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# Editorial

I feel very happy to handover the 49<sup>th</sup> issue of Jamshedpur Research Review to you all . This issue contains 14 research articles covering diversified fields of social and economical issues . In this issue, apart from English literature, and social science, we have included fair number of research articles from the area of commerce and management.

Although the number of Covid patients has reduced significantly in India, its effect still remains on Indian and the world economy. This important issue has been covered in this issue. Women empowerment is a very important area in modern times. The process of women empowerment increases the participation of women in social movements. But, the women of India were very capable, aware and devoted to the country even in British times. In the freedom struggle, they fought against British rule. An article in this issue is dedicated to these women freedom fighters of India. Research in the field of higher education in India is very less. Jamshedpur Research Review provides its platform for presentation of research work being done in the field of higher education. In this issue, we have included three articles based on higher education.

Due to the Corona crisis, the level of unemployment and poverty has increased significantly in the country and all over the world. But positive thing is that we are slowly recovering from the wounds of Corona. The country's economy is coming back on track. The Prime Minister of India has announced the withdrawal of the disputed agriculture law. The time has come for us to fulfill the dream of a strong and prosperous India together. There is a need for new type of experiments to solve the basic problems related to education, health, training road, water, electricity and climate change etc. At world level in the global response to COVID-19, countries must work together as one global family to address the impacts of the pandemic. Similarly, the global health threat of **climate change** requires global collaboration, increased finance, and the equitable sharing of solutions. We should work together for achieving a more stable and safer climate for current and future generations. All the countries should come together for making a strategy focusing upon caring for people and protecting them from an uncertain and increasingly unsafe future. Everyone has the right to a healthy environment, free of pollution and its harmful consequences.

Protecting people's health from climate change requires transformational action in every sector, including on energy, transport, nature, food systems and finance. The public health benefits from implementing these ambitious climate actions far outweigh their costs. Health leaders everywhere have been sounding the alarm on climate change and are increasingly taking steps to protect their communities from worsening climate impacts, while reducing their own emissions.

With regards

**November 2021**

**Editor**  
**Dr. M.K Choubey**



# NDEX I

TopicAuthor	Page Nos
<b>R. K. NARAYAN : A LEADING INDIAN VOICE OF THE COMMON MASS</b> Dr. Ragini Kumari, M.A., Ph.D. in English, J. P. University, Chapra, Bihar	10-12
<b>JOURNEY OF INDIAN EDUCATION SYSTEM: A HISTORICAL SURVEY</b> Dr. Pankaj Kumar Mandal, Assistant Professor, Department of History Barrackpore Rastruguru Surendranath College, WB	13-16
<b>HRM PRACTICES OF NIC LTD IN RANCHI DISTRICT</b> Kajal Rai, Research Scholar, University Department of Commerce and Business Management, Ranchi University, Ranchi Dr K. A. N Shahdeo, Associate Professor, Department of Commerce and Business Studies Marwari College, Ranchi, Jharkhand	17-27
<b>IMPACT OF E-BANKING SERVICES ON CUSTOMERS SATISFACTION IN DIGITAL WORLD.A CASE STUDY OF STATE BANK OF INDIA IN PATNA</b> Dr. James Hussain, Assistant Professor (Guest), MMHA&PU, Patna Dr. Faryas Kausar Ansari, Assistant Professor, (Visiting) Vanijya Mahavidhayala Dr. Faiyaz Hussain, Assistant Professor (Visiting), Dept. of AE&C, Patna University	28-36
<b>THE EPISTEMOLOGY OF INDIVIDUATION: A PSYCHOANALYTIC READING OF SHAKESPEARE'S MIRANDA</b> Alankar Das Dalal, Assistant Professor, Department of English and Literary Studies, Affiliation: Brainware University	37-42
<b>CONTRIBUTION OF WOMEN IN MOBILIZATION TOWARDS GENDER JUSTICE: A SURVEY OF LOCAL AND NATIONAL MOVEMENTS IN INDIA</b> Anju Gupta, Asstt. Prof. Department of Political Science, JECRC University, Jaipur.	43-53
<b>AWARENESS OF SECONDARY SCHOOL TEACHERS ON SOFT SKILLS</b> Dr. Afeef Tharavattath, Assistant Professor, Farook Training College, Calicut. Ranjitha.T, Research scholar in Education, Farook, Training College, Calicut.	54-57
<b>DROPOUT IN HIGHER EDUCATION: A COMPARATIVE STUDY OF DROPOUTS ACROSS VARIOUS CATEGORIES IN SIMDEGA DISTRICT OF JHARKHAND.</b> Farhan Rahman, Research Scholar, Department of Contemporary & Tribal Customary Law, Central University of Jharkhand.	58-69
<b>THE IMPACT OF COVID-19 ON EDUCATION: SCHOOLS, SKILLS, AND LEARNING</b> Sagorika Rakshit, NET/JRF, Research Scholar, Department of commerce and management, Vinoba Bhawe University, Hazaribagh, Jharkhand.	70-76
<b>COVID-19 SCENARIO IN THE SAARC REGION: SPECIAL REFERENCE TO HEALTH</b> Dr. Sudaita Ghosh, Assistant Professor, Department of Political Science, Raiganj University, Raiganj, West Bengal sudaitaghosh@gmail.com Joydeb Sarkar, M.Phil, 1st Semester, Department of Political Science, Raiganj University, Raiganj, West Bengal.	77-86

<b>TopicAuthor</b>	<b>Page Nos</b>
<b>A COMPARATIVE STUDY OF CUSTOMER SATISFACTION IN THE PUBLIC &amp; PRIVATE SECTOR BANKS WITH SPECIAL REFERENCE TO EASTERN UTTAR PRADESH- A STUDY OF D-SIBS (DOMESTIC SYSTEMICALLY IMPORTANT BANKS( SBI, ICICI, HDFC)</b> <b>Dr. Balwant Kumar Bari</b> (First & Corresponding Author), Assistant Professor, Department of Applied Economics, Faculty of Commerce Shri Jai Narain Misra P.G. College (K.K.C.), Lucknow <b>Dr. Ram Surendra Yadav</b> (Co-Author) Assistant Professor, Department of Commerce, Government P.G. College Musafirkhana, Amethi – 227813,Uttar Pradesh.	<b>88-105</b>
<b>DIGITAL TRANSFORMATION IN INDIAN AGRICULTURE AND BANKING SECTOR: A BRIEF STUDY</b> <b>Kamal Goel</b> , Research Scholar, Chaudhary Devi Lal University, Sirsa ,Haryana	<b>106-109</b>
<b>PROBLEM OF NPA IN BANKING SECTOR</b> <b>Abhishek</b> , Assistant Professor, H No. 176, Ward no 04, Neelam vihar, Taoru, Haryana, Pin – 122105	<b>110-117</b>
<b>HIGHER EDUCATION: CHALLENGES AND OPPORTUNITIES DURING COVID19 - AN EXPLORATORY INQUIRY</b> <b>Vir Pratap</b> , Research Scholar, University Department of Management Vinoba Bhave University, Jharkhand	<b>118-124</b>

## R. K. NARAYAN: A LEADING INDIAN VOICE OF THE COMMON MASS

**Dr. Ragini Kumari**

M.A., Ph.D. in English

J. P. University, Chapra, Bihar

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R. K. Narayan, one of the leading Indian writers in English, has shown an amazing confidence in his native culture and ethos. He is too Indian both in content and its expression, spirit and its creative output. R. K. Narayan never had an intent to impress upon foreign audience, though he was acknowledged so well in the west. He is the one who made India accessible to international readership – he gave uninitiated people a window to peep into Indian culture and sensibilities. He was not all interested in pleasing the literary circle or readers in the west by selecting themes of their choice, rather he chose themes from his soil and surroundings with which he was deeply and passionately familiar, the characters whom he interacted with and locales where he saw dreams even in the day times. His novels and shorts stories vibrate with Indian ethos and colour covering big themes all that has been happening in India – but with deceptive simplicity. A very objective remark from Ved Mehta highlights the same : “He seems to carry his home, his cosmos, on his back, as did the ageless Swamis”(The Times of India).

Narayan’s simplicity was so remarkable that it was simply thrilling to meet a man of such sublime intellect and creativity in an awesomely innocent attire. Describing the same K. Natwar Singh remarks:I walked up the steps and met by a small man in a shirt and lungi and no shoes. Excuse me, but can you tell me if Mr. R. K. Narayan lives here. “Yes, he does”, replies the barefooted man. I asked if I could see him. “You are doing so right now – I am R. K. Narayan.” (The Times of India)

In fact, Narayan came from a humble South Indian background where he was untiringly inspired to shape himself into a creative writer. It is in this way that once he graduated, he stuck to his home and went on writing novels like “The Guide (1970), The Financial Expert (1986), Mr.Sampath (1949), The Dark Room (1960), The English Teacher (1984), A Tiger for Malgudi (1983) etc.

Narayan’s sparkling inventive skills, his effortless simplicity and the cerebral switch board of ideas grabbed foreign audience’s attention for Indian literature in such a commendable way that he was showered with memorable accolades for his literary works: Sahitya Academy Award, Padma Bhushan, Ac Benson Medal by the Royal Society of Literature, Honorary Membership of the American Academy of Arts and Literature, Padma Vibhushan etc. In spite of all such big achievements, Narayan is among very few writers who hated publicity and it can be discerned in his own words:

“The ancient tradition of anonymity must have been a great boon for writers, artists, and sculptures of yore, I cannot imagine any epic writer etching his name on the first leaf of the Palmyra strips nor a sculptor chiseling his name first on the back of stone... I visualise an ideal state of affairs where a book will have only its title and not the author’s name, which means that it will have to stand on its own rather than on the reputation of the author. The authorship must be a state secret known only to God, the Income tax authority and the accountant at the publisher’s office.”  
(The Times of India, May, 31, 1981).

However, the literary sensibility of Narayan has taken its shape and colour much from the sympathies that he had for the masses, the middle-class people. His novels reveal that he deals neither with the aristocracy at the top nor the poor. He practically, like Jane Austen, identifies himself with the middle-class people and their various involvements, their clashes and adjustment that constitute the main interest of his novel. Like E. M. Forster and D. H. Lawrence, he is a critic of contemporary society who ironically criticizes the follies and foibles of modern civilization reared on the material values of life. Narayan believes in the principles of 'Art for Art's Sake', and dealing with social problems in the novels like H. G. Wells and Galsworthy, he writes also for the pleasure of creation and beauty. He had a particular liking for religious life and hence in all of his novels, we are bound to meet Sanyasi, Temples and Ganges.

Narayan is a pure artist. He remains unruffled by political movements and isms. He is free from Anand's propaganda as well as Bhawani Bhattacharya's vigour. Like Manohar Malagaonkar he does not disparage the Indian politicians nor does he believe in exalting the importance of Indian spiritual heritage like Raja Rao. He is a class in himself. He is a writer of average emotions. He springs surprises and even gives mild shocks, but he never indulges in those aspects of life which are morbid. Unsocial activities, perversion or physical violence do not find any place in his fiction. He does not indulge in sensations. He believes in domestic harmony and peaceful relations.

Narayan may be described as novelist of the middle class. His novels present members of the Indian middle class as engaged in a struggle 'to extricate themselves from the automatism of the past'. In the words of Dr. Paul Varghese Though not vehicles of mass propaganda, his novels also depict the breakdown of feudal society and express the changed ideas concerning the family as a unit and the conflict between old and new. But Narayan is more concerned with the analysis

of the character of the individual in his course of life.

Most of Narayan's characters belong to middle class, especially to the lower middle classes of South India. Chandran belongs to a middle-class family. Editor Srinivas also is bothered with the idea of earning his bread and butter. Mr. Sampath's whole life is centered round the problem of making money and Raju, the Guide, is not always beyond monetary cares. These human beings are the usual sort of human beings, prudish, cunning and prosaic.

Narayan is a novelist of common people and common situations. His plots are built of material and incidents that the neither extraordinary non-heroic. The tone of his novels is quiet and subdued. He selected day-to-day incidents that happen to almost every one of us one time or another. His heroes are average human beings and they do not possess extraordinary capacities, but through some accidents attain greatness very soon to return to their original state. If we take the life of a school boy like Swami, we find nothing extraordinary or strange in his life. Similarly, Mr. Sampath, Chandran, Raju Rosie, Savitri, Ramani and other lives, love and suffer in a maze of incidents which are just common place.

Narayan's plots do not follow any standardized formula, because Narayan starts with an idea of character and situation and the plot progresses on the lines, he conceives to be the logical development of the idea. It may mean no marriage, no happy ending and no hero of standardized stature. Accidents, coincidences and sudden reversal of fortune are used only to a very limited scale, his action mainly develops logically from the acts and actions of his characters. In this respect, Narayan is as much a materialist as Henry James, H. G. Wells and Arnold Bennett.

Narayan's novels are mainly the novels of characters. His characterization may not be as great as that of Shakespeare or Charles Dickens, but it is only next to the greatest artist. His range of characters, like that of Jane



Austen, is limited. He chooses his people from the middle classes of south India. But they are drawn with a convincing psychological consistency. These characters are full of life and vitality. They are thoroughly human in their likes and dislikes, and are neither saints nor sinners, but beings as ordinary or extraordinary as we are. Narayan is able to draw complex characters too. Krishan, Ramani, Savitri, Sampath, Raju Rosie, Macro, Gajpathi, Shanta Bai, Margayya are some of his memorable creations.

Narayan excels as “an artful delineator of characters”. He says, “My focus is all on character. If his personality comes alive, the rest is easy for me”. And what a richly varied portrait-gallery he has created over the years – students, teachers, parents, grandparents half-hearted dreamers, journalists, artists, financiers, speculators, film-makers, adventures, eccentrics, crank movies stars, sanyasis and women- pious and suffering. coquettish and seductive. It is a veritable world of men and women, both real and exotic, brought into life with uncommon dexterity. “His eye and ear are almost flawless” – an eye for visual detail and an ear for how they speak.

Narayan’s art is the reflection of traditional Indian sensibility and offers a contrast to Mulk Raj Anand. Commenting on this aspect of Narayan, M. K. Naik says: Narayan’s delicate blend of gentle irony and sympathy, quiet realism and fantasy stands poles apart from Anand’s militant humanism with its sledge-hammer blow and its robust earthiness (Naik. 160)

Narayan’s outlook is primarily comic because Indian sensibility precludes any possibility of tragedy. Jayant K. Biswal says: His outlook is comic in broad philosophic sense which enables him to wave all the bizarre events into a beatific vision of life; in which every small event, every small acquaintance, however, insignificant and absurd it might seem, turns

out to have a meaningful role in the eternal scheme of things. (Biswal 1)

Malgudi comedy underlines the traditional Indian belief in ultimate integration. With the cycle of cause and effect operating from birth to rebirth and man assured of the ultimate spiritual reunion, no final pessimism is possible.

Narayan’s Indian sensibility is shaped by puranic and epic myths and legends. In the deep recesses of his collective unconscious, which every individual inherits from epics is lying. In addition to that, he has been listening to these stories since his childhood by different story-tellers and later on he is confirmed about them through books. While discussing Indo-Anglian fiction from the standpoint of myth as technique, Meenakshi Mukherjee comments: If a world-view is required to make literature meaningful in terms of shared human experiences, then the Indian epics offer a widely accepted basis of such a common background which permeates the collective unconscious of the whole nation (Mukherjee, 135).

With the passage of time, R. K. Narayan’s greatness as a novelist of typical Indian sensibility especially of the common mass has gained a solid ground and that he would always be heading the realm of Indian English fiction.

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# JOURNEY OF INDIAN EDUCATION SYSTEM: A HISTORICAL SURVEY

**Dr. Pankaj Kumar Mandal**

Assistant Professor, Department of History  
Barrackpore Rastruguru Surendranath College  
Email: pankajmandalbrsc@gmail.com

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**Abstract:** Indian education system can be chronologically categorized into Ancient Vedic times, Medieval Buddhist period, Islamic period and modern pre and postcolonial era. Ancient time was the golden period of Indian education and culture. Education emerged at Nalanda, Takshashila, Ujjain, and Vikramshila Universities during medieval Buddhist period and earned prestige and reputation everywhere forever. With the advent of Mogul reign in India, the traditional methods of education increasingly came under Islamic influence; and Urdu, Farsi and Arabic languages replaced Sanskrit as a medium of instruction. Islamic institutions of education developed traditional Madrasas and Maktabas and disapproved previous systems of education prevailed in India. The present educational system of India is nothing but a replica of British education system, introduced and founded by Macaulay in the 20th century. During 19th century in higher education, the British rule did not take adequate measures to help develop science and technology in India and instead focused more on arts and humanities. Though there are problems and disparities between the objectives and their implementation in education, the present education system in India has come a long way and will continue to improve in the future.

**Keywords:** Ancient, Medieval, Modern, Education

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Ancient India had been the land of inventions and innovations. India can boast of the establishment of the world's first university in 700 B.C. More than 10,500 students all over the world studied more than 60 subjects in Takshashila University. Aryabhata, the Indian scientist, invented the digit zero. Place value system and the decimal system were developed in India in 100 B.C. The value of "pi" was first calculated by the Indian Mathematician Budhayana, who also explained the concept of Pythagoras theorem. Trigonometry, algebra, calculus studies were originated in India; Shridharacharya used quadratic equations in the 11th century.

Bhaskaracharya calculated the time taken by the earth to orbit the sun hundreds of years ago, even before the astronomer

Smart. Aayurveda was the earliest school of medicine known to the mankind. The father of the Aayurved medicine Charak, consolidated Aayurveda 2500 years ago. Finally, Yoga and Pranayam for the physical fitness and mental peace are the universal gift of India to the entire human civilization. The education system of ancient India was culturally and spiritually enriched and advanced. The foundation of ancient education system was religion. As religion played predominant part in the education system, the ultimate aim of the same was to seek "moksha" "Savidhya ya Vimuktaye". The temples and the community centers formed the role of schools. Sanskrit was considered to be the mother of many languages and sciences was also the language of learned men and the language of teaching.

Later, the Gurukul system of education came into existence. The Gurukuls were the traditional Hindu residential schools of learning, which were usually the teacher's house or a monastery. The formal admission ceremony was known as 'Upanayana'. With the accomplishment of this ceremony, the child had to leave his home for the 'ashrama' or the Gurukul, where he would receive education. At the Gurukuls, the teacher imparted knowledge on various aspects of the religion, the scriptures, the philosophy, the literature, the warfare, the statecraft, the medicine, astrology and the history. Even though the education was free, the students from well-to-do families paid the Gurudakshina, which was a voluntary contribution after the completion of their studies. This system was considered as the oldest and the most effective system of education.

In ancient days, the sages and the scholars imparted education orally, which was passed orally from one generation to another. Students acquired education through listening, which was known as 'shruti', and they were supposed to memorize the same, which was known as 'Smriti'. The second stage was 'Manana', in which they have to make their own inferences and assimilate the lesson taught by their teacher into the life. The third stage 'Nidhyasana' meant complete comprehension of truth and its use in the life. It was mainly the Brahmins followed by Kshatriyas, who received education at the Gurukuls, while the boys from the lower caste learnt their family trade from their fathers.

After the development of letters, it took the form of writing using the palm leaves and the barks of trees. This also helped in spreading the written literature. Ancient Indian civilization contributed very intensively and extensively to different aspects of knowledge and various fields of teaching and enhanced the horizons of human civilization.

