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CONTENTS

Sr. No	Article	Author	Page
1	An Empirical Assessment of Implementation Performance and Developmental Outcomes of the Jal Jeevan Mission in India: Evidence from Maharashtra	M. S. Deshmukh, S. N. Maind, D. R. Nanaware, R. G. Jaybhaye, S. V. Karande,	1
2	From Linear to Circular: Transforming Dairy Farming for Economic Gain	Dr. Kavita Shrikant Vadrle Ms. Priyanka Tarapurkar	22
3	Women in Power: Political Empowerment and Equal Representation in India	Dr. Gedam. Kamalakar, Dr. B.R. Ambedkar	38
4	केंद्रीय अंदाज पत्रक २०२५-२६: अपेक्षा आणि वास्तव	प्रा. डॉ. पी. एस. कांबळे	61
5	जैन सुभाषित संग्रहों में निहित नैतिक शिक्षा से जनकल्याण	भरत, अलगौंडर प्रो. ऋषभ फौजदार डॉ. वीरेन्द्र जैन	76



An Empirical Assessment of Implementation Performance and Developmental Outcomes of the Jal Jeevan Mission in India: Evidence from Maharashtra

M. S. Deshmukh¹, S. N. Maind², D. R. Nanaware¹,
R. G. Jaybhaye³, S. V. Karande⁴

Abstract

Access to safe and adequate drinking water is essential for public health, social well-being, and sustainable development. The Jal Jeevan Mission (JJM), launched by the Government of India in 2019, aims to provide Functional Household Tap Connections (FHTCs) to all rural households under the vision of “Har Ghar Jal.” This study examines the progress and impact of the Jal Jeevan Mission with special reference to India and Maharashtra, particularly Western Maharashtra. The study is based on secondary data collected from government reports, official dashboards, and published literature for the period 2019 to 2026. Descriptive and statistical tools, such as trend analysis, ANOVA, and correlation analysis, were used to examine tap water coverage, financial expenditure, and the status of Piped Water Supply (PWS). The findings reveal a significant improvement in household tap water coverage and near-universal village-level PWS coverage by 2026. However, statistical results indicate that government expenditure alone does not have a significant direct impact on coverage outcomes. The study concludes that effective implementation, regional planning, and sustainability of water sources are crucial for long-term rural water security.

KeyWords

Jal Jeevan Mission, Functional Household Tap Connections (FHTC), Rural Drinking Water, Piped Water Supply (PWS), Maharashtra, Water Security

I) Introduction

Access to safe and adequate drinking water is a basic human need and an important

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factor for public health, social welfare, and economic development. In rural India, the limited availability of safe drinking water has traditionally led to health problems, poor hygiene, lost productive time, and greater hardship for women and children, who are primarily responsible for collecting water. [1]. Despite several government initiatives in the past, many rural households continued to depend on unsafe and unreliable water sources.

To address these long-standing challenges, the Government of India launched the Jal Jeevan Mission (JJM) in August 2019 with the objective of providing Functional Household Tap Connections (FHTCs) to every rural household under the vision of “Har Ghar Jal”. The mission aims to ensure the supply of 55 litres of potable water per person per day on a regular and sustainable basis. Unlike earlier programmes, JJM focuses not only on expanding water coverage but also on water quality, source sustainability, and community participation. [2].

At the time of its launch, only about 17% of rural households in India had access to tap water in their homes. Since then, the Jal Jeevan Mission has significantly increased rural tap water coverage, making it one of the largest rural drinking water programmes in the world. Improved access to safe drinking water is closely linked with better health outcomes, reduced water-borne diseases, improved hygiene practices, and overall improvement in living standards. [3].

In Maharashtra, drinking water scarcity has been a persistent issue due to uneven rainfall, frequent droughts, and excessive dependence on groundwater. Western Maharashtra, although relatively more developed in terms of agriculture and industry, faces seasonal water stress in several rural areas. Rapid urbanization, intensive agriculture, and industrial growth have increased pressure on water resources, making rural water security a key concern for sustainable development in the region [4]. The implementation of the Jal Jeevan Mission in Maharashtra, including Western Maharashtra, plays an important role in strengthening rural water security and overall state development. By providing household tap water connections, JJM reduces dependence on tanker water, improves water quality, and supports better health and sanitation conditions. The mission also contributes to women’s empowerment by reducing the time and effort spent on water collection, thereby allowing greater participation in education, livelihood activities, and community life [1].

Piped Water Supply (PWS) refers to the system of providing drinking water to households through a network of pipes from a central water source. In India, piped water supply has long been considered the most reliable and safe method of ensuring

access to potable drinking water, especially in rural areas. Before the implementation of the Jal Jeevan Mission (JJM), piped water supply coverage in rural India was limited, and many households depended on public stand posts, hand pumps, wells, and other unsafe or distant sources. The supply was often irregular and insufficient, particularly in drought-prone regions [2]. The Jal Jeevan Mission, launched in 2019, aims to transform rural water supply by providing Functional Household Tap Connections (FHTCs) to every rural household. [2] Under this mission, piped water supply systems are strengthened through improved infrastructure, water quality monitoring, and sustainable water source management. As a result, access to piped water supply in rural India has increased significantly, contributing to better health outcomes, time savings, and improved quality of life, especially for women and children [5].

Given the developmental importance of drinking water security, it is essential to assess the progress and impact of the Jal Jeevan Mission. This study uses secondary data from government reports, official statistics, and existing literature to analyze the role of JJM in ensuring coverage, water quality, and sustainability, with special reference to rural Maharashtra and Western Maharashtra. The study aims to understand how the mission contributes to rural development and long-term water security in the state [4].

II) Objectives of the Study

1. To examine the trend in households, tap water coverage under the Jal Jeevan Mission.
2. To analysis the pattern of financial expenditure on JJM.
3. To assess village-level Piped Water Supply (PWS) coverage.
4. To study the relationship between expenditure and tap water coverage using statistical tools.
5. To compare the status of PWS coverage between 2020 and 2026.

III) Research Methodology

Research Design

The present study adopts a descriptive and analytical research design to examine the role of the Jal Jeevan Mission (JJM) in strong rural water security in India, with special reference to Maharashtra and Western Maharashtra. The study analyzes trends, patterns, and impacts related to water coverage, quality, sustainability, and socio-economic outcomes using secondary data. [6].

Sources of Data

Secondary data for the study have been collected from the following sources:

- Ministry of Jal Shakti, Government of India - Jal Jeevan Mission reports and official dashboard
- Jal Jeevan Mission (Har Ghar Jal) Portal - coverage and progress statistics
- Government of Maharashtra - water supply and rural development reports
- NITI Aayog reports on rural water and sustainable development
- World Health Organization (WHO) and UNICEF reports on drinking water and public health
- Research articles, journals, policy papers, and published studies related to rural drinking water and JJM

These sources provide data on household tap water coverage, water quality testing, fund allocation, regional performance, and socio-economic indicators.

Period of the Study

The study covers the period from 2019 (the launch of the Jal Jeevan Mission) to the most recent year for which data are available, allowing an assessment of progress over time.

Study Area

The geographical scope of the study is limited to India, with a special focus on Maharashtra, particularly Western Maharashtra. This region is selected for its mixed characteristics of relatively advanced development and recurring water scarcity.

Tools and Techniques of Analysis

The collected secondary data has been analyzed using:

- Descriptive statistical tools, such as percentages, ratios, and trend analysis
- Comparative analysis to examine regional differences within Maharashtra

- Content analysis of policy documents and research studies
- This study uses the same statistical tests, such as correlation tests and ANOVA, in Minitab, SPSS, and Excel.
- Tables and simple charts are used wherever necessary to present data clearly.

IV) Results and Discussion :

To examine the trend in household tap water coverage under the Jal Jeevan Mission.

Progress in Tap Water Coverage in India: Overview

This part gives a clear picture of the progress of Functional Household Tap Connections (FHTCs) in India (2019 - 2026) under the Jal Jeevan Mission (JJM). This is the compression of the 2019 and 2026 rural areas water supply.

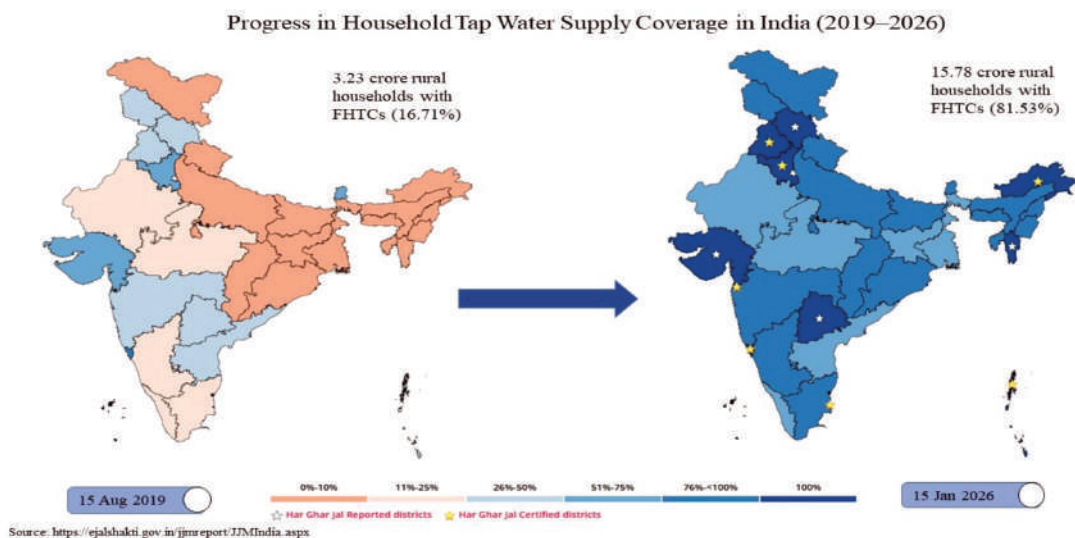
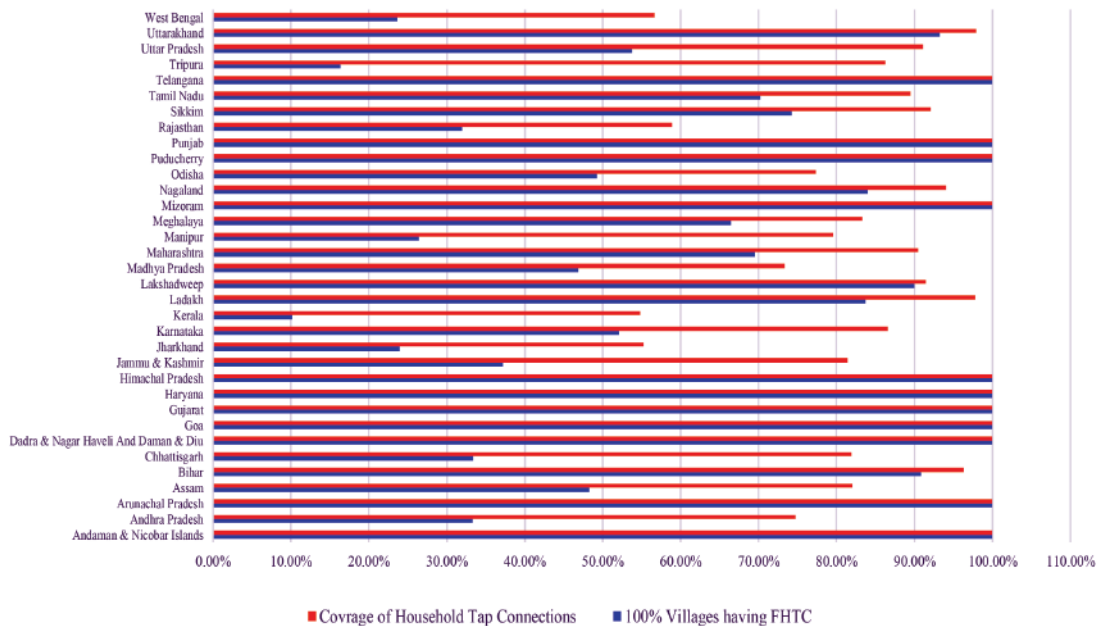


Figure 1: Coverage of Functional Household Tap Connections (FHTCs) in India (2019–2026)

The figure shows the progress of household tap water supply in India under the Jal Jeevan Mission from August 2019 to January 2026. In 2019, only 3.23 crore rural households (16.71%) had tap water connections, and most states had very low cover-

age. By January 2026, the number increased to 15.78 crore rural households (81.53%), with many states achieving high or complete coverage.

Status of State Coverage of Functional Household Tap Connections (FHTCs) in India (2026)



Source: <https://ejalshakti.gov.in/jjmreport/JJMIndia.aspx> (Jan 2026)

Figure 2: State-wise Coverage of Functional Household Tap Connections (FHTCs) in India

Figure 2 shows that different States and Union Territories in India are performing in providing tap water connections to households, and how many villages have 100% Functional Household Tap Connections (FHTCs) under the Jal Jeevan Mission.

Some states and union territories like Gujarat, Telangana, Punjab, Himachal Pradesh, Mizoram, Haryana, Goa, Arunachal Pradesh, and union territories like Puducherry, Dadra & Nagar Haveli & Daman & Diu, and Andaman & Nicobar Islands have (100%) coverage, both Functional Household Tap Connections (FHTCs) and 100% Villages having FHTC.

For 100% Villages having FHTCs states such as Andhra Pradesh, Assam, Chhattisgarh,

Jharkhand, Kerala, Madhya Pradesh, Manipur, Odisha, Rajasthan, West Bengal and union territories Tripura, Jammu & Kashmir is very low coverage (<50%) and states as Karnataka, Maharashtra, Meghalaya, Nagaland, Sikkim, Tamil Nadu, Uttar Pradesh and union territories Ladakh is middle rang coverage (50%-90%) and states as Bihar, Uttarakhand and union territories Lakshadweep is very high rang covered (91%-99%) villages.

For Functional Household Tap Connections (FHTCs) states such as Jharkhand, Kerala, Rajasthan, West Bengal is very low coverage (<60%) and states as Andhra Pradesh, Assam, Chhattisgarh, Karnataka, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Odisha, Tamil Nadu and union territories Jammu & Kashmir, Tripura is middle rang coverage (61%-90%) and states as Bihar, Nagaland, Sikkim, Uttar Pradesh, Uttarakhand and union territories Ladakh, Lakshadweep is very high rang covered (91%-99%) Households.

Progress in Tap Water Coverage in Maharashtra: Overview

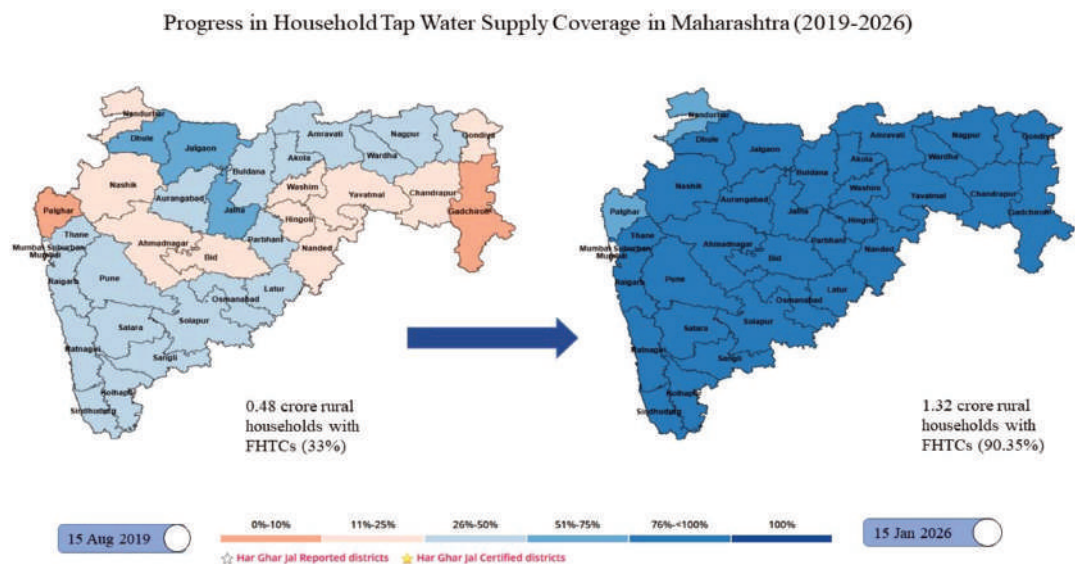


Figure 3: Coverage of Functional Household Tap Connections (FHTCs) in Maharashtra

The figure shows the improvement in household tap water supply in Maharashtra from 2019 to 2026 under the Jal Jeevan Mission. In 2019, only 33% of rural households had access to tap water. By 2026, this increased to over 90%, with most districts

achieving high coverage. The figure clearly shows that the Jal Jeevan Mission has greatly improved access to tap water across Maharashtra, though a few districts still need attention to reach full coverage.

District-wise Coverage of Households and Villages of Functional Tap Connection

Table 1: District-wise Coverage of Households and Villages of Functional Tap Connection in Maharashtra

S. No.	District Name	Region	Household with Tap Water Supply Coverage	100% Villages have FHTC Coverage
1	Ahmednagar	North Maharashtra (Khandesh)	90.63%	54.41%
2	Akola	Vidarbha	89.63%	70.12%
3	Amravati	Vidarbha	99.04%	96.35%
4	Beed	Marathwada	78.83%	41.59%
5	Bhandara	Vidarbha	87.97%	68.28%
6	Buldhana	Vidarbha	95.37%	80.42%
7	Chandrapur	Vidarbha	90.82%	51.39%
8	Chhatrapati Sambhajinagar	Marathwada	87.27%	67.39%
9	Dharashiv	Marathwada	90.07%	75.77%
10	Dhule	North Maharashtra (Khandesh)	99.62%	98.36%
11	Gadchiroli	Vidarbha	92.63%	81.36%
12	Gondia	Vidarbha	82.38%	32.57%
13	Hingoli	Marathwada	84.74%	59.91%
14	Jalgaon	North Maharashtra (Khandesh)	99.98%	99.80%
15	Jalna	Marathwada	99.96%	99.89%
16	Kolhapur	Western Maharashtra	99.82%	98.40%
17	Latur	Marathwada	98.27%	96.96%
18	Nagpur	Vidarbha	97.49%	94.14%
19	Nanded	Marathwada	90.14%	58.77%
20	Nandurbar	North Maharashtra (Khandesh)	68.19%	39.32%

21	Nashik	North Maharashtra (Khandesh)	94.26%	69.13%
22	Palghar	Konkan	70.52%	14.35%
23	Parbhani	Marathwada	90.73%	65.94%
24	Pune	Western Maharashtra	86.67%	66.01%
25	Raigad	Konkan	91.30%	73.17%
26	Ratnagiri	Konkan	86.59%	43.35%
27	Sangli	Western Maharashtra	88.47%	56.20%
28	Satara	Western Maharashtra	92.64%	67.57%
29	Sindhudurg	Konkan	83.40%	50.81%
30	Solapur	Western Maharashtra	99.90%	99.73%
31	Thane	Konkan	75.86%	42.98%
32	Wardha	Vidarbha	98.63%	96.36%
33	Washim	Vidarbha	91.12%	77.35%
34	Yavatmal	Vidarbha	81.89%	55.90%
Total			90.35%	69.34%

Source: <https://ejalshakti.gov.in/jjmreport/JJMIndia.aspx> (Jan 2026)

The table shows the district-wise status of household tap water coverage in Maharashtra under the Jal Jeevan Mission, with 100% village coverage. The state has achieved 90.35% household coverage, while 69.34% of villages are covered 100%. This indicates strong progress at the household level compared to village-level coverage.

For 100% Villages having FHTCs districts such as Beed, Gondia, Nandurbar, Palghar, Ratnagiri, Thane is very low coverage (<50%) and same districts such as Ahmednagar, Akola, Bhandara, Buldhana, Chandrapur, Chhatrapati Sambhajinagar, Dharashiv, Gadchiroli, Hingoli, Nanded, Nashik, Parbhani, Pune, Raigad, Sangli, Satara, Sindhudurg, Washim, Yavatmal show moderate coverage (60%-90%) and same districts such as Amravati, Dhule, Kolhapur, Latur, Nagpur, Wardha is high rang covered (91%-99%). Same districts, Jalgaon, Jalna, and Solapur, achieved very high coverage (almost 100%) in villages.

For Household with Tap Water supply Coverage, districts Beed, Nandurbar, Palghar, Thane, Akola, Bhandara, Chhatrapati Sambhajinagar, Gondia, Hingoli, Pune, Ratnagiri, Sangli, Sindhudurg, Yavatmal show moderate coverage (60%-90%) and same districts such as Buldhana, Chandrapur, Dharashiv, Gadchiroli, Nagpur, Nanded, Nashik, Parbhani, Raigad, Satara, Washim, Wardha, and Latur is high rang covered

(91%-99%) Same districts Jalgaon, Jalna, Solapur, Kolhapur, Dhule, Amravati have achieved very high coverage (almost 100%) Households.

