप्रक्रिया यांसारख्या उद्योगांनी महिलांना स्थानिक पातळीवर रोजगार उपलब्ध करून दिला आहे. सेवा क्षेत्र आणि डिजिटल उद्योजकता: शिक्षण, आरोग्य आणि सौंदर्य प्रसाधने या क्षेत्रांशिवाय आजची स्त्री सोशल मीडिया आणि ई-कॉमर्सच्या

माध्यमातून 'डिजिटल उद्योजक' म्हणून समोर येत आहे. ऑनलाइन व्यवसायामुळे घरबसल्या जागतिक बाजारपेठ गाठणे तिला शक्य झाले आहे.

३.२ सामाजिक परिणाम: उद्योजकतेमुळे महिलांच्या आत्मसन्मानात वाढ झाली असून कुटुंबाची आर्थिक स्थिती सुधारण्यास मदत झाली आहे. समाजात एक नवा 'रोल मॉडेल' वर्ग तयार होत असून स्त्रियांचे सामाजिक स्थान उंचावत आहे.

४. मराठी साहित्यातील स्त्रियांचे चित्रण आणि आत्मभान

मराठी साहित्याने स्त्रियांच्या बदलत्या जाणिवांचे अत्यंत प्रभावी चित्रण केले आहे. साहित्यातील हे प्रतिबिंब समाजमनाच्या परिवर्तनाचा पुरावा आहे.

४.१ संत साहित्यातील श्रमाचे मूल्य: संत जनाबाईंच्या अभंगांचा विचार केल्यास असे दिसते की, त्यांनी घरकाम आणि श्रमाला भक्तीशी जोडले. "दळिता कांडिता तुज गाईन अनंता" या ओळींमधून स्त्रीच्या दैनंदिन कष्टाला एक आध्यात्मिक आणि नैतिक प्रतिष्ठा प्राप्त करून दिली, जे स्त्रीच्या आत्मविश्वासाचे प्रारंभिक लक्षण होते.

४.२ सुधारक काळ आणि शैक्षणिक जागृती: महात्मा फुले आणि सावित्रीबाई फुले यांच्या कार्यामुळे साहित्यात शिक्षणाचे महत्त्व अधोरेखित झाले. या काळातील साहित्याने महिलांच्या गुलामगिरीच्या श्रृंखला तोडण्यासाठी ज्ञानाचा आधार घेण्याचे आवाहन केले.

४.३ दलित स्त्री साहित्य आणि 'दुहेरी शोषण': दलित स्त्री साहित्यात जात आणि लिंग अशा दोन स्तरांवर होणाऱ्या शोषणाचे वास्तववादी चित्रण आढळते. या साहित्यातील विद्रोह हा केवळ व्यवस्थेविरुद्ध नसून तो स्वावलंबन आणि न्यायाच्या मागणीसाठी आहे. आत्मकथनांच्या माध्यमातून दलित लेखिकांनी आपल्या जीवनातील संघर्षाचा पट मांडून प्रस्थापित साहित्याला आव्हान दिले आहे.

५. स्त्रीवादी साहित्य आणि आत्मकथन: नेतृत्वाचा शोध

स्त्रीवादी साहित्याने पितृसत्ताक व्यवस्थेवर टोकदार टीका केली आहे. महिलांच्या स्वातंत्र्याची ओळखीची जाणीव आधुनिक कथा आणि कादंबऱ्यांमधून व्यक्त होते.

५.१ आत्मकथनपर साहित्याचे महत्त्व: आत्मकथनांमध्ये महिलांनी केवळ आपले दुःख मांडले नाही, तर सामाजिक बंधनांना झुगारून त्यांनी आपले नेतृत्व आणि आर्थिक स्वावलंबन कसे साध्य केले, याचे जिवंत चित्रण केले आहे. हे साहित्य समाजाला प्रेरणा देणारे एक साधन बनले आहे.

६. उद्योजकतेतील आव्हाने आणि भविष्यातील संधी

प्रगती होत असतानाही महिला उद्योजकांसमोर अनेक आव्हाने उभी आहेत:

भांडवल आणि कर्ज: बँकांकडून कर्ज मिळवताना येणाऱ्या अडचणी आणि भांडवलाची कमतरता ही प्रमुख समस्या आहे.

सामाजिक मानसिकता: आजही कुटुंबाचा पाठिंबा मिळवणे आणि सामाजिक रूढींशी लढणे महिलांसाठी कठीण जाते.

डिजिटल दरी: ग्रामीण भागातील महिलांमध्ये डिजिटल साक्षरतेचा अभाव असल्याने त्या संधींपासून बंचित राहतात.

उपाययोजना: यावर मात करण्यासाठी स्टँड-अप इंडिया' आणि 'मुद्रा' यांसारख्या सरकारी योजना, स्वयं-साहाय्य गटांचे सक्षमीकरण आणि कौशल्य विकास प्रशिक्षणाची आवश्यकता आहे.

७. निष्कर्ष: शाश्वत विकासाची गुरुकिल्ली

महिला-नेतृत्वाखालील विकास हा केवळ एक सामाजिक संकल्पना नसून तो समावेशक आणि न्याय्य समाजाच्या निर्मितीसाठी अत्यावश्यक आहे. महिलांना केवळ लाभार्थी न मानता त्यांना प्रक्रियेचे नेतृत्व सोपवल्यास विकास अधिक शाश्वत होतो. मराठी साहित्याने स्त्रियांच्या संघर्षांपासून ते त्यांच्या यशापर्यंतचा जो प्रवास टिपला आहे, तो सामाजिक परिवर्तनाचे प्रभावी साधन ठरला आहे. डिजिटल युग आणि वाढती उद्योजकता यांमुळे महिलांच्या कर्तृत्वाला नवी दिशा मिळाली असून, ही प्रक्रिया भविष्यात समृद्ध भारताची पायाभरणी करेल.

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