In ancient India, women were given equal right to education and teaching. Women seers like 'Gayatri' were prominent participants in educational debates and the proceedings of the 'Parishads'(Assemblies).The Rigveda mentions female poets called brahmavadinis, specifically Lopamudra and Ghosha. By 800 BC women such as Gargi and Maitreyi were mentioned as scholars in the religious Upnishads.

**Medieval Buddhist Period-** In the first millennium and the few preceding centuries, Education flourished at Nalanda, Takshashila, Ujjain, and Vikramshila Universities. Takshashila was the first university of the world established in 700 B.C. Takshashila University was famous for medical studies and a galaxy of eminent teachers such as the well-known grammarian- Panini ,Kautilya (Chanakya) the minister of Chandragupta Maurya, and Charaka, a medical teacher of great reputation. Each university specialized in a particular field of study, for instance, the Takshashila specialized in the study of medicine, while the Ujjain laid emphasis on astronomy.

Nalanda University, built in 4 AD, was considered to be the honor of ancient Indian system of education, as it was one of the best Universities of its time in the subcontinent. Nalanda was the highest learning center not just of India but also of the entire South Asia. Students from foreign countries used to come there for higher studies. The Nalanda, being the biggest centre, had all the branches of knowledge, and housed up to 10,000 students at its peak. The main subjects were the arithmetic, the theology, the law, the astronomy, the metaphysics, the Mathematics, the ethics, the medical science, weaponry, architecture and the religion. The school had the student representatives from all classes of the society. Several great minds at work there, contributed in every aspect of life. The concept of zero, decimal system and Pythagoras Theorem were all developed here.

Vikramshila University, Varanasi was famous for religious teachings. In the South, Kanchi was famous for its studies and the Vallabhi University was also of the equal status. Huan Tsang- a student traveler from China, in his records mentioned it to be at par with Nalanda and Vikramshila universities. Education was widespread in the 18th century, with a school for every temple or village in most regions of the country.

Heterodox Buddhist education was more inclusive and the early secular Buddhist urban institutions of higher learning like Takshashila and Nalanda were very renowned where grammar, medicine, philosophy, logic, metaphysics, arts and crafts etc. were also taught. Joseph Prabhu writes: "Outside the religious framework, kings and princes were educated in the arts and sciences related to government: politics (danda-neeti), economics (Artha), philosophy (anviksiki), and historical traditions (itihasa). Kautilya's Arthashastra was considered to be the most authoritative source.

The traces of women empowerment and education are seen even in the Buddhist period. Maya, mother of the historic Buddha, was an educated queen while other women in India contributed to writing of the Pali canon. Out of the composers of the Sangam literature 154 were women. However, the education and society of the era continued to be dominated by educated male population. As India progressed from ancient to medieval period, its education system deteriorated. Various socio- cultural and political factors were responsible for the degradation of this most efficient and most ancient education system of the world.

### **Islamic period**

With the advent of Mogul reign in India, the traditional methods of education increasingly came under Islamic influence. With the establishment of the Islamic empires in the Indian subcontinent in the middle ages, Islamic education become ingrained with the

education system of India. In the Mogul period, the face of education system as well as religion changed and the Islamic tone appeared in Indian education system. Urdu, Farsi and Arabic languages replaced Sanskrit as a medium of instruction. Islamic institutions of education developed traditional Madresas and Maktabas, which taught Grammar, philosophy, Mathematics, Science, Humanities, Law and Islamic scriptures. Under the rule of Akbar, the education system adopted an inclusive approach, which was quite uncommon in India. He gave respect to Indian scholars like Patanjali, Bhaskara and Charaka and incorporated their principles in the contemporary education system. The conservative monarch Aurangzeb advocated the teachings of subjects that dealt with administration.

### **Modern education System: Colonial times**

The present educational system of India is nothing but a replica of British education system, introduced and founded by Macaulay in the 20th century. The main purpose of it was to prepare Indian Clerks for running local administration. The instruction of school education was the vernacular languages, while the higher education was granted in English only. British government started giving funds to indigenous schools in need of help and thus slowly some of the schools became government- aided. British education solidified in India with the establishment missionary schools during 1920s. During 19th century in higher education, the British rule did not take adequate measures to help develop science and technology in India and instead focused more on arts and humanities.

### **Post Independence Time**

After the independence, National Policy of Education (1992) laid down many objectives for the development of education system in India, but it has not been successful in achieving all of them. It has specified that



the examination system should discourage the memorizing but it is what is going on. The education in India seems to encourage rote learning instead of experimentation and questioning. There is some disparity in assessment as all the State Boards have different standards of evaluation. The reservation based on caste and religion, is also a negative point in Indian education. Corruption is visible in the allocation of seats of institutions of higher studies and student politics is another sore point.

In modern times, Indian education system is facing the challenges of funding and infrastructure, rural education, curriculum design, development of distance learning programmes, universalization of education privatization and commercialization of education examination reforms, research and innovations etc. These should be given importance in a broader way. Though there are inequalities between the objectives and their implementation in education but still education system in India has come a long way and will continue to improve in the future. The strength of present education system is improvised adoptions in the fields of I.T, Engineering and Medical science. The present Indian education system may lag behind in inventions, but is very efficient in innovations. India produces a large numbers

of software engineers and computer programmers. Similarly in Medical science, various pharmaceutical and surgical methods are though invented in foreign countries, their improvised and generic versions are developed and offered to the society at a very cheaper rate.

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# HRM PRACTICES OF NIC LTD IN RANCHI DISTRICT

**Kajal Rai**

Research Scholar

University Department of Commerce and Business Management, Ranchi University, Ranchi

**Dr K. A. N Shahdeo**

Associate Professor

Department of Commerce and Business Studies Marwari College, Ranchi

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**Abstract-** The Human Resources department has become more strategic within Information Technology top performing organizations. Insurance industry employs large number of people directly and indirectly. More and larger Insurance units should come forward to provide facilities to their employees beyond statutory obligations, because employees are now considered as human asset and they should be appreciated by value-addition from time to time. Company believe that HR Policies and interventions have the inherent responsibility of organizational transformation and effective change management through progressive adoption of new techniques , technologies and structure that accord precedence to action oriented goals and continuous resource development .It is with this goal in fore front that our human resource policies focus on key areas like talent acquisition and retention, training and development, compensation management and social security. The present study titled 'HRM Practices of NIC Ltd in Ranchi District' would help the NIC Ltd managers in recognizing the need to train their employees for better organizational performance.

**Keywords:** NICL, Ranchi, HR Practices, Training, Employment

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## Introduction

Human Resource Management is an important component of management practice as it is the most vital among all the resources. The Management of human resources is concerned with the effective utilization of people (i.e., Human Beings) in an organization. The term Human Resource Management is largely described as the process involved in managing people in organizations. The perception of Human Resource Management is that it provides the framework of all the activities involved in the functioning of various models of HRM and the HR systems and in achieving its aim and characteristics.

It is involved with all the roles and philosophies and principles that are applied to retain, train, develop and compensate the employees of the organization. It has definite

activities, programs and functions that are designed to take full advantage of the efficiency of both organizations as well as employees. Various activities of the employees that come from the time of their entry till the time they leave the organization comes under the purview of effective management of human resources. This study is concerned with the choices, the NICL makes from the set of policies, practices and procedures for managing Human beings in Ranchi District. Thus, HRM is explained in terms of wisely planned combinations of policies and practices which are directed towards successful organizational performance of NICL. Thus, Human Resource Management Practices is said to be a bundle of such practices which are found to enhance the Capacity and effectiveness of employees in NICL.

### Key HRM Practices in Indian organization

**Table 1.1**

HRM Practices	Observable Features
Job Description	Percentage of employees with formally defined work roles is very high in the public sector.
Recruitment	Strong dependence on formal labour market. Direct recruitment from institutions of higher learning is very common amongst management, engineering and similar professional cadres. Amongst other vehicles, placement agencies, internet and print media are the most popular medium for recruitment.
Compensation	Strong emphasis on security and lifetime employment in public sector including a range of facilities like, healthcare, housing and schooling for children.
Training and Development	Poorly institutionalised in Indian organisations. Popularity of training programmes and their effect in skill and value development undeveloped.
Performance Appraisal	A very low coverage of employees under formal performance appraisal and rewards or organisational goals
Promotion and Reward	Moderately variable across industries. Seniority systems still dominate the public sector enterprises. Use of merit and performance limited mostly to globally orientated industries.
Career Planning	Limited in scope. The seniority based escalator system in the public sector provides stability and progression in career. Widespread use of voluntary retirement scheme in public sector by high performing staff. Cross functional career paths uncommon.
Gender Equity	Driven by proactive court rulings, ILO guidelines and legislature provisions. Lack of strategic and inclusion vision spread.
Reservation System	The central government has fixed 15 per cent reservations for scheduled castes, 7.5 per cent for scheduled tribes and 27 per cent for backward communities. States vary in their reservation systems.

Source: Bhatia S.K., Personnel Management, Deep and Deep Publications, New Delhi, 2014, p 37

#### National Insurance Company Ltd.

The National Insurance Company, Limited (NICL) is the India's oldest general insurance Company and was incorporated on 5<sup>th</sup> December in 1906 to fulfill the nationalist movement of Swaraj with its registered office in Kolkata. After 66 years, took place General Insurance Business Nationalisation Act in 1972, 21 foreign and 11 Indian companies were amalgamated with it and National became a subsidiary of GIC which is fully owned by the Government of India. After the notification of the General Insurance Business

(Nationalisation) Amendment Act, on 7 August 2002, National has been de-linked from its holding company GIC and it is presently operating as an independent Government of India undertaking. The NICL is in its 104<sup>th</sup> year of service to the nation. It is one of the leading public sector insurance companies of India, carrying out non life insurance business. Headquartered in Kolkata, NICL's network of about 1000 offices, manned by more than 16,000 skilled personnel, is spread over the length and breadth of the country covering remote rural areas, townships and metropolitan cities. The

only PSGIC with headquarter in Kolkata , NICL has several initiatives to its credit – it was first to introduce Product Customization both corporate and rural an extension of which is the specialised Techno marketing Project cells for insuring mega projects and the farmers package policy to suit the agrarian customer. Was also the first Indian insurance company to enter into the strategic Alliances with country's largest automobile manufacturer M/s Maruti and two wheeler major M/s Hero motor corp and many others. These tie ups ushered in a paradigm shift in Service Delivery method for Motor Insurance . NIC also pioneered Bancassurance in India , By forging tie ups with country's largest banks .

### **Product and Services**

NICL has a range of coverage policies targeting different sectors:

- Personal insurance policies include medical insurance, accident, Property and auto insurance coverage
- Rural insurance policies provide protection against natural and climatic disasters for agricultural and rural businesses.
- Industrial Insurance policies provide coverage for project, construction, contracts, fire, equipment loss, theft, etc.

### **Human Resource Management Practices in National Insurance Company**

Company believe that HR Policies and interventions have the inherent responsibility of organizational transformation and effective change management through progressive adoption of new techniques , technologies and structure that accord precedence to action oriented goals and continuous resource

development .It is with this goal in fore front that our human resource policies focus on key areas like talent acquisition and retention, training and development, compensation management and social security.

The company hires the best available talent in various disciplines through a rigorous selection process. It also visits the campuses of leading educational institutions to head hunt the critical talent based on its requirement.

Training and development are another very important area. The training infrastructure comprises of NIC Ltd Academy located at the headquarters in Kolkata as well as Regional Training Institutes at other locations. Apart from regular in-house training programs, various management developments programmeis organized in association with the best management philosophies and concepts. Other HRD initiatives like mentoring and coaching to nurture and groom fresh talent who join the company Assessment Development Centre(ADC) to test the experienced managerial faculties and prepare them to assume the higher responsibilities in the future are also undertaken on periodic basis. Another important area that NIC Ltd HR policies emphasize on a continuous basis. Company has policies in place that ensure the social security benefits not only during service but also after retirement. Some of the prominent measures in this respect are top class medical facilities to employees and their dependents including parents, Composite Social Security Scheme which provides financial security to dependents of deceased / permanently disabled employees and PRBS (which is a kind of pension benefit) A trust called 'Sahyog Trust' has been established which provides financial assistance to our secondary workforce during various



contingencies. Sincere efforts are made to meet the aspirations by adopting best in class HR practices. Various benchmarks studies pertaining to employee's satisfaction, motivation, organizational culture and climate are periodically conducted by in-house expertise as well as by external agencies in order to introspect and understand the pulse of the employee's and take corrective measures.

### LEVEL OF EMPLOYMENT

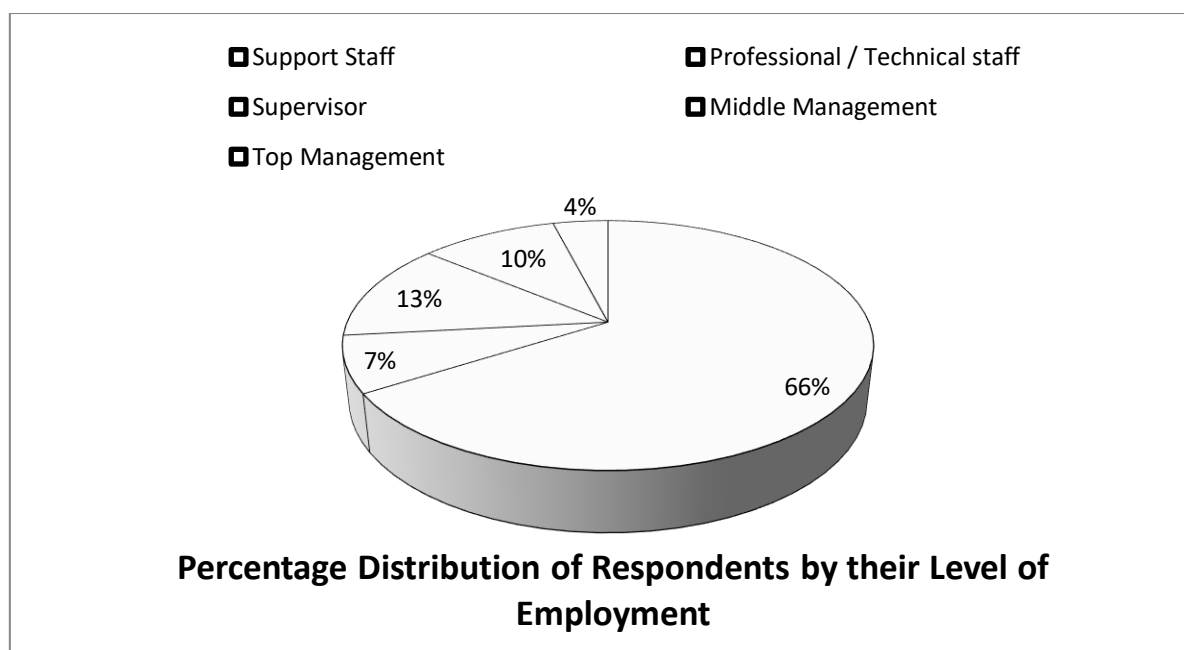
Level of employment decides the HR Practices need for an employee. Employees in the higher ladder of the hierarchy may need HR Practices more on decision making, financial management, logistic management etc where the employees of lower cadres may have to be

trained on operational aspects and interpersonal courtesies. In a National Insurance Company Limited, the designations will be many spreads across more than 10 departments. In order to avoid confusions on designations and departments, the level of employment of the respondents have been standardized to only five levels, namely, Support Staff, Professional / Technical staff, Supervisor, Middle Management and Top Management. Analysis of data revealed that among the employees of NICL in Ranchi, 66% are in the level of supporting staff, 7.3% are professional/ technical staff, 12.9% are supervisory staff, 19.25 are middle management and only 3.6% belong to top management positions. Distribution of Respondents by their Level of Employment is presented in Table 4.6.

**Table: 1.2 Distributions of Respondents by their Level of Employment**

Level of Employment		Insurance Offices Type		Total
		Divisional Offices	Branch Offices	
Support Staff	Count	48	51	99
	% of Total	32.0%	34.0%	66.0%
Professional / Technical staff	Count	6	5	11
	% of Total	4.0%	3.3%	7.3%
Supervisor	Count	11	8	19
	% of Total	7.3%	5.4%	12.7%
Middle Management	Count	6	9	15
	% of Total	4.0%	6.0%	10.0%
Top Management	Count	4	2	6
	% of Total	2.7%	1.3%	4.0%
Total	Count	75	75	150
	% of Total	50.0%	50.0%	100%

Source: Primary Data Collected by the Researcher

**Figure 1.1. Percentage Distribution of Respondents by their Level of Employment**

Source: Primary Data Collected by the Researcher

### PREFERENCE OF METHOD OF TRAINING (HR Practices)

Poulston (2008) stated that every organization has to conduct training (Part of HR Practices) and also has to find the methods that work best for them. Preference of the method of training (Part of HR Practices) by an employee depend of various employee related factors such as his age, gender, educational status, level of employment, experience etc. In this study a question on the preference of training method was included in the survey questionnaire with

six popular methods of trainings, namely, on-the – job, formal lectures, seminars, self-study, role playing and case study. Analysis of data revealed that the majority of 44.2% of the respondents have preferred on- the- job trainings while another 24.4% preferred formal lectures. Distribution of respondents by their preference of the method of training is presented in table: 4.8.