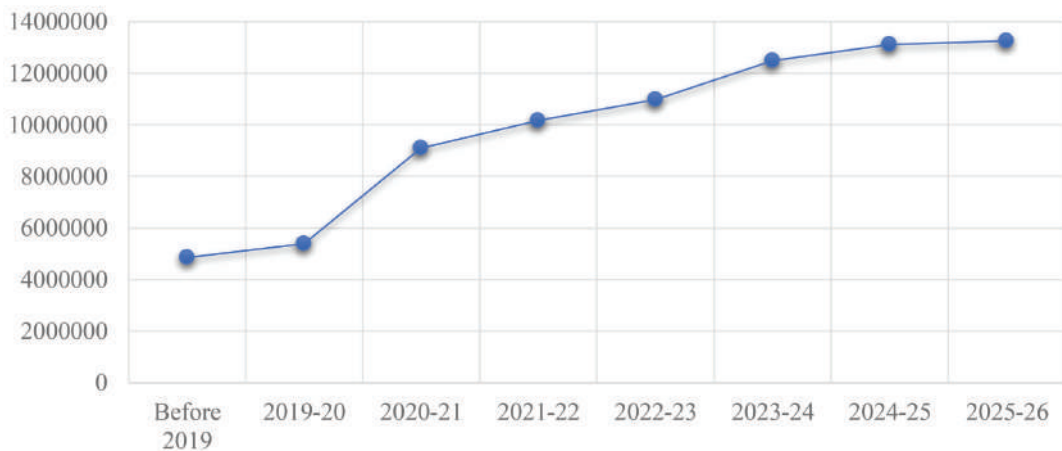
Region-wise Coverage

Region	Household with Tap Water Supply Coverage	100% Village having FHTC Coverage
Konkan	82.33%	49.17%
Marathwada	89.55%	68.58%
North Maharashtra (Khandesh)	91.90%	71.27%
Vidarbha	91.41%	73.94%
Western Maharashtra	93.21%	76.92%

It shows that the mission has been implemented effectively and successfully on the ground. Western Maharashtra districts like Kolhapur, Solapur, Satara, and Pune show comparatively better performance than many other regions.

The data suggest that western Maharashtra has made significant progress compared to other regions.

The trends in Coverage of Households with tap water supply in Maharashtra



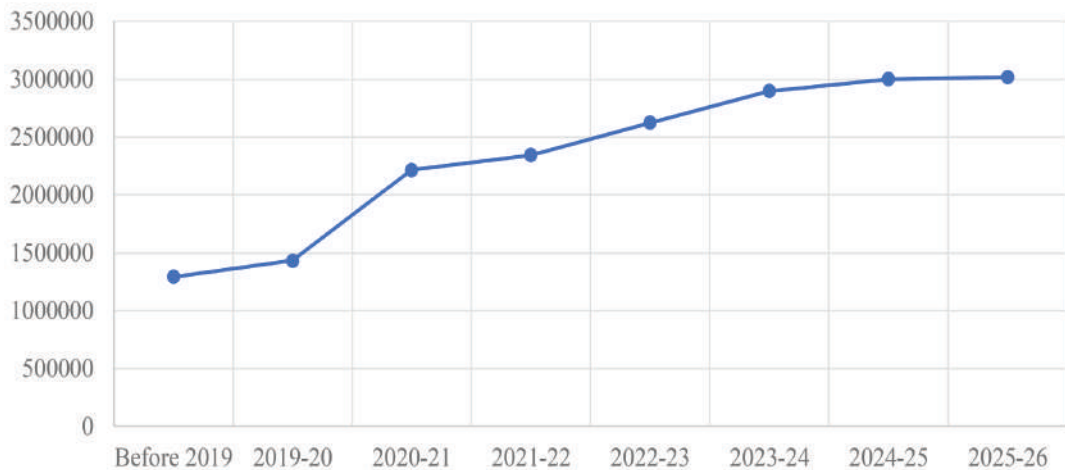
Source: <https://ejalshakti.gov.in/jjmreport/JJMIndia.aspx> (Jan 2026)

Figure 4: Trend of Coverage HHs with Tap Water Supply in Maharashtra.

According to the figure, the trend clearly increases, indicating the progress of the Jal Jeevan Mission before its launch (2019). The households with tap water supply are

almost 48,43,832 (33%) in Maharashtra. The figure shows the yearly coverage of household supply with tap water connections in Maharashtra. Since the launch of the Jal Jeevan Mission, the number of tap connections has increased year by year. Now, 1,32,61,377 (90.35%) households in Maharashtra have tap connections. In 2019-2026, the tap water supply for households in Maharashtra is almost 8417545 (57.35%).

The trend in the coverage of Households with tap water supply in Western Maharashtra.

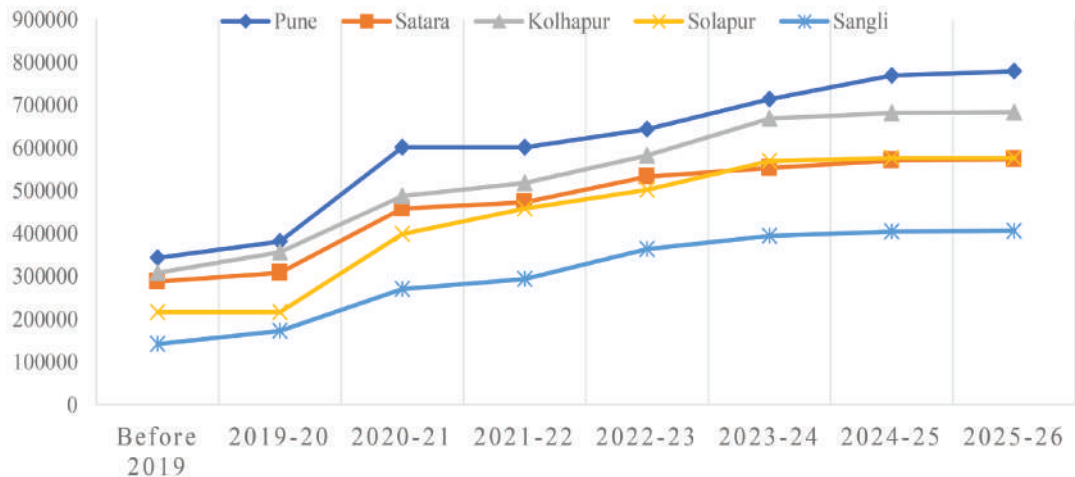


Source: <https://ejalshakti.gov.in/jjmreport/JJMIndia.aspx> (Jan 2026)

Figure 5: Trends in Coverage of HHs with Tap Water Supply in Western Maharashtra.

According to the figure, the trend is clearly increasing, indicating the progress of the Jal Jeevan Mission before its launch (2019). The households with tap water supply are almost 12,94,580 (40.04%) in Western Maharashtra. This figure shows the yearly coverage of household supply with tap water connections in Western Maharashtra. After the launch of the Jal Jeevan Mission, the number of tap connections has increased year by year. Now, 30,18,001 (93.33%) households have tap connections in Maharashtra. In 2019-2026, the household tap water supply is almost 17,19,458 (53.17%) in Western Maharashtra.

The trend in the coverage of Households with tap water supply in Western Maharashtra is district-wise.

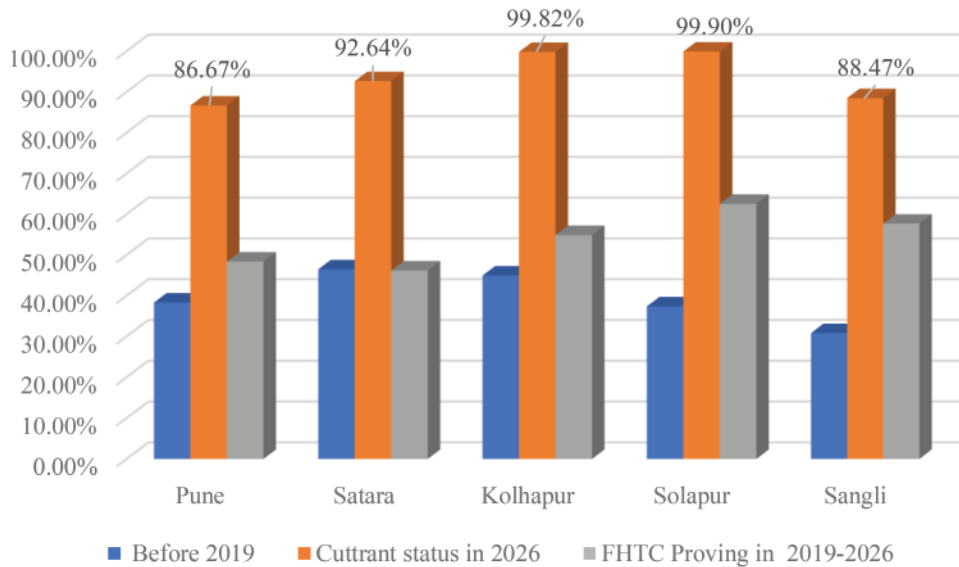


Source: <https://ejalshakti.gov.in/jjmreport/JJMIndia.aspx> (Jan 2026)

Figure 6: Trend of Coverage HHs with Tap Water Supply in Western Maharashtra.

The figure shows the district-wise growth in household tap water coverage in Western Maharashtra, covering Pune, Satara, Kolhapur, Solapur, and Sangli, from before 2019 to 2026 under the Jal Jeevan Mission.

All districts show a steady increase in tap water coverage after 2019, indicating the positive impact of the Jal Jeevan Mission.



Source: <https://ejalshakti.gov.in/jjmreport/JJMIndia.aspx> (Jan 2026)

Figure 7: District-wise FHTC Coverage and Progress under Jal Jeevan Mission (2019-2026)

The figure shows a comparative picture of Functional Household Tap Connection (FHTC) coverage in selected districts of Western Maharashtra: Pune, Satara, Kolhapur, Solapur, and Sangli.

According to the figure, the Solapur and Kolhapur districts have the highest coverage. Solapur district has very high (62%) coverage, and Satara district has low (46.18%) coverage in the Jal Jeevan Mission.

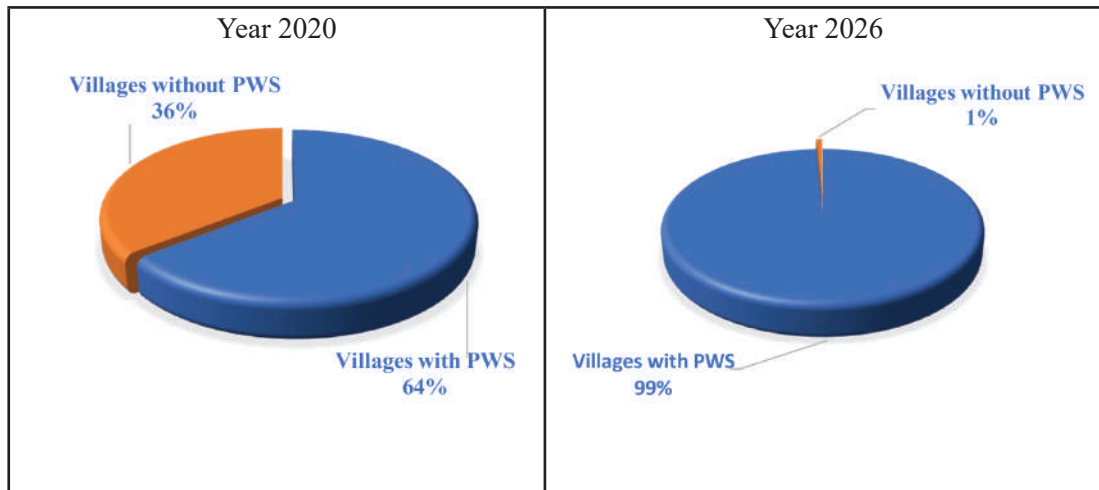
The figure shows a clear improvement in Functional Household Tap Connection (FHTC) coverage in Western Maharashtra after the launch of the Jal Jeevan Mission. Before 2019, all districts had low to moderate tap water coverage (around 30-50%). By 2026, Kolhapur and Solapur achieved nearly 100% coverage; for comparison, Pune, Satara, and Sangli also crossed 85%. The progress during 2019–2026 highlights the strong impact of JJM in expanding household tap water supply across the region.

To assess village-level Piped Water Supply (PWS) coverage.

Piped Water Supply (PWS) is the system that provides drinking water to households

through a network of pipes from a central water source. In India, piped water supply has long been considered the most reliable and safe way to ensure access to potable drinking water, especially in rural areas.

Despite significant progress, challenges such as source sustainability, operation and maintenance, and regional disparities continue to affect the long-term effectiveness of piped water supply systems.



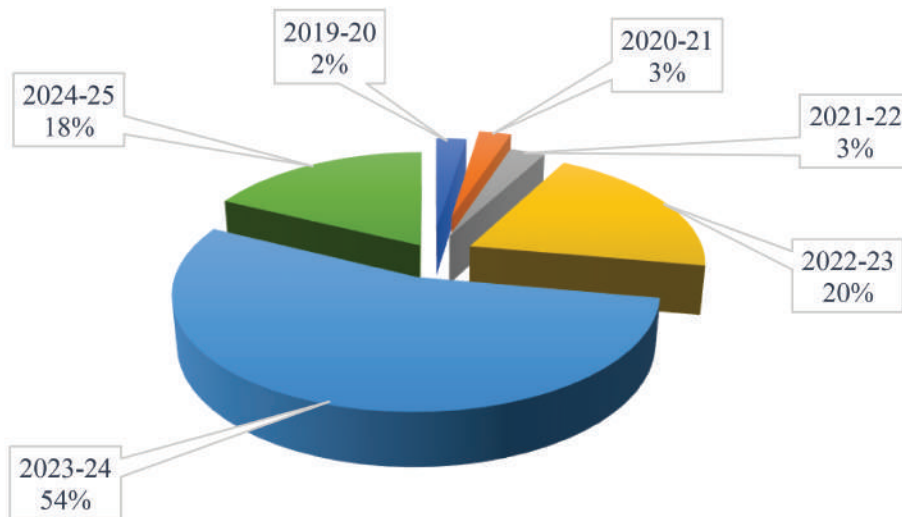
Source: <https://indiadataportal.com/> & <https://ejalshakti.gov.in/jjmreport/JJMIndia.aspx>

Figure: comparison of Piped Water Supply (PWS) in Year 2020 vs 2026 in India
Piped Water Supply

The figures represent a comparative analysis of village-level Piped Water Supply (PWS) coverage in 2020 and 2026. In 2020, only 64% of villages had a piped water supply, while 36% did not.

By 2026, there will be a remarkable improvement in piped water supply coverage. The proportion of villages with piped water supply increased to 99%, and villages without piped water supply is 1%. This clearly states that the successful expansion of water supply infrastructure and effective implementation of the Jal Jeevan Mission over the period.

Financial expenditure under the Jal Jeevan Mission



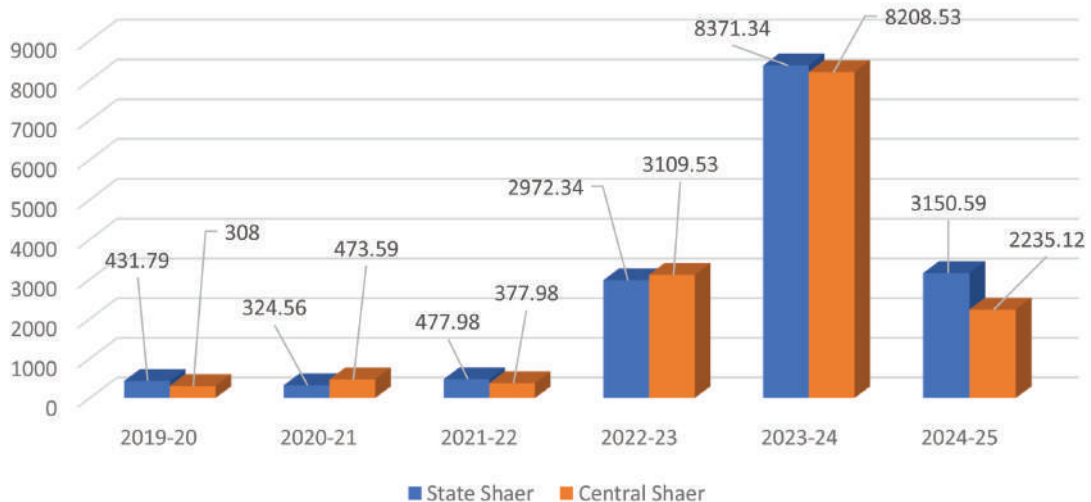
Source: <https://ejalshakti.gov.in/jjmreport/JJMIndia.aspx>

Figure: Year-wise Financial Allocation and Utilization under Jal Jeevan Mission in Maharashtra.

The figure shows the year-wise percentage distribution of financial expenditure in Maharashtra under the Jal Jeevan Mission. It clearly indicates that the highest share of connections (54%) was achieved during 2023-24, reflecting the peak implementation phase of the mission.

The year 2022-23 contributed 20%, showing a significant increase compared to the earlier years. In contrast, the initial years 2019-20, 2020-21, and 2021-22 accounted for only 2-3% each, indicating slower progress during the early phase of implementation. The year 2024-25 contributed 18%, suggesting continued progress, though at a slightly slower pace than in 2023-24.

How to Distribute the 50:50 percent share of Maharashtra State and the Central Government Share



Source: <https://ejalshakti.gov.in/jjmreport/JJMIndia.aspx>

Figure: Year-wise Financial Allocation and Utilization under Jal Jeevan Mission in Maharashtra.

The figure shows the year-wise expenditure on the Jal Jeevan Mission (JJM), divided into State share and Central share, from 2019-20 to 2024-25. During the initial years (2019-20 to 2021-22), both state and central contributions were relatively low, indicating the early phase of implementation.

A sharp increase in expenditure is observed from 2022-23 onwards, showing the scaling up of JJM activities. The highest expenditure was recorded in 2023-24, with both the state and central shares contributing significantly, showing strong financial support for the mission. In 2024-25, expenditure declined compared to the previous year but remained higher than in the early years.

Statistical test

➤ ANOVA

H₀ (Null Hypothesis):

There is no significant difference between expenditure and tap water connections.

H₁ (Alternative Hypothesis):

There is a significant difference between expenditure and tap water connections.

Calculation: By calculation, the P-value is 0.07

Summary

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
Coverage in the tap water supply	6	4.173227	0.695538	0.036025
Expenditure	6	30441.39	5073.565	37671559

ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	77202014	1	77202014	4.09869	0.070446	4.964603
Within Groups	1.88E+08	10	18835779			
Total	2.66E+08	11				

If the p-value is greater than 0.05, then accept the Null Hypothesis. This means there is no significant difference between government expenditure and the number of HHs' tap water supply connections.

➤ Correlation:**H₀ (Null Hypothesis):**

There is no significant relationship between expenditure and tap water connections.

H₁ (Alternative Hypothesis):

There is a significant relationship between expenditure and tap water connections.

Calculation: Using the correlation test in Minitab, the P-value is 0.180. Pearson correlation is 0.63

Conclusion: If the p-value is greater than 0.05, then accept the Null Hypothesis. This means there is no significant relationship between government expenditure and HHs' tap water supply connections.

Major Findings of the Study

1. The Jal Jeevan Mission has led to a significant increase in household tap water coverage in India between 2019 and 2026, increasing from 16.71% to over 81.53% of rural households.
2. In Maharashtra, rural household tap water coverage improved substantially from 33% in 2019 to 90.35% by 2026, indicating strong implementation of the mission at the state level.
3. District-wise analysis reveals that districts such as Jalgaon, Jalna, Solapur, Kolhapur, Dhule, Amravati, Wardha, and Latur have achieved very high household and village-level coverage. In contrast, districts such as Palghar, Nandurbar, Gondia, Beed, and Thane lag, particularly in village-level coverage.
4. Western Maharashtra districts (Pune, Kolhapur, Satara, Solapur, and Sangli) show a steady upward trend in tap water coverage after the launch of JJM, though inter-district differences persist.
5. Village-level piped water supply in India increased greatly from 64% in 2020 to 99% in 2026, showing that almost all villages now have access to piped drinking water.
6. Financial expenditure under JJM increased sharply after 2022–23, with the highest expenditure recorded in 2023–24, reflecting the peak implementation phase of the mission.
7. The ANOVA results show that the p-value (0.07) is greater than 0.05, leading to the acceptance of the null hypothesis. This indicates that government expenditure alone does not have a statistically significant impact on household tap water coverage.
8. Correlation analysis reveals a moderate positive correlation ($r = 0.63$) between expenditure and tap water coverage; however, the p-value (0.180) is not statistically significant, suggesting that higher expenditure supports coverage expansion but does not guarantee proportional outcomes.

The study's findings clearly indicate that the Jal Jeevan Mission has played a transformative role in improving rural access to drinking water in India. The rapid increase in household tap water coverage after 2019 reflects a strong policy commitment and focused implementation. The improvement is particularly evident after 2022-23,

when financial expenditure increased substantially, and implementation activities were scaled up.

In Maharashtra, the progress under JJM has been impressive, with household tap water coverage rising from 33% in 2019 to over 90% by 2026. District-wise analysis reveals uneven performance, suggesting that regional factors such as water availability, terrain, and administrative efficiency influence outcomes. Western Maharashtra districts generally perform better, although inter-district differences remain.

The dramatic improvement in village-level Piped Water Supply (PWS) coverage from 64% in 2020 to 99% in 2026 demonstrates the success of infrastructure expansion under the mission. However, statistical analysis using ANOVA and correlation indicates that higher financial expenditure does not automatically lead to proportional increases in coverage. This highlights the importance of non-financial factors such as planning quality, community participation, timely execution, and sustainability of water sources.

Overall, the discussion suggests that while JJM has significantly strengthened rural water security, long-term success depends on effective governance, regular maintenance, and sustainable management of water resources.

V) Conclusions :

The study concludes that the Jal Jeevan Mission has been highly effective in improving rural drinking water access in India, with remarkable progress observed in household tap water coverage and village-level piped water supply between 2019 and 2026. The transformation from limited coverage to near-universal access represents a major achievement in rural water security.

In Maharashtra, particularly in Western Maharashtra, the mission has significantly strengthened drinking water infrastructure, reduced reliance on unsafe water sources, and improved public health and living conditions. While financial investment under JJM has increased substantially, statistical analysis indicates that expenditure alone does not fully explain improvements in tap water coverage. Effective planning, timely execution, regional suitability, and sustainable management of water sources are equally important.

Overall, the Jal Jeevan Mission has emerged as a transformational policy intervention in rural India. To sustain the gains achieved, future efforts should focus on infrastruc-

ture operation and maintenance, water quality monitoring, and the long-term sustainability of water sources, especially in drought-prone and lagging regions. Strengthening these aspects will ensure that the mission's benefits continue to support rural development and water security in the long run.

Suggestions

1. Greater emphasis should be placed on the sustainability of water sources, especially in drought-prone regions of Maharashtra, such as Marathwada and parts of Vidarbha.
2. Operation and maintenance (O&M) mechanisms should be strengthened to ensure a continuous and reliable water supply after infrastructure creation.
3. States should focus on improving village-level coverage, particularly in districts where household coverage is high but village-level PWS coverage remains low.
4. Community participation and capacity building should be enhanced to promote ownership and long-term sustainability of water supply schemes.
5. Regular water quality monitoring should be ensured to maintain the safety and reliability of drinking water.
6. Financial allocation should be accompanied by efficient planning, monitoring, and implementation, rather than focusing only on increased expenditure.
7. Special attention should be given to lagging districts through targeted interventions and region-specific strategies.

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2

From Linear to Circular: Transforming Dairy Farming for Economic Gain

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Key Words: Circular, Principles, 3Rs, Dairy Farming**Abstract:**

Dairy farming is a subsidiary occupation undertaken by farmers and is supplementary to the agricultural sector. Dairy farming is an important source of livelihood for rural people and offers opportunities for rural and semi-urban people, such as increased farm income, additional employment, or subsidiary occupations. Traditional dairy farming often faces two challenges: waste management and resource dependence. The idea of circular dairy farming emphasises closed-loop procedures and resource efficiency. Commercialised dairy farming has emerged, and some circular economy principles are used in dairy farming practices. Some dairy farming businesses were applying circular principles, such as generating electricity from dung, using a chopped fodder machine to reduce fodder waste, using hydroponic fodder, using dung for paint, etc. By applying circular principles, dairy farms can enhance their business's financial performance by minimising waste and reducing waste disposal costs. The present research focuses on circularity principles, approaches to circular business models, and the applicability of the 3R principles (Reduce, Reuse, and Recycle) in dairy farming. Moreover, the paper explores the potential of applying the circularity principle in dairy farming. It identifies six key areas: dung paint, biogas, electricity generation, dung-based idols, silage, and compost as a fertiliser. Finally, the study proposed a decentralised and a centralised circular dairy model that includes individual farmers, FPOs, and SHGs within its framework.

I) Introduction:

The development of the world economy has been driven by a linear model of production and consumption, in which commodities are made from raw materials, sold, used, and then discarded as waste. Its prevailing limitations burden the classical model of linear economy. Namely, during the accelerated industrial development, a linear model of

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production and consumption dominated (Madzar, 2022). This model generates waste and has a negative environmental impact. However, the “take-make-dispose” economic model is opposed by the circular economy (CE) concept. The CE concept is needed to tackle the unsustainable ‘take-make-dispose’ production economic model. It is a policy endeavor and a model for economic and sustainable development. The circular economy benefits companies and municipalities in waste management and resource efficiency gains. Similarly, it reduces environmental externalities or minimizes environmental impact. Europe is a pioneer in developing CE policies. Towards a Circular Economy, a Zero-waste Programme for Europe is a communication released by the European Commission in 2014. The Circular Economy was introduced in 2015 by the European Union, and its aim is to promote more efficient and sustainable resource use, a new integrated model of production, distribution, and consumption (RADA, 2023). Numerous member states, such as Finland, the Netherlands, Scotland, and France, have introduced CE strategies and initiatives at the EU level. In 2016, Finland became the world’s first nation to release a roadmap towards a circular economy. The circular economy (CE), as part of efforts to implement the United Nations (UN) SDGs Agenda 2030, is crucial for managing the increasing amounts of waste generated (Rodriguez-Anton et al., 2019). Sustainable development as a Political and scientific agenda emerged with the Brundtland Report “Our Common Future” in 1987 (World Commission on Environment and Development, 1987).

The CE also links many of the 17 Sustainable Development Goals (SDGs) that the United Nations approved in 2015, including no poverty, responsible consumption and production, sustainable cities and communities, and promoting inclusive and sustainable industrialization and innovation. With that perspective, circularity has many applications in electronics and ICT, batteries and automobiles, packaging, plastics, textiles, construction and buildings, food, water, and nutrition. Similarly, the present paper attempts to identify the scope for applying circularity principles in dairy farming and recognizes the possible areas of application. The paper is divided into seven parts. The second section reviews the circularity models and principles, the third, methodology, and the fourth, conceptual clarification of the circular economy. Fifth, the section covers a general circularity framework for dairy farming, specifically cow dairy farming and possible applications of the CE principles in dairy farming. Sixth, provides dairy farming business models, points out potential areas where CE principles can be applied, and, lastly, presents the conclusion.

II) Review of Literature:

Fogarassy et al. (2016) used a Dutch dairy farm as an example to evaluate methods for transitioning from linear to circular economic systems for sustainability. Based on the analysis, the researcher designed a method to help domestic entrepreneurs

select strategies to transition from linear to circular economic systems. Minten, (2020) discusses the transformation of the dairy sector in Ethiopia. The dairy sector in Ethiopia has experienced a dramatic shift due to rising consumer expenditures, growth in dairy processing enterprises, and improved production techniques. Nabiswa, (2020) reviewed the strategic marketing options for the implementation of the dairy value chain for sustainable development. The study concluded that the development of infrastructure such as road networks, milk collection centres, and cooling equipment would enhance the quantity and quality of milk available in the market. Gralak et al., (2022) attempted to identify the determinants of the potentiality of the application of the circular economy model in the food processing sector, i.e. the dairy industry. The study discussed the factors that stimulate and limit the transformation of the dairy industry towards the circular economy. Lauwere et al., (2022) attempted to identify how the behavioural factors and external conditions influence the decisions of Dutch farmers to adopt circular agriculture. Morton & Shea, (2022) provides several examples of current farm applications and experimentation with circular systems. Circular systems in agriculture can deliver multiple benefits like economic profitability, mimicking natural cycles and leveraging biodiversity, etc., which can be applied to dairy farming for economic gain. Latif et al., (2023) aimed to design a sustainable strategy for livestock waste management based on CE in the Taruna Mukti Farmer Group. Based on the results, the dairy cattle waste management model is a way to implement the CE concepts. The Taruna Mukti farmers' organisation successfully implemented the circular economy technique, converting 49,580 tons of cow dung into organic fertiliser from 2008 to 2022. Ratnasari and Sugiyanto (2023) examined the role of farmers' wives, circular dairy farms, and their impact on family income. The study focuses on the utilisation of dairy waste for organic manure and biogas, and concluded that the adoption of circular economy practices positively impacts farmers' income. Brkic & Puvaca, (2024) examine the intricate balance between economic viability and ecological stewardship within the global dairy industry. The paper concluded that market mechanisms and institutional arrangements support the sustainable dairy systems. Fortes et al., (2024) proposes implementing circular practices in the milk production chain. The study has used case study methodology to evaluate its implications for sustainable rural development and concluded that the dairy industry is already engaged in circular practices. Elisia et al., (2025) identified the application of the 5R principles, i.e. Reduce, Reuse, Recycle, Refurbish, and Renew and economic potential in the three main sectors: the upstream sector, the processing sector, and the downstream sector.

Based on the review of existing literature on the circular economy and its applications in the various sectors. Most studies have explored the application of circularity in the dairy sector theoretically, and only a few are based on empirical analysis. The uniqueness of the present study lies in its exploration of the various areas where circularity principles can be adopted in the dairy sector, based on an extensive literature

review, and in proposing models for the effective implementation of these principles.

III) Research Methodology

Based on an extensive literature survey, the paper theoretically explores the potential applications of circular economy principles in the dairy sector. The primary objective of this paper is to understand the principles of the circular economy. Based on that, this paper attempts to identify the scope for applying circularity principles in dairy farming and the possible areas of application. Furthermore, to propose feasible circular business models in the dairy sector. Considering these objectives, the study has proposed the hypothesis that the dairy sector has significant potential for applying circularity principles. The second hypothesis considered whether the 3 R principles were applied to dairy waste in India. Both hypotheses were verified through an extensive literature survey and identified six key areas where circular principles can be applied, namely dung paint, biogas, electricity generation, dung-based idols, silage, and compost as a fertiliser. Moreover, many business units, organisations, and SHGs were independently harnessing the benefits of circularity by applying circularity principles. The Indian government is also promoting circular dairy farms through various schemes.

IV) Circularity Concept and its Application:

This part focuses on two aspects: circularity principles and circular economy business models. Understanding the guiding principles of the circular economy concept is crucial, as is incorporating these CE concepts into other business models.

4.1 Circularity Principles

According to the YES Bank Ltd and TERI Council for Business Sustainability (CBS) Report 2018, the following principles of the circular economy are followed: (Yes Bank- Nitish Arora, 2018)

- 1) **Reduce:** Using regenerative and restorative resources highlights resource efficiency. The production process should use non-toxic, recyclable, and renewable resources. Reduce refers to the reduction of harmful, wasteful, and non-recyclable resources. By reducing waste, we avoid the needless use of resources such as materials, energy and water (Balwan, 2022).
- 2) **Reuse:** This is related to two aspects. First, it involves reusing a product's useful parts/components wherever possible. Second, it promotes greater use of product-as-a-service through sharing platforms. This may encourage the sharing of underutilized assets or the creation of a web of shared services. The service provider typically owns the product, and the customer pays for using it based on time. Use and Reuse of products rather than discarding them before their value is fully exploited (Carvalho et al., 2020)"

- 3) **Recycle:** The focus is on value creation based on the utilization of discarded material as a source. This process will obtain the same or lower-quality product. Activity in a production process to process waste materials for the original purpose or other purposes (Lindahl & Dalhammar, 2010).
- 4) **Re-manufacture:** This approach creates new products using used parts of discarded products. This is possible through cooperation and collaboration between multi-sector industries and a network of companies in a particular value chain.
- 5) **Repair / refurbish:** The aim is to preserve and extend the life of a product already made by designing for the future. It should be ensured at the design stage regarding the appropriate lifetime and extended future use. Extending the lifespan of products through repair, refurbishment, and remanufacturing fosters a culture of sustainable consumption. By promoting durability and encouraging consumers to value longevity over disposability (Ho & Chen, 2021). When a product is in the usage phase, it is important to maintain, repair, refurbish, and update it to extend its lifespan and, if appropriate, give it a second life through take-back initiatives.

Apart from the 5 Rs above, other Rs can be considered in the journey from a linear to a circular economy, such as Reuse, Rethink, Repurpose, and Recover. Reuse is the same function with a radically different product; rethink is like intensive use of the product; repurpose can be the use of a discarded product in a new product with a different function; and Recover is the incineration of material with energy recovery. (Julian Kirchherr, 2017) Moreover, Preserving and enhancing natural capital, optimizing the resource yield, and fostering system effectiveness by designing out negative externalities are the principles given by (Foundation, 2015). In order to maintain technical parts and materials in circulation and support the economy, it also involves designing for recycling, remanufacturing, and refurbishment. Maintenance rather than recycling, extending product life and optimizing reuse, increasing product utilization by sharing, etc.

4.2 Circular Business Models and their Importance

We have identified various business models for the circular economy, based on a review of the literature. A range of CE business models were proposed in various articles and research reports. The Ellen MacArthur Foundation (2015) has presented a categorization of six business models in the ReSOLVE framework, i.e., Regenerate, Share, Optimise, Loop, Virtualise, and Exchange (Annukka Berg, 2018). Cycling, Extending, Intensifying, and Dematerialising CE business models by (Martin Geissdoerfer, 2020). The FEEM 2020 working paper has emphasized the three types of CE practices: Input, Use, and End-of-Life CE practices. (Elisa Chioatto, 2020). Input-based Models focus on cleaner production, and safe materials, such as bio-

based, biodegradable, and compostable materials, can be used. The extended life span of production and second-life production are also involved. Electric powertrains, intelligent maintenance programs, and software integration increase durability and upgradability. (PACE, 2019) Use-based Practices consist of product-service systems, collaborative consumption, product dematerialization, etc. The second life for products, the second life for materials, and back management are part of End-of-life Practices.

A circular economy is beneficial in many ways. A ‘circular efficiency’ approach is suitable for upstream inputs being minimized and downstream residues/by-products being ‘circulated.’ (Shane M. Ward, 14-15 September 2016) CE improved economic growth, material cost savings, the creation of employment opportunities, and innovation. (Foundation, 2015) It will help bring about positive changes in GDP due to emerging circular activities. New employment will be created in the waste and recycling sector, local reverse logistics, and jobs in upgrade, repair, and re-manufacturing activities are highly labour-intensive. The circular design will promote technological development and resource efficiency. More jobs are also generated due to innovation and investments in the circular economy. Moreover, increased consumption by lower prices will indirectly affect employment and income generation. FEEM projects that more employment will be generated in waste management, services, repair and & installation, etc., by 2030. (Mattei, 2020) The successful circular economy contributes to three dimensions of sustainable development: economic, environmental, and social. (Jouni Korhonen, 2018). The use of costly scarce resource material will be saved, and post-production waste management costs can be minimized by value creation from the waste.

V) Circularity Principles for Dairy Farming:

1.1 Dairy Sector in India

India ranks first in the world in milk production. It shares that twenty-five percent of the world’s milk is produced. The dairy sector directly supports over eight crore farmers, making up nearly five percent of the country’s GDP. With the aid of numerous government programs, the dairy business in India has expanded significantly over the last 10 years. This makes India, which was previously dependent on imports and milk scarcity to self-sufficient and able to export dairy goods. The main export markets include Saudi Arabia, Qatar, Bangladesh, Bahrain, Malaysia, and the United Arab Emirates.

Animal husbandry and dairy farming were formerly regarded as supplementary agricultural occupations. As a result, dairy farmers are restricted to raising 1-2 cattle heads to satisfy household demand for milk and agricultural demand for manure,

respectively. However, dairy farming has transitioned from subsistence to commercial in recent years, which could have led to more than a hundred cows in the *Gothas* of dairy farmers. They conducted a commercial operation since they saw this as a potential new business opportunity. This has resulted in a growing number of private dairies in the market, including Chitale Dairy, Parsi Dairy Farm, and Prabhat Dairy from Maharashtra, as well as other dairies such as Sawant Dairy Farm, Motake-Patil Dairy Farm, and Shri Dairy Farms, which are also operating at a noteworthy scale. Agro-processing enterprises have also transitioned from extensive dairy farming operations. In addition to large-scale enterprises, numerous households managed 10 to 20 animals in dairy farming ventures. In light of this, the present section explored the possibility of using circularity concepts in the dairy industry, particularly cow farming. The circular economy presents a promising pathway to meet the growth and sustainability challenges of the dairy sector. (Economy, 2016)

1.2 *Areas of Circularity in Cow Farming*

Since dairy farming is a circular industry by heritage. It connects animal husbandry and agriculture, both forward and backwards. Dairy farming uses agricultural fodder, whereas animal dung is utilised as fertiliser in agriculture. The question is how to strengthen these economic connections using circularity principles, which could boost farmers' incomes. Circularity ideas can be applied in a variety of ways to cow farming. The commercial cow farming approach can integrate the principles of Reduce, Reuse, and Recycling. These are known as the 3R principles. Water usage will be decreased by the automated sensor-based drinking water supply for cows. The fodder chopper machine helps reduce fodder waste. According to the circular economy concept, these two things might be classified as "Reduce". When it comes to the "Reuse" waste fodder, it can be composted. Additionally, animal-cleansed water can be used in agriculture. Cow farming has a high recycling potential. Figure 1 displays the potential circularity areas.

Figure 1: Areas of Circularity in Cow Farming

Cow Dung Paint: The first cow dung paint in India, Khadi Prakritik Paint, was created by the Khadi and Village Industries Commission (KVIC). It is known as “Ashta Laabh” because of its eight benefits. This product is cost-effective, innovative, eco-friendly, and distinctive. The Honorable Minister for MSME, Shri. Nitin Gadakri, introduced it on January 12, 2021. KVIC will offer technical training to new business owners who think they could make paint from cow dung.

KVIC will provide technical training to new entrepreneurs who could benefit by manufacturing cow dung paint. This will give a big boost to local manufacturing and agro-based economy. It’s not a product but a tool for accelerating the rural economy’s growth and increasing farmers’ income. Currently, the Prakritik Paint manufacturing unit at KVIC’s Kumarappa National Handmade Paper Institute in Jaipur produces 500 liters of paint daily, providing direct employment to ten people. Moreover, the KVIC created the eKhadiIndia.com an e-commerce site to sell their products (KVIC, 2021). This led to the launch of numerous cow dung paint brands in India, including Gaumaya Paints, Natural Paints, Devatri Ecowach Paints, Vedic Paint, and others. Women associated with Pragati sell 2200 liters of paint and generate around Rs. 4.60 lakh in income. A self-help group from Chhattisgarh is engaged in making paint and vermi-compost from cow dung. Chhattisgarh government uses this paint for colouring purposes in all government offices and schools (Online, 2023).

Dung-based Idols and Materials: Cow dung can help produce clay-based eco-friendly idols and materials, such as ganesh idols, seed balls, flower pots, pen holders, diya, diaries, pouches, paper, dhup, havan kundi, dhup batti and dhup cones etc. GobarHastkrati is a creative idea that initially came to light in 2015. This project's main motivation is to make the most of environmentally friendly products, which not only highlight Indian culture and history and reveal untapped potential but also employ rural communities and provide them with access to the digital world. GobarHastkrati clocks, mementos, office, and home décor items, and religious items are made (Hastkrati, 2024). Hetha, Gavyamart, Klimon, Panchayat Udsar, and others make and sell Cow Dung Ganesh idols online. The first gram panchayat in India to open an online store for eCommerce is Udsar, in the state of Odisha. The panchayat government offered financial assistance through different government projects and encouraged the young to re-establish small-scale udyog in the village. (panchayatudsar, 2024), (Hetha, 2024), (Gavyamart, 2024), (Klimon, 2024)

Compost as Fertiliser: Compost is produced when organic items like leftover food, leaves, and animal parts break dung correctly. As the cattle farming scale enlarges, the quantity of cow dung also increases. increases. The organic and nutrient content of cow dung is higher, which is beneficial for the growth of plants. Many brands of cow dung compost are available in the market, such as Sampurnaarogyam, Ugao Cow Manure, Vrindavan Dairy LLP, Seed2Plant, Affordable Organic Store, etc. Similarly, vermicompost can also be prepared from cow dung.

Silage Making: Silage is a type of fodder naturally anaerobic fermented to lower pH levels. It is used to feed cattle during times of shortage, drought, or floods and to use excess forage. Sorghum, maize, oats, and other suitable crops are suitable for silage making. Silage feed serves as green fodder throughout the lean season, preserving cattle output.

Biogas: Biogas is produced with the help of cow dung/cattle dung. Biogas is produced by mixing agricultural waste with water and placing the resulting slurry into a biogas plant. One of the GOBAR-dhan schemes of the Government of India promotes the conversion of cattle waste into biogas and fertilizer. Asia's biggest producer of dairy products is Banas Dairy, located in the Banaskantha district of the western state of Gujarat. Banas gathers local farmers' cow dung and converts it into biogas for fuel. A small filling station in Banaskantha fills up the tanks of 80 to 90 compressed natural gas (CNG)- powered cars daily. The state-owned Hindustan Petroleum has also started a biogas project that turns cow dung into vehicle fuel. (Iwaki, 2023) To establish biogas-generating plants through the fermentation of cow dung, Maruti Suzuki India (MSIL) has entered into a tripartite partnership with the National Dairy Development

Board (NDDB), Suzuki R&D Centre India, and Banas Dairy. Four biogas production plants, estimated at approximately Rs 230 crore, are slated to be established in Gujarat's Banaskantha district, with plans to begin operating in 2025. (Das, 2023) The renewable energy transfer system, a biogas plant, successfully converted cow dung into energy and nutrient-rich organic fertilizer. (Molla Rahman Shaibur, 2021) The biogas bottling at 150 bar pressure can be used as CNG cylinders in vehicular and cooking applications. (L. M. Sorathiya, 2014)

Electricity Generation: Methane gas will be accessible in 50 percent of the biogas created by adding cow dung and water to the biogas tank. This electricity will be produced by operating the genset. Chhattisgarh launched the electricity generation project using cow dung procured from farmers under the Godhan Nyay Yojana.

Panchgavya: In Ayurveda, "Cowpathy" refers to the Panchgavya therapy. In India, the cow is considered a divinity and is referred to as "Gaumata," a symbol of its maternal attributes. Ayurveda advises Panchagavya to heal disorders of several systems without causing harm, even in severe cases. Panchgavya, obtained from cows and symbolic of milk, urine, dung, ghee, and curd, has invaluable medicinal value in Ayurveda and conventional Indian clinical techniques (Komal K. Bajaj, 2022). Cowpathy is a trademark of Mumbai-based Ravino Industries, formerly Bio Bliss. The organization's primary objective from its founding was to rescue old, non-lactating cows. They produce bath care, hair care, and face care products like facewash, hair color, moisturizing cream, lip balm, sandalwood face bars, etc.