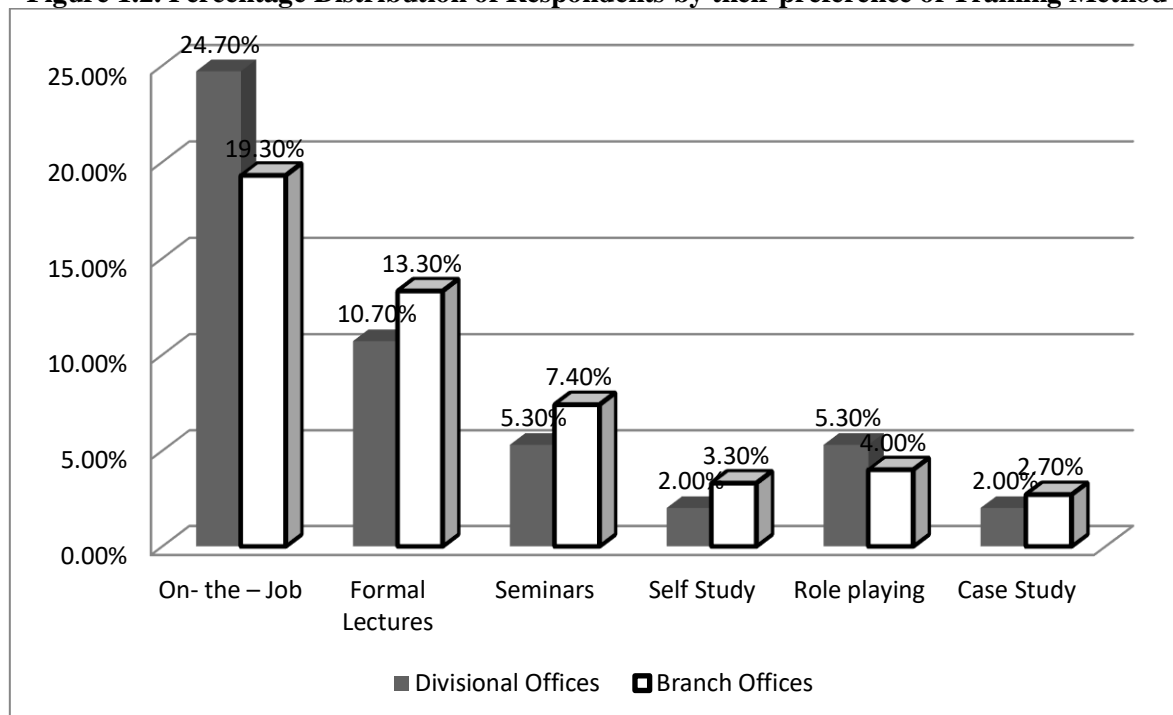
**Table 1.3. Distribution of Respondents by their Preference of the Method of Training**

Preference of the Method of Training		Insurance Offices Type		Total
		Divisional Offices	Branch Offices	
On- the – Job	Count	37	29	66
	% of Total	24.7%	19.3%	44.0%
Formal Lectures	Count	16	20	36
	% of Total	10.7%	13.3%	24.0%
Seminars	Count	8	11	19
	% of Total	5.3%	7.4%	12.7%
Self-Study	Count	3	5	8
	% of Total	2.0%	3.3%	5.3%

Role playing	Count	8	6	14
	% of Total	5.3%	4.0%	9.3%
Case Study	Count	3	4	7
	% of Total	2.0%	2.7%	4.7%
Total	Count	75	75	150
	% of Total	50.0%	50.0%	100%

Source: Primary Data Collected by the Researcher

**Figure 1.2. Percentage Distribution of Respondents by their preference of Training Method**



Source: Primary Data Collected by the Researcher

### TRAINING RELATED HR PRACTICES ADOPTED IN NIC Ltd.

Jyothi, P (2004) found that HR practices such as objective recruitment, structured training and development are strongly associated with highly committed employees. Bo Hansson, (2007) found that the provision of company training is largely determined by firm-specific factors, such as human resource management (HRM) practices. Staff turnover (mobility) does not appear to be a decisive factor in explaining the provision of training on a national or company level, although it is associated with lower profitability to some extent. However, the single most important factor associated with profitability is how

much is invested in training (intensity), suggesting that the economic benefits of training outweigh the cost of staff turnover. According to Lang (1992) training should be planned in such a way that it results in organizational commitment. On the other hand, Gaertner and Nollen (1989) proposed that employees' commitment is a result of some human resource practices, that is, succession planning and promotions, career development and training opportunities. All these practices, when achieved, result in greater employee performance. Moreover, Meyer and Smith (2000), investigate the link between Human Resource Management practices and organizational commitment, so as to discover the causes of effective employee performance.

In the present study, 18 statements relating to adoption of HR practices in NIC Ltd were included in the questionnaire on which the response of the selected employees were captured on a five – point Likert's scale as

Strongly Agree, Agree, Neutral, Disagree and Strongly Disagree which have been converted to numerical scores of 5, 4, 3, 2 and 1 respectively. Descriptive statistics of the statements are presented in Table: 4.9.

**Table 1.4. Descriptive Statistics of the Statements on Adoption of Training related HR Practices**

Stmnt.ID	Statements on Adoption of Training Related HR Practices	Minimum	Maximum	Mean	Std. Deviation
HR1	There is a well-designed training programme for new employee	2	5	4.72	.497
HR2	Training programmes are taken seriously by the employees	2	5	4.19	.682
HR3	In NICL of Ranchi organization provides training opportunities to every employee	2	5	4.49	.605
HR4	In NICL of Ranchi, training needs are identified before sending the employees to undertake it.	2	5	4.58	.557
HR5	Employees also participate in determining their own training needs.	2	5	3.89	.421
HR6	Senior line managers are eager to help their juniors to develop through training.	2	5	4.00	.291
HR7	Trainings take place either on- the -Job or off- the -Job	2	5	4.79	.506
HR8	Line managers provide the right kind of climate to implement new ideas and methods acquired by their juniors during training	2	5	3.79	.463
HR9	Employees returning from training are given adequate free time to reflect and plan improvements in the organization.	2	5	3.70	.577
HR10	Employees for the external training programmes are carefully chosen based on their quality and suitability.	2	5	4.23	.497
HR11	Cross-cultural training is given high importance in NICL of Ranchi.	2	5	4.35	.523
HR12	Feedback collected about the effectiveness of every Training and Development programme from each employee is used for improvement of future trainings	2	5	4.08	.403
HR13	This organization provides different kinds of training program for their employees based on need	3	5	4.14	.412
HR14	This organization organize training program for their employee very frequently.	2	5	3.77	.467
HR15	There is a continuous assessment and monitoring of training activities	2	5	3.80	.458
HR16	Career planning is undertaken for employee development.	3	5	3.90	.440
HR17	Job rotation is undertaken to facilitate the employees all round development	3	5	3.94	.315
HR18	Training in human skills is provided to develop human relation competency.	2	5	4.12	.362

Source: Primary Data Collected by the Researcher

The perception of a respondent on training related HR practices in NICL was computed through the average of the scores of the 18 statements (i.e., Arithmetic Mean). The overall level of perception of the respondents on training related HR practices was computed as

the average of all the 150 respondents which is computed as 4.1379 out of 5. In percentage, the level of training related HR practice adopted by the NIC Ltd in Ranchi city is 82.76%.

Further, the average level of perception employees on the adoption of training related HR practices may differ from employee to employee. The average level of perception was categorized as very low if the average score lies between 0 and 1, Low if it lies between 1 and 2, Moderate level if it lies between 2 and 3, High Level if it lies between 3 and 4 and very high if it lies between 4 and 5. Based on

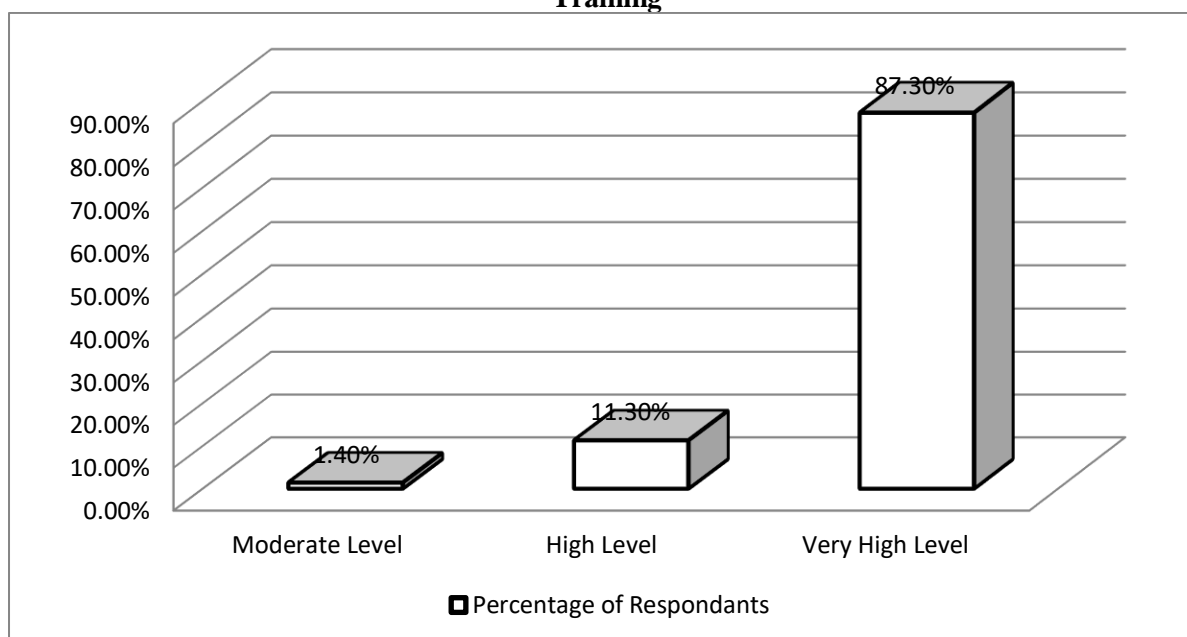
this classification, the distribution of respondents indicates that about 87.5% of the respondents have a very high perception on the training related HR practices adopted and 11.6% have a high level of perception. Distribution of Respondents by their Level of Perception on HR Practices relating to Training is presented in Table 4.10.

**Table 1.5. Distribution of Respondents by their Level of Perception on HR Practices relating to Training**

Level of Perception on HR Practices	Number of Respondents	Percent
Moderate Level	2	1.4
High Level	17	11.3
Very High Level	131	87.3
Total	150	100.0

Source: Primary Data Collected by the Researcher

**Figure 1.3. Distribution of Respondents by their Level of Perception on HR Practices relating to Training**



Source: Primary Data Collected by the Researcher

#### 4.4.1 ASSOCIATION BETWEEN PERCEPTION ON HR PRACTICES ADOPTED WITH THEIR SOCIO-ECONOMIC VARIABLES

Association between perceptions on HR Practices adopted with their socio-economic

variables were tested using Chi Square test. Null hypothesis H<sub>0</sub>: There is no significant association between the Employees of NICL Ranchi are satisfied with Human Resource Management policies of the organization was tested at 5% level of significance using SPSS software. Analysis

revealed that the values of p were less than 0.05 for perception on training related HR practices adopted with age, educational status and marital status. Hence the null hypothesis was rejected and inferred that there is a significant association between the training related HR Practices adopted and the Management Policies of the organisation with socio-demographic variables, namely, Age, Educational Status and Marital Status.

However, the Chi-square test did not reveal any association between perception on HR Practices adopted with gender, employment level, total experience, Insurance Company type and monthly income. Results of Chi Square Test for association between level of training related HR Practices adopted and socio-economic variables are presented in Table 4.11

**Table 1.6 Results of Chi Square Test for Association between Perceptions on Training related HR Practices Adopted and Socio-Economic Variables**

Sl. No.	Association between Perception on Training related HR Practices Adopted	Pearson Chi-Square	Df	P value	Inference at 5% level of Significance
1	Gender	4.789	2	.091	Association is not Significant
2	Age	13.869	6	.031	Association is Significant
3	Educational Status	21.383	6	.002	Association is Significant
4	Marital Status	15.301	6	.018	Association is Significant
5	Employment Level	4.041	8	.853	Association is not Significant
6	Total Experience	9.765	6	.135	Association is not Significant
7	Insurance Co. Type	4.470	2	.107	Association is not Significant
8	Monthly Income	6.715	10	.752	Association is not Significant

Source: Primary Data Collected by the Researcher

### Findings of the Study

- About 66% respondents are supporting staff, 7.3% are professional/ technical staff, 12.7% are supervisory staff, 10.0% are middle management and only 4.0% belong to top management positions.
- Majority of 44.0% of the respondents have preferred on- the- job trainings while another 24.0% preferred formal lectures. Adoption of training related HR practice by the NICL in Ranchi District is 82.76%.
- About 87.3% of the respondents have a very high perception on the training related HR practices adopted by the

NICL and 11.3% have a high level of perception.

- There is a significant association between the level of perception on HR Practices adopted and Age, Educational Status and Marital Status of respondents.
- There is a no significant association between the level of perception on HR Practices adopted and Gender, Employment Level, Total Experience, Insurance Type and Monthly Income of respondents.

### Conclusions

McClelland (2002) observed that the staff training is a significant part as well as the key

function of Human Resource Management and Development; it is the crucial path of motivating employees and increasing productivity in the business. Yafang Wang (2008) stated that with the development of the technologies and the whole business environment, employees are required to be more skilled and qualified. A company needs organized staff HR Practices if it wants to be competitive among others. HR Practices for the employees of NICL is very essential in view of hectic completion in the Insurance industry. Wood et al. (2000) in their study identified areas in which NICL employees are receiving inadequate HR Practices, and thus reports that service and customer relation skills are inadequate. The main purpose of staff HR Practices in the case hotel is to improve employees' qualities in order to provide better customer service, but employees did not consider self-development as the most important reason for trainings, therefore, they should be led to the right direction, which is to improve themselves and customer service but not for competition or promotion and other reasons.

The present study titled 'HRM Practices of NIC Ltd in Ranchi District' would help the NIC Ltd managers in recognizing the need to train their employees for better organizational performance.

This research work is going to benefit any firm that wants to sustain its competitive advantage achieved through investment in the human capital of the firm. The study has brought out the importance of staff training in the Insurance industry and how HR Practices equip employee with tools to successfully manage conflict and adopt a client-centred attitude. Further the study emphasizes on how employees would learn to anticipate guest needs, actively listen to client requests, observe customer's behaviour and act accordingly, and to communicate with guest effectively. Findings of the study would add to the body of knowledge on HR Practices related practices in the domain of Human Resources Management.

## Suggestions

Insurance industry employs large number of people directly and indirectly. More and larger Insurance units should come forward to provide facilities to their employees beyond statutory obligations, because employees are now considered as human asset and they should be appreciated by value-addition from time to time. To sustain in the business, it is suggested that every Insurance Company should maintain a good human relation with their employees. Insurance units should sharpen their human tools to compete not at national but international levels. Based on the findings of the study and the interviews held with the employees during the data collection process, the following suggestions are made for the improvement of HR Practices component in NICL on Ranchi District. Present study revealed that effective evaluation of the HR Practices programmes has a high impact on the performance of the employees. Hence, after providing Component of HR Practices, supervisors do take feedback from employees regarding HR Practices sessions and modify the content of the HR Practices for the future sessions. Interview with the NICL employees revealed that more focus is given by the Insurance units on providing general training which may or may not be helpful to all the employees. NICL should also provide training which is actually needed by the employees so that they feel motivated and their performance can be increased. Some employees feel that training sessions are very long and boring, so management should try to decrease time duration per training session. NICL of Ranchi District should establish own corporate HR Practices establishments to conduct their own employee training and learning. It was gathered from interview with the employees that the Insurance Company did not have any fixed establishment for imparting training. NICL should put emphasis in establishing own corporate HR Practices establishment, so that the training facilities can be provided to identified employees under a planned and continuous manner under training system.



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# IMPACT OF E-BANKING SERVICES ON CUSTOMERS SATISFACTION IN DIGITAL WORLD.A CASE STUDY OF STATE BANK OF INDIA IN PATNA

**Dr. James Hussain,**

Assistant Professor (Guest), MMHA&PU, Patna

**Dr. Faryas Kausar Ansari,**

Assistant Professor, (Visiting) Vanijya Mahavidhayala

**Dr. Faiyaz Hussain,**

Assistant Professor (Visiting), Dept. of AE&C, Patna University

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**Abstract-**The Banks have been facing fierce competition due after the proliferation of Internet. The needs and requirements of the customers are developing and expanding rapidly. The only sustainable competitive advantage for banks is to give customers best services and help banks to retain customer. Bankers use E-Banking Services as tool to satisfy customer in order to gain Competitive Advantage.

The aim of the Study is to find out the relationship between E-Banking Services and Customer Satisfaction. Hypotheses formulated to test the premise. The Period of Study is Six months (From May 2020 to Nov 2020). The survey of 103 users of e-Banking services of Bank, data collected through a Questionnaire. The Simple Random Sample Technique used for Study. The Data were analysed by Linear Regression Analysis, Correlation to Summarize the Data. The Cronbach's Alpha Statistics used for Reliability Test to find out the Internal Consistency of Score. Validity Test is used to Analyse the Assumption Supported by the Finding or not. The Research Revealed that Customer are satisfied in term of E - banking services however most of the older age group of users still fear of using Online Banking Services. The Bank should educate the customer about the benefits of E-Banking Services.

**Keywords:** E -Banking Services, Customer Satisfaction

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**Introduction:** The advancement In Technology and rapidly use of Information Technology brought drastic shift in Banking Service Sector. Banker is willing to use E-Banking Services as a tool to achieve higher efficiency, Productivity, Control of operation and Profitability in order to Satisfy customer. Bank has aspired not only to meet the dream of customer in term of using E- Banking at anywhere and any Time and Satisfy the customer.

**Review of literature:** E-Banking Services provide enormous opportunity for sending payment and receiving instruction through electronic channel (Tan, 2004, 3). E-Banking enables customer to transfer of money from individual account to other (Cavarretta and de

Silva, 1995). Customer Attitudes Towards E-Banking Services and customer satisfaction can be treated as a function of perceived ease of use. Customer Satisfaction can be used as a dependent variable to measure the impact of E-Banking services on customer satisfaction (Delon & Mclean)

**Gap in knowledge:** The review of literature shows that there are various research papers from the Electronic Payment (E-Banking) sector in different States of India but there is no research work done yet in the in terms of composite view of Customers of State Bank of India in Patna about impact of E-Banking Services on Customers Satisfaction. This study aims to analyse the level of satisfaction of customer, their agreeableness towards E-

Payment System offered by State Bank of India in Patna.

**Problem of the study:** The Advancement in Technology and Rapidly Use of Information Technology brought drastic shift in Banking Service Sector. The banks are using e-Banking Service as a tool to increase productivity and profitability, for achieving higher efficiency through meet the dream the of customer in term of using E-Banking services at anywhere and anytime. Banks are losing huge amounts of fund due to hackers or credit card fraud. The security is the major concern for bank in future.

As we know that, there is a Huge Amount of Money and Time Invested by the bankers to Provide security in order to satisfied customer. The purpose of study is to find out the impact of E-Banking Services on customer Satisfaction.

#### **Objective of the study**

- To Find the impact of E-Banking Services on Customer Satisfaction.
- To Ascertain the Effect of E-Banking Services on Perspectives of Customer Satisfaction.

**Research methodology:** The main objective of the study was as to identify and evaluate the customer satisfaction towards the E-Banking Services. The Descriptive Research Design used for the Study. The Research Methodology is Designed to Investigate the

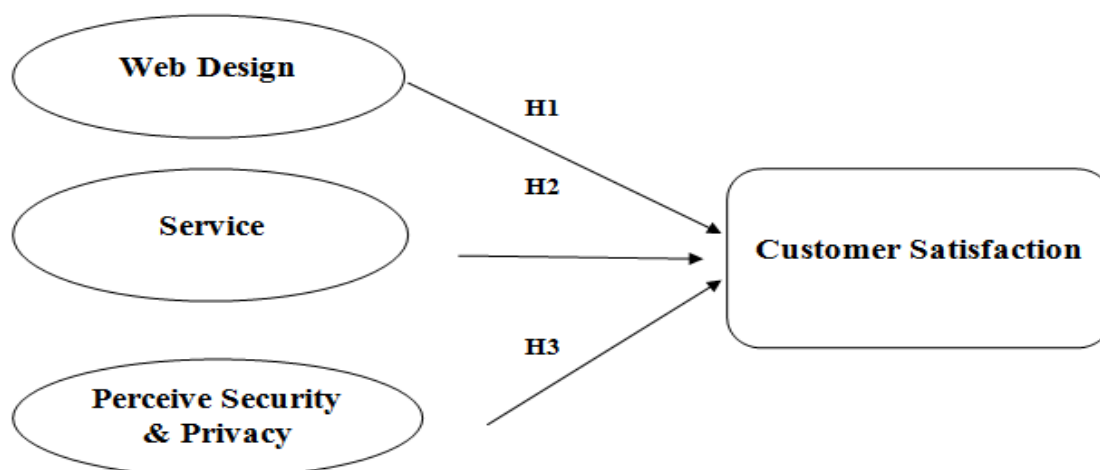
Influence E-Banking Services on the customer satisfaction. The Research Approach is Deductive and Quantitative in Nature. The Primary Data used for the Study.

**Data collection and sampling:** In order to Investigate the impact of E-Banking Services on the Satisfaction level of the Consumer within the age group of 15 years to 60 years and above were selected. The Primary Data were Collected from different Branch of State Bank of India in Patna through a questionnaire. There are 101 Samples of the Study Which Collected through Various Branches of Bank in Patna.

#### **Research hypotheses**

- H1: There is a Significant Relationship between Web design & Customer Satisfaction.
- H2: Perceive cost has a Significant impact on Customer Satisfaction.
- H3: There is a Significant Relationship between Security & Privacy and Customer Satisfaction.

**Variable framework of the study:** How Variable of the E-Banking Services Influences the Customer Satisfaction. To test the hypotheses, Linear regression analysis used for Study and to investigate the relationship between independent variable and dependent variable.



**Figure 1. – Variable Framework of the Study**

**Table 1: Frequencies Statistics of Variable of the Study**

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Webdesign	103	1	5	3.03	1.568
Service	103	1	5	3.04	1.501
Perceive Security	103	1	5	2.89	1.488
Valid N (listwise)	103				

From the above table, Frequencies Statistics Table shows that Mean, Median, Mode and

Standard Deviation of each Variable of the Study

### Reliability analysis questionnaire

Reliability Statistics	
Cronbach's Alpha	N of Items
.991	3

From the above Table, Cronbach's used to measure the Internal Consistency of the Score. The Cronbach's Alpha .991 of 3 no of Variable which is highly significant in the study.

Variable	Variance	Alpha value
Web Design	8.809	0.986
Service	9.229	0.987
Perceive Security	9.319	0.988

From the above table, the reliability test for all three variables was carried out using SPSS22.0. The Cronbach's Alpha of the reliability test was 0.986 for Web Design, 0.987 for Service, 0.988 for Perceive Security. It means questionnaire is most reliable & significant.

### Hypothesis 1

- H0: There is no Significant Relationship between Web Design&Customer Satisfaction.
- H1: There is a Significant Relationship between Web Design&Customer Satisfaction.

#### 1. Hypotheses testing (inferential statistics)

**Table 4: Model Summary of Web Design**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.934 <sup>a</sup>	.873	.871	.179

a. Predictors: (Constant), Lighting

From the above table, the adjusted R-square (coefficient of determination) value is 0.873 as

shown, is close to 1 (its maximum value). It Shows that This Model is 87% fits for Data.

**Table: 5. ANOVA<sup>a</sup>**

ANOVA <sup>a</sup>					
Model		Sum of Squares	df	Mean Square	Sig.
1	Regression	22.215	1	22.215	692.342
	Residual	3.241	101	.032	.000 <sup>b</sup>
	Total	25.456	102		

a. Dependent Variable: E-Banking Services

b. Predictors: (Constant), webdesign

From the above table, The P value is .000 which is less than .05. It means web Design

Influences customer satisfaction. The Overall Regression Analysis Model was Significant.

**Table: 6. Coefficients of Linear Regression Test of Web Design Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.545	.039		14.150	.000
	webdesign	.298	.011	.934	26.312	.000

a. Dependent Variable: E-Banking Services

From the above table, The P-value of web design is .000 which is less than 0.05. It means that the customer satisfaction Positively Influencing Towards web design of E-banking services (P-value = 0.000 <  $\alpha$  = 0.05, 0.10). So as per the result, Hypothesis H0 is Rejected

and H1 is Accepted that customer satisfaction Significantly Influenced by web design.

## Hypothesis 2

- H0: There is no Significant Relationship between Service&Customer Satisfaction.
- H1: There is a Significant Relationship between service&Customer Satisfaction.

**Table :. Model Summary of Service**

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.905 <sup>a</sup>	.819	.817	.214	.819	456.251	1	101	.000

a. Predictors: (Constant), Service

From the above table, the adjusted R-square (coefficient of determination) value is 0.819 as

shown, is close to 1 (its maximum value). It Shows that This Model is 81% fits for Data.

**Table: 8. ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.842	1	20.842	456.251	.000 <sup>b</sup>
	Residual	4.614	101	.046		
	Total	25.456	102			

a. Dependent Variable: E-Banking Services

b. Predictors: (Constant), Service

From the above table, The P value is .000 which is less than .05. It means Service Influences Building Relationship with

Customer. The Overall Regression Analysis Model was Significant.

**Table 9: Coefficients of Linear Regression Test of Service**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.532	.048		11.134	.000
	Service	.301	.014	.905	21.360	.000

a. Dependent Variable: E-Banking Services

From the above table, The P-value of Window Display is .000 which is less than 0.05. It

means that the variableserviceis positively contributing towards Customer Satisfaction

### Hypothesis 3

- H0: There is no Significant Relationship between Perceive Security&Customer Satisfaction.
- H1: There is a Significant Relationship between Perceive Security&Customer Satisfaction
- .

**Table 10: Model Summary of Perceive Security**

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.909 <sup>a</sup>	.826	.824	.209	.826	479.774	1	101	.000

a. Predictors: (Constant), Perceive Security

From the above table, the Adjusted R-square shown, is close to 1 (its maximum value). It (coefficient of determination) value is 0.82 as Shows that This Model is 82% fits for Data.

**Table 11: ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.029	1	21.029	479.774	.000 <sup>b</sup>
	Residual	4.427	101	.044		
	Total	25.456	102			

a. Dependent Variable: E-Banking Services

b. Predictors: (Constant), Perceive security

From the above table, The P value is .000 which is less than .05. It means Perceive Security Influences customer satisfaction. The Overall Regression Analysis Model was Significant.

**Table 12: Coefficients<sup>a</sup> of Linear Regression Test of Perceive Security**

Coefficients <sup>a</sup>					
Model		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	
1	(Constant)	.564	.045		12.450
	Perceive security	.305	.014	.909	21.904

a. Dependent Variable: E-Banking Services

From the Above table, The P-value of Cleanliness is .000 which is less than 0.05. It Means that the Variable Perceive Security is Positively contributing Towards Customer Satisfaction.



### Summary of hypothese testing

**Table 13: Summary of Hypotheses Testing**

Hypothesis	R Square	P-Value Asymp. Sig. P<.05	Result	Conclusion
H <sub>1</sub> . Web Design	.873	.000	Accepted	Customer satisfaction Towards Web Design
H <sub>2</sub> . Security	.819	.000	Accepted	Customer satisfaction Influenced by Service
H <sub>3</sub> Perceive Security	.826	.000	Accepted	Customer Influenced by Perceive Security

From the Above table, the R-square (Coefficient of Determination) value of Web design, Service & Perceive Security is 0.873, .819 & .826 Respectively. It shows that all the Model is fits for Data. The P-Value of

all variables are .000 which is less than 0.05. It means that the All Variables are Positively Influenced Towards Customer Satisfaction.

### Validity test of the study

**Table 5: Correlations between E-Banking Services and Customer Satisfaction.**

Correlations		E-Banking Services	satisfied
E-Banking Services	Pearson Correlation	1	.904**
	Sig. (2-tailed)		.000
	N	103	103
Customer Satisfaction	Pearson Correlation	.904**	1
	Sig. (2-tailed)	.000	
	N	103	103

\*\*. Correlation is significant at the 0.01 level (2-tailed).

Based on the Above Table shows, the Significant Value is  $r = 0.904^{**}$ . So, it can be said that if the E-Banking Services level will Increase, then Customer Satisfaction will also

Increase with 90%. It means when the customer Satisfaction influenced by E-Banking.

## Data analysis

**Table 6. Demographic Profile of Respondents**

Particular	Category	Frequency	%
<b>Gender</b>	Male	57	57.44%
	Female	46	44.66%
<b>Age</b>	15-30	43	41.74%
	31-45	30	29.12%
	46-60	20	19.41%
	60 and above	10	9.70%
<b>Educational Qualification</b>	Non-Matric	4	3.88%
	Intermediate	23	22.33%
	Graduation	30	29.12%
	Post-Graduation	36	34.95%
	Professionals	10	9.70%
<b>Income</b>	Up to 2 lac	27	26.21%
	200001-4 lac	34	33.00%
	400001-6 lac	28	27.18%
	600001 and above	14	13.59%
<b>Occupation</b>	Business Executives	24	23.30%
	Service Officer	22	21.35%
	Students	34	33.00%
	Homemakers	11	10.67%
	Other	12	11.65%

From the above Table Summary of Respondents' Demographic Profile, Majority of Respondents are Male with Significant Percentage of 57.44% as Compared to the Female Respondents which only Consist of 44.66%.

### Findings

- The Most Impactful E-Banking Services element according to customers are Web design, Services & Perceive Security.
- There is Profound Influence of E-Banking Services on Customer satisfaction.
- Most of the teenager (about 41%) were the age of 15-30, using E-banking services in order to make transaction cashless manner.
- Most of the older user (about 29.03%) often fear of using E-Banking Services due to Security Concern.
- 

- Growing number of Business executives (24%) & Students (34%) regarding using of E-banking services.

### Recommendations

- The Study Reveals that, users of E-Banking services are satisfied in term of use of Web design, Service and Security, there is Positive Relationship between customer satisfaction and E-Banking Services.
- As per findings, Banker should improve their policies and make customer aware of E-Banking Services.
- As per study, Banker should educate the older age group of users towards the E-Banking Service in order to Reduce Risk or fear of using of Internet Banking Services.

- Banker should ensure that Internet Banking services is safe and secure for online transaction.
- The Research suggest that Banker should aware of Benefits to user about the E-Banking Services such as avoid cheque & credit card fraud, avoiding long queue.

#### **Limitation of the study:**

- The research was conducted in Patna region only.
- The result can be different if the study conducted other part of the country due to demographic and other differences.
- The sample size is very small & most of the user belongs to education sector.

#### **Advancement of existing knowledge**

- The Study Findings Contribute to a Better Understanding of E-Banking Services and its influence the customer satisfaction.
- The Study helps Banker to Reduce Risk and Fear of using Internet Banking Services through Educating People.
- The Study Enables Banker to Acquire New User and Maintaining the Existing Customer.
- This Study reveals that the E-Banking Services help in Providing better Customer Experience.

- The Research Enables Banker to gain Competitive Advantages through Meet the Expectation of Customer.

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# THE EPISTEMOLOGY OF INDIVIDUATION: A PSYCHOANALYTIC READING OF SHAKESPEARE'S MIRANDA

**Alankar Das Dalal**

Assistant Professor, Department of English and Literary Studies

Affiliation: Brainware University

Address: 377, S.H.K.B Sarani, Dum Dum, Kolkata- 700074.

Ph. No. : 8981383408

E-mail id: alankardasdalal@gmail.com

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**Bio-Note:** Alankar Das Dalal is an Assistant Professor, Department of English and Literary Studies, Brainware University. He was a U.G. and P.G. class topper from Maulana Azad College and Calcutta University respectively. He received his M. Phil in 2019 from the Department of English, Calcutta University on "The Voice of the Unconscious: A Psychosexual Reading of the Plays of Harold Pinter." He is the recipient of the A. K. Saha Book Prize from Calcutta University and has also been honored by English Language Lovers' Association, West Bengal, for academic excellence. He has presented papers in several national and international seminars and conferences. His research articles in journal publications of national and international repute include 'The Poetics of Re-Presentation: Trans-Locating Shakespeare's Macbeth in Bengali and Malayali Cultures' and 'Confronting the Apocalypses: An Exploitation of Schopenhauerian Strains in Samuel Beckett', among others.

The Epistemology of Individuation: A Psychoanalytic Reading of Shakespeare's Miranda

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**Abstract-**This paper addresses the issues of identity and sexuality of Miranda in Shakespeare's *The Tempest* stressing on how her personality has been constructed, being nurtured by her father in an island that is alienated from human civilization. The childhood experience of the sea-storm, the disturbing presence of the 'noble savage', Caliban and the subservience to Prospero make her a highly repressed individual, her unconscious seething with hidden fears and suppressed desires. This study elucidates how these strands have a combined effect on her psyche and, in turn, on her mental and emotional development. In such a stifled existence, the arrival of Ferdinand opens up a window for her to unleash herself and undergo a complete individuation. This essay shall encompass the different psychic resistances that the character of Miranda traverses before acquiring her identity, in the light of Carl Jung and Sigmund Freud.

**Keywords:** unconscious, father-complex, repression, desire, individuation

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**Shakespeare's** *The Tempest*, belonging to the final phase of his scintillating literary career along with *Pericles*, *The Winter's Tale* and *Cymbeline*, is a nexus of diverse issues, enabling interdisciplinary approaches of interpretations. It has often been viewed as a

tale of power and vengeance, love and marriage, and repentance and reconciliation on the one hand, and an allegory tracing the growth of human spirit, a metaphor of magic and supernatural, fantasy and imagination, on the other. While most of the nineteenth and

twentieth century readings of *The Tempest* focused on the maturing and individuation of Prospero, the necromancer of the play, from a colonial, philosophical and even spiritual standpoint, this essay shall emphasize the evolution of his daughter, Miranda from a psychoanalytical perspective. The early critics of the tragicomedy have envisaged the character of Miranda as the possessor of “all the ideal beauties that could be imagined by the greatest poet of any age or country” (Coleridge, 1968) or as “the goddess of the isle” (Hazlitt, 1909). Anna Jameson in ‘*Shakespeare’s Heroines*’ regards Miranda as “one of Shakespeare’s own loveliest and sweetest creations” and the “pure child of nature” (1967) like Wordsworth’s Lucy, exceeding Perdita, Viola and Ophelia in beauty and grace, while Jessica Slight in ‘*Rape and Romanticization of Shakespeare’s Miranda*’ ennobles her as “a moral agent in her own right...as a bravely independent but always embedded self” (2012). In this study I shall delve into the inner realms of Miranda’s character to examine her forgotten memories, unconscious desires and hidden repressions that mould her personality and behaviour,

alongside the psychoanalytic theory of Carl Jung and Sigmund Freud. The basic tenet of Jungian and Freudian psychoanalysis is that human behaviour is shaped by not only cumulative experiences of the past but also future aims and aspirations. In his attempt to trace the root and development of human personality, Jung studied ancient mythology, religion and rituals of primitive people as well as dreams, visions, symptoms of neurotics, and hallucinations and delusions of psychotics. One of the key concepts in the Jungian structure of the psyche is ‘the ego’ which, according to him, is “the centre of consciousness” (Casement, 2001), regulating perceptions, thoughts and feelings. It is a part of the self that connects the inner and the outer worlds, determining how to relate all that is external. In Act I scene (ii) of *The Tempest*, Miranda’s reaction to the “wild waters” (1.2.2) that she witnesses provides us an avenue to access her ‘ego’. Her “piteous heart” feels aggrieved and seeing the roaring sea “mounting to th’ welkin’s cheek” (1.2.14, 4) to harrow the seafaring travellers, it is her own identity and continuity that she feels threatened.

MIRANDA. O! I have suffered  
With those that I saw suffer. A brave vessel  
(Who had, no doubt, some noble creature in her)  
Dash’d all to pieces! O, the cry did knock  
Against my very heart. (*Tempest*, 1.2.5-9)

She suffers on envisioning a tragic death of the nobles at the sea. The very image of the royal personages encountering such a calamity and helplessly succumbing to it makes her shudder

with fear. She undergoes a kind of psychical disintegration that Macbeth experiences while contemplating the murder of Duncan when he soliloquises:

MACBETH.  
Why do I yield to that suggestion  
Whose horrid image doth unfix my hair  
And make my seated heart knock at my ribs  
Against the use of nature? (*Macbeth*, 1.3.138-41)

The agony that is evoked in the mind of Miranda is because the fear that lurks in her ‘personal unconscious’ is stirred by the ‘horrid image’ of the shipwreck. The “direful spectacle of the wrack” (1.2.26) brings to her

consciousness, though very vaguely, the latent memory of a similar encounter that she herself had experienced in the past. Adjoining to the ‘ego’, the ‘personal unconscious’ is a repertoire of repressed thoughts, forgotten

memories and suppressed desires that were once conscious but now in the state of oblivion. In the essay, 'The Infantile Sexuality', Freud states, "the very impressions which we have forgotten have nevertheless left the deepest traces in our psychic life, and acted as determinants for our whole future development." (173) When Miranda sees the

ship being tossed by the tempest, her memory lying buried in the unfathomable abyss of her unconscious is stirred, causing a painful re-awakening. Besides the dreadful ache that Miranda experiences, her command to Prospero, her father, to allay the storm echoes a dormant sense of self-affirmation

MIRANDA. Had I been any God of power, I would  
Have sunk the sea within the earth or ere  
It should the good ship so have swallow'd, and  
The fraughting souls within her." (Tempest, 1.2.10-13)

The words "sunk", "swallow" and "within" used in such close proximity indeed indicate her unconscious attempt to reject any such re-opening. It is only in this imagined supposition Miranda wishes to assert herself which she fails to achieve in real life being under the imposing dominance of her father.

The constellation of feelings, thoughts, perceptions and memories residing in the 'personal unconscious' constitutes 'the complex'. I contend, as this analysis shall disclose, that Miranda's life, personality and behaviour being directed by Prospero, she develops a strong 'father-complex'. In *The Patriarchy of Shakespeare's Comedies*, Marilyn Williamson argues that Prospero is "a manipulative father and governor who exerts a rough and self-serving authority over his daughter" (1986). Though he tells Miranda, "I have done nothing, but in care of thee / (Of thee my dear one, thee my daughter)" (1.2.16-17), his domineering control over her is evident when he rebukes Miranda for speaking in Ferdinand's favour – "Speak not you for him" (1.2.461). When she insists, Prospero reprimands, "What, I say, / My foot my tutor?" (1.2.469-470). Prospero attempts to dominate Miranda by denigrating her to an inferior position. The stronger the father appears, the deeper the complex grows in the mind of the daughter. Consequently what he says and how he feels acquire a gargantuan significance in her mind. Thus, when Prospero recounts to her the tragic tale of her past, Miranda remarks with self-mortification, "O, my heart bleeds/ To think o' th'

teen that I have turn'd you to," (1.2.63-64) and later regretfully exclaims, "Alack, what trouble/ Was I then to you!" (1.2.151-52)

This 'father-complex' in Miranda can be traced to have originated in her infancy. The anxiety that arose in Miranda's unconscious during her near-death experience while journeying to this enchanted island from Milan, found recourse in the security of Prospero. She regards him to be her only refuge where she feels shielded from the evils of the external world symbolised by venomous execrations of the abuses hurled by the monster, Caliban. Moreover, he protects her from the heinous attempt of Caliban, the deformed slave to rape her, thereby, preventing her from encountering a traumatic experience. Such fears inhibit her development and embolden her 'father-complex' all the more. Thus, Miranda's personality rather than evolving undergoes 'regression'; her 'oedipal love' for Prospero instead of resolving gets 'fixated'.

Viewed through the psychoanalytic lens, Miranda's love for Ferdinand no longer appears romantic, rather it reflects the psychic energy of her unconscious. The archetype of man constructed in her mind is modelled solely on the characters of Prospero and Caliban, the island being inhabited by no one else. While she endears Prospero for comfort, the bliss of this haven is disrupted by the threatening presence of the latter. His fruitless attempt to "violate/ The honour" (1.2.347-48) of Miranda breeds hostility and revulsion for him in her mind. When Prospero mentions Caliban to Miranda, she remarks, "'Tis a villain, sir, / I do not love to look on" (1.2.309-10) and later expresses her loathing repulsively.