VI) Proposed Business Model for Implementation of Circularity

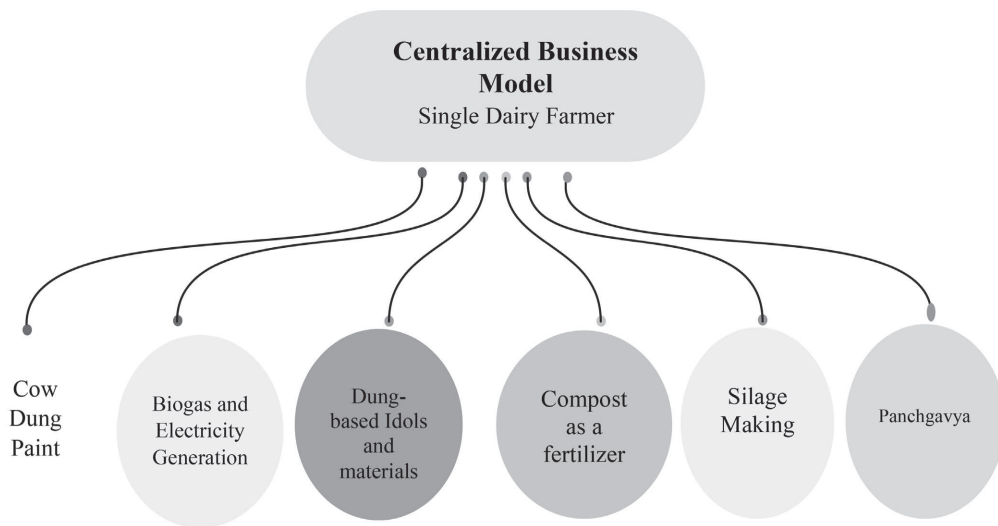
There are many areas where circularity principles can be used in dairy farming. To see the viability of the business (Amir Latif, 2023) designed a sustainable strategy for livestock waste management based on CE. This may create additional employment and income for the people. Among the different principles of the circular economy, recycling has much scope. We can have a circular dairy farming business model in the following manner. Large-scale cow farming operations can investigate every potential domain of the circular economy. In a large-scale setting, cow farming can investigate every avenue of the circular economy. However, the number of small-scale business operations is also large, and these dairy farmers cannot touch other aspects of the circularity business. In this instance, farmers can focus on any one aspect of the business, then it will benefit the grassroots level by extending their reach. As a result, the present research paper proposes a centralized and decentralized method related to circularity. One might consider using this kind of approach.

6.1 Centralized Business Model:

The centralized business model consists of single dairy farmers who can adopt all

possible areas of the business related to dairy farming. It indicates that single-unit cow-farming business run additional plants/enterprises under one roof, including paint made from cow dung, Panchgavya, biogas and electricity generation, silage production, dung-based materials and idols, compost as fertilizer, etc.

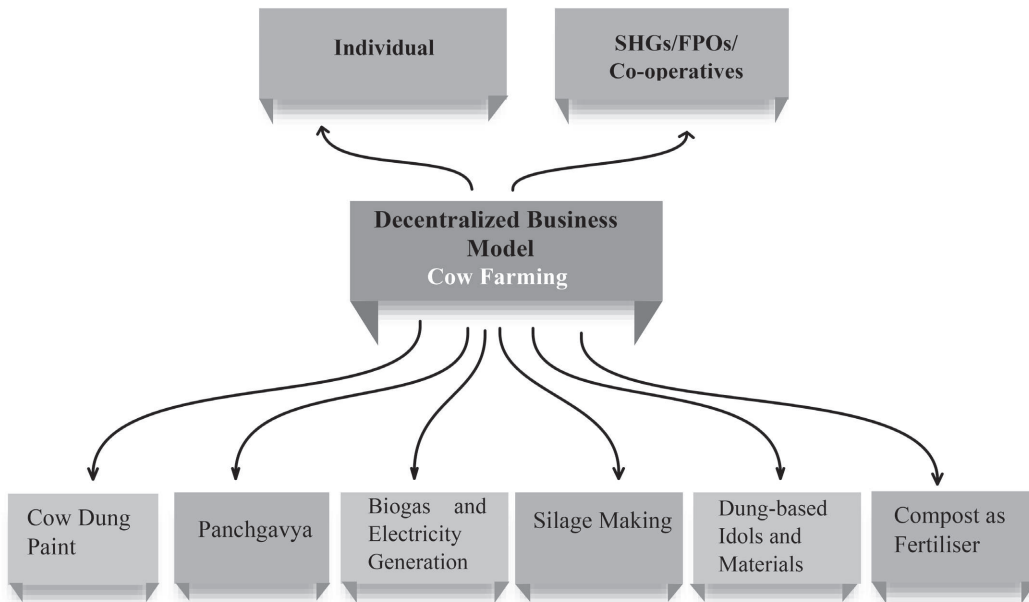
Figure 2: Centralized Business Model for Dairy Farming



6.2 Decentralized Business Model:

The decentralized business model is feasible for all who are or are not associated with dairy farming. Apart from large-scale dairy farming businesses, many farmers operate the business on a smaller scale. In such instances, operating every potential dairy-related business is not feasible. Because it was unable to produce enough raw materials to ensure the business's sustainability. Operating a business in a decentralized manner is more advantageous in that scenario. Decentralized refers to any individual farmer, private entity, group of SHG members, Farmer Producer Company and cooperatives that can operate any dairy-related business.

For example, SHG members can collect cow dung from individual dairy farmers and start a cow dung paint, cow dung idols, compost, or biogas business. Similarly, small dairy farmers can form a farmer-producer company and start any of these businesses using either their own or outside raw materials. In which way dairy cooperative are collecting milk on a similar way cooperatives can collect a dung for further process. Likewise, a single individual can also start a new business in any of these business categories, using contract farming.

Figure 3: Decentralized Business Model for Dairy Farming

The above-specified business may be run individually, operated by SHGs, or from Farmer Producer Companies (FPOs) or Co-operatives. The businesses mentioned in Figure 2 can be run in these different ways.

6.3 Case Analysis of Cow Farming

We have chosen the Gauseva Centre of the Siddhagiri Math in Kaneri, Kolhapur District (Maharashtra) to investigate if cow husbandry practitioners have embraced the circularity principles. The Kadsiddheshwar tradition's highest seat is this one. Siddhagiri Math has been diligently advancing village development as its main area of social improvement. The Math is involved in numerous projects, Gaushal being one of them.

In order to preserve the indigenous Indian cow breeds, Swamiji made the decision to build a Gaushala in 2005. Many breeds from all around the country were brought together in one location. This gaushala has different wards, such as a milking ward, calving ward, calf ward, young cow ward, Nandi wada (bull shed), isolation shed, quarantine shed, etc. The Gaushala will become beneficial when they adopt many ways than one. Based on that, siddhagiri gaushala has different units related to dairy, i.e., vermicompost, jeevamrut, electricity generation biogas, medicine preparation centre, i.e., panchayat, siddhagiri prakriti cow dung paint, and cow dung-based Ganesh

and decor idols. Now, Math has a sustainable energy source in the form of biogas. Apart from this, they were using a cattle feed machine, one hydroponics green fodder production unit, and a Silage unit established for fodder management and reducing fodder waste. Moreover, the automatic tap for drinking water for cows is fixed to reduce the wastage of water. All these initiatives of cow farming at Siddhagiri Math lead towards the circular dairy concept. (Goutirth, 2024)

VI) Conclusions:

The dairy sector has experienced steady yearly growth and provides human and plant nutrition. Livestock is one of the subsectors that contributes to the economy in many ways, but it majorly contributes to employment and income generation. The traditional dairy sector featured circular practices, but the circularity concept widens the avenues of dairy farming. The present research has identified cattle waste management as the foremost area of circular dairy practices. This paper attempted to identify possible areas of application for circular principles and identified six key areas, namely dung painting, biogas, electricity generation, dung-based idols, silage, and compost as a fertiliser. Thus, the dairy industry can benefit greatly from the circularity of recycling concepts. Moreover, many business units, organisations, and SHGs were independently harnessing the benefits of circularity by applying circularity principles. Cooperatives, FPOs, SHGs, and individuals can effectively implement the circular dairy concept. Therefore, the study proposed a decentralised and a centralised circular dairy model that includes individual farmers, FPOs, and SHGs within its framework. Many government schemes promote these kinds of businesses through subsidized schemes. However, there remains a need for guidance on the product's marketing, which is essential for producers. This will enhance the livelihood of the people.

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3

Women in Power: Political Empowerment and Equal Representation in India

Dr. Gedam Kamalakar

Abstract

The quest for gender equality in political leadership remains a cornerstone of democratic progress and inclusive governance. It critically examines the structural barriers social, cultural, economic, and institutional that limits women's political participation, and highlights the strategies and policy interventions employed to overcome them, such as gender quotas, capacity-building programs, and advocacy movements. Drawing on comparative case studies, the article assesses the impact of women's leadership on governance, policy priorities, and societal transformation. The study also reflects on recent trends, including the role of youth, digital platforms, and global movements in reshaping the narrative around women in power. Ultimately, this article argues that achieving equal representation is not just a matter of justice, but a prerequisite for sustainable development and robust democracy. This article explores the evolving landscape of women's political empowerment and representation in India. It traces the journey from the 73rd Constitutional Amendment in 1993, which mandated one-third reservations for women in Panchayati Raj Institutions (PRIs), to the recent enactment of the Nari Shakti Vandan Adhiniyam (Women's Reservation Bill) in 2023, aiming to reserve 33% of seats in the Lok Sabha and state legislatures for women. The study highlights the transformative impact of female leadership at the grass roots level, noting improvements in governance outcomes and shifts in societal attitudes towards gender roles. Despite these advancements, challenges persist, including patriarchal norms, limited access to resources, and under representation in higher political offices.

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The article concludes by emphasizing the need for sustained efforts to address these barriers and promote inclusive policies that facilitate women's active participation in all levels of governance.

Keywords: Gender Equality, Political Participation, Representation of Women, Women's Indian Politics, Women's Reservation,

I) Introduction

Despite being the world's largest democracy, India continues to grapple with gender imbalances in political representation. Women constitute nearly half of the population, yet their presence in legislative bodies remains disproportionately low. While constitutional provisions and legal frameworks such as the 73rd and 74th Constitutional Amendments and reservation policies at the Panchayati Raj level have contributed to grass roots political participation, women's representation in higher echelons of political power—such as state assemblies and the national parliament—lags significantly. Political empowerment is not merely about numerical representation but also the ability to influence decision-making, drive policy, and challenge patriarchal structures embedded in political institutions. Over the years, women leaders have demonstrated competence and transformative leadership when given the opportunity. However, barriers including social norms, party structures, lack of political funding, and gendered stereotypes persist.

Objectives

1. To analyze the historical evolution of women's political participation in India
2. To study the impact of women's leadership on governance and policy outcomes
3. To conduct a comparative study of women's representation across states (e.g., Telangana vs other states).
4. To assess the effectiveness of reservation policies in empowering marginalized women (SC/ST/OBC).

5. To explore the intersection of gender with caste, class, and region in political participation.
6. To suggest policy recommendations for strengthening women's political empowerment

II) Hypothesis:

Increased political representation of women in legislative bodies leads to greater gender-sensitive governance, improved policy outcomes for women and children, and progressive societal change, but achieving true empowerment requires both structural reforms and attitudinal shifts in Indian political culture. This article explores the journey of women's political empowerment in India, assesses the gaps in representation across different levels of governance, and evaluates how enhanced participation can contribute to inclusive and equitable development. The paper also examines recent legislative developments such as the Women's Reservation Bill (2023), while highlighting best practices and challenges from across states.

III) Research Methodology

1. Research Design

The study adopts a mixed-method research design, combining both quantitative and qualitative approaches to provide a holistic understanding of women's political empowerment in India.

Descriptive design: To describe the current status of women's representation.

- Analytical design: To examine relationships between variables such as education, socio-economic status, and political participation.
- Comparative design: To compare representation across states and institutions.

2. Nature of the Study

- ◆ Exploratory: To explore emerging trends in women's political participation.

- ♦ Explanatory: To explain barriers and enabling factors influencing empowerment.

3. Data Sources

a) Primary Data

Collected through fieldwork:

- ♦ Structured questionnaires (women representatives, voters)
- ♦ Semi-structured interviews (politicians, party leaders, activists)
- ♦ Focus Group Discussions (FGDs) with women in rural and urban areas

b) Secondary Data

- ♦ Government reports (Election Commission, Census, NCRB)
- ♦ Parliamentary debates and policy documents
- ♦ Reports from organizations like United Nations Women and Election Commission of India
- ♦ Academic journals, books, and previous research studies

4. Study Area

- ♦ The study may cover India at the national level, with case studies of selected states (e.g., Telangana, Kerala, Rajasthan).
- ♦ Special focus on rural and urban local governance institutions influenced by the 73rd Constitutional Amendment Act and 74th Constitutional Amendment Act.

5. Sampling Design

a) Sampling Technique

- ♦ Multistage sampling:

- ♦ Selection of states
- ♦ Selection of districts
- ♦ Selection of local bodies/constituencies

Stratified sampling to ensure representation of:

- ♦ SC/ST/OBC women
- ♦ Rural vs urban participants
- ♦ Different age and educational groups

b) Sample Size

- ♦ Depends on study scope (e.g., 300–1000 respondents for quantitative analysis)
- ♦ 20–50 key informant interviews for qualitative depth

6. Variables of the Study

Dependent Variable

- ♦ Women's political empowerment (measured through participation, representation, decision-making power)

Independent Variables

- ♦ Education level
- ♦ Income/economic status
- ♦ Caste and social background
- ♦ Political awareness
- ♦ Party support
- ♦ Reservation policies

7. Tools and Techniques of Data Collection

- ◆ Survey schedules and questionnaires
- ◆ Interview guides
- ◆ Observation methods (participation in local meetings)
- ◆ Case study method (successful women leaders)

8. Data Analysis

Quantitative Analysis

- ◆ Descriptive statistics (percentages, averages)
- ◆ Inferential statistics (correlation, regression analysis)
- ◆ Use of software like SPSS/Excel

Qualitative Analysis

- ◆ Thematic analysis
- ◆ Content analysis of interviews and policy documents
- ◆ Narrative analysis of case studies

9. Analytical Framework

The study is guided by:

- ◆ Feminist political theory
- ◆ Empowerment theory
- ◆ Intersectionality approach (gender + caste + class)

10. Ethical Considerations

- ◆ Informed consent from participants

- ◆ Confidentiality and anonymity
- ◆ Avoidance of bias and sensitivity to gender issues

11. Limitations of the Study

- ◆ Limited access to high-level political leaders
- ◆ Possibility of response bias
- ◆ Regional constraints affecting generalization

12. Significance of the Study

- ◆ Contributes to policy debates on gender equality
- ◆ Evaluates the impact of reforms like the Women's Reservation Bill
- ◆ Provides recommendations for strengthening democratic participation

India, the world's largest democracy, has made significant strides in promoting gender equality across various sectors. Yet, the political empowerment of women and their equal representation in governance continue to face systemic and structural challenges. While Indian women have historically played pivotal roles in the freedom struggle and have held prominent positions including that of Prime Minister, President, and Chief Ministers their overall representation in legislative bodies remains disproportionately low.

The political empowerment and representation of women in India have emerged as critical indicators of a vibrant and inclusive democracy. Since gaining independence in 1947, India has made significant strides in expanding political rights and participation for women. From the election of the world's first female Prime Minister in a democratic country to the growing presence of women in local self-governance, India's political landscape has seen remarkable shifts. Yet, challenges of underrepresentation, gender bias, and systemic barriers continue to hinder the full realization of equal political power for women.

Political empowerment is more than just the numerical presence of women in legislative bodies it encompasses the ability to influence policy, voice concerns, and drive systemic change. India's Constitution enshrines the principle of equality, and various legal and policy measures have been undertaken to promote women's participation in politics. Notably, the 73rd and 74th Constitutional Amendments, which mandated 33% reservation for women in Panchayati Raj Institutions, marked a turning point in grassroots political participation.

Despite these progressive steps, women still constitute a disproportionately small percentage of elected representatives at the state and national levels. Structural barriers such as patriarchal norms, lack of political support, limited access to resources, and violence against women in politics continue to impede their rise. The debate over women's reservation in legislatures remains a contentious but crucial element in the broader discourse on gender equality in governance.

This paper explores the historical context, current trends, policy measures, and socio-political challenges associated with women's political empowerment in India. It also highlights success stories, examines the impact of women leaders, and proposes strategies for achieving meaningful and sustainable representation. As India strives to be a global leader in democratic values, ensuring equal representation of women in political power is not just a matter of justice, but a necessity for inclusive and effective governance.

Table.1 Women's Representation in the 18th Lok Sabha (2024–2029)

Metric	Value
Total seats in Lok Sabha	543
Women MPs	74
Percentage of women MPs	13.6%
Women MPs in 17th Lok Sabha (2019–24) Party-wise	78 (14.3%)
women MPs:	
BJP	31

Metric	Value
Congress	13
TMC	11
SP	5
DMK	3
Others	11 (from 9 different parties)
First-time women MPs	43
Average age of women MPs	50 years
Educational attainment	78% are graduates or higher

Women's representation in India's Parliament remains relatively low compared to global averages.

Women in Indian Parliament (April 2025)

Table. 2	Total Members	Women Members	Percentage of Women
Lok Sabha	543	74	13.6%
Rajya Sabha	245	24	9.8%

*Note: The Lok Sabha figures are based on the 18th Lok Sabha elected in 2024.

Table. 3 Global Comparisons

Region	Average Women Representation
Global Average	27.2%
South Africa	46%
United Kingdom	35%
United States	29%

India ranks 143rd in the Inter-Parliamentary Union's monthly ranking of women in national parliaments

- **Lok Sabha (Lower House):** Following the 2024 general elections, 74 women were elected to the 18th Lok Sabha, constituting 13.6% of the total membership. This marks a slight decrease from the 14.4% representation in the 17th Lok Sabha.

- **Rajya Sabha (Upper House):** Women currently hold approximately 14.4% of the seats.
- **Global Standing:** India ranks 144th globally in terms of women's representation in national parliaments.

Women's Reservation Bill (2023)

In September 2023, India passed the Constitution (One Hundred and Sixth Amendment) Act, also known as the Women's Reservation Bill. This legislation reserves 33% of seats in the Lok Sabha and state legislative assemblies for women. However, its implementation is contingent upon the completion of the next census and delimitation exercise, expected after 2026, with the reservation likely to take effect from the 2029 general elections. This move aims to significantly enhance women's participation in Indian politics, addressing the current underrepresentation in legislative bodies.

Table. 4 Women Representation in Indian Legislatures Assembly (as of 2024)

S. No	Legislature	Total Seats	Women MLAs/ MPs	Percentage of Women
1	Andhra Pradesh Assembly	175	16	9.1%
2	Assam Assembly	126	6	4.8%
3	Bihar Assembly	243	28	11.5%
4	Chhattisgarh Assembly	90	13	14.4%
5	Delhi Assembly	70	8	11.4%
6	Gujarat Assembly	182	16	8.8%
7	Haryana Assembly	90	9	10%
8	Jharkhand Assembly	81	10	12.3%
9	Karnataka Assembly	224	10	4.5%
10	Kerala Assembly	140	11	7.8%
11	Madhya Pradesh Assembly	230	26	11.3%
12	Maharashtra Assembly	288	25	8.7%
13	Odisha Assembly	147	17	11.6%

S. No	Legislature	Total Seats	Women MLAs/ MPs	Percentage of Women
14	Punjab Assembly	117	14	11.9%
15	Rajasthan Assembly	200	28	14%
16	Tamil Nadu Assembly	234	14	6%
17	Telangana Assembly	119	6	5.0%
18	Uttar Pradesh Assembly	403	47	11.7%
19	West Bengal Assembly	294	40	13.6%
20	Bihar	243	26	10.7

States with Highest Representation of Women (as of latest elections):

1. **Rajasthan** – approximately **14%**
2. **Chhattisgarh** – around **14%**
3. **West Bengal** – around **13.6%**
4. **Haryana** – approximately **10%**

These states have benefited from strong political will, active women's movements, and in some cases, **reservation for women in local governance** that has inspired broader inclusion.

States with Lowest Representation of Women:

1. **Nagaland** – **0%** (until recently; elected first woman MLA in 2023)
2. **Mizoram** – less than **5%**
3. **Arunachal Pradesh** – less than **5%**
4. **Manipur, Punjab, Goa** – also have low representation (under 7%)

The north eastern region especially lags in female legislative representation despite having matrilineal communities in some states. Factors include social conservatism, political gatekeeping, and fewer party nominations for women.

Women's Representation in State Assemblies:

- ♦ **Structural inequalities** and **patriarchal norms** continue to limit women's political participation.
- ♦ **Political parties must be held accountable** for nominating more women candidates.
- ♦ **Reservations in Panchayats (33%)** have shown that representation can improve with affirmative policies a similar push at the state assembly level could yield positive results.
- ♦ **Educated, empowered women leaders inspire change**, and their presence improves governance outcomes, especially in areas like health, education, and welfare.

Suggested Steps for Improvement:

1. **Pass the Women's Reservation Bill** (33% in State Assemblies and Parliament) – recently passed for Parliament but needs implementation.
2. **Promote gender-sensitive political training** for women candidates.
3. **Raise awareness and political literacy** among women at the grassroots.

2024, India has a total of 4,131 Members of Legislative Assemblies (MLAs) across all states and union territories with legislative bodies. However, if you're referring to 4,107, that might be a slightly older figure, which still roughly represents the total number of assembly seats in the country. 384 women 9%

Representation of women in the High Courts and Supreme Court of India (as of April 2024):

Court Level	Total Judges	Women Judges	Percentage of Women Judges
Supreme Court	34	3	8.8%
High Courts (All)	788	106	13.5%

High Courts by Women Representation (April 2024)

High Court	Total Judges	Women Judges	Percentage
Delhi High Court	45	12	26.6%
Madras High Court	75	15	20.0%
Bombay High Court	94	13	13.8%
Karnataka High Court	56	9	16.1%
Punjab and Haryana HC	85	10	11.8%
Telangana	24	7	27%
Andhra Pradesh	28	3	10.7%

Telangana High Court comprises 26 sitting judges, of who 7 are women, representing approximately 27% of the bench. This is slightly below the national average of 14% for women judges across Indian High Courts. In contrast, Telangana's district judiciary demonstrates a more balanced gender representation. As of January 2022, women constituted 52% of judicial officers in the district courts, with 221 women out of 434 judges notably; Justice Hima Kohli served as the first woman Chief Justice of the Telangana High Court before her elevation to the Supreme Court in 2021. While the High Court's gender representation has seen some improvement over the years, there remains a significant gap compared to the district courts. Continued efforts are essential to achieve greater gender balance at all levels of the judiciary.