MIRANDA. Abhorred slave,  
Which any print of goodness wilt not take,  
Being capable of all ill! (Tempest 1.2.351-53)

The more she despises Caliban, the stronger her oedipal love grows for Prospero. However, when her cathexis is rendered inaccessible, it gets displaced by Ferdinand. Her attraction towards Ferdinand, thus, is nothing but the surfacing of Miranda's oedipal desire for Prospero. In Freudian terms, 'displacement' amounts to an accumulation of a pool of undischarged psychic force. This leads to restlessness evident in Miranda when Prospero accuses Ferdinand of being a spy and a traitor, and resolves to keep him imprisoned. She

states, "There's nothing ill can dwell in such a temple," reminding Prospero, "Make not too rash a trial of him, for / He's gentle, and not fearful" and pleads, "Sir, have pity, / I'll be his surety." (1.2.458, 468-69, 475-76) However, due to Prospero's overpowering domination on Miranda, her unconscious energies rather than being channelized get repressed. While she desperately attempts to persuade her father of Ferdinand's innocence, Prospero silences her with the rebuke-

one word more  
Shall make me chide thee, if not hate thee. What,  
An advocate for an impostor? Hush! (Tempest 1.2.476-78)

It is due to this repression, Miranda becomes less rational and more impulsive when we see her next. Miranda's oedipal love for Prospero is counterpoised by the latter's unconscious incestuous desire for her daughter. Barry Beck, in his essay 'The Tempest: A Jungian Interpretation', argues that Prospero is unaware that he has "an unconscious, potentially barbaric side." What Freud has called 'the id', Jung terms 'the shadow' that typifies the wild and savage aspect of human nature. It is that part of our selves that is primitive and brutish. In The Tempest Caliban, with all his primal energies, bestiality and lust, embodies the 'shadow' of Prospero's mind. Prospero acknowledges "this thing of

darkness" (5.1.275) to be his and, therefore, Caliban's words - "O ho, O ho, would't had been done! / Thou didst prevent me; I had peopled else / This isle with Calibans" (1.2.349-351)- inevitably echo Prospero's sexual urge for Miranda. Naturally when Ferdinand proposes to make Miranda the Queen of Naples, Prospero intervenes and snubs him down. His motive to oppress Ferdinand and toughen his winning of Miranda- "this swift business / I must uneasy make" (1.2.451-452) - is a further revelation of his unperceived libido. Moreover, Prospero's warning to Ferdinand to refrain from all amorous passion mirrors his own repressed desires.

PROSPERO. If thou dost break her virgin-knot before  
All sanctimonious ceremonies may  
With full and holy rite be minist' red,  
No sweet aspersion shall the heavens let fall  
To make this contract grow; but barren hate,  
Sour-ey'd disdain, and discord shall bestrew  
The union of your bed with weeds so loathly  
That you shall hate it both. (Tempest 4.1.15-22)

On the other hand, Ferdinand too is not bereft of sexual drives for he is propelled by, as Grace Tiffany in the 'Introduction' observes, "amorous desire for an idealized woman"

(2012). His longing for Miranda is purely erotic and carnal since to be in her presence he even acquiesces to confinement.



FERDINAND. My father's loss, the weakness which I feel,  
The wrack of all my friends, nor this man's threats  
To whom I'm subdu'd, are but light to me,  
Might I but through my prison once a day  
Behold this maid. (Tempest 1.2.488-92)

The 'shadow' of Ferdinand's sexual arousal is evident in his first encounter with Miranda when, overwhelmed by her beauty and grace, he professes his love to her-

FERDINAND. O, if a virgin,  
And your affection not gone forth, I'll make you  
The Queen of Naples. (Tempest 1.2.448-50)

However, due to social propriety, he inadvertently suppresses his unconscious urges by adopting the 'persona' of a romantic hero, smitten with love. Unlike Caliban, Ferdinand is "honour'd with/ A human shape" (1.2.283-84)

and is compelled by Prospero not to "give dalliance/ Too much the rein" (4.1.51-52). Repressing his passionate amour for Miranda, he promises Prospero-

I warrant you, sir,  
The white cold virgin snow upon my heart  
Abates the ardor of my liver. (4.1.54-56)

Thus, he becomes the civilized self of Caliban or the super-ego of Prospero. While Ferdinand's lecherous self makes him comparable to the demi-devil -"To th' most of men this is a Caliban" (1.2.481) -the adoption of the 'persona' or the socially sanctioned mask elevates him to "A thing divine." (1.2.419) The more Miranda cathects herself to Ferdinand, the displaced object of her oedipal love, the quicker she overcomes her 'father-complex'. This initiates her into the process of individuation. In The Ego and the Id Freud observes the necessity of gradually unmasking the unconscious repressed roots into a conscious sense of guilt to overcome psychic resistances (296). The first indication of Miranda's unconscious detachment from Prospero and subsequent evocation of guilt can be observed when Ferdinand asks Miranda her

name. Forgetting her father's command, she replies, "Miranda. -O my father, / I have broke your hest to say so." (3.1.36-37) Her forgetfulness verifies that now Prospero has sunken to a dormant realm in her unconscious while the uppermost domain is occupied by Ferdinand, something that evinces the beginning of the resolution of her Oedipus complex. Perhaps she even feels guilty for desiring her father and, therefore, maintains absolute silence when Prospero warns Ferdinand against sexual consummation before the marriage is solemnised. Miranda's thoughts and actions are now no longer dominated by Prospero but guided by her own feelings and sentiments. The zeal with which she insists Ferdinand to rest awhile reveals how deeply she suffers at his pain.

MIRANDA. Alas, now pray you  
Work not so hard. I would the lightning had  
Burnt up those logs that you are enjoin'd to pile!  
Pray set it down, and rest you. When this burns,  
'Twill weep for having wearied you. (Tempest 3.1.15-19)

Under Prospero's domineering control, all her repressed desires amount to an enormous psychic force that constantly seeks an outlet.

MIRANDA. At mine unworthiness, that dare not offer  
What I desire to give; and much less take  
What I shall die to want. But this is trifling,

And all the more it seeks to hide itself,  
The bigger bulk it shows. (Tempest 3.1.77-81)

This consequently frustrates her as she realizes, “I prattle / Something too wildly, and my father’s precepts / I therein do forget.” (3.1.57-59). In *The Psychopathology of Everyday Life* Freud states, “the motive for forgetting something proved to be based on aversion” (2002). Miranda’s inability to remember Prospero’s commands, therefore, imperatively denotes how she detests his “precepts” unconsciously. Her suppressed energies finally find an avenue and her oedipal love is resolved as she, in an anti-Petrarchan tradition, asks Ferdinand unceremoniously, “Do you love me?” and later, “My husband then?” (3.1.67, 87) The union that ensues enables her not only to overcome her unconscious ‘father-complex’ but also discover her ‘self’. It is the acknowledgement of this ‘self’, which had been hitherto unrecognized, that allows a complete development of her character.

In the Jungian psychology, the ultimate goal of personality evolution is the realization of ‘selfhood’, in the process of which the mind encounters numerous resistances in terms of complexes, repressions or overtly attaching the self with the persona. Unless these are successfully resolved and overcome, they may smother the personality or restrict the growth. This essay traces how the character of Miranda in *The Tempest* undergoes a metamorphosis from infantile fears and unconscious desires to finally individuate her ‘self’ and achieve wholeness with her being. The combined influence of the tumultuous tempest, the character of Caliban and the overpowering presence of Prospero introduces elements of fear in her psyche, spawns bitterness and revulsion, and finally fixates her emotional and psychological development. Only through her encounter with Ferdinand does Miranda blossom out of her cocoon to ultimately sail into the “brave new world”. (5.1.183)

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# CONTRIBUTION OF WOMEN IN MOBILIZATION TOWARDS GENDER JUSTICE: A SURVEY OF LOCAL AND NATIONAL MOVEMENTS IN INDIA

**Anju Gupta**

Astt. Prof. Department of Political Science  
JECRC University, Jaipur.

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**Abstract**-The absence of true democratic spirit has contributed to slow progress in empowering women, particularly in South Asia. Women's empowerment movements have neither survived nor sustained in the nations based on gender subordination and ideologies presumed on male dominance. Approaches in South Asia viz. India have generally focused on patriarchal power rather than on equality and social justice. India has a complex form of patriarchal socio-political system. "Women equality and gender justice" as a category of research is therefore of grave importance especially when the differences of race, class, ethnicity, nationality, generation, and religion are myriad. India provides requisite scope for enquiry in the realm of gender justice. Although integrated development, economic empowerment, and consciousness rising through education have found place in Indian government agendas as a part and parcel of global society yet the role of women towards achieving these goals remains to be well defined and implemented. Sporadic women movements related to challenging caste, class and gender inequalities have been witnessed in India in the past. Interestingly since the 70s there has been an upsurge in the social movements led by women against growing inequalities and prevalent social evils. The genesis and impact of these movements have been critically surveyed in this paper.

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The status of women has remained low since time immemorial. There is no record history to explain the answer to how and why women got to receive secondary position in the society. They are still confronting barriers for realizing their full potential, regardless of affirmative steps that have been taken internationally and nationally.<sup>1</sup> International agreements and policy recommendations on gender equality will only work if transformed into gender sensitive policies and laws and brought into action by effective national implementation. This paper will examine the issues of women empowerment and gender justice in India, difference between western and Indian Feminism, historical perspective of Indian Women's movement, contribution of women movements in the social development

of India and challenges in attaining gender equality.

## **Women Empowerment and Gender Equality**

Why women need empowerment and not men? Women constitute 50% of the substantial section of the society. They are not in minority so as to require special treatment. Biologically also, it is a proven that female is superior to male. Then the question arises that why do we need to debate the topic 'Women Empowerment' and Gender Equality'? Need for empowerment arose due to centuries of domination and discrimination done by men over women. Though there has been formal removal of institutionalized discrimination, yet the mindset and the attitude ingrained in the subconscious have not been erased. Women

still face all kinds of indignity and prejudice. Gender equality and women empowerment are the call of the day and attempts are to be made to achieve satisfactory results. The concept of women empowerment not only focuses on giving women strength and skills to rise above from their miserable situation but at the same time it also stresses on the need to educate men regarding women issues and inculcating a sense of respect and duty towards women as equals. According to the Secretariat of the United Nations Inter-Agency Task Force on the Implementation of the ICPD Programme of Action, women's empowerment has five components: women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.<sup>2</sup>

Empowerment is now increasingly seen as a process by which the one's without power gain greater control over their lives. This means control over material assets, intellectual resources and ideology.<sup>3</sup> Gender inequality is the outcome of unbalanced power relations between two sexes. Therefore, empowerment can be seen as a process of social change, wherein these power relations are restructured. Social change may be brought up by affirmative steps like securing girl's rights to education, building the women's leadership and economic capacities, setting quotas for women's seats in local and national governments and providing women with information on their legal rights. The process of empowerment has implications for gender-just society. However, for this to take place, whole communities, including men, have to be included in the process of renegotiating the use of social, economical and political spaces.<sup>4</sup>

### **Women Empowerment and gender equality in India.**

Patriarchy has remained deeply entrenched in India, influencing the structure of its political and social institutions and determining the opportunities open to women and men.<sup>5</sup> In ancient India, though patriarchal system was highly prevalent women enjoyed a position of respect and reverence.

Ardhanareshwar (God is half-man and half-woman) was highly worshipped. It is believed that God has created men and women equal and they both are complimentary to each other. Hindu texts have always given higher status to women. (for ex, Radha-Krishna, Sita-Ram, Lakshmi- Narayan etc). Veda Vyasa's Mahabharata tells the story of the fall of Kauravas because they humiliated Draupadi. In the Vedic society women participated in religious ceremonies and tribal assemblies. In early Vedic period Women enjoyed equal status with men. Rigved & Upnishads mention several names of women intellectuals notably Gargi & Maitrey, Lopa Mudra, Apala, Chipa etc. Hence we find that even our ancient texts and social order considered women at par with men. Although the situation practically was reverse due to deformity in culture and patriarchal biases. However later, the status of women began to deteriorate approximately from 500 B.C., and got worsened with invasion of Mughals and later on by European invaders. In the medieval period the status of women was so bad that they were treated as inanimate objects due to male dominated prevalent customs and practise. The real change in the status of women came after independence. Constitution of India guarantees equality to women. The Constitution Framers were very much conscious of the problem of women empowerment hence they ensured that the Principle of Gender Equality enshrined in the Indian Constitution in its Preamble, Fundamental duties and Directive Principles. There are articles which ensure rights of women. They are:

- Article 14, the right to equality, which grants equality before the law and equal protection by the law for women;
- Article 15(1) prohibits discrimination against any citizen by the state “on grounds only of religion, race, caste, sex, place of birth or any of them”;
- Article 15(3) also allows for special provision for women and children by enabling the State to make affirmative discriminations in favour of women.
- Article 16 guarantees that no citizen shall be discriminated against in matters of public employment on the grounds of sex.
- Article 42 directs the State to make provision for ensuring just and humane conditions of work and maternity relief.
- Articles 15 (A) (e) to renounces any practices derogatory to the dignity of women.

Following laws have been passed by the Indian Legislature which addresses women’s unequal status:

- The Dowry Prohibition Act, 1961
- The Commission of Sati) Prevention) Act, 1987
- The Immoral Traffic (Prevention) Act, 1956
- Eve Teasing (New Legislation)
- Indecent Representation of Women (Prohibition) Act, 1986
- Sexual Harassment (Sec. 509 Indian Penal Code)
- Domestic Violence Act (2005)

Although the status of women in India has been subjected to many great changes and Women’s rights being secured under the Constitution of India — mainly, equality, dignity, and freedom from discrimination still there’s a long way to go. The journey of struggle for equality could be traced in history from medieval times till 1970’s where women’s struggle entered a new phase.

### **Indian Women’s Movement: A Historical Perspective**

With due course of time, the status of women in India has been subject to changes. With a decline in their status from the ancient to medieval times to the promotion of equal rights by many reformers, the history of women in India has been eventful.<sup>6</sup> In modern India, women have held high offices including that of the President, Prime Minister, Chief Ministers etc.

To understand the status of women and the changes it under went with due course of time it is very important to know the status of women during various eras and the role played by them and their male counter parts. Although as said earlier, women enjoyed equal status with men and enjoyed all rights till Vedic period could be traced in the works of Katayana and Patanjali. There’s reference of female education and mature marriages. The position of women started deteriorating in the medieval period. Child marriages and a ban on remarriage by widows became part of social life in some communities in India. The Muslim conquest brought veil to Indian society; Sati system was practised, and even in some parts of India Polygamy was practised among rulers. In many Muslim families, women were restricted to particular areas of the house.

Despite these conditions, women became prominent in the fields of politics, literature, education and religion. For example Razia Sultan became the only woman monarch to have ever ruled Delhi. Chand Biwi of Ahmedabad fought with the Mughals. Even the Bhakti movements tried to restore women’s status and questioned certain forms of oppression. Mirabai a female saint-poet, were one of the most important Bhakti movement figures. Other female saint-poet was Rani Janabai etc. Bhakti sects within Hinduism such as the Mahanubhav, Varkari and many others were principle movements within the Hindu fold openly advocating social justice and equality between men and women.<sup>7</sup>

During the colonial rule, social reformers such as Ram Mohan Roy, Ishwar Chand Vidhyasagar and Jyotirao Phule fought for the betterment of women. Raja Rammohan Roy's efforts led to the abolition of Sati. Ishwar Chandra Vidyasagar's efforts for improvement in the situation of widows led to the Widow Remarriage Act of 1856. Rani Lakshmi Bai of Jhansi, fought against the British.

In 1917, the first women's delegation met the Secretary of State to demand women's political rights, supported by the Indian National Congress. The All India Women's Education Conference held in Pune in 1927 became a major organisation in the movement for social change.<sup>8</sup>

Women even played an important part in India's independence struggle. Some famous freedom fighters include Dr. Annie Besant, VijayLaxmi Pandit, Aruna Asaf Ali, Sucheta Kriplani and Kasturba Gandhi. The Rani of Jhansi Regiment of Subhash Chandra Bose's Indian National Army consisted entirely of women, including Captain Lakshmi Sehgal. Sarojini Naidu was the first Indian woman to become President of the Indian National Congress and the first woman to become the governor of a state in India.<sup>9</sup>

It is noticeable that the women's movement in India aimed at defining, establishing, and defending equal political, economic, and social rights and equal opportunities for Indian women. It is the pursuit of women's right within the society.<sup>10</sup> Historical circumstances and values in India have caused feminists to develop a feminism that differs from Western feminism. For example, the idea of women as "powerful" is accommodated into patriarchal culture through religion<sup>11</sup> which has retained visibility in all sections of society. This has provided women with traditional "cultural spaces." Furthermore, in the West the notion of "self" rests in competitive individualism where people are described as "born free yet everywhere in chains." In India the individual is usually considered to be just

one part of the larger social collective. Survival of the individual is dependent upon cooperation, and self denial for the greater good is valued.<sup>11</sup> Unlike the Western feminist movement, India's movement was initiated by men, and later joined by women. The male and female dichotomy of polar opposites with the former oppressing the latter at all times is refuted in the Indian context because it was men who initiated social reform movements against various social evils.<sup>12</sup> The efforts of these men included abolishing sati, abolishing the custom of child marriage, Widow Remarriage, promoting women's education, obtaining legal rights for women to own property, and requiring the law to acknowledge women's status by granting them basic rights in matters such as adoption.<sup>13</sup>

In the 19<sup>th</sup> century, due to the male social reformers and their isolation from petty politics gave them ample time and resources to interact with the power-structures. It resulted in legal reforms and establishment of educational institutions, shelter homes, and training centres for women from where the first generation of teachers, nurses, and skilled workers came out. The first generation of English educated empowered women became pioneers of the women's movement in the pre-independence period. Most of them channelized their energies in building pioneer women's organisations such as All India Women's Conference (AIWC), Young Women Christian Association (YWCA) and Anjuman-e-Islam.<sup>14</sup> The political agenda of AIWC was to fight against child marriage, mobilise public opinion in favour of voting rights for women, impart basic skills to women. YWCA was multi religious in terms of its areas of activities and beneficiaries, though its decision-makers happened to be the Christian wives of politicians, bureaucrats and professionals provided vocational training courses. Anjuman Trust was committed to the cause of women's education. Women leaders from Anjuman Trust interacted only within the Muslim community.<sup>15</sup>

Non-violent means of protest actions under the leadership of Gandhiji, ensured massive participation of women in the National Movement. Women leaders participated in public functions, rallies, demonstrations and experienced prison-life. Some of the highly educated women joined educational institutions, diplomatic crew, public service boards and even in public and private sector industries. The rest became enlightened homemakers with a strong commitment for their daughters' education. AIWC under the leadership of Mahatma Gandhi worked within the nationalist and anti-colonialist freedom movements. This made the mass mobilisation of women an integral part of Indian nationalism. Women therefore were a very important part of various nationalist and anti-colonial efforts, including the civil disobedience movements of the 1930s. When Gandhiji incorporated women's movements into the Quit India Movement, independent women's organisations began to emerge.