IV) Challenges

Women's political empowerment and equal representation in India have seen significant strides, yet numerous challenges persist. These challenges range from societal norms to institutional barriers, and they continue to shape the scope and effectiveness of women's participation in politics.

Patriarchal Social Norms and Gender Stereotypes: Indian society is often deeply rooted in patriarchal norms, where women are traditionally expected to play domestic roles, leading to a lack of support for their political careers. Gender stereotypes in

leadership and decision-making roles also contribute to limiting women's political participation.

1. **Violence and Threats:** Women in politics often face physical, psychological, and sexual violence. This can be both a deterrent to entering politics and a challenge for women already in power. Threats to personal safety and harassment are serious concerns.
2. **Lack of Financial Resources:** Politics in India often requires significant financial resources, both for contesting elections and for networking. Many women, especially from marginalized communities, may not have access to the necessary financial backing or networks, making it difficult for them to run successful campaigns.
3. **Limited Political Training and Education:** Women often lack the political training and exposure required to succeed in the political sphere. Many do not have the same access to leadership training, political mentorship, or opportunities to develop key skills as their male counterparts.
4. **Under representation in Political Institutions:** Despite the introduction of quotas, women remain underrepresented in key political institutions such as the Parliament, state legislatures, and political parties. The low percentage of women in legislative bodies limits their ability to advocate for policies that benefit women and marginalized communities.
5. **Party Politics and Male-Dominated Leadership:** Political parties, which are crucial for entry into politics, are often led by men, and party leadership is frequently reluctant to field women candidates. Male-dominated political spaces can perpetuate the exclusion of women.
6. **Cultural Barriers:** Women face unique cultural barriers that prevent them from engaging in political life. For instance, women's mobility is often restricted due to family expectations, and they may face scrutiny or backlash for taking on leadership roles in politics.

7. **Sexual Harassment and Media Bias:** Women politicians often face undue scrutiny of their personal lives, with media focusing on their appearance, family, and behaviour rather than their policy stances. This can create an environment where women are constantly undermined, distracting from their political achievements and issues.
8. **Structural Barriers and Discriminatory Policies:** Laws and policies can often be more supportive of male politicians. Women's political participation is also hindered by the lack of gender-sensitive policies, both within political parties and in electoral processes.
9. **Lack of Intersectional Representation:** While women may have a presence in politics, representation of women from marginalized backgrounds—such as Dalit, Adivasi, and Muslim women—remains minimal. Their voices and needs are often overlooked in political agendas, furthering systemic inequality.

To address these challenges, there are several steps that can be taken:

- **Increased Gender Quotas:** Expanding gender quotas to include more seats for women, particularly in local government bodies, can help ensure better representation.
- **Political Education and Training:** Providing leadership and political training for women, especially from underrepresented communities, can help them build the necessary skills to succeed in politics.
- **Supportive Work Environments:** Political parties must create more inclusive, supportive environments for women, including mentorship programs and resources for campaign finance.
- **Legal Reforms:** Strengthening laws to protect women from violence and harassment in political settings, and implementing policies that promote gender equality within political institutions, is essential.
- **Media Representation:** Challenging media biases and ensuring that women

politicians are given equal representation without being objectified can help create a more balanced and respectful public sphere.

Overcoming these challenges will require sustained effort from political leaders, civil society organizations, and women themselves to create an environment where women's participation in politics can truly thrive.

The challenges to women's political empowerment are manifold. Socio-cultural barriers, gender stereotypes, and the lack of adequate financial resources are some of the primary reasons for the underrepresentation of women in politics. In addition, political parties often field women candidates in seats deemed "safe" or "unwinnable," which limits their ability to influence policy and governance. Women politicians also often face gender-based violence, harassment, and discrimination. Media portrayals of female politicians tend to focus more on their appearance and personal lives rather than their political acumen, further marginalizing their contributions. Moreover, the political establishment is still predominantly male, making it difficult for women to break into top leadership positions. Many women who do reach positions of power, such as Chief Ministers or Governors, often face challenges in establishing credibility and gaining support from both their peers and the electorate.

Notable Women Leaders and Their Impact

India has witnessed the rise of several women leaders who have significantly shaped the political landscape. Leaders like Indira Gandhi, who served as the Prime Minister for over a decade, and Mayawati, the former Chief Minister of Uttar Pradesh, have been trailblazers in Indian politics. More recently, leaders like Mamata Banerjee and Sonia Gandhi have made their mark on the national stage.

These women leaders have often faced significant opposition, not only from political adversaries but also from within their parties and society. However, their resilience has demonstrated that women, when empowered, can lead and bring about significant changes.

The Role of Women's Movements and Grassroots Politics

Women's movements in India have played a crucial role in raising awareness about gender inequalities and advocating for reforms in the political and legislative domains. These movements have been instrumental in pushing for policies aimed at improving women's health, education, and economic security. Furthermore, grassroots politics has seen increasing female participation, with women now occupying a substantial portion of elected offices at the local level. Organizations such as the All India Democratic Women's Association (AIDWA) and the Bharatiya Mahila Federation (BMF) have been active in organizing women's participation in politics, advocating for gender-sensitive laws, and pushing for reforms in political representation.

The Road Ahead: Ensuring Equal Representation

While progress has been made, achieving true political empowerment and equal representation for women in India requires multifaceted efforts. The Women's Reservation Bill is a crucial step, but its passage and effective implementation must be a priority. Political parties must also work towards promoting women leaders in senior positions, ensuring equal access to resources, and eliminating systemic barriers that hinder women's participation. Additionally, societal attitudes toward women in politics need to shift. Educating the electorate about the importance of gender-balanced leadership, encouraging women to run for office, and creating safe spaces for women in politics are essential steps in this process.

Results and Discussion Women in Power: Political Empowerment and Equal Representation in India

The findings of this study reveal a complex and evolving landscape of women's political empowerment in India. While constitutional provisions, policy initiatives, and social movements have significantly improved women's participation, structural, cultural, and institutional barriers continue to limit equal representation.

1. Increasing Trends in Women's Political Representation

The results indicate a gradual rise in women's participation in electoral politics, especially after the implementation of the 73rd and 74th Constitutional Amendments. These reforms institutionalized reservations for women in local governance bodies such as Panchayati Raj Institutions and Urban Local Bodies.

Women now constitute nearly 33% to 50% of representatives in many local bodies across states. At the national level, women's representation in the Lok Sabha has improved but remains around 14–15%, which is below the global average. State Legislative Assemblies show uneven progress, with some states performing better than others.

Discussion:

This trend reflects that affirmative action policies are effective in increasing numerical representation. However, the gap between local and higher-level political participation suggests that structural barriers become stronger at higher levels of power.

2. Impact of Reservation Policies

Reservation policies have played a transformative role in enhancing women's visibility and participation in politics. Increased entry of first-generation women leaders from marginalized communities. Greater focus on issues like health, education, sanitation, and welfare in local governance. Improved grassroots democracy and inclusivity.

Discussion:

While reservations have ensured access, the study finds concerns about proxy representation, where women representatives are sometimes influenced by male family members (often referred to as "sarpanch pati" phenomenon). Despite this, over time, many women develop independent political agency and leadership skills.

3. Socio-Cultural Barriers to Women's Empowerment

The study highlights persistent socio-cultural constraints:

Patriarchal norms limiting women's mobility and decision-making power.

Gender stereotypes that view politics as a male domain.

Low levels of political awareness and confidence among women in some regions.

Discussion:

These barriers demonstrate that political empowerment is not merely institutional but deeply social. Even when legal frameworks support participation, societal attitudes can restrict effective engagement. Education and awareness campaigns are crucial in overcoming these challenges.

4. Economic Constraints and Resource Inequality

Economic dependency and lack of access to resources significantly affect women's political participation. High cost of elections discourages women candidates. Limited access to political funding and networks. Lower representation of women in political parties' leadership structures.

Discussion:

The findings suggest that economic empowerment is closely linked to political empowerment. Without financial independence and institutional support, women face difficulties in sustaining political careers.

5. Role of Political Parties

Political parties act as gatekeepers in candidate selection and leadership opportunities.

Women are often underrepresented in party tickets. Limited internal democracy restricts women's advancement. Women's wings in parties have limited influence on core decision-making.

Discussion:

The study finds that party-level reforms are essential to achieving gender equality in

politics. Voluntary quotas and transparent candidate selection processes can improve women's representation.

6. Legislative and Policy Developments

Recent developments, such as the passage of the Women's Reservation Bill (2023), aim to reserve 33% of seats in Parliament and State Assemblies for women.

Discussion:

If effectively implemented, this legislation could significantly bridge the gender gap in higher political institutions. However, its success depends on timely execution, delimitation processes, and political will.

7. Intersectionality and Inclusive Representation

The results reveal that women are not a homogeneous group. Women from Scheduled Castes, Scheduled Tribes, and minority communities face multiple layers of discrimination. Intersectionality affects access to political opportunities and leadership roles.

Discussion:

Policies must adopt an intersectional approach to ensure that empowerment reaches the most marginalized women, not just elite or urban groups.

8. Leadership Outcomes and Governance Impact :

Women leaders have contributed positively to governance: Greater emphasis on social justice and welfare policies. Improved transparency and accountability in some local governments. Increased attention to gender-sensitive policymaking.

Discussion:

These findings challenge stereotypes about women's leadership and demonstrate that inclusive governance leads to better developmental outcomes.

The study concludes that while India has made significant progress in promoting women's political empowerment, achieving substantive equality remains a challenge. Numerical representation alone is insufficient; it must be accompanied by: Women's empowerment in politics is both a means and an end—it strengthens democracy while ensuring justice, equality, and inclusive development.

V) Conclusions :

In conclusion, while India has made progress in the political empowerment of women, the path to true gender equality in politics remains a work in progress. The need for systemic change, legal reforms, and societal awareness is paramount in ensuring that women have equal opportunities to participate in political life. Empowering women politically is not only a matter of gender equality but also a critical factor in ensuring the overall progress and development of the country. Women in power can bring diverse perspectives, promote inclusive governance, and ultimately help build a more just and equitable society for all. The journey towards political empowerment and equal representation of women in India has made significant strides, but challenges remain. While legislative measures like reservations in local governance have bolstered women's participation in politics, gender biases, socio-cultural barriers, and inadequate support systems continue to hinder their full representation in higher political offices. The path forward requires a multi-faceted approach, including reforms that ensure equal opportunities, capacity-building programs, and a cultural shift towards valuing women's contributions in leadership roles. Empowering women politically not only enhances the diversity of ideas and perspectives in governance but also strengthens the overall democratic fabric of the nation. The push for women's political participation needs to be seen as an on-going effort, where incremental change paves the way for a more inclusive and equitable society.

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केंद्रीय अंदाज पत्रक २०२५-२६: अपेक्षा आणि वास्तव (Union Budget 2025-26: Expectations and Reality)

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गोषवारा (Abstract) :

सार्वजनिक अंदाज पत्रक हे देशाच्या विकास धोरणाचे प्रतिबिंब असते. येत्या आर्थिक वर्षात आपण आपला विकासाचा रथ कोणत्या दिशेने आणि किती वेगाने नेणार आहोत त्याची कल्पना सार्वजनिक अंदाज पत्रकातून दिसून येते. त्यामुळे सार्वजनिक अंदाज पत्रक हे फक्त सरकारच्या महसूल आणि खर्चाचा दस्त ऐवज नसतो तर तो देशाच्या आर्थिक विकासाचा अत्यंत मूल्यवान दस्त ऐवज असतो. त्यामुळे सरकारचे अंदाज पत्रक विकासाच्या चौकटीत पाहणे आवश्यक आहे. १ फेब्रुवारी २०२५ रोजी अर्थमंत्री निर्मला सीतारमण यांनी आर्थिक वर्ष २०२५-२६ साठीचे अंदाज पत्रक लोकसभेत मान्यतेसाठी सदर केले आहे. या अंदाज पत्रकाचे मूल्यमापन करता ते विकसित भारताकडे देशास मार्गक्रमण करण्यास पोषक असलेले अंदाज पत्रक वाटते. सार्वजनिक अंदाज पत्रक सामाजिक आर्थिक विकासाचे प्रभावी साधन असते. त्यामुळे सामाजिक विकासास पोषक तरतुदी अंदाज पत्रकात अंतर्भूत करणे अपेक्षित असते. सामाजिक विकासात शिक्षण, आरोग्य, पाणी पुरवठा, गृह बांधणी, अनुसूची जाती जमाती कल्याण, स्त्री आणि बाल कल्याण, रोजगार, गरिबी आणि विषमता नियंत्रण यांचा समावेश होतो. वर्ष २०२५-२६ चे केंद्रीय अंदाज पत्रक विचारात घेता या अंदाज पत्रकास सामाजिक चेहऱ्याचा अभाव असल्याचे दिसते. आर्थिक विकासा बरोबरच किंबहुना त्यापेक्षा अधिक महत्वाचा सामाजिक विकास असतो. कारण सामाजिक विकासाचा फायदा एकाच वेळेला सर्व लोकांना होतो. त्यांचे स्वरूप सामाजिक सेवा असे असते. मात्र या अंदाज पत्रकात सामाजिक विकासाकडे अक्षम्य दुर्लक्ष झाले आहे. विकसित भारताचे उद्दिष्ट साध्य करण्याचा प्रयत्न करत असताना तो सामाजिक समावेशक आणि शाश्वत हि असणे आवश्यक आहे.

मुख्य शब्द (Keywords): सार्वजनिक अंदाजपत्रक, केंद्रीय अंदाज पत्रक, विकसित भारत, आर्थिक विकास, सामाजिक विकास, सामाजिक सेवा

I) प्रास्ताविक (Introduction):

आज भारत हा जगातील जलद गतीने वृद्धी होत असलेला देश आहे. आज ती जगातील आर्थिक वृद्धीत पाचव्या क्रमांकाची अर्थव्यवस्था आहे. आपला वर्तमान आर्थिक वृद्धी दर ६.४% राहिल असा अंदाज भारतीय रिझर्व बँक, नाणे निधी, जागतिक बँक , आशीयाई विकास बँक यांनी दिला आहे, जो ८% राहिल असा अंदाज वर्तविला गेला होता. अर्थात प्रत्येकाच्या अंदाजात थोडाफार फरक आहे. तो २०२५-२६ मध्ये ६.८% राहिल असा अंदाज आहे. आपण आज विकसित भारताचे स्वप्न पाहत आहोत. २०२२ मध्ये आपण असे घोषित केले कि २०४७ मध्ये आपणास विकसित भारत व्हायचे आहे. कारण २०४७ हे आपल्या स्वातंत्र्याचे १०० वे वर्ष आहे. स्वप्ने आपण जरूर पहायला पाहिजेत. कारण त्यामुळेच आपण तसा, त्या दृष्टीने आणि त्या दिशेने जाण्यास प्रयत्न करतो. सार्वजनिक अंदाज पत्रक हे देशाच्या विकास धोरणाचे प्रतिबिंब असते. येत्या आर्थिक वर्षात आपण आपला विकासाचा रथ कोणत्या दिशेने आणि किती वेगाने नेणार आहोत त्याची कल्पना सार्वजनिक अंदाज पत्रकातून आपणास दिसून येते. त्यामुळे सार्वजनिक अंदाज पत्रक हे फक्त सरकारच्या महसूल आणि खर्चाचा दस्त ऐवज नसतो, तर तो देशाच्या आर्थिक विकासाचा धोरणाचा अत्यंत मौल्यवान दस्त ऐवज असतो. त्यामुळे सरकारचे अंदाज पत्रक विकासाच्या चौकटीत पाहणे आवश्यक आहे. १ फेब्रुवारी २०२५ रोजी अर्थमंत्री निर्मला सीतारमण यांनी आर्थिक वर्ष २०२५-२६ साठीचे अंदाज पत्रक लोकसभेत मान्यतेसाठी सादर केले आहे. या अंदाज पत्रकाचे मूल्यमापन एक संशोधक म्हणून करता ते विकसित भारताकडे देशास मार्गक्रमण करण्यास पोषक असलेले अंदाज पत्रक वाटते.

सार्वजनिक अंदाज पत्रक सामाजिक आर्थिक विकासाचे प्रभावी साधन असते. त्यामुळे सामाजिक विकासास पोषक तरतुदी अंदाज पत्रकात अंतर्भूत करणे अपेक्षित असते. सामाजिक विकासात शिक्षण, आरोग्य, पाणी पुरवठा, गृह बांधणी , अनुसूचीत जाती जमाती कल्याण, स्त्री आणि बाल कल्याण , रोजगार , बेकारी, गरिबी आणि विषमता नियंत्रण यांचा समावेश होतो. वर्ष २०२५-२६ चे केंद्रीय अंदाज पत्रक विचारात घेता या अंदाज पत्रकास सामाजिक चेहऱ्याच्या अभाव असल्याचे दिसते. आर्थिक विकासा बरोबरच किंबहुना त्यापेक्षा अधिक महत्वाचा सामाजिक विकास असतो. कारण सामाजिक विकासाचा फायदा एकाच वेळेला सर्व लोकांना होतो. त्यांचे स्वरूप सामाजिक सेवा असे असते. मात्र या अंदाज पत्रकात सामाजिक विकासाकडे अक्षम्य दुर्लक्ष झाले आहे. त्यामुळे सामाजिक चेहऱ्याच्या अभावाचे हे अंदाज पत्रक आहे असे वाटते.

II) सार्वजनिक अंदाजपत्रक सैद्धांतिक पार्श्वभूमी (Theoretical Backdrop of Public Budget):

आपण एखाद्या धोरणाचे मूल्यमापन करताना त्याची सैद्धांतिक पार्श्वभूमी आणि चौकट आपणास माहित असणे आवश्यक असते. कारण या चौकटीत मूल्य मापन करणे तटस्थ आणि योग्य होते.

सार्वजनिक अंदाज पत्रकास इंग्रजी मध्ये 'Public Budget' असे म्हणतात. यातील 'Budget' हा शब्द "Bougett" या फ्रेंच शब्दा पासून आलेला असून, त्याचा इंग्रजीत अर्थ "Leather Bag" म्हणजे चामड्याची पिशवी असा आहे. या वरून त्या चामडी पिशवीत असलेल्या सरकारच्या कागदपत्रांनाच अंदाज पत्रक असे म्हणतात. सरकारची महसूल आणि खर्च विषयीची असलेली कागदपत्रे किंवा दस्त एवज म्हणजे सार्वजनिक अंदाज पत्रक होय, असा अर्थ ध्वनित होतो. सार्वजनिक अंदाज पत्रक या संकल्पनेचा अर्थ अधिक चांगल्या प्रकारे तिच्या व्याख्यांच्या आधारे अधिक सुस्पष्ट करता येतो. रेणी स्टर्ण यांच्या मते, "a document containing a preliminary approval plan of public revenue and expenditure". म्हणजेच "प्राथमिक मान्यता प्राप्त सार्वजनिक महसूल आणि सार्वजनिक खर्च योजना असलेला दस्तऐवज म्हणजे सार्वजनिक अंदाजपत्रक होय". या वरून हे स्पष्ट होते कि, सरकारचे अंदाज पत्रक म्हणजे त्याच्या महसूल आणि खर्च विषयीचा प्राथमिक मान्यता असलेला एक आराखडा असतो. या पेक्षा हि अधिक व्यापक अर्थ आपणास सार्वजनिक अंदाज पत्रकाच्या बिलिऊ यांच्या पुढील व्याख्येतून स्पष्ट होतो; "a statement of the estimated expenses during fixed period ; it is a comparative table giving the amounts of the receipt to be realised and the expenses to be incurred ; it is furthermore an authorisation or command given by the authorities to incur the expenses and collect the revenues". म्हणजेच "सार्वजनिक अंदाज पत्रक हे एका विशिष्ट कालावधीतील अंदाजित खर्चाचे विवरण पत्र असते. ते महसूल आणि खर्च रकमेचा एक तौलनिक तक्ता असतो. याच्या पुढे जावून, ते सरकारने करण्याचा खर्च आणि गोळा करावयाचा महसूल याचा आदेश असतो". या वरून हे स्पष्ट होते कि, सार्वजनिक अंदाज पत्रक म्हणजे एक वर्षाच्या काळात, सरकार किती महसूल गोळा करून कोणत्या बाबीवर खर्च करणार आहे, याचा अधिकृत आणि मान्यता प्राप्त अधिकार आणि आदेश असतो.