Women's participation in the struggle for freedom developed a critical consciousness about their role and rights in Independent India. This resulted in the introduction of the franchise and civic rights of women in the Indian constitution. There was provision for women's upliftment through affirmative action, maternal health equal pay for equal work etc. The state adopted a patronising role. For example, India's constitution states that women are a "weaker section" of the population, and therefore need assistance to function as equals.<sup>16</sup> Thus women in India did not have to struggle for basic rights as did women in the West. Hence we can say that historically Women Movements in India has its origin in heterogeneity of the Indian patriarchies, religion, social structures contributing to the existence of multiple feminisms. Hence, feminism in India is not a singular theoretical orientation; it has changed over time in relation to historical and cultural realities, levels of consciousness, perceptions and actions of individual women, and women as a group.<sup>17</sup>

### **Women participation in the Post Independent Era**

We can broadly divide the three phases of Women's Movements: Firstly, the 19<sup>th</sup> Century as a Social Reform Movement, secondly, the 20<sup>th</sup> Century as a Freedom Movement and thirdly, Women's Rights Movement in post 1970's period which brought afore a wide range of women's organisation which articulated a debate on women's question. The 1970s challenged the inequalities that had been established and fought to reverse them. These inequalities included unequal wages for women, relegation of women to 'unskilled' spheres of work, and restricting women as a reserve army for labour.<sup>18</sup> Apart from the traditional concerns of legislation, education and political participation the newly emerged women's groups signify ideological shifts in the analysis and understanding of women's issues, breaking out of the limited perspective of 'charity' and 'social work' of some of the older women's organisations in the post-independence period.<sup>19</sup> There was also a shift in orientation of pioneer women's organisations which were set up during the freedom struggle. The issues that women's groups have taken are wide ranging such as health, law, access to land and other productive resources, environmental degradation, media, rape, violence, alcoholism, trafficking, police atrocities, prostitution, women prisoners, communal and caste conflicts. Wide ranging issues provide space for participation to different groups of women. Agitations since the 70's on such issues have also shown the vital role played by the women's movement. To communicate and mobilise movement, women groups took alternative ways to create messages through street plays, skits, poster campaigns, songs, exhibitions etc.

### **Issues taken up by Women in Mobilizing Social Movements**

The women's movement has been a major force in India contributing to the evolutionary process of social development in general and



to women's development in particular. Interaction of the Government with the movement, with voluntary organizations and with social activists has been an abiding feature of India's quest for women's empowerment. The most important contribution of the women's movement is that it has been able to generate a national consensus on gender justice. Secondly, it has been able to bring about a greater unity among women of India across political, social and cultural platforms.<sup>20</sup> Women played an important and contributory role in various movements. Some of them are: The movement called for a **Total Revolution** and raised among its carders and supporters a wide range of question regarding women. Issues like man – women relations, family violence, rape and unequal distribution of work and resources were debated openly, and created a widespread ferment among its women cadres.<sup>21</sup>

The Chipko movement in the Uttarakhand in the Himalayan valleys, under the leadership of Gandhian community workers the struggle against arbitrary felling of the trees which led to deforestation and massive scarcity of fuel, fodder, water and seasonal fruits, landslides devastating villages after villages began. Women evolved creative method to protect the trees from the axes of contractors' henchmen. This movement was popularly known as Chipko because women hugged the trees when their adversaries made ferocious efforts at felling the trees. Women who participated in this movement were largely rural. Chipko activists haven't focused on one area and they shift their hub into any region which faces the risk of deforestation. Chipko's idea and philosophy spread through word of mouth mostly by women who talked about them on village paths or markets. It was started by a woman called Gaura Devi. Later on she was supported by environmentalists like Chandi Prasad Bhatt and Sunderlal Bahuguna. For rural women, saving the environment is crucial to their economic survival.<sup>22</sup> In the state of Maharashtra women activists and women intellectuals involved in progressive movements took initiative in forming a united front called Anti-price rise Women's

Committee and organised direct action against those who created man-made scarcity of essential goods. Thousands of poor and lower middle class women joined Mrinal Gore, Ahalya Ranganekar, Manju Gandhi and Tara Reddy in this struggle. This struggle was unique as it has the ability to reach out to the women of different class backgrounds. Narmada Bachao Andolan (NBA) a non-governmental organisation (NGO) that mobilized tribal people, farmers, environmentalists and human rights activists against the Sardar Sarovar Dam being built across the Narmada. It basically focused on the environmental issues later, refocused on rehabilitation. Their mode of campaign includes hunger strikes, mass media publicities, garnering support from noted film and art personalities etc.

The Anti-Liquor Movement in Andhra, more than **40,000** women uniting and blocking the arrack auction in Andhra was a historic chapter in the Indian women's movement. Campaign against violence against Women, Reproductive Rights of Women, fight against unjust family laws, Legislative Reforms, (India was the 1<sup>st</sup> to enact the Family Courts Act (1984). Domestic Violence Bill (2002) tabled for deliberations in the Parliament of India. Women's movement has pushed for legislation to provide protection for abused women. The movements were not only in form of agitation but Women also initiated Peace movements .During communal riots in 1992 and 2002 in Gujarat, women's movement played pivotal role in providing support to the victims of violence and also took up campaign against xenophobia and jingoism<sup>23</sup> Self determining movements all over India with new leadership of youth and women indifferent to politics feeling discontented about the patriarchal biases came openly and questioned all hierarchical structures. Faced with multiple crises – economic, social and political, along with corruption, drought, inflation, unemployment – the women responded with protest. Women's participation in agitation policies and the emergence of autonomous women's groups in response to

various issues have contributed to an interesting debate on theoretical, organisational and ideological perspectives of various women's groups and action strategies for dealing with issues of gender inequality, women's oppression and exploitation. Entry of the voices of middle class women, making public issues of what was so far strictly within the private domain of the family, led to a questioning of the entire conceptualisation of family and the ideological dimension of women's oppression.<sup>24</sup>

### **Contemporary Women's Issues and Movements**

Despite the various measures taken up by the government after Independence the Women haven't been fully empowered. We may be proud of women in India occupying highest offices of President, Prime Minister, Lok Sabha Speaker, Leader of the Opposition or women like Ms. Chandra Kochar or Indira Nooi occupying highest positions in the Corporate Sector but the fact remains that we still witness new inequalities that have been generated by the new patterns of development and new forms of exploitation emanating from world economic systems. This has given a new direction to the women's movement in India. It has also opened up a debate on the development crisis and crisis in social institutions. Impact of technological changes on women's work and income, minimum wages, working conditions, sexual exploitation by rural rich, developmental process which bypassed women, the gender bias in textbooks, sexism in the media, gender blindness in science and technology, health needs of women and violence against women – rape, domestic violence and prostitution etc., separates the contemporary movement from the earlier movement by taking women's issues into new areas of concern. The search for effective strategies and instruments for women's development, has opened up a line of communication between the government, researchers and activists.

Social evils like female foeticide and infanticide, domestic violence, dowry deaths, and sexual harassment, honour killings are still grave realities of Indian society. Much of the discrimination is to do with cultural beliefs and social norms. These norms themselves must be challenged if this practice is to stop. Female child suffer from widespread neglect; a strong preference to boys still exists, Bias against women and girls is reflected in the demographic ratio. Meticulous efforts are required to involve people to the change the minds, attitudes and behaviours of the people for making them to involve in any development process. Voluntary organisations and NGO'S have come up to mobilize people for eliciting their participation to fight for development programmes. There are various examples to quote where locally a small group of people with common problems form a platform to solve the issues related to women. For example Sampat Pal Devi is an Indian social activist from Bundelkhand region of Uttar Pradesh. She is the founder of the Gulab Gang, an Uttar Pradesh-based social organisation, works for women welfare and empowerment. Sampat Pal started the Gulabi Gang with a group of women from her village to fight various forms of social injustice. This developed into an organized women's movement with tens of thousands of members spread over several districts in Uttar Pradesh. Till date, Sampat Pal has recruited an estimated 270,000 members to join her cause. They arm themselves with bamboo sticks, which they use whenever they come up against violent resistance.

Similarly, in a recent example, the social norms related to the ban of entry in Shani Shingnapur temple was challenged by high voltage campaign of women activist which allowed women to enter the sanctum sanctorum, breaking the tradition followed for several decades.<sup>25</sup> On April 1, the High Court held that it is the women's fundamental right to go into places of worship and the government is duty-bound to protect it. The debate over the issue escalated after a woman, in 2015, tried to enter and offer prayers at the

Shani Shingnapur temple, in 'breach' of the age-old practice of prohibiting entry of women.

Another prominent example of Sathin Bhanwari Devi an Indian Dalit social-worker from Bhateri Rajasthan who was allegedly gang raped in 1992 by higher-caste men angered by her efforts to prevent a child marriage in their family. Her treatment by the police, and court acquittal of the accused, attracted widespread national and international media attention, and became a landmark episode in India's women's rights movement. She was invited to be a part of the United Nations Fourth World Conference on Women in Beijing. Bhanwari Devi became a symbol of courage and conviction.

Even in Muslim community in India voices have been raised on Triple Talaq Issue. Saira Banu in her mid-30s, a sociology postgraduate and mother of two, was one of the many victims of the tyranny of triple talaq. Saira Banu endured a bad marriage, an abusive husband, forced abortions and physical and mental agony for over 10 years. Then at last her husband sent a letter to her parents' home where she was staying. Inscribed on a piece of paper were three words: "Talaq, Talaq, Talaq". Saira Banu has decided to fight. But instead of approaching a court and asking that it order her husband to pay maintenance, she has opened up a much larger front. Saira Banu has boldly challenged the validity of her husband's action of kicking her out, using the triple talaq formula. She has petitioned the Supreme Court to declare triple talaq, polygamy and halala (the custom that mandates that if a woman wants to go back to her husband following divorce, she must first consummate her marriage with another man) illegal.

Muslim women have on a number of occasions asked the top court to grant them maintenance in wake of an instant divorce, including Shah Bano in the late 1980s, whose case became historic, but this is for the first time a Muslim has raised the wider issue of

rights of Muslim women being trampled on in the name of Islamic practices.<sup>26</sup>

Today the Movements in India have become mass movements which have even incurred pressure on Government to take policy decisions. They have crossed the boundaries of Urban or Rural, rich or poor, men or women. For example, Aruna Roy receiver of Ramon Magsaysay Award left her job as a Civil Servant and began to work on issues related to the poor and marginalised. She joined Social Work and Research Centre (SWRC) in Tilonia, Rajasthan. In 1987, she along with Nikhil Dey, Shankar Singh and others founded the Mazdoor Kisan Shakti Sangh. The MKSS began by fighting for fair and equal wages for workers which shaped and evolved into a struggle for the enactment of India's Right to Information Act. Aruna Roy is a leader of the Right to Information Act movement in India. (2005)

**Irom Chanu Sharmila, also known as the "Iron Lady of Manipur".** She was involved in local peace movements with regard to Human Rights Abuse in Manipur. On 2 November 2000, in Malom, a town in the Imphal ten civilians were shot and killed while waiting at a bus stop. The incident, known as the "Malom Massacre" was allegedly committed by the Assam Rifles. Among the victims were National Bravery Award Winning persons Sharmila began to fast in protest of the Malom Massacre. Her primary demand to the Indian government has been the repeal of the Armed Forces (Special Powers) Act (AFSPA). She began her fast and vowed not to eat, drink, comb her hair or look in a mirror until AFSPA was repealed. Three days after she began her strike, she was arrested by the police and charged with an "attempt to commit suicide" which was unlawful under the Indian Penal Code and was later transferred to judicial custody. Her health deteriorated rapidly. Sharmila has been regularly released and re-arrested every year since her hunger strike began. By 2004; Sharmila had become an "icon of public resistance."

Thus we see that women's movement even in recent times have taken the form of mass mobilization movements, created mass awakening and exerted pressures on policy makers to incorporate women centric issues in their political agendas. The outcry of all women's movements is to stand against oppression of women in general and to have a strong emotive appeal to mobilise masses for social change and assert their dignity and as human beings. The prime contributions of the Women's movement of today are solidarity which transcends barriers of race, class, locality and caste.

Change is, however, gradually taking place in India. Equality of women is becoming a reality for the educated middle-class owing to changes in the social, economic, political and legal spheres. With middle and lower-middle class women entering the labour force,<sup>27</sup> the traditional patriarchal norms of decision-making and breadwinning are breaking down. But empowerment has to take place on an individual, group and societal/community level.

## Conclusion

Historically, women have faced unique challenges in all spheres of life, be it social economic or political. Although decisive measures have been taken yet the challenges are still very much till date in India and other developing countries. The women's movement has been a major force in India contributing the evolutionary process of social development in general and to women's development in particular. Interaction of the Government with the movement, with voluntary organizations and with social activists has been an abiding feature of India's quest for women's empowerment. Among the many achievements of the movements are the constitutional guarantee of equal rights for women and universal adult suffrage. The most important contribution of the women's movement is that it has been able to generate a national consensus on gender justice. Secondly, it has been able to bring about a

greater unity among women of India across political, social and cultural platforms. Women in India now participate fully in areas such as education, sports, politics, media, art and culture, service sectors, science and technology, etc. The Empowerment of women has become one of the most important Concerns of 21<sup>st</sup> century not only at national level but also at the international level. Although much has been done by the Govt. to ensure Gender Equality but many problems still remain which inhibit women from fully taking advantage of new rights and opportunities in India. The women's movement in India has been active to bring about not only policy changes relating to women issues but also social reforms.

Various Schemes were launched for the empowerment of women such as Rashtriya Mahila Kosh, Mahila Samridhi Yojana, Self help groups at Panchayat level and many more

The women's movement has been a major force in India contributing to the evolutionary process of social development in general and to women's development in particular. Interaction of the Government with the movement, with voluntary organizations and with social activists has been an abiding feature of India's quest for women's empowerment. Among the many achievements of the movements are the constitutional guarantee of equal rights for women and universal adult suffrage. The most important contribution of the women's movement is that it has been able to generate a national consensus on gender justice. Secondly, it has been able to bring about a greater unity among women of India across political, social and cultural platforms. Women in India now participate fully in areas such as education, sports, politics, media, art and culture, service sectors, science and technology, etc. The Empowerment of women has become one of the most important Concerns of the 21st century not only at national level but also at the international level. Although much has been done by the Govt. to ensure Gender Equality, many

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The establishment of National Women's Commission and State Women's Commissions were important milestones in the direction of Women Empowerment in India. For Social empowerment of women steps needs to be taken to improve the health status of women, reduce maternal mortality, female foeticide, promoting awareness through education among girls. The recent programme of saving the "Girl Child" has been initiated by the Indian Prime Minister which has gained momentum as there has been imbalance in the sex ratio. The Social activist are also keeping a vigil on the atrocities on women belonging to weaker sections and help them to fight the legal battle for obtaining and securing justice. The Self Help groups working at grass- root levels are imparting education about the Rights, health issues, gender issues, wages, working hours etc. Workshops , lectures, seminars are organised by Social Activists, organisations and NGO'S to create awareness with the help of Media to create awareness. Debates with the MLA'S and MP'S on social and women issues are common at the time of Election Campaigns to draw their attention on a particular or general problem related to the area which should be kept in mind while farming policies.

All we need is a Civil Society to bring about positive changes. For empowerment of women, the women movement activists and leaders have to work hand in hand. The very mindset of the people across the world has to be changed. We are talking of 'One World' but Gender equality and the empowerment of women is a precondition for overcoming the

barriers for development and realising this dream. Then only the Vedic verse:

'Where ever Women is respected, there the Gods Reside' would come true.

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# AWARENESS OF SECONDARY SCHOOL TEACHERS ON SOFT SKILLS

**Dr.Afeef Tharavattath**

Assistant Professor, Farook Training College, Calicut.

**Ranjitha.T**

Research scholar in Education, Farook Training College, Calicut.

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**Abstract-** The 21<sup>st</sup> century is becoming the era in which recognising the importance of soft skills, the role education play in developing those soft skills, and the way evolve throughout the life cycle begins to emerge. Appropriate education is the foundation for leading a good life. Good teachers are an important factor in determining the future of education as well as society. Soft skills are character traits and interpersonal skills that characterise a person's relationship with other people. These are personal aspects that improve an individual's interactions, work presentation and career prospects and hard skills which tend to be particular to a certain type of task or activity. India's National Curriculum Framework 2005 expects a teacher to facilitate learning for children in ways that will help them acquire knowledge. A teacher is seen on the one hand as a co-designer of knowledge and on the other hand as a participant in the creation of curricula, textbooks and teaching and learning materials. Apart from instructional roles as collaborator and facilitator, a teacher functions today as a learner, counsellor, manager, assessor, and innovator. Studies on various dimensions, need and significance of soft skills seems important in these days. In such a context the investigator decided to conduct the study. **Method:** The investigation was carried out using a questionnaire, (Afeef and Ranjitha 2021) adopting survey method. **Sample:** Consists a total of one hundred secondary school teachers of Kozhikode revenue district of Kerala state. **Results:** Analysis of the mean scores of secondary school teachers on the basis of seniority and gender reveals that sample based on seniority among teachers differ significantly in their awareness on soft skills. **Conclusion:** The group based on seniority of secondary school teachers differ significantly in their awareness on soft skills and group based on gender of secondary school teachers do not differ in their awareness on soft skills. Senior teachers who are having more than ten years of teaching experience require more orientation on the various components, relevance and significance of soft skills. Theoretical orientation and workshops are to be conducted to make the teachers aware on the dimensions, scope need and importance of soft skills.

**Key words:** Awareness, Soft skills, Seniority, Secondary schoolteachers.

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The 21<sup>st</sup> century is becoming the era in which recognising the importance of soft skills, the role education play in developing those soft skills, and the way evolve throughout the life cycle begins to emerge. Appropriate education is the foundation for leading a good life. Good teachers are an important factor in determining the future of education as well as society. Soft skills are character traits and interpersonal

skills that characterise a person's relationship with other people. These are personal aspects that improve an individual's interactions, work presentation and career prospects and hard skills which tend to be particular to a certain type of task or activity. India's National Curriculum Framework 2005 expects a teacher to facilitate learning for children in ways that will help them acquire knowledge. A teacher

is seen on the one hand as a co-designer of knowledge and on the other hand as a participant in the creation of curricula, textbooks and teaching and learning materials. Apart from instructional roles as collaborator and facilitator, a teacher functions today as a learner, counsellor, manager, assessor, and innovator. The soft skills of perspective teachers are closely related to the teaching competency, emotional competency and social competency (Blakrishnan-2017). Teachers need to be given training in skills such as leadership, problem solving, communication, decision- making and negotiation so as to enable teachers to improve their professional abilities (Romeo, S. Mascarenhas-2015). Studies on various dimensions, need and significance of soft skills seems important in these days. In such a context the investigator decided to conduct the study.

### Objectives

- 1) To study whether there exists any significant difference in the awareness of secondary schoolteachers on soft skills for the sub-samples based on
  - Seniority
  - Gender

### Hypotheses

- 1) There exists no significant difference in the awareness of secondary schoolteachers on soft skills based on the sub-sample seniority.
- 2) There exists no significant difference in the awareness of secondary school teachers on soft skills based on the sub-sample gender.

### Method

**Participants-** A total of hundred (100) secondary schoolteachers of various categories from Kozhikode revenue district were selected as the sample. Among the teachers 55 were senior teachers having more than ten years of teaching experience and 45 were junior teachers. Out of the total sample 47 were male and 53 were female teachers.

#### Instruments

In this study the investigator used a five-point scale questionnaire (Afeef and Ranjitha 2021) consisting twenty five (25) items. to find out the awareness of teachers on softskills. The tool was prepared on the basis of pre-pilot study.

**Procedure-** Each item of the tool provides five choices, i.e., strongly agree, agree, no opinion, disagree or strongly disagree. Each subject was to choose any one of these five choices. Appropriate score was given to positive and negative statements.