सार्वजनिक अंदाज पत्रकाच्या सिद्धांताचा विचार करता त्या विषयीचे सनातन आणि आधुनिक असे दोन दृष्टीकोन किंवा सिद्धांत आहे. सनातन दृष्टीकोन अडम स्मिथ या सारख्या सनातन संप्रदायातील अर्थशास्त्रज्ञानी विकसित केला आहे. त्यांच्या मते, सार्वजनिक अंदाजपत्रक हे समतोल

किंवा संतुलित असावे. कारण तुटीमुळे अनुत्पादक कर्ज वाढत जाते. सरकारने अर्थव्यवस्थेत कमीतकमी कार्ये करावीत आणि उपक्रम हाती घ्यावेत. त्यांनाच संरक्षण कार्ये असे म्हणता येईल. विशिष्ट मर्यादित सार्वजनिक खर्च अनुत्पादक घटक आहे. तुटीच्या अंदाज पत्रकामुळे संसाधनाचे खाजगी क्षेत्राकडून सरकारकडे स्थलांतर होते, जे अनुत्पादक असते. त्यामुळेच सार्वजनिक अंदाज पत्रक हे संतुलित असावे, जे उत्तम अंदाज पत्रक आणि तटस्थ असते. अर्थात हा सनातन दृष्टीकोन आधुनिक काळात मान्य होण्या सारखा नाही. त्यामुळेच सार्वजनिक अंदाज पत्रक विषयक आधुनिक दृष्टीकोन डाल्टन या सारख्या आधुनिक अर्थशास्त्रज्ञांनी विकसित केला आहे. आधुनिक दृष्टीकोना प्रमाणे, संतुलित अंदाज पत्रक नेहमीच योग्य असते असे नाही. सार्वजनिक अंदाज पत्रक हे आर्थिक विकास आणि आर्थिक स्थैर्य साध्य करण्याचे साधन असते. ते उत्पन्न आणि संसाधने पुनर्वाटपाचे साधन असते. मंदीच्या खायीतून अर्थव्यवस्था बाहेर काढण्याचे ते तंत्र असते. तुटीचे अंदाज पत्रक रोजगार निर्मिती करू शकते. ते आर्थिक स्थैर्य प्रस्थापित करण्यास मदत करते. मंदीच्या काळात तुटीचे तर चलन वाढीच्या काळात शिलकीचे अंदाज पत्रक योग्य आणि उपयुक्त ठरते. सार्वजनिक अंदाज पत्रक धोरण निश्चित करून राबविण्याचे अनेक हेतू किंवा उद्दिष्टे असतात. त्यात प्रामुख्याने आर्थिक नियोजनाची आखणी आणि अंमलबजावणी करण्यासाठी, वेळ किंवा कालावधीची गरज, आवश्यक निधी गोळा करणे, निधी संकलनात कार्यक्षमता आणण्यासाठी, सार्वजनिक खर्चात कार्यक्षमता आणण्यासाठी, भूतकाळाचा अनुभव विचारात घेवून वर्तमान आणि भविष्यकाळात वाटचाल करण्यासाठी, वर्तमान कार्यक्रम आणि योजना राबविणे, व्यापार चक्रे नियंत्रण आणि आर्थिक स्थैर्य निर्माण करणे, सरकारची जबाबदारी निश्चित करून पूर्ण करण्यासाठी मदत करणे, इत्यादींचा समावेश होतो. वेगवेगळ्या निकषांच्या आधारे, सार्वजनिक अंदाज पत्रकांचे अनेक प्रकार आहेत, त्यांचे प्रामुख्याने पारंपारिक आणि आधुनिक असे वर्गीकरण केले जाते. आज विशेषतः आधुनिक वर्गीकरणातील आर्थिक आणि कार्यात्मक, कामगिरी अंदाज पत्रक ज्यात उद्दिष्ट वर्गीकरण आणि कार्यक्रम वर्गीकरण यांचा समावेश होतो. या बरोबरच, शून्याधारित अंदाज पत्रक असा हि एक प्रकार सांगितला जातो. सार्वजनिक अंदाज पत्रकाचे तुटीचा अर्थभरणा हे एक साधन असून त्याची महसुली तुट, प्रभावी महसुली तुट, अंदाज पत्रकीय तुट, भांडवली तुट, राजकोषीय/ राज्य वित्तीय तुट, प्राथमिक तुट, मौद्रिक तुट असे प्रकार किंवा मापके सांगितली जातात.

भारता सारख्या देशात सार्वजनिक अंदाज पत्रक हे संविधान आधारित दस्तऐवज असतो. कारण अंदाज पत्रकाची तरतूद भारतीय राज्यघटनेत केली आहे. त्यामुळे सार्वजनिक अंदाजपत्रक संविधान कायदा मान्य दस्तऐवज आणि धोरण असते. भारतीय संविधानाच्या ११२ कलमा प्रमाणे, केंद्र सरकारने अंदाज पत्रक म्हणजेच सरकारचा वित्तीय मसुदा मान्यतेसाठी संसदेत म्हणजेच लोक सभा

आणि राज्य सभेत सादर करायचे असते. तर भारतीय संविधानाच्या २०२ कलमा प्रमाणे राज्य सरकारांनी आपले अंदाजपत्रक राज्य संसद म्हणजेच विधान सभा आणि विधान परिषदेत मान्यतेसाठी सादर करावयाचे असते. केंद्र सरकारच्या राज्य वित्तीय व्यवहारांची एकत्रित संकलित निधी खाते, आकस्मिक निधी खाते आणि सार्वजनिक बचत खाते अशी एकूण तीन खाती असतात आणि त्याचे स्वरूप आणि वैशिष्ट्ये वेगवेगळी असतात. देशात सार्वजनिक अंदाज पत्रक निर्मिती करणे, सादर करणे व कायदा करणे आणि अंमलबजावणी करणे या तीन टप्प्यातून होते. पहिल्या टप्प्यात, वित्त मंत्रालय सूचना काढून सरकारची वेगवेगळी मंत्रालये आणि खाती यांच्याकडून अंदाजित खर्च आणि महसूल संकलनाच्या शक्यता येत्या वर्षासाठी आणि सुधारित चालू वर्षा साठी संकलित करून अंदाज पत्रक तयार केले जाते. दुसऱ्या टप्प्यात, लोक सभा आणि राज्य सभेत हा वित्त मसुदा मान्यतेसाठी सादर केला जातो आणि सखोल आणि व्यापक त्यावर चर्चा होवून त्यास मान्यता मिळते आणि त्याचा कायदा तयार होवून अंदाज पत्रक तयार होते. शेवटच्या टप्प्यात, या तयार अंदाज पत्रकाची अंमलबजावणी त्या त्या मंत्रालयाची आणि खात्यांची असते. अशीच प्रक्रिया राज्य अंदाज पत्रका बाबतीत हि असते.

III) संशोधन पद्धती (Research Methodology):

वर्तमान संशोधन अभ्यास दुय्यम आकडेवारीवर आधारित आहे. आवश्यक आकडेवारी आर्थिक सर्वेक्षण, केंद्रीय अंदाज पत्रक, इकॉनॉमिक टाईम्स सारखी नामांकित वर्तमान पत्रके यामधून गोळा केली आहे. या बरोबरच, जागतिक विषमता अहवाल, ASER अहवाल, नीती आयोग अहवाल, EPW यांचा ही आधार घेण्यात आला आहे. अत्यंत साध्या आणि सोप्या सांख्यिकी तंत्रांचा वापर आकडेवारीचे विश्लेषण करण्यासाठी केला आहे. या संशोधन लेखास आवश्यक सैद्धांतिक पार्श्वभूमी देण्यासाठी सार्वजनिक अर्थशास्त्रातील इंग्रजी माध्यमातील संदर्भ ग्रंथ विचारात घेतले आहेत.

IV) अपेक्षित अंदाज पत्रक २०२५-२६ (Expected Union Budget 2025-26):

भारताचे केंद्रीय अंदाजपत्रक म्हणजे देशाच्या आर्थिक धोरणांचे आराखडे, विकासाच्या दिशा आणि सरकारच्या प्राधान्यक्रमांचे प्रतिबिंब असते. त्यामुळे सार्वजनिक अंदाज पत्रकास अनन्यसाधारण महत्त्व असते. २०२५-२६ या आर्थिक वर्षासाठीचे केंद्र सरकारचे अंदाजपत्रक अर्थमंत्री निर्मला सीताराम यांनी १ फेब्रुवारी २०२५ रोजी पार्लमेंट मध्ये सादर करणार होत्या. देशातील विविध क्षेत्रांतील तज्ज्ञ, उद्योगपती, नोकरदार, शेतकरी आणि सर्वसामान्य नागरिक या अंदाजपत्रकाकडून अनेक अपेक्षा ठेवून आहेत. आज सार्वजनिक अंदाज पत्रकाबाबत फार मोठ्या प्रमाणात जाणीव

आणि जागृती झाली आहे. त्यामुळे या अंदाज पत्रकाकडून लोकांच्या आणि समाजाच्या काय अपेक्षा आहेत, त्याचे विवेचन प्रस्तुत लेख करतो.

i) अर्थव्यवस्थेच्या वृद्धीस चालना देणारे अंदाज पत्रक :

भारतीय अर्थव्यवस्था सध्या स्थिरतेच्या टप्प्यावर आहे, परंतु जगभरातील घडामोडी आणि महागाईचा दबाव यामुळे ती नवीन आव्हानांना सामोरी जात आहे. अशा परिस्थितीत सरकारने भाववाढ नियंत्रणात ठेवणे, व्याजदर संतुलित ठेवणे आणि गुंतवणुकीला प्रोत्साहन देणे यावर भर द्यावा. देशांतर्गत उत्पादकता वाढवण्यासाठी आणि निर्यातक्षम उद्योगांना चालना देण्यासाठी सवलती मिळाव्यात. विकसित भारताकडे जाताना वृद्धी दर वाढविणे अत्यंत गरजेचे आहे. कारण वर्तमान वृद्धी दरात उलेखनीय घट झाली असून स्थूल देशांतर्गत उत्पादन ६.५% साध्य होईल असे दिसते. तसे अंदाज भारतीय रिझर्व बँक, नाणे निधी, आशियाई विकास बँक आणि जागतिक बँकेचे आले आहेत. या पार्श्वभूमीवर देशाचा आर्थिक वृद्धी दर वाढविणे आणि तो गतिमान करणे आवश्यक आहे. कारण विकसित भारत साध्य करण्यास किमान दोन अंकी वृद्धी दर साध्य करणे आवश्यक आहे.

ii) कृषी आणि ग्रामीण विकासाला गती

भारतातील बहुतांश लोकसंख्या शेतीवर अवलंबून आहे. शेतकऱ्यांसाठी अधिक अनुदाने, शेतमालाला हमीभाव, आधुनिक तंत्रज्ञानाचा अवलंब आणि सिंचन योजनांसाठी भरीव तरतूद या गोष्टी आवश्यक आहेत. पीकविमा योजना अधिक प्रभावी करणे, नैसर्गिक शेतीला प्रोत्साहन आणि कृषी प्रक्रिया उद्योगांना चालना देणे या बाबतीत ठोस पावले उचलणे अपेक्षित आहेत. कारण भारत शेती आणि ग्रामीण भाग प्राबल्य देश आहे. शेतीचे देशाच्या विकासातील योगदान फक्त १४% असून वृद्धी दर ४% पर्यंत आहे. आज हि ६०% लोकसंख्या देशात ग्रामीण भागात राहते आणि उदरनिर्वाहासाठी शेतीवर अवलंबून राहते.

iii) रोजगारनिर्मिती आणि स्टार्टअपसाठी मदत

भारतातील तरुणाई मोठ्या संख्येने नोकऱ्या शोधत आहे. त्यांचे प्रमाण एकूण लोकसंख्येत ६०% पेक्षा अधिक आहे. बेकारी दर १०% पर्यंत असून त्यात स्त्री पुरुष, ग्रामीण- शहरी, सामाजिक गट निहाय मोठी तफावत आहे. त्यांचे विकासातील योगदान वाढविण्यासाठी रोजगार पूरक आर्थिक वृद्धीची गरज आहे. त्यामुळे मेक इन इंडिया, स्टार्टअप इंडिया आणि आत्मनिर्भर भारत यांसारख्या योजना अधिक प्रभावी करण्याची गरज आहे. नवीन उद्योगांना करसवलती, एमएसएमई (सूक्ष्म, लघु

आणि मध्यम उद्योग) क्षेत्रासाठी सुलभ वित्तपुरवठा आणि कौशल्य विकासासाठी भरीव गुंतवणूक आणि खर्चाची तरतूद या अंदाज पत्रकाकडून अपेक्षित आहे.

iv) शिक्षण आणि संशोधन क्षेत्रात वाढीव तरतूद

देशाचा विकास हा शिक्षणावर अवलंबून आहे. शिक्षण सामाजिक आर्थिक विकासाचे प्रभावी साधन आहे. त्यामुळे राष्ट्रीय शिक्षण धोरणाला (NEP) गती देण्यासाठी निधीची आवश्यकता आहे. शालेय आणि उच्च शिक्षणासाठी डिजिटल शिक्षणावर भर, ग्रामीण भागात शिक्षणासाठी विशेष योजना आणि संशोधन व नवोपक्रम (R&D) यांना प्रोत्साहन या गोष्टी अंदाजपत्रकातून साध्य होण्याची अपेक्षा आहे. शिक्षक , शिक्षेत्तर कर्मचारी यांची संख्या ५०% पेक्षा कमी आहे. तसेच मुलभूत सेवा सुविधा बऱ्याच प्रमाणात अपुऱ्या आहेत. केंद्र आणि राज्य दोन्ही मिळून शिक्षणावर स्थूल देशांतर्गत उत्पादनाच्या ४% हि खर्च करत नाहीत. त्यामुळे शिक्षणावरील खर्चात भरीव वाढ अपेक्षित आहे.

v) आरोग्य क्षेत्रात सुधारणा आणि सार्वजनिक आरोग्य सुविधांसाठी भरीव गुंतवणूक

कोरोना महामारीनंतर आरोग्य व्यवस्थेच्या मर्यादा समोर आल्या आहेत. त्यामुळे शासकीय आरोग्य केंद्रांचे आधुनिकीकरण, वैद्यकीय संशोधनाला चालना, प्राथमिक आरोग्य केंद्रे आणि जिल्हा रुग्णालये सुधारण्यावर या अंदाज पत्रकात भर देणे अपेक्षित आहे. आयुष्मान भारत योजनेसाठी अधिक निधी, स्थानिक आरोग्य सेवा बळकट करणे आणि औषधांच्या किमती नियंत्रणात ठेवण्यावरही लक्ष द्यावे. सध्याचा आरोग्यावरील खर्च केंद्र आणि राज्यांचा मिळून फक्त स्थूल देशांतर्गत उत्पादनाच्या २.१% आहे. त्यात उलेखनीय वाढ अपेक्षित आहे. शाश्वत विकास उद्दिष्टे आणि विकसित भारतासाठी आरोग्य क्षेत्र प्रबळ आणि प्रभावी असणे अपेक्षित आहे.

vi) आधारभूत सुविधांचा विकास (इन्फ्रास्ट्रक्चर डेव्हलपमेंट)

रस्ते, रेल्वे, विमानतळ आणि बंदरे यांचा विकास हा देशाच्या समृद्धीसाठी अत्यंत महत्वाचा आहे. भारतमाला, सागरमाला, रेल्वे आधुनिकीकरण आणि नवीन मेट्रो प्रकल्पांसाठी भरघोस गुंतवणूक अपेक्षित आहे. याशिवाय, स्वच्छ भारत अभियान आणि स्मार्ट सिटी योजनेसाठी अधिक तरतूद होण्याची अपेक्षा आहे. या पायाभूत सुविधांची ग्रामीण आणि अर्ध नागरी भागात खूप वानवा आहे. त्यातून रोजगार निर्मितीस आणि आर्थिक वृद्धी गतिमान करण्यास हि मदत मिळणार आहे.

vii) हरित ऊर्जा आणि पर्यावरणस्नेही धोरणे

भारताने २०७० पर्यंत 'नेट झिरो' कार्बन उत्सर्जनाचे उद्दिष्ट ठेवले आहे. जागतिक तापमान वाढ आणि

हवामान बदल यासाठीही कार्बन उत्सर्जन कमी करणे आवश्यक आहे. त्यामुळे सौरऊर्जा, पवनऊर्जा आणि जलऊर्जा प्रकल्पांना प्रोत्साहन देण्यासाठी भरीव तरतूद आवश्यक आहे. इलेक्ट्रिक वाहनांसाठी (EV) प्रोत्साहन योजना, बायो-फ्यूल धोरण आणि प्रदूषण नियंत्रणासाठी कठोर उपाययोजना अंदाजपत्रकात अपेक्षित आहेत. तसेच शाश्वत विकासासाठी हि अशा तरतुदींची गरज आहे.

viii) करसवलती आणि मध्यमवर्गीयांसाठी दिलासा

मध्यमवर्ग हा भारतीय अर्थव्यवस्थेचा कणा आहे. मध्यम वर्गावरील कर बोजा कमी करण्यासाठी प्रत्यक्ष कर रचनेत सुधारणा करणे अपेक्षित आहेत. त्यामुळे त्यांना आयकर सवलती, गृहकर्जावरील व्याजदरांमध्ये सवलत आणि महागाई नियंत्रणासाठी उपाययोजना अपेक्षित आहेत. GST सुधारणा करून लघुउद्योगांना दिलासा देण्याची गरज आहे.

ix) डिजिटल आणि तंत्रज्ञान क्षेत्रासाठी प्रोत्साहन

डिजिटल इंडिया आणि कृत्रिम बुद्धिमत्ता (AI), ब्लॉकचेन, डेटा सेंटर यांसारख्या क्षेत्रांसाठी मोठ्या गुंतवणुकीची गरज आहे. सायबर सुरक्षा, 5G विस्तार आणि डिजिटल व्यवहारांसाठी भरीव तरतूद अपेक्षित आहे. आज तंत्रज्ञान युग आहे. प्रत्येक क्षेत्रात आधुनिक आणि प्रगत तंत्राज्ञानाची गरज आहे. त्यासाठी भरीव खर्च तरतूद करावी लागेल.

x) सामाजिक न्याय आणि महिला सशक्तीकरण

महिलांसाठी उद्योजकता योजना, सुरक्षितता उपाययोजना आणि मातृत्व लाभ योजनेत वाढ अपेक्षित आहे. तसेच, अनुसूचित जाती-जमाती, दिव्यांग आणि वंचित घटकांसाठी सामाजिक योजनांसाठी अधिक निधीची गरज आहे. कारण एकूण लोकसंख्येत स्त्रियांचे प्रमाण ५०% आहे. त्यांचा विकास प्रक्रिया गतिमान करण्यासाठी सहभाग असणे आवश्यक आहे. तशी अपेक्षा या अंदाजपत्रकाकडून अपेक्षित आहे.

xi) संरक्षण आणि अंतर्गत सुरक्षेसाठी अधिक निधी

भारतीय लष्कर, नौदल आणि हवाई दलासाठी अत्याधुनिक तंत्रज्ञान आणि स्वदेशी उत्पादनांना चालना देण्यासाठी अधिक तरतूद अपेक्षित आहे. त्यातून या क्षेत्रात आत्मनिर्भरता साध्य होण्यास मदत होईल. सायबर सुरक्षा, दहशतवादविरोधी उपाययोजना आणि सीमेवरील पायाभूत सुविधा मजबूत करण्यासाठी भरीव निधी अपेक्षित आहे.

xii) राज्य सरकारांना भरीव आर्थिक मदत

केंद्र आणि राज्य सरकारांमध्ये समन्वय वाढवण्यासाठी राज्यांना निधी वाटपाच्या धोरणात सुधारणा होण्याची अपेक्षा आहे. GST लागू केल्या नंतर राज्यांची राज्यावित्तीय स्थिती , विशेषतः महसूल विषयक परिस्थिती चांगली नाही. त्यामुळे राज्यांना आणि अनुशंगाने स्थानिक सरकारांना आर्थिक मदत करणे अत्यंत गरजेचे आहे. नैसर्गिक आपत्तीग्रस्त राज्यांना अधिक मदत आणि कर्ज सवलतीची गरज आहे, कारण अशा संकटातून बाहेर पडण्यासाठी त्याची गरज आहे.