The data collected were subjected to statistical analysis. Basic descriptive statistics and test of significance of difference between two means (t-test) were used as statistical techniques.

### Results

#### i. Mean difference in the scores of awareness score of teachers on softskills for the sub sample seniority.

The difference in the mean scores of awareness score of teachers on softskills for the sub sample seniority was found out. For this purpose, the mean and standard deviation of awareness score on softskills between senior and juniorteachers were subjected to two tailed test of significance of difference. The results of t test are given in Table 1.



**Table 1:Test of significance of difference in the mean scores of awareness score on soft skills of senior and juniorteachers.**

Variable	Seniority	N	Mean	Std. Deviation	t-value
Awareness on Softskills	Senior	55	15.08	5.84	2.68
	Junior	45	21.90	2.05	

Table 1 reveals that there is a significant difference between the senior and junior teachers in their awareness on softskills. The critical ratio for the test of significance of difference in the mean of awareness score on softskills of senior and junior teachers is found to be 2.68 which is greater than the table value 1.96 at 0.05 level of significance. This reveals that there exists a significant difference in the mean of awareness score on softskills of samples from senior and junior teachers.

**ii. Mean difference in the scores of awareness score of teachers on softskills for the sub sample gender.**

The difference in the mean scores of awareness score of teachers on softskills for the sub sample gender was found out. For this purpose, the mean and standard deviation of awareness score on softskills between male and female teachers were subjected to two tailed test of significance of difference. The results of t test are given in Table 2.

**Table 2:Test of significance of difference in the mean scores of awareness score on softskills of male and female teachers.**

Variable	Gender	N	Mean	Std. Deviation	t-value
Awareness on Softskills	Male	47	22.16	2.21	0.98
	Female	53	21.39	2.86	

Table 2 reveals that there is no significant difference between the male and female teachers in their awareness on soft skills. The critical ratio for the test of significance of difference in the mean of awareness score on soft skills of male and female teachers is found to be 0.98 which is lesser than the table value 1.96 at 0.05 level of significance. This reveals that there exists no significant difference in the mean of awareness score on soft skills of samples from senior and junior teachers.

### Findings & Conclusion

Based on the analysis of the data first hypothesis is rejected and the second one is accepted. The group based on seniority differ in their awareness on softskills and group

based on gender of secondary schoolteachers do not differ in their awareness on soft skills. Senior teachers who are having more than ten years of teaching experience require more orientation on the various components, relevance and significance of soft skills. Theoretical orientation and workshops are to be conducted to make the teachers aware on the dimensions, scope need and importance of soft skills.

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# **DROPOUT IN HIGHER EDUCATION: A COMPARATIVE STUDY OF DROPOUTS ACROSS VARIOUS CATEGORIES IN SIMDEGA DISTRICT OF JHARKHAND.**

**Farhan Rahman**

Research Scholar,

Department of Contemporary & Tribal Customary Law, Central University of Jharkhand.

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**Abstract-**Dropout is not only an impediment in academic excellence and educational prowess of any country, but it also results in wastage of the efforts and investments of the state in building quality human resource. Dropout is a matter of serious concern in a developing and socially diverse country like India with majority of dropouts coming from the socially and economically marginalized communities, as studies suggest. The Socio-Economic development of any country is contingent on Higher Education. According to United Nations Educational, Scientific and Cultural Organization (UNESCO), Education is the basis for a Sustainable Development. One out of every 8 students enrolled in school or college drops out of the education system before completing their course (75<sup>th</sup> NSS Report). Dropout, especially among the marginalized sections of the society, is not just an impediment in the social as well as material progress of a country; it also blemishes the goal set in Article 16(1) and 16(2) of the Indian Constitution, which ensures equality of opportunity in matters of public employment.

This paper purports to explore the various reasons behind dropout in higher education among various category students residing in Simdega district of Jharkhand state. It also attempts to bring to light the possible policy lapses responsible behind dropouts as well as suggest measures to ameliorate the situation.

**Key words:** Status of Education, Dropout in Higher Education, Higher Education in Jharkhand, Problems in Tribal Education, ST-SC in Education, Problems in higher Education, Wastage in Education, Higher Education in Simdega.

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## **Introduction**

Simdega district consists of ten Blocks/Circles and only one statutory town, Simdega. Simdega is a tribal dominated district of Jharkhand state with STs constituting 70.78% of the total population. The percentage of literates in Simdega Block is 63.77% (male literates are 69.01% while female literates are 58.45%). In rural areas, the percentage of literates is 57.28% (male literates are 63.53% while female literates are 51.01%), while in urban areas (Simdega Nagar Panchayat) the percentage of literates is 74.67% (male literates are 78.03% while female literates are 71.18%).

**Status of higher education in Simdega-**There are only few colleges in the district which offer undergraduate courses, viz. Simdega College, Simdega, St. Xavier's College, Simdega and S.K. Bage College, Kalebira. While S.K. Bage College, Kalebira offers UG courses only in Arts stream, Simdega College offers UG courses in Arts, Commerce and Science as well as vocational courses such as Bachelor of Education (B.Ed), Bachelor of Computer Application (BCA) and Bachelor of Business Administration (BBA). St. Xavier's College, Simdega, founded in 2016, offers UG courses in Arts and Commerce stream. In terms of courses and students enrolled, Simdega College, Simdega is the largest

college of Simdega district. The present paper focuses on the exploring the status of higher education in Simdega and for the said objective Simdega College, Simdega was selected for the study. Empirical data on dropout was sought and gathered for two sessions viz. 2012-15 and 2013-16 from the said institution.

**Study and findings-** Drop-out data from the college was collected for B.A., B.Com. and B.Sc. streams for the sessions 2012-15 and 2013-16. For this, the total number of students

registered in B.A. (Part 1), B. Com (Part 1) and B.Sc. (Part 1) for the year 2012 and 2013 was tabulated category wise. The total number of students who appeared for their Part 3 exams at the end of their session, i.e., in 2015 and 2016 respectively, was also tabulated category wise. From the above two figures, i.e., Total number of students registered in Part 1 and Total number of students who appeared in their Part 3 exams for their respective streams, we arrived at the probable dropout figure for each category.

**Table 1 : B.A. Dropout Data For Session 2012-15: Simdega College, Simdega**

		B.A.: 2012-15					
A	B	C	D	E	F	G	H
Category	Sex	Total Regn. in Part 1 (2012)	Appeared in Final Year (2015)	Percent Appeared	Probable Dropout	Dropout Percent	Category Dropout
Legend -->		2012 R (P1)	2015 A (P3)		DO 2012-15		
BC1	F	74	56	75.68	18	24.32	32.23
BC1	M	47	26	55.32	21	44.68	
BC2	F	4	3	75.00	1	25.00	33.33
BC2	M	2	1	50.00	1	50.00	
GEN	F	26	23	88.46	3	11.54	25.76
GEN	M	40	26	65.00	14	35.00	
SC	F	21	13	61.90	8	38.10	30.00
SC	M	19	15	78.95	4	21.05	
ST	F	274	222	81.02	52	18.98	24.94
ST	M	147	94	63.95	53	36.05	
	<b>Total</b>	<b>654</b>	<b>479</b>	<b>73.24</b>	<b>175</b>	<b>26.76</b>	

**Table 2 : B.A. Dropout Data For Session 2013-16: Simdega College, Simdega**

		<b>B.A.: 2013-16</b>					
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>
<b>Category</b>	<b>Sex</b>	<b>Total Regn. in Part 1 (2013)</b>	<b>Appeared in Final Year (2015)</b>	<b>Percent Appeared</b>	<b>Probable Dropout</b>	<b>Dropout Percent</b>	<b>Category Dropout</b>
Legend -->		2013 R (P1)	2016 A (P3)		DO 2013-16		
BC1	F	124	87	70.16	37	29.84	42.40
BC1	M	93	38	40.86	55	59.14	
BC2	F	5	2	40.00	3	60.00	44.44
BC2	M	4	3	75.00	1	25.00	
GEN	F	46	20	43.48	26	56.52	59.30
GEN	M	40	15	37.50	25	62.50	
SC	F	24	22	91.67	2	8.33	37.14
SC	M	46	22	47.83	24	52.17	
ST	F	560	351	62.68	209	37.32	42.16
ST	M	327	162	49.54	165	50.46	
	<b>Total</b>	<b>1269</b>	<b>722</b>	<b>56.90</b>	<b>547</b>	<b>43.10</b>	

**Legends used:**

- a) BC1 = Backward Class (Annexure 1)  
 b) BC2 = Backward Class (Annexure 2)  
 c) Gen = General Category  
 d) SC = Scheduled Caste  
 e) ST = Scheduled Tribe  
 f) M = Male  
 g) F = Female  
 h) 2013 R (P1) = Number of students who registered in Part 1 in the year 2013  
 i) 2016 A (P3) = Number of students who appeared in Part 3 exam in the year 2016  
 j) B.A. = Bachelor of Arts  
 k) DO 2013-16 = Probable dropout for the session 2013-16

The Dropout percentage was calculated using the formula below:

<p><b>Dropout %</b></p> $= \frac{\text{Probable Dropouts in a category}}{\text{Total number of students who registered in Part 1 in year 2013 (or 12) from that category.}} \times 100$ <p style="text-align: center;">OR</p>
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Dropout data for Commerce and Science stream is similarly tabulated below:

**Table 3: B.Com. Dropout Data For Session 2012-15: Simdega College, Simdega**

		<b>B.Com.: 2012-15</b>					
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>
<b>Category</b>	<b>Sex</b>	<b>Total Regn. in Part 1 (2012)</b>	<b>Appeared in Final Year (2015)</b>	<b>Percent Appeared</b>	<b>Probable Dropout</b>	<b>Dropout Percent</b>	<b>Category Dropout</b>
Legend -->		2012 R (P1)	2015 A (P3)		DO 2012-15		
BC1	F	25	16	64.00	9	36.00	28.57
BC1	M	17	14	82.35	3	17.65	
BC2	F	0	0	0.00	0	0.00	0.00
BC2	M	0	0	0.00	0	0.00	
GEN	F	19	12	63.16	7	36.84	45.71
GEN	M	16	7	43.75	9	56.25	
SC	F	1	0	0.00	1	100.00	55.56
SC	M	8	4	50.00	4	50.00	
ST	F	23	7	30.43	16	69.57	68.09
ST	M	24	8	33.33	16	66.67	
	<b>Total</b>	<b>133</b>	<b>68</b>	<b>51.13</b>	<b>65</b>	<b>48.87</b>	

**Table 4: B.Com. Dropout data for session 2013-16: Simdega College, Simdega**

		<b>B.Com.: 2013-16</b>					
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>
<b>Category</b>	<b>Sex</b>	<b>Total Regn. in Part 1 (2013)</b>	<b>Appeared in Final Year (2015)</b>	<b>Percent Appeared</b>	<b>Probable Dropout</b>	<b>Dropout Percent</b>	<b>Category Dropout</b>
Legend -->		2013 R (P1)	2016 A (P3)		DO 2013-16		
BC1	F	30	17	56.67	13	43.33	36.21
BC1	M	28	20	71.43	8	28.57	
BC2	F	4	2	50.00	2	50.00	57.14
BC2	M	3	1	33.33	2	66.67	
GEN	F	13	10	76.92	3	23.08	32.00
GEN	M	12	7	58.33	5	41.67	
SC	F	5	4	80.00	1	20.00	11.11
SC	M	4	4	100.00	0	0.00	
ST	F	20	13	65.00	7	35.00	43.86
ST	M	37	19	51.35	18	48.65	
	<b>Total</b>	<b>156</b>	<b>97</b>	<b>62.18</b>	<b>59</b>	<b>37.82</b>	

**Table 5: B.Sc. Dropout Data For Session 2012-15: Simdega College, Simdega**

		<b>B.Sc.: 2012-15</b>					
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>
<b>Category</b>	<b>Sex</b>	<b>Total Regn. in Part 1 (2012)</b>	<b>Appeared in Final Year (2015)</b>	<b>Percent Appeared</b>	<b>Probable Dropout</b>	<b>Dropout Percent</b>	<b>Category Dropout</b>
Legend -->		2012 R (P1)	2015 A (P3)		DO 2012-15		
BC1	F	5	3	60	2	40	42.86
BC1	M	2	1	50.00	1	50	
BC2	F	0	0	0.00	0	0	0
BC2	M	0	0	0.00	0	0	
GEN	F	2	0	0.00	2	100	100
GEN	M	1	0	0.00	1	100	
SC	F	0	0	0.00	0	0	100
SC	M	1	0	0.00	1	100	
ST	F	1	1	100.00	0	0	75
ST	M	3	0	0.00	3	100	
	<b>Total</b>	<b>15</b>	<b>5</b>	<b>33.33</b>	<b>10</b>	<b>66.67</b>	

**Table 6 : B.Sc. Dropout Data For Session 2013-16: Simdega College, Simdega**

		<b>B.Sc.: 2013-16</b>					
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>
<b>Category</b>	<b>Sex</b>	<b>Total Regn. in Part 1 (2013)</b>	<b>Appeared in Final Year (2015)</b>	<b>Percent Appeared</b>	<b>Probable Dropout</b>	<b>Dropout Percent</b>	<b>Category Dropout</b>
Legend -->		2013 R (P1)	2016 A (P3)		DO 2013-16		
BC1	F	3	3	100	0	0.00	40
BC1	M	7	3	42.86	4	57.14	
BC2	F	0	0	0.00	0	0.00	0
BC2	M	0	0	0.00	0	0.00	
GEN	F	1	1	100.00	0	0.00	60
GEN	M	4	1	25.00	3	75.00	
SC	F	2	1	50.00	1	50.00	75
SC	M	2	0	0.00	2	100.00	
ST	F	3	2	66.67	1	33.33	70
ST	M	7	1	14.29	6	85.71	
	<b>Total</b>	<b>29</b>	<b>12</b>	<b>41.38</b>	<b>17</b>	<b>58.62</b>	

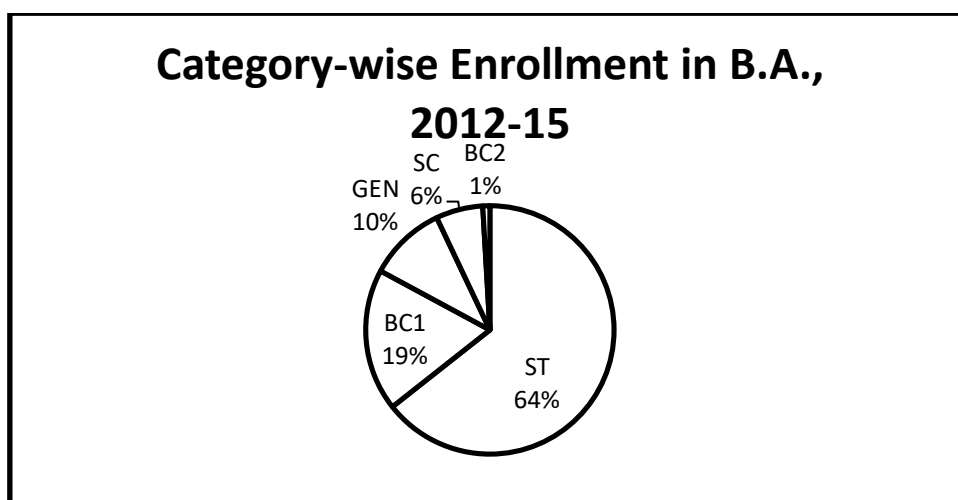
## ANALYSIS OF RESULT

### Enrollment and Dropout in BA Stream:

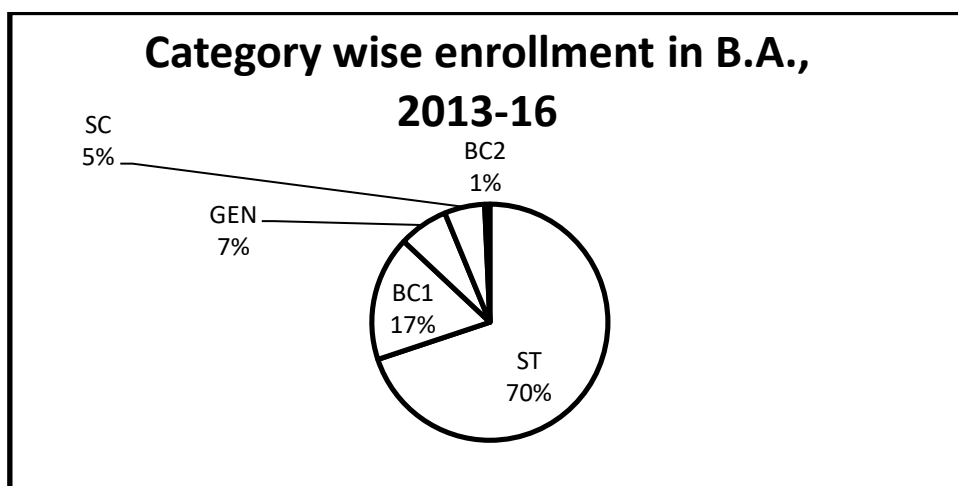
The Scheduled Tribe constituted 64% of total enrollments in BA course (session 2012-15) and 70% in session 2013-16. This was in line with the ST population of Simdega which is 71% of the total population. The category next the ST in terms of enrolment was BC-1 with a

percentage of 19% of total enrollments in 2012-15 and 17% in 2013-16 session respectively.

**Fig 1: Category-wise Enrollment in B.A., 2012-15**



**Fig 2: Category wise enrollment in B.A., 2013-16**



However, when it comes to dropouts in BA stream, the highest percentage of dropouts was from Backward Caste (BC-1 and BC-2). In 2012-15

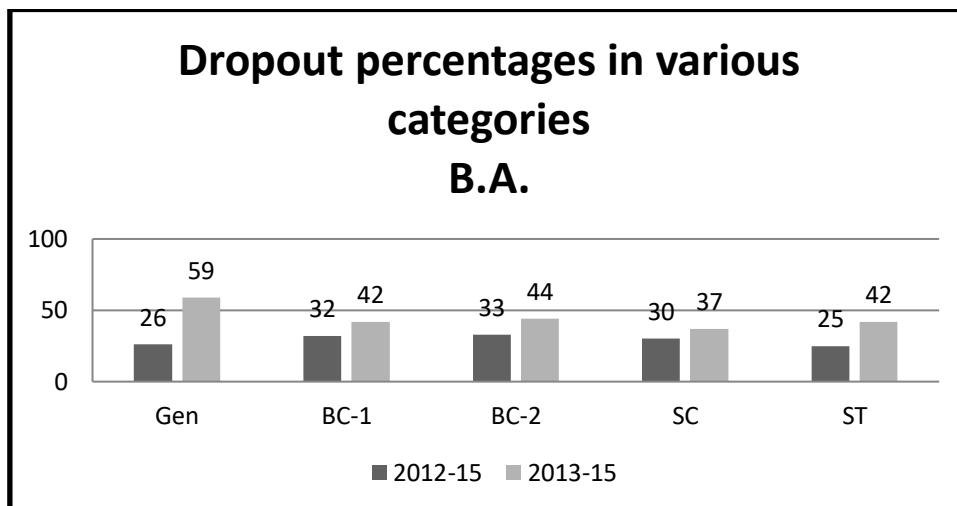
session 32% of BC-1 and 33% BC-2 category students dropped out. The corresponding figure in 2013-16 was 42% and 44% respectively. Dropout



rates increased across all the categories between the 2 sessions. There was a huge increase in dropout among General category students between the 2 sessions. While dropout in 2012-15 session among

General category students stood at 26% it rose to 59% in 2013-16 session. Dropout among ST category students also rose from 25% in 2012-15 to 42% in 2013-16.