V) वास्तव अंदाज पत्रक २०२५-२६: (Union Budget 2025-26 Reality)

i) विकसित भारताची पार्श्वभूमी (Background of Vikseet Bharat):

वर्ष २०२५-२६ चे अंदाज पत्रक देशाच्या विकासाची गती आणि व्याप्ती वाढविण्यासाठी चार घटकांवर अधिक भर देवून त्यांच्याकडे लक्ष केंद्रीत करते. त्यांना ते विकासाचे इंजिन असे संबोधते. यात शेती विकास, एम एस एम ई विकास, गुंतवणूक वाढ, आणि निर्यात वाढ यांचा समावेश आहे. यांच्याकडे ते विकासाची उर्जा, समावेशकता, विकसित भारताचे ठिकाण या दृष्टीकोनातून पाहते. या अंदाज पत्रकात विकसित भारताच्या नेमक्या प्रेरणा कोणत्या आहेत, यांचाही उल्लेख या अंदाज पत्रकात केला आहे. त्यात आर्थिक वृद्धी वेगवान करणे, विकासात समावेशकता आणणे देशातील मध्यम वर्गाची खर्चाची क्षमता वाढविणे, खाजगी क्षेत्राची गुंतवणूक वाढविणे, कुटुंबांची भावना वाढविणे यांचा प्रामुख्याने समावेश आहे. विकसित भारतासाठी शेती, उद्योग आणि सेवा , विशेषतः पायाभूत सुविधांचा विकास करणे आवश्यक आहे. तेसच विकसित भारतासाठी प्रयत्न करताना तो अधिक सामाजिक समावेशक कसा होऊ शकेल , याकडे हि लक्ष देणे आवश्यक आहे.

ii) औद्योगिक विकास पोषक तरतुदी (Pro Industrial Development):

हे अंदाज पत्रक विकसित भारताकडे जाताना उद्योग क्षेत्राच्या विकासाला प्राधान्य देण्याचा प्रयत्न करते. कारण जगाचा आर्थिक इतिहास हे सिद्ध करतो कि उद्योग क्षेत्र विकासाचा देशाचा सर्वांगीण विकास गतिमान आणि व्यापक करण्यास मदत करतो. आज आपल्या उद्योग क्षेत्राची प्रगती तशी चांगली आहे , मात्र ती समाधानकारक नाही. उद्योग क्षेत्राचा आर्थिक विकासातील हिस्सा २५.७% आहे . तर वृद्धी दर ९.७% आहे. जगाच्या आर्थिक वृद्धीशी आणि उद्योग क्षेत्राच्या वृद्धीशी तुलना करता तो किती तरी जास्त आहे. कारण तो जगाचा नी विकसित देशाचा ४% च्या आत आहे. हे अंदाज पत्रक उद्योग क्षेत्र विकासाठी एम एस एम ई म्हणजेच सूक्ष्म, लघु, मध्यम उद्योगांच्या विकासावर अवलंबून राहणार आहे. तसेच मेक इन इंडिया याचा हि आधार घेणार आहे. हे अंदाज पत्रक सूक्ष्म

उदोगांच्या विकासासाठी १० लाख पत मर्यादा असलेली १० लाख क्रेडीट कार्ड देणार आहे. तसेच प्रथम पिढीतील स्त्रिया, अनुसूचित जाती व जमाती मधील ५ लाख उदोजकाना २ कोटी रुपयाची कर्जे देणार आहे. उदोग क्षेत्रात वस्तुनिर्माण क्षेत्र अत्यंत महत्वाची भूमिका बजावत असल्याने या अंदाज पत्रकात वस्तु निर्माण क्षेत्राच्या विकासावर भर देण्याचा प्रयत्न केला जाणार आहे. यासाठी इज ऑफ कॉस्ट आणि इज ऑफ डुईंग बिझनेस यावर लक्ष केंद्रित केले जाणार आहे. आवश्यक मानवी संसाधनास मागणी केली जाणार आहे , ज्याची उपलब्धता आपल्या देशात आहे. एम एस एम ई क्षेत्र अधिक गतिमान करण्याकडे अधिक लक्ष दिले जाणार आहे. या क्षेत्रासाठी प्रगत आणि अद्यावत तंत्रज्ञान उपलब्ध करून देण्याचा प्रयत्न केला जाणार आहे. या क्षेत्रातील उत्पादन अधिक दर्जेदार आणि गुणवत्ता प्रधान निर्माण करण्याकडे लक्ष दिले जाणार आहे. विशेष म्हणजे या क्षेत्रातील उत्पादन रोग आणि हवामान बदल स्नेही निर्माण करण्याचा प्रयत्न केला जाणार आहे. तसेच चामडे उदोग, खेळणी उदोग, आणि अन्न प्रक्रिया उदोग विकासाची जोड हि देण्याचा प्रयत्न केला जाणार आहे. उदोग क्षेत्राच्या विकासा साठी या अंदाज पत्रकात ६५५५३ कोटी रुपयांची तरतूद करण्यात आली आहे, ती गेल्या वर्ष पेक्षा किती तरी जास्त आहे.

iii) कर्ज पुरवठा आणि गुंतवणूक वाढ (Increase in Credit Supply and Investment):

कोणत्याही उत्पादक क्षेत्राच्या आणि विशेषतः उदोग क्षेत्राच्या विकासासाठी मोठ्या प्रमाणात गुंतवणूक आवश्यक असते. म्हणून हे अंदाज पत्रक गुंतवणुक मर्यादा वाढविण्याचा प्रयत्न करते. सूक्ष्म, लघु उदोगात गुंतवणूक मर्यादा पूर्वी ५ कोटी होती. ती आता १० कोटी पर्यंत वाढविण्यात आली आहे. तर start up साठी हि मर्यादा १० कोटी वरून २० कोटी पर्यंत वाढविण्यात आली आहे. या बरोबरच, एम एस एम ई ची हि गुंतवणूक मर्यादा या अंदाज पत्रकाने वाढविली आहे. सूक्ष्म उदोगांसाठी ती १ कोटी रुपये वरून २.५ कोटी रुपये आणि उलाढाल मर्यादा ५ कोटी वरून १० कोटी , तर लघु उदोगासाठी १० कोटी आणि २५ कोटी आणि ५० कोटी आणि १०० कोटी , मध्यम उदोगासाठी ५० कोटी आणि १२५ कोटी आणि २५० कोटी व ५०० कोटी करण्यात आली आहे.

iv) पायाभूत सुविधा विकास (Development of Infrastructure):

जलद आणि व्यापक विकासात पायाभूत सुविधा अत्यंत महत्वाची भूमिका बजावतात. त्यामुळे हे अंदाज पत्रक पायाभूत सुविधा विकसित करण्यासाठी खास प्रयत्न अंतर्भूत करते. यासाठी १.५ लाख कोटी पर्यंत खर्च असलेल्या पायाभूत सुविधा विकासासाठी ५० वर्षे मुदतीची कर्जे भांडवली खर्चासाठी उपलब्ध करून दिली जाणार आहेत. उर्जा क्षेत्राच्या विकासासाठी राज्य स्थूल उत्पादनाच्या ५% जादा कर्ज उभा करण्याची परवानगी राज्यांना आंतरराज्य प्रकल्पासाठी दिली जाणार आहे. हे अंदाज

पत्रक आपला भांवली खर्च १५.५% पर्यंत नेणार आहे.

v) शेती विकासास प्राधान्य (Priority to Agriculture Development):

हे अंदाज पत्रक शेती प्रगतीसाठी पंतप्रधान धन धान्य कृषी योजना जिल्हा निहाय राबविण्याचा मानस करते. या योजने अंतर्गत १०० जिल्हे समाविष्ट केले असून एकूण १.७ कोटी शेतकरी संख्ये पर्यंत पोहचण्याचा प्रयत्न केला जाणार आहे. हे अंदाज पत्रक शेतकऱ्याला आवश्यक कर्ज पुरवठा किसान क्रेडीट कार्ड च्या माध्यमातून करणार असून शेती पूरक व्यवसाय यात मासेमारी, डेअरी यांचा हि समावेश केला जाणार आहे. या सुधारित किसान क्रेडीट योजने अंतर्गत अल्पकालीन कर्ज पुरवठा ७.७ कोटी शेतकरी, मासेमारी करणारे आणि डेअरी व्यवसायीकांना ५ लाख पर्यंत कर्जपुरवठा केला जाणार आहे. भारतीय शेतीची उत्पादकता वाढविण्यासाठी या अंदाज पत्रकाचा अधिक उत्पादन देणारी सुधारित बी बियाणे जी कीटक आणि जंतू आणि हवामान बदलाला प्रतिबंध करणारी असतील. या अंदाज पत्रकात कापूस या नगदी पिकाकडे विशेष लक्ष देताना कापूस शेतीची उत्पादकता आणि शाश्वतता वाढविण्यासाठी पाच वर्षांची मोहीम राबविण्याचा मानस या अंदाज पत्रकाचा आहे. यातून शेती फक्त उदरनिर्वाहाची न राहता ती व्यावसायिक आणि नगदी होऊ शकेल असे या अंदाज पत्रकास वाटते.

vi) सामाजिक विकासाकडे दुर्लक्ष (Neglect of Social Development) :

IITs आणि माध्यमिक शिक्षणाच्या आधुनिकीकरणा शिवाय शिक्षण विकास विषयक अनुकूल तरतुदी या अंदाज पत्रकात नाहीत. खरे तर राष्ट्रीय शिक्षण धोरणाच्या पार्श्वभूमीवर शिक्षणासाठीची भरीव तरतुदी करणे आवश्यक होते. मात्र तसा प्रयत्न या अंदाज पत्रकाने केल्याचे दिसत नाही. आरोग्य विषयक तरतुदीत अंगणवाडी पोषण, आरोग्य शिक्षण प्रवेश संख्येत अल्पवाढ, कॅन्सर शिशु केंद्र सुविधा वगळता तरतुदी समाविष्ट नाहीत. महिला, बालक, अनुसूचित जाती, जमाती, ईतर मागास आणि अल्प संख्यांक यांच्या कल्याणासाठी नवीन अशा कोणत्याच योजना आणि कार्यक्रम या अंदाज पत्रकात नाहीत. सर्वसाधारण शिक्षणावरील खर्चाची तरतूद वर्ष २०२४-२५ शी तुलना करता फक्त १००० कोटी रुपयांनी वाढविण्यात आली आहे. तेवढीच वाढ तांत्रिक शिक्षणातही केल्याचे दिसते. आरोग्य क्षेत्रावरील एकूण तरतूद ४००० कोटी रुपयांनी वाढविण्यास आली आहे. अनुसूचित जाती, जमाती ईतर मागास, अल्प संख्यांक यांच्या साठी केलेली खर्चाची तरतूद २०२४-२५ मधील १०१९९ कोटी वरून ९९२८ कोटी पर्यंत कमी करण्यात आली आहे. तसेच पाणी पुरवठा आणि स्वच्छता या बाबत हि झाले आहे. त्या वरील खर्चात ६४३०३ कोटी वरून २६३१ कोटी पर्यंत घट करण्यात आली आहे. या अंदाज पत्रकात गरिबी निर्मूलनाचा कोणताही कार्यक्रम आणि उपाय

नाही . खरे तर २०३० पर्यंत शाश्वत विकासाची उदिस्ते भारताला साध्य करायची आहेत, आणि शून्य गरिबी हे तर पहिले उदिस्ट आहे. अनेक जागतिक अहवालातून ओक्सफम (Oxfam), जागतिक विषमता अहवाल (World Inequality Report), थोमास पिकेटी (Thomas Piketi) यांनी हे स्पष्ट केले आहे कि देशातील आर्थिक विषमता प्रचंड वेगाने वाढत असून ती उच्च पातळीवर पोहचली आहे. मात्र दुदैवाने आर्थिक विषमतेचा कोणताही उल्लेख या अंदाज पत्रकात नाही. त्यामुळे भारतातील अब्जाधीशांची संख्या वाढत असताना गरिबांची संख्या हि अधिक आहे, असा विरोधीभास दिसतो. हे अंदाज पत्रक रोजगार निर्मितीसाठी ठोस उपाय सुचवत नाही , त्यामुळे बेकारी आणि गरिबीचा प्रश्न अनुत्तरीतच राहील.

VI) अपेक्षित केंद्रीय अंदाज पत्रक २०२५-२६ आणि वास्तव केंद्रीय अंदाज पत्रक २०२५-२६ : तौलनिक विश्लेषण (Union Budget 2025-26 Expected and Reality: A Comparison)

केंद्रीय अंदाजपत्रक २०२५-२६ हे देशाच्या आर्थिक, सामाजिक आणि औद्योगिक प्रगतीसाठी महत्वाचे असेल. तसे असणे आवश्यक हि आहे. भाववाढ नियंत्रण, गुंतवणूक वाढ, कृषी, उदोग विकास आणि रोजगार निर्मितीला गती देणे, तंत्रज्ञानाचा प्रसार, आरोग्य आणि शिक्षणाला महत्त्व, पर्यावरणपूरक धोरणे आणि करसवलती यावर या अंदाज पत्रकात भर दिल्यास भारताची अर्थव्यवस्था आणखी मजबूत होईल. त्यातून शाश्वत आणि विकसित भारत हि उदिस्ते साध्य करण्यास मदत होईल. आता हे पाहणे महत्वाचे ठरेल की, सरकारने या अपेक्षांची केंद्रीय अंदाज पत्रक २०२५-२६ मध्ये कितपत पूर्तता करते, ते पाहणे आवश्यक आहे.

केंद्रीय अंदाज पत्रक २०२५-२६ भारताची विकसित भारताकडे मार्गक्रमण करण्याकडे निश्चितपणे मदत करते. मात्र तो विकसित भारत सामाजिक समावेशक होण्याचा मात्र विचार करत नाही. खरेतर विकासाची फळे समाजातील सर्व स्थरातील लोकांना मिळण्याच्या व्यवस्था अंदाज पत्रकाने करणे आवश्यक आहे . मात्र तसा प्रयत्न या अंदाज पत्रकात झालेला नाही. तो होणे अत्यंत आवश्यक आहे. कारण त्यातूनच सामाजिक विकसित भारत होण्यास मदत होईल . आपणास विकसित भारत पाहिजे. मात्र तो सामाजिक समावेशक विकसित भारत असणे आवश्यक आहे. असे आवश्यक बदल या अंदाज पत्रकात झाल्यास हे अंदाज पत्रक खऱ्या अर्थाने भारतासाठी आवश्यक, उपयुक्त आणि योग्य ठरेल. वर्ष २०२५-२६ चे अंदाज पत्रक देशाच्या विकासाची गती आणि व्याप्ती वाढविण्यासाठी चार घटकांवर अधिक भर देवून त्यांच्याकडे लक्ष केंद्रीत करते. त्यांना ते विकासाचे इंजिन असे संबोधते. यात शेती विकास, एम एस एम ई विकास, गुंतवणूक वाढ, आणि निर्यात वाढ यांचा समावेश आहे. हे

अंदाज पत्रक उदोग क्षेत्र विकासाठी एम एस एम ई म्हणजेच सूक्ष्म, लघु, मध्यम उदोगांच्या विकासावर अवलंबून राहणार आहे. तसेच मेक इन इंडिया याचा हि आधार घेणार आहे. हे अंदाज पत्रक सूक्ष्म उदोगांच्या विकासासाठी १० लाख पत मर्यादा असलेली १० लाख क्रेडीट कार्ड देणार आहे. तसेच प्रथम पिढीतील स्त्रिया , अनुसूचित जाती व जमाती मधील ५ लाख उदोजकाना २ कोटी रुपयाची कर्जे देणार आहे. उदोग क्षेत्रात वस्तुनिर्माण क्षेत्र अत्यंत महत्वाची भूमिका बजावत असल्याने या अंदाज पत्रकात वस्तु निर्माण क्षेत्राच्या विकासावर भर देण्याचा प्रयत्न केला जाणार आहे. यासाठी इज ऑफ कॉस्ट आणि इज ऑफ डुईंग बिझनेस यावर लक्ष केंद्रित केले जाणार आहे. जलद आणि व्यापक विकासात पायाभूत सुविधा अत्यंत महत्वाची भूमिका बजावतात. त्यामुळे हे अंदाज पत्रक पायाभूत सुविधा विकसित करण्यासाठी खास प्रयत्न अंतर्भूत करते. यासाठी १.५ लाख कोटी पर्यंत खर्च असलेल्या पायाभूत सुविधा विकासाठी ५० वर्षे मुदतीची कर्जे भांडवली खर्चासाठी उपलब्ध करून दिली जाणार आहेत.

एकूण विकासाचा सामाजिक विकास हा अत्यंत महत्वाचा घटक असलेल्या सामाजिक विकासाकडे केंद्रीय अंदाज पत्रक २०२५-२६ अक्षम्य दुर्लक्ष करते. खरे तर आर्थिक आणि सामाजिक विकास हातात हात घालून पुढे जाणे आवश्यक आहे. मात्र त्याची दक्षता या अंदाज पत्रकाने घेतली नाही. IITs आणि माध्यमिक शिक्षणाच्या आधुनिकीकरणा शिवाय शिक्षण विकास विषयक अनुकूल तरतुदी या अंदाज पत्रकात नाहीत. महिला, बालक, अनुसूचित जाती, जमाती, ईतर मागास आणि अल्प संख्यांक यांच्या कल्याणासाठी नवीन अशा कोणत्याच योजना आणि कार्यक्रम या अंदाज पत्रकात नाहीत. या अंदाज पत्रकात गरिबी निर्मूलनाचा कोणताही कार्यक्रम आणि उपाय नाही . खरे तर २०३० पर्यंत शाश्वत विकासाची उदिस्ते भारताला साध्य करायची आहेत, आणि शून्य गरिबी हे तर पहिले उदिस्त आहे. अनेक जागतिक अहवालातून ओक्सफम (Oxfam), जागतिक विषमता अहवाल (World Inequality Report), थोमास पिकेटी (Thomas Piketi) यांनी हे स्पष्ट केले आहे कि देशातील आर्थिक विषमता प्रचंड वेगाने वाढत असून ती उच्च पातळीवर पोहचली आहे. मात्र दुर्दैवाने आर्थिक विषमतेचा कोणताही उल्लेख या अंदाज पत्रकात नाही.

VII) निष्कर्ष आणि सूचना (Conclusions and Suggestions):

केंद्रीय अंदाज पत्रक २०२५-२६ विकसित भारताच्या उदिस्ताकडे झुकलेले असून त्यास अधिकची पसंती देते. निश्चितपणे शेती आणि उदोग विकास विषयक तरतुदी त्यांच्या विकासासाठी मदत करतील. मात्र त्या पुरेशा नाहीत. कारण हे अंदाज पत्रक फक्त उदोग क्षेत्रातील वस्तुनिर्माण क्षेत्राचा विचार करते. त्यात हि एम एस एम ई चा प्रामुख्याने विचार करण्याचा प्रयत्न या अंदाज पत्रकात झाला

आहे. शेती विकासाचा मुद्दा या अंदाज पत्रकाने विचारात घेतला आहे, मात्र केलेल्या तरतुदी पुरेशा आहेत असे वाटत नाही. त्यामुळे अजून कांही महत्वाच्या आणि प्रभावी तरतुदींच्या समावेशाची अत्यंत गरज आहे. सामाजिक विकास गतिमान करणे सामाजिक कल्याण वाढीसाठी आणि समावेशक विकासासाठी आवश्यक आहे. मात्र तसा प्रयत्न या अंदाज पत्रकात झालेला नाही. सामाजिक वंचित कल्याण आणि स्त्रिया आणि बाल सबलीकरण, शिक्षण, आरोग्य, रोजगार, बेकारी, गरिबी आणि आर्थिक विषमता या प्रमुख समस्यांकडे फार मोठ्या प्रमाणात दुर्लक्ष झाले आहे. त्यांना प्राधान्य आणि त्यांचा विकास समावेशक विकसित भारताकडे जाताना करणे अत्यंत गरजेचे आहे. शाश्वत विकासासाठी कांही तरतुदी आहेत मात्र त्यात वाढ करणे आवश्यक आहे. येत्या चर्चेच्या काळात शिक्षण, आरोग्य, अनुसूचित जाती जमाती, ईतर मागास, अल्पसंख्यांक, स्त्रिया आणि बालकल्याण वाढविणाऱ्या आणि बेकारी, गरिबी आणि विषमता नियंत्रित करणाऱ्या तरतुदी आणि उपाय योजना अंतर्भूत करून या अंदाज पत्रकातील त्रुटी दूर करून ते अधिक समाजाभीमुख करावे. ते अत्यंत आवश्यक, गरजेचे आणि अपेक्षित आहे. असे आवश्यक बदल आणि दुरुस्त्या या अंदाज पत्रकात झाल्यास खऱ्या हे अंदाज पत्रक विकसित भारत पोषक होण्या बरोबरच , समावेशक आणि शाश्वत विकसित भारत पोषक होण्यास मदत होईल.

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जैन सुभाषित संग्रहों में निहित नैतिक शिक्षा से जनकल्याण

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डॉ. वीरेन्द्र जैन³

शोधसार

जैन संस्कृत सुभाषित-साहित्य भारतीय नैतिक दर्शन का अमूल्य भंडार है, जिसमें जीवन के प्रत्येक पक्ष के लिए व्यवहारिक मार्गदर्शन निहित है। इन सुभाषितों में करुणा, अहिंसा, सत्य, अपरिग्रह, संयम और आत्मसंयम जैसे मूल्य सरल, सुंदर और सारगर्भित रूप में अभिव्यक्त हुए हैं। जैन आचार्यों ने इन सूक्तियों के माध्यम से केवल धार्मिक उपदेश नहीं दिए, बल्कि समाज के समग्र कल्याण हेतु आचरण की दिशा भी दिखाई है। “परस्परपग्रहो जीवानाम्” जैसी भावना मनुष्य को सहअस्तित्व और पारस्परिक सहयोग की ओर प्रेरित करती है। इन सुभाषितों की नैतिक शिक्षा व्यक्ति के भीतर शांति, सहिष्णुता और आत्मनियंत्रण के संस्कार उत्पन्न करती है, जिससे सामाजिक समरसता और मानवीय एकता को बल मिलता है। आधुनिक युग के तनाव, हिंसा और नैतिक पतन के वातावरण में यह सुभाषित-साहित्य जनमानस को पुनः मूल्याधारित जीवन की ओर ले जाने की सामर्थ्य रखता है। इस प्रकार, जैन संस्कृत सुभाषितों में निहित नैतिक शिक्षाएँ केवल व्यक्तिगत आचरण-संहिता नहीं, बल्कि सामूहिक कल्याण और वैश्विक शांति की आधारशिला हैं। इनका पुनः अध्ययन और प्रसार समकालीन समाज में मानवीय मूल्यों की पुनर्स्थापना के लिए अत्यंत आवश्यक है।

शब्दकुंजी - अविद्या, अभ्युदय, अनेकान्तता, संसारबंध, मृत्यूपरान्त, साम्यवाद, स्याद्वाद

भूमिका-

इस जगत् में चारों ओर से जीव को दुख का ही अनुभव होता है, इसमें जीव पंच परिवर्तन करते हुए

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अनादिकाल से दुख ही अनुभव कर रहा है।¹ सम्पूर्ण संसार दुखों से पीड़ित है। जिसका कारण अज्ञान है,² जिसे दर्शनशास्त्र की भाषा में (अविद्या अविद्यया मर्त्यः भ्रमति संसारबन्धनम्। विद्यया तु विमुच्येत नान्यथा पन्था विद्योदयात्।)³ नाम से संबोधन दिया गया है, यह मात्र जैनशास्त्र ही स्वीकार नहीं करता, अपितु उपनिषद् भी लिखते हैं-