**Fig 3: Dropout percentages in various categories B.A.**

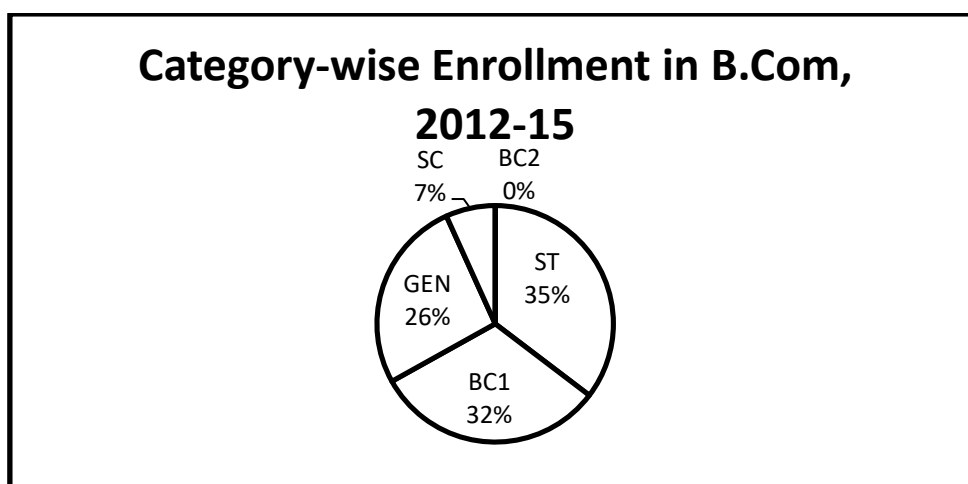


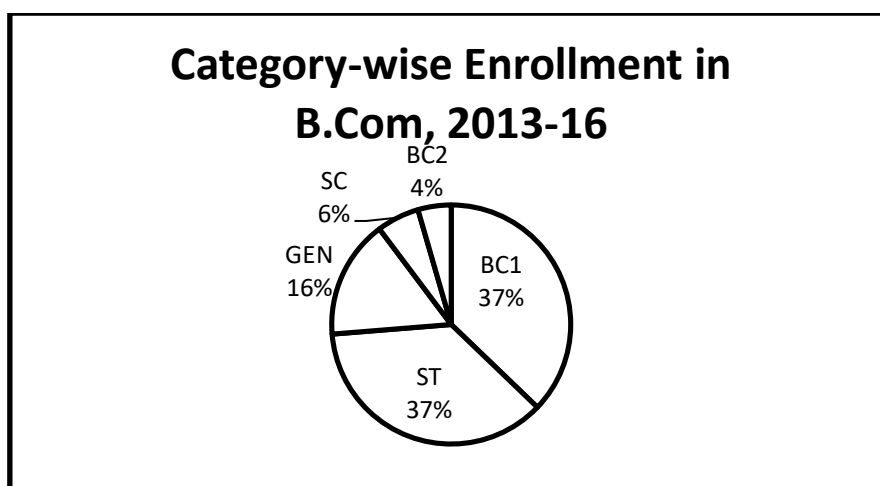
#### **Enrollment and Dropout in B. Com Stream:**

The Scheduled Tribe constituted 35% of total enrollments in B. Com in session 2012-15 and 37% in 2013-16 session. Next to this were the BC-1 category students who constituted 32% of total enrollments in 2012-15 and 37% of total enrollments in 2013-16. The General category

students made up 26% of total enrollments in 2012-15 which declined to 16% in 2013-16 session. Thus, in terms of enrollment, the ST students figured highest, though not in proportion to their population in Simdega, followed by BC-1 category students. It appears from the data that the obvious choice of ST students was Arts rather than Commerce.

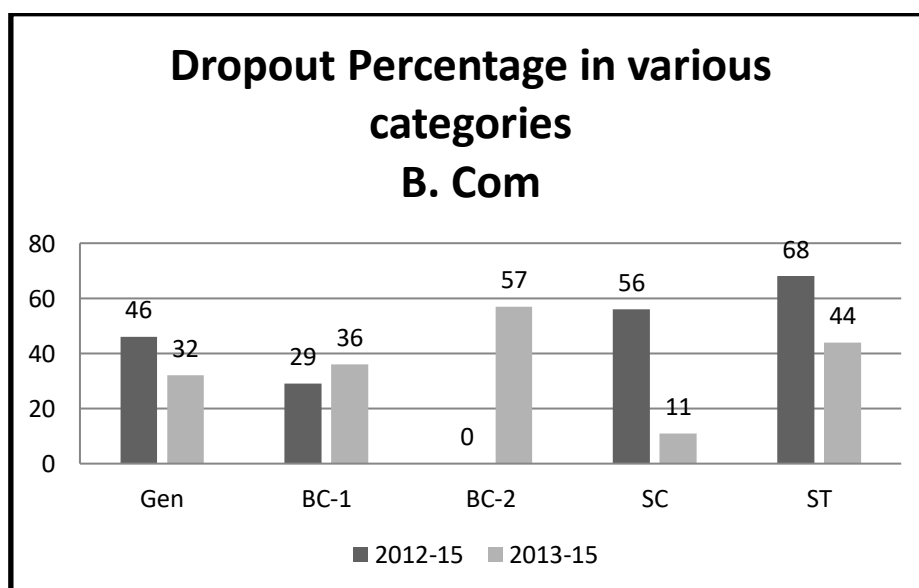
**Fig 4: Category-wise Enrollment in B.Com, 2012-15**



**Fig 5: Category-wise Enrollment in B.Com, 2013-16**

However, when dropout figures were analyzed, variations were found in the two consecutive sessions. There was a decrease in dropout rate across all categories, except in BC-1 category where it rose from 29% in 2012-15 to 36% in 2013-16. Though dropout rate among BC-2 category was highest in 2013-16 session across all categories, a comparative trend cannot be drawn since there were no enrolments from this category in

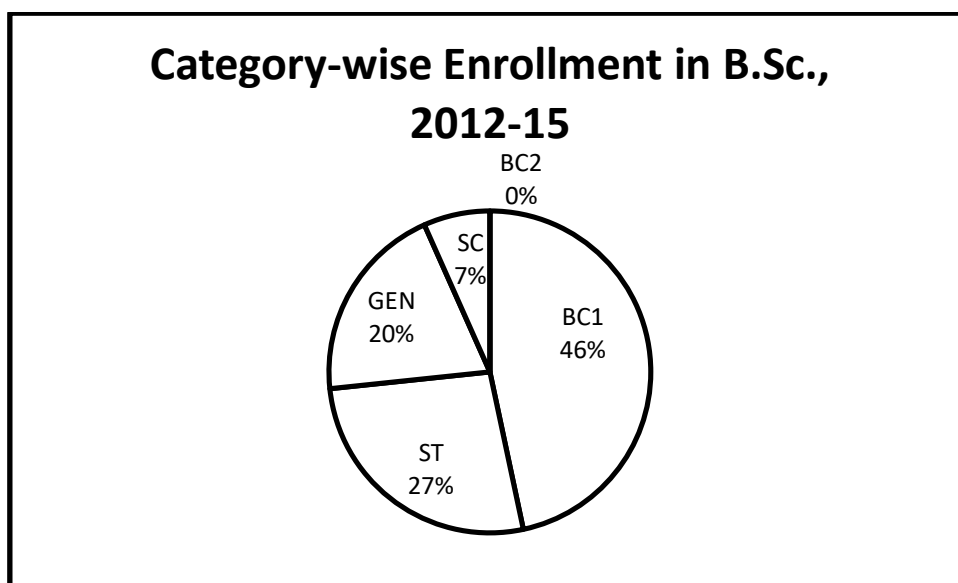
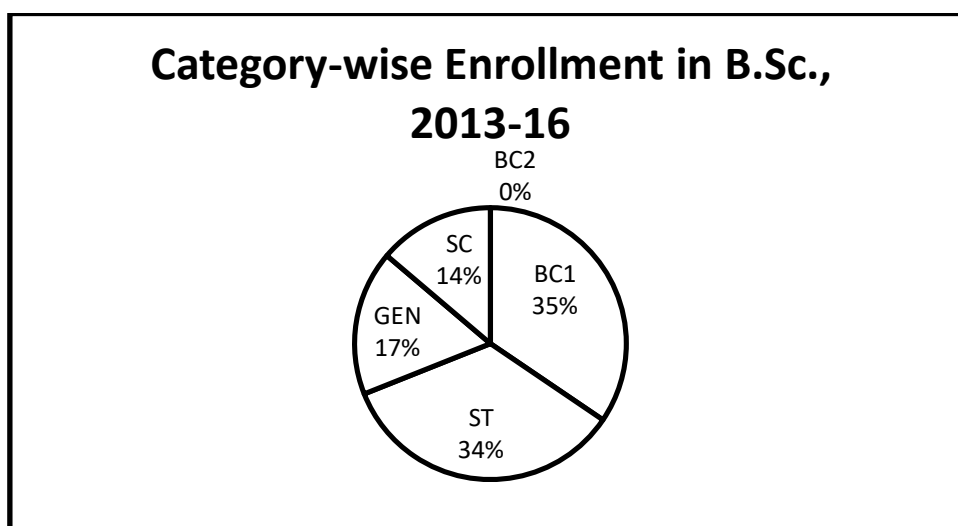
2012-15 session, and consequently no dropouts as well. Dropout from ST category was highest in session 2012-15 at 68%, but it declined to 44% in 2013-16 session. Dropout in General category also declined from 46% in 2012-15 to 32% in 2013-16. However, a markable decline in dropout rate was found among SC category students. Dropout from this category stood at 56% in 2012-15 session, but it declined to just 11% in 2013-16.

**Fig 6: Dropout Percentage in various categories B. Com**

**Enrollment and Dropout in B. Sc Stream:**

Science was the first choice of students belonging to BC-1 category. In 2012-15 session, BC-1 category students constituted 46% of total enrollments and 35% of total enrollments in session 2013-16. Though it needs to be mentioned that enrollments in absolute numbers in Science stream was much

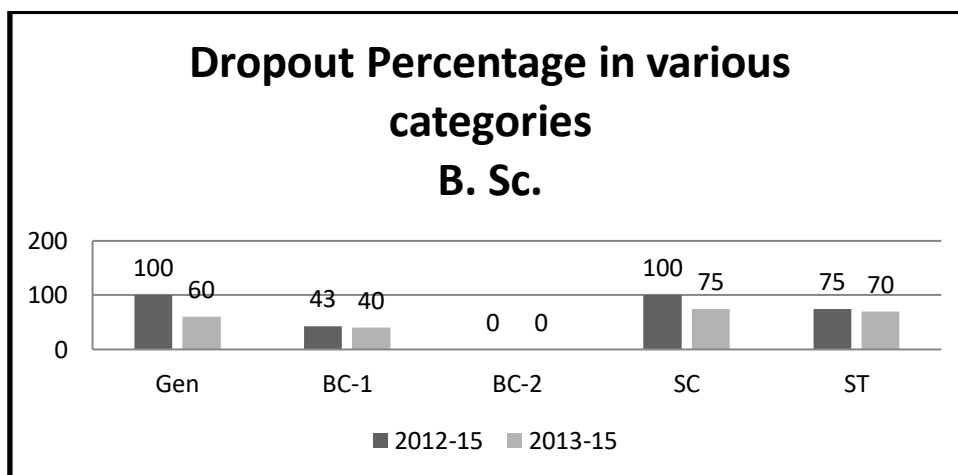
less than in Commerce or Arts stream, with the latter making up bulk of enrollments across the 3 streams. The ST constituted 27% of total enrolments in 2012-15 session and 34% of total enrollments in 2013-16 session. The General category students made up 20% of total enrolments in 2012-15 session and 17% of total enrolments in 2013-16 session.

**Fig 7: Category-wise Enrollment in B.Sc., 2012-15****Fig 8: Category-wise Enrollment in B.Sc., 2013-16**

The highest dropout percentage across all streams was found in Science. There was 100% dropout in General and SC category for session 2012-15, while for ST category it stood at 75%. The lowest dropout was in BC-1 category, where it stood at 43% in 2012-15 session and declined marginally to 40% in 2013-16 session. Dropout rates declined in

2013-16 session for all categories. Thus, for General category it declined to 60% from previous 100%, for SC category it declined to 75% from previous 100%. For ST category, it declined marginally from 75% to 70% in 2013-16. There were no enrolments in BC-1 category either in session 2021-15 or in session 2013-16.

**Fig 9: Dropout Percentage in various categories. BSc.**

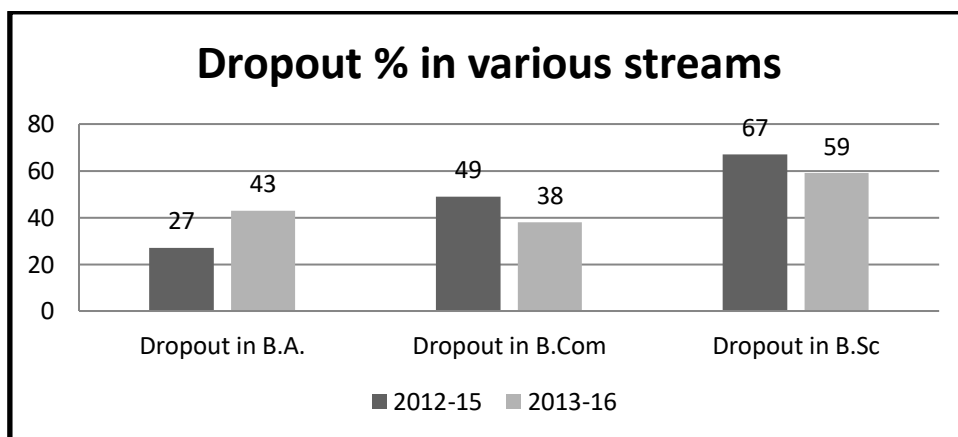


#### **Dropout across all streams:**

If we compare dropout rates across all streams, the highest dropout was found in Science stream (B.Sc.), with 67% students (across all categories) dropping out by the final year of session 2012-15. The dropout percentage in session 2013-16 however saw a decline by 8

percentage points to 59%. Dropout also declined between the two sessions in Commerce stream. In 2012-15 the dropout in B. Com was 49% which declined to 38% in 2013-16 session. The only stream which saw an increase in dropout was Arts. While in 2012-15 session dropout in B.A. was 27%, it saw a 16-percentage point increase in 2013-16 to 43%.

**Fig10: Dropout % in various streams**



**Reasons for Dropout-**Dropout students were contacted so as to gauge the reasons for their dropping out of education. Varied reasons were found for dropout. The reasons varied according to category of the students. So, while General category students dropped out due to economic constraints; social distancing, discrimination and loss of peer group solidarity was found to be the reason for dropout among Scheduled Caste students. Among the Scheduled Tribe students, lack of cultural capital, inability to comprehend what was being taught in class, lack of motivation to excel in education, occupational compulsions and negative attitude towards higher education and the benefits that accrue out of it were major reasons for their dropping out higher education. In terms of psychological motivation, the backward caste students were found to be on a higher plank than other students, but economic background and occupational compulsions resulted in their dropping out of higher education.

### Conclusion

Varied reasons for dropout were found among the various categories of students. In order to arrest the phenomenon of dropout, a holistic and micro approach is required, since reasons for dropouts vary according to category of students. Solutions and remedy applicable on one category of students may not give results in other category of students. So, while counselling would be required for Scheduled Caste and Scheduled Tribe students, who lacked the motivation to continue in education, alternative class schedule/timing might work for General and Backward category students who wished to continue their education but their occupational compulsions constrained them. If they were given a choice to attend classes at a time which did not interfere with their occupational obligations, they might not dropout of education. The response from dropout students from general and backward category hinted at this. Extra tutorial/remedial classes for Scheduled Caste and Scheduled Tribe students would be required so as to

compensate their lack of comprehending skills as well as bridge their cultural capital.

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# THE IMPACT OF COVID-19 ON EDUCATION: SCHOOLS, SKILLS, AND LEARNING

**Sagorika Rakshit**

NET/JRF, Research Scholar

Department of commerce and management

Vinoba Bhave University, Hazaribagh

Email-sagorikarsht12@gmail.com

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**Abstract-** The consequences of a pandemic This has a significant impact on India's and the world's COVID sectors. It has imposed a global lockdown, which has had a negative impact on students' schools and institutions, with all educational activities in India being halted. First and foremost, the COVID-19 epidemic is a public health emergency. Many countries have decided to close schools, colleges, and universities (for the appropriate reasons). The situation encapsulates the difficulty that authorities have in deciding whether to close schools (to reduce contact and save lives) or to keep them open (allowing workers to work and maintaining the economy). Many families around the world are experiencing serious short-term disruption: homeschooling is not simply a huge shock to parents. not only to children's productivity, but also to their social lives and learning. This report focuses on some of the country's seamless schooling. COVID's good and negative effects are examined, as well as some useful suggestions for doing educational activities during the pandemic. On an unproven and unprecedented scale, education is migrating online. Student assessments are now migrating online, resulting in a lot of trial and error and uncertainty for all involved. Many assessments have been cancelled outright. Importantly, these disruptions will not just be a short-term issue, but they will also have long-term effects for the impacted cohorts, increasing inequality.

**Keywords:** COVID 19, employability, online education system, government initiatives

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## INTRODUCTION

The threats we confront are becoming more intertwined as the globe grows more interconnected. The COVID-19 epidemic has crossed national borders and is still spreading. It has impacted people of all nationalities, educational levels, income levels, and genders. However, the same cannot be said for the repercussions, which have disproportionately impacted the most disadvantaged. Education is no different. Students from wealthy homes, with the backing of their parents and a desire to learn, may be able to make their way past closed school doors to other learning options. When schools closed, those from low-income families were frequently left out. This crisis

has brought to light the many flaws and injustices in our educational system.– From the lack of access to the broadband and computers required for online education, to the supportive surroundings required to concentrate on learning, to the mismatch of resources and requirements, there are many challenges. In most OECD and partner nations, the lockdowns in response to COVID-19 have resulted in statewide school closures, with the majority lasting at least 10 weeks. While educators have worked hard to ensure learning continuity throughout this time, children and students have had to rely more on their own resources to continue studying remotely via the Internet, television, or radio. Teachers had to adjust to new pedagogical

principles and delivery methods as well. been trained. Learners from the most marginalised groups, who lack access to digital learning tools or the resilience and engagement to learn on their own, are especially vulnerable to falling behind. Hanushek and Woessman used historical growth regressions to assess the long-run economic impact of the current student cohort's loss of one-third of a year of schooling. Because a lack of education leads to a loss of skills, and people's skills are related to their output, GDP could be 1.5 percent lower on average for the rest of the century. In the case of a typical country, the overall cost would be equal to 69 percent of current GDP for the average country. These projections assume that only the current school year's cohort is affected by the shutdown, and that all subsequent cohorts resume regular classes. Growth losses will be correspondingly bigger if schools take longer to return to previous levels of performance. Slower growth as a result of today's pupils' lack of abilities will, of course, only be visible in the long run. However, when the