विद्यां चाविद्यां च यस्तद्वेदोभ्य सह।

अविद्यया मृत्युं तीरत्वाऽमृतमश्नुते।⁴

मृत्यु और अमृत के मध्य अंतर अविद्या और अविद्या से ही आता है। आज का भौतिक विज्ञान के साथ-साथ आध्यात्मिक विज्ञान भी मृत्यु का भय, एक पहली बना हुआ है। मृत्यु क्या है? इसके उपरान्त कहाँ जाना होता है? ये अनुत्तरित प्रश्न मात्र हैं, साथ ही मन और आत्मा की पवित्रता से मुक्तिप्राप्त होता है। ऐसी परिस्थिति में व्यक्ति को स्वयं से दूसरों को अलग रखना अत्यन्त जटिल कार्य प्रतीत होता है। सभी मानव एक दूसरे से किसी न किसी रूप में किसी न किसी से जुड़े हुए हैं। साथ ही एक जैसा भाग्य भोगने को बाध्य है। इसलिए सदैव अच्छे लोगों के साथ योग्य व्यवहार करना चाहिए।⁵ सुख-दुख, खुशी, गम, रोग, मानसिक अशान्ति, कठिनाइयाँ मानव का क्रियाकलापों से भय इत्यादि सहज दृष्टि का विषय बना करता है।

आज धन सम्पत्ति को ही मनुष्य ने देवता मान रखा है। उपभोक्तावादी संस्कृति ने श्रेष्ठ मानवीय एवं नैतिक मूल्यों को छिन्न-भिन्न कर दिया है। आदमी दिशाहीन एवं अशान्त होकर त्रस्त एवं पीड़ित है।⁶ इसके कारण हर क्षण नये-नये प्रश्न और समस्याएँ उपस्थित हो रही हैं। आज विश्व में क्षेत्रवाद, भाषावाद, धर्म, जाति, सम्प्रदाय आदि के आधार पर विघटनकारी ताकतें अपने चरम पर हैं। इनकी हिंसक और विनाशकारी गतिविधियों से कोई ऐसा देश नहीं है, जो अछूता हो। इन समस्याओं से निजात पाने के लिए कुछ शिक्षा में विकासशील विचारोंत्पादक नैतिकता का समावेश करना अत्यंत आवश्यक है, जो कि जैन नैतिकता के द्वारा पूर्ण किया जा सकता है। इसको ध्वनित करने के लिए जैनाचार्यों नीतिशास्त्र पर आधारित कतिपय श्लोकों को लिखा है, जिसके आधार पर नैतिकता का वर्णन निम्न बिन्दुओं के आधार पर इस अध्याय में किया जा रहा है-

1 चहुँ गति दुख जीव भरे हैं, परिवर्तन पंच करें हैं, या विधि संसार असारा या में सुख नाही लगाया। पाँचवी ढाल

2 अज्ञानादेव मनुष्याणां दुःखान्युत्पद्यन्ते सदा। ज्ञानप्रकाशेन नश्यन्ति तिमिराणि यथा रवेः।

शंकराचार्यकृत, विवेकचूडामणि श्लोक संख्या 11

3 शंकराचार्यकृत, विवेकचूडामणि श्लोक संख्या 12

4 ईशा उपनिषद् 11

5 हरति कृमति भित्ते मोहं करोति विवेकितां। वितरति रति सूते नीतिं तनोति गुणावलिं।

प्रथयति यशो धत्ते धर्म व्यपोहति दुर्गतिं। जनयति नृणां किं नाभीष्टं गुणोत्तमसंगमः। ६६। सुक्तिमुक्तावली अध्याय 18

6 इंटरनेशनल सेमिनार ऑन टीचर एजूकेशन फॉर पीस ऑफ हारमोनी- 2012

सर्वांगीर्ण अभ्युदय तथा शांति-

मैत्रीं भवन्तु भूतानि, हितं सर्वेषु जीविषु।
शान्तिर्भवतु सर्वत्र, जगदेतद् विरज्यताम्।⁷

सभी जीव एक-दूसरे के प्रति मैत्रीभाव रखें। सबका कल्याण और हित हो। संपूर्ण जगत में शांति बनी रहे। और यह संसार राग-द्वेष (आसक्ति और द्वेष) से मुक्त हो जाए। इन्हीं समस्याओं ने नागरिकों के सामने शांतिपूर्ण सह-अस्तित्व के सामने अपना सिर बार-बार उठाया है। सम्पूर्ण विश्व सुखमय व सुन्दर बने, इसके लिये यह आवश्यक है कि सम्पूर्ण विश्व में प्रत्येक व्यक्ति भौगोलिक, देशीय, जातीय आदि संकीर्ण मान्यताओं से ऊपर उठकर सम्पूर्ण मानव जाति ही नहीं, प्राणीमात्र के प्रति सद्भाव रखे, तब ही विश्वशांति स्थापित हो सकती है।⁸ नैतिक शिक्षा एवं नैतिक मूल्यों की वर्तमान में इसलिए भी आवश्यकता है कि विश्व तथा जनसमुदाय की सोच अत्यन्त संकीर्ण और लालचपूर्ण होती जा रही है-

अपि मेरुसमं प्राज्ञमपि सुरमपि स्थिरम्।
तृणिकरोति तृष्णिका निमेषेन नरोत्तमम्।⁹

अर्थात् चाहे कोई व्यक्ति मेरु पर्वत की तरह स्थिर, चतुर, बहादुर दिमाग का हो। बहादुर दिमाग का हो। लालच उसे पल भर में घास की तरह जलाकर खत्म कर देती है। तथा इस संकीर्णता से व्यथित मानव हृदय शांति की अभिवृद्धि हेतु धर्म की ओर प्रेरित होता है तथा वह आशा करता है, कि आज ऐसे तत्त्वज्ञान की आवश्यकता है जो कलह, द्वैत, अशांति, कटुता, वैमनस्य, भ्रष्टाचार इत्यादि विपत्तियों को समाप्त कर कल्याणकारी मार्ग की ओर अग्रसर करें। विचारशील प्राणी उस धर्म से प्रकाश की उम्मीद कर सकता है, जिसके सिद्धान्त प्रेम, शांति सर्वसुख की आधारशिला रहे हैं।

जैनदर्शन प्रत्येक व्यक्ति के सर्वांगीर्ण अभ्युदय तथा शांति को विकसित करने में विश्वास प्रदान करता है, अतः मानना होगा कि प्रस्तुत समस्याओं की गुत्थी सुलझाने का सामर्थ्य जैन दर्शन में अवश्य विद्यमान है। जैन तीर्थंकरों ने वस्तु स्वरूप के प्रतिपादन में द्रव्य, क्षेत्र, काल, को स्वीकृति प्रदान की है। “परस्परोग्रहो जीवनाम्” सूत्र जैनदर्शन का मूल सूत्र है।¹⁰ जैनदर्शन एक वस्तुतः जीवन दर्शन है। हमारा जीवन व्यवहार जैनधर्म से प्राप्त होता है। दर्शन के द्वारा तत्त्व प्रतिपादित होते हैं तथा धर्म उनकी क्रियान्विति करता है। जैनदर्शन की आचारनीति अहिंसा पर ही प्रतिष्ठित है तथा उसका लक्ष्य समत्व की प्राप्ति है।

7 भावनाशतक हेमचन्द्राचार्य, श्लोक 73

8 युवा दृष्टि- फरवरी- 2001

9 योग वशिष्ठ 1.17.50

10 जैन, नाथूराम डोंगरीय (1998), “जैनधर्म विश्व धर्म, कुन्दकुन्द ज्ञानपीठ, इंदौर, पृष्ठ 65,

विचारों में अनेकान्तता-

नैकान्तेनास्ति वस्तूनां, नैकान्तेनैव नास्ति च।

उभयोरनयोर्युक्तं, वस्त्वनेकार्थदर्शनम्॥¹¹

संसार में वस्तुएँ न तो पूर्णतः अस्तित्वहीन हैं, और न ही पूर्णतः अस्तित्ववान्, वास्तविकता दोनों पक्षों से मिलकर बनती है, यही अनेकान्त का दर्शन है। यह जैन दर्शन का एक अत्यंत महत्वपूर्ण सिद्धांत है वैचारिक अनेकांतवाद। यह सिद्धांत बताता है कि सत्य को एक ही दृष्टि से नहीं देखा जा सकता; प्रत्येक व्यक्ति का दृष्टिकोण अपने अनुभव और परिस्थिति के अनुसार भिन्न होता है। “नैकान्तात् सत्यम्” अर्थात् कोई भी वस्तु या विचार एकांगी दृष्टिकोण से पूर्णतः सत्य नहीं होता। वैचारिक अनेकांतवाद हमें सिखाता है कि हर व्यक्ति के विचार का सम्मान किया जाए। जब समाज में लोग दूसरों के मतभेदों को स्वीकार करना सीखते हैं, तब वहाँ असमानता, घृणा और हिंसा के लिए कोई स्थान नहीं रहता। यह सिद्धांत सहिष्णुता और विचार-स्वातंत्र्य का प्रतीक है, जो आधुनिक लोकतांत्रिक समानता की भावना से पूर्णतः मेल खाता है।

प्रो. महेन्द्र कुमार न्यायाचार्य¹² ने अपनी महत्वपूर्ण कृति “जैनदर्शन” में लिखा है कि अहिंसा की दिव्य ज्योति विचार के क्षेत्र में अनेकान्त के रूप में प्रकट होती है, तो वचन, व्यवहार के क्षेत्र में स्याद्वाद के रूप में जगमगाते हैं और समाज शांति के लिये अपरिग्रह के रूप में स्थिर आधार बनती है। अर्थात् आचार में अहिंसा, विचार में अनेकान्त, वाणी में स्याद्वाद और समाज में अपरिग्रह ये चार महान स्तम्भ हैं, जिन पर जैनदर्शन का सर्वोदयी भव्य प्रसाद खड़ा हुआ है। नैतिक मूल्यों के विकास के संदर्भ में जैनदर्शन के ये महत्वपूर्ण सिद्धान्त वर्तमान में अत्यन्त प्रासंगिक हैं। महापुरुषों का मानना है कि नैतिकता की शिक्षा से अहिंसा, साम्यवाद, अनेकान्तवाद, और कर्मवाद से समाज में सुख, शांति को स्थिर रखा जा सकता है और प्राणिमात्र का कल्याण व विकास किया जा सकता है। इन महान सिद्धान्तों के परिप्रेक्ष्य में आचार्य समन्तभद्र ने युक्त्यानुशाक्त में निम्न भावभूमिका का निर्माण किया-

सर्वान्तवत्तदगुणमुख्यकल्पं सर्वान्तभूय च मिथोनपेक्षम् ।

सर्वापदान्तकरं निरन्तं सर्वोदयं तीर्थमिदं तथैव ॥61॥¹³

हे भगवान! आपका अनेकान्त तीर्थ ही “सर्वोदयतीर्थ” है, आपका शासन अनेकान्त के प्रभाव से सकल दुर्नयों (परस्पर निरपेक्ष नयों) अथवा मिथ्यादर्शनों का निरसन करने वाला है। ये दुर्नय अथवा सर्वथा एकान्तवादारूप मिथ्यादर्शन ही संसार में अनेक शारीरिक तथा मानसिक दुःखरूप आपदाओं

11 अकलंकदेव कृत तत्त्वार्थराजवर्तिक

12 कुमार, महेन्द्र- जैन दर्शन, श्री गणेश प्रसाद वर्णी जैन पुस्तकालय, कासी 1966, पृ. 122

13 समन्तभद्राचार्य, युक्त्यानुशासन-61

के कारण होते हैं। इन दुर्नयरूप मिथ्यादर्शनों का अन्त करने वाला होने से आपका शासन समस्त आपदाओं का अन्त करने वाला है। जो लोग आपके शासन-तीर्थ का आश्रय लेते हैं, उसे पूर्णतया अपनाते हैं, उनके मिथ्यादर्शनादि दूर होकर समस्त दुःख मिट जाते हैं। वे अपना पूर्ण अभ्युदय अर्थात् उत्कर्ष एवं विकास सिद्ध करने में समर्थ हो जाते हैं।

हमारा देश भारत जिसे सोने की चिड़िया, ऋषियों की तपो भूमि, देव स्थान, आध्यात्मिक भूमि आदि नामों से जाना जाता है। वह आज धार्मिक असहिष्णुता रूपी अजीबो गरीब समस्या से ग्रसित हो चुका है, जो कि परस्पर हमारे धार्मिक आस्था व आदर के नाजुक धागे को जर्जर किये जा रहा है और इस पर सबसे भयावह रूप धार्मिक आतंकवाद के रूप में वर्तमान में देख रहे हैं। जिसे राजनीतिक संघर्ष का नाम दे दिया जाता है। जिसका सबसे अधिक प्रभाव युवाओं में देखा जा सकता है। आज की शिक्षा बालकों को वह नहीं दे पा रही है जिसके वे हकदार हैं, वास्तव में देखा जाए तो **विद्या वह है, जो व्यक्ति को विनम्र बनाये।**¹⁴

सामाजिक समानता की स्थापना-

यह वर्ग, जाति, धर्म और भाषा के भेदभाव को मिटाकर सबको एकता के सूत्र में बांधती है। भारतीय संस्कृति का मूल मंत्र ही “स्वस्तिप्रजाभ्यः परिपालयन्तं न्यायेन मार्गेण महीन् महिषाः। गोबरहाणेभ्यः शुभमस्तु नित्यं लोकः समस्तः सुखिनो भवन्तु।”¹⁵ सभी लोगों का कल्याण शक्तिशाली और पराक्रमी नेताओं द्वारा कानून और न्याय द्वारा सुरक्षित रहे। सभी देवताओं और विद्वानों को सफलता मिले, सभी (समस्ताः) लोक (लोकाः) सुखी (भवन्तु) हों। अर्थात् समस्त विश्व एक परिवार है। यह विचार सामाजिक समानता की भावना को जन्म देता है। समाज तभी विकसित, सशक्त और स्थिर रह सकता है जब उसमें सभी व्यक्तियों को समान अवसर, सम्मान और अधिकार प्राप्त हों सभी सुखी हो। सामाजिक समानता का तात्पर्य केवल आर्थिक या राजनीतिक समानता से नहीं है, बल्कि यह जीवन के प्रत्येक क्षेत्र में मनुष्य के प्रति समान दृष्टिकोण को दर्शाता है।

भारतीय दर्शन के सभी तत्त्वज्ञान मानवीय कल्याण और समानता के आदर्शों को महत्व देते हैं, परंतु जैन दर्शन ने इन आदर्शों को न केवल प्रतिपादित किया बल्कि, उन्हें व्यवहार में भी उतारा। जैन मत का मूल उद्देश्य सर्वभूतहिताय सभी जीवों के कल्याण का संदेश देना है। जैन धर्म अहिंसा, अपरिग्रह, और अनेकांतवाद जैसे सिद्धांतों पर आधारित है, जो मानव समाज में समानता, सहिष्णुता और बंधुत्व की भावना को पुष्ट करते हैं। “अहिंसा परमः धर्मः”¹⁶ अर्थात् अहिंसा ही परम धर्म है। अहिंसा का यह सिद्धांत केवल किसी जीव मात्र की हत्या न करने तक सीमित नहीं है, बल्कि दूसरों के प्रति समान

14 विद्या ददाति विनयम्।

15 मंगल मंत्र

16 महाभारत, अनुशासन पर्व, अध्याय 116

भाव, करुणा, और सम्मान की भावना का भी प्रतीक है। जैसे कि हितोपदेश में कहा-

“अयं निजः परो वेति गणना लघुचेतसाम्।

उदारचरितानां तु वसुधैव कुटुम्बकम्।”¹⁷

तात्पर्य यह मेरा है और वह पराया है, ऐसा विचार केवल संकुचित मन वालों का होता है; उदार हृदय वाले तो संपूर्ण पृथ्वी को परिवार मानते हैं। यही भाव सामाजिक समानता का मूल है।

जीव-दया और करुणा का भाव

जैन दर्शन में सभी जीवों को समान दृष्टि से देखने की भावना अत्यंत गहरी है। जीव-दया (सभी जीवों के प्रति करुणा) समानता का व्यावहारिक रूप है। यहाँ एकेन्द्रिय से लेकर संज्ञी पंचेन्द्रिय तक के सभी प्राणियों को जीव मात्र का दर्जा प्रदान किया जाता है जिससे सभी के प्रति प्राण रक्षा हो, उसे ही सच्चा साधू माना जाता है-

“परसप्पाय परसत्ताय जिवं पावं न करे।

तं सच्चं सव्वसत्ताणं समणो हु विवज्जये”¹⁸

अर्थात् जो व्यक्ति दूसरों के हित और सुख में बाधक नहीं बनता, वही सच्चा साधु है। यह संदेश स्पष्ट रूप से दर्शाता है कि जैन दृष्टिकोण में समानता केवल विचार नहीं, बल्कि आचरण का मार्ग है।

अहिंसां न फलं तेषां भुङ्क्ते सर्वदयारतः।

येषां स्मरणमात्रेण नूनमात्मा प्रकम्पते।¹⁹

नैतिकता के लिए सभी जीवों को उचित मार्ग में नियोजन करने के लिए कहा है कि जो मनुष्य सब जीवों पर कृपा तथा दया दिखलाता है उसे उन पाप परिणामों को नहीं भोगना पड़ता जिन्हे देखकर ही आत्मा काप उठती है।

यथा वैभवहीनाय नायं लोकः सुखाकरः ।

न तथा परलोकोऽपि कारण्यक्षीणवृत्तये।²⁰

एलाचार्य नैतिकता के प्रतिपादन करने के लिए कहते हैं कि जिस प्रकार यह लोक धनवानों से सुषोभित होता है, जिनके पास धन है वे सब प्रकार से योग्य माने जाते हैं, धन से हीनों के लिए नहीं

17 नारायण पण्डित, हितोपदेश, हिंदी पॉकेट बुक्स प्राइवेट लिमिटेड, दिल्ली, 1986

18 सूत्रकृतांग सूत्र

19 कुरल काव्य परिच्छेद 25, श्लोक क्र. 4

20 वही, श्लोक 7

यहाँ कोई जगह नहीं है, उसी प्रकार परलोक में सुख पूर्ण विलास निर्दयी मनुष्य के लिए नहीं है। सोमप्रभाचार्य लिखते हैं-

स कमलवनमग्रेवसरं भास्वदस्तादमृतमुरगवक्त्रात्साधुवाद विवादाव

रुगपगममजीर्णाजीवितं कालकूटादभिलपति वधाद्यः प्राणिन धर्ममिच्छेत्।²¹

जो व्यक्ति जीव हिंसा से धर्म की इच्छा करता है अर्थात् जीव हिंसा में धर्म-दुष्य समाता है, यह अग्नि से कामों के बन को उत्पन्न करना चाहता है, सूर्य के अस्त से दिन की अभिलाषा करता है, सर्प के मुंह से अमृत की बांछा करता है, दूसरों के साथ कलह करके कीर्ति की इच्छा करता है, अजीर्ण से रोग के नाश होने की अभिलाषा करता है, और कालकूट हालाहल विष का भक्षण करके जीवित रहने की इच्छा करता है।

कर्मवाद से समानता का नैतिक आधार

जगत में सर्वत्र सुख-दुःख, हानि-लाभ, जीवन-मरण, दरिद्रता-सम्पन्नता, रूग्णता-स्वस्थता और बुद्धिमत्ता-अबुद्धिमत्ता आदि वैभिन्न्य स्पष्टरूप से दिखायी पड़ता है। 'लोगों के बीच जो कुछ भी देखा जाता है (चाहे सुख या दुःख) कर्म से उत्पन्न होता है या दर्द) कर्म से पैदा होता है। या दर्द) कर्म से पैदा होता है। से जन्म होता है। से जन्म होता है। सभी जीव अपने पिछले कर्मों के अनुसार आनंद लेते हैं या पीड़ित होते हैं।' ²²

यह वैभिन्न्य कारणों से ही हो आवश्यक नहीं, कारण कि ऐसे बहुत सारे उदाहरण प्राप्त होते हैं कि एक माता-पिता के एक साथ जन्मे युगमज बालकों की शिक्षा-दीक्षा, लालन-पालन आदि समान होने पर भी व्यक्तिगत रूप से उनकी परिस्थितियां भिन्न-भिन्न होती हैं, जैसे कोई रूग्ण कोई स्वस्थ, कोई दरिद्र तो कोई सम्पन्न, कोई अंगहीन तो कोई सुन्दर अंगवाला। इन बातों से यह स्पष्ट है कि जन्मान्तरीय धर्माधर्मरूप कर्म ही इन परिस्थितियों का कारण है। सभी प्रकार के वैषम्य का मूलकारण कर्म ही है। कर्म से ही मनुष्य सुख-दुःख प्राप्त करता है।

उपसंहार-

संसार में सभी दुखी है, दुख का कारण अज्ञान है अज्ञान का निवारण ही सुख, समृद्धि और नैतिकता की स्थापना और नैतिकता से परंपरा से मोक्ष की प्राप्ति होती है। प्रत्येक जीव आत्म अभ्युदय की लिए संघर्षरत है, परन्तु मार्ग विपरीत होने से रागद्वेष में रत होता हुआ, संसारिक प्रेम व्यवहार से भी विमुख हो जाता है। जिससे लैकिक और पारलौकिक दोनों का बिगाड़ हो जाता है। परस्पर कलह और विद्रोह को जन्म दे देता है। इसका शमन मात्र अनेकान्तात्मक विचारों से ही सम्भव है, क्योंकि एक

21 सुक्तिमुक्तावली श्लोक 27 पृ. 38

22 यद्यत्सन्दश्यते लोके सर्वं तत्कर्मसंभवम्।

गुणधर्म के सत्य होने के साथ अन्य गुणधर्मों का निषेध नहीं किया जाना चाहिए, क्योंकि वस्तु स्वयं में अनंतगुणात्मक है। इस गुण की स्वीकृति से ही सामाजिक समानता की स्थापना होती है। जब व्यक्ति उदार हृदय होता है तो जीव में दया प्रेम और करुणा का प्रादुर्भाव प्रारंभ होता है। इससे वर्तमान कर्म का हनन होता है और भावीकालीन प्रशस्त पुण्य का आविर्भाव होता है। जो भावी काल को सुखद होने और संसार में वास्तविक नैतिकता का प्रसार होता है।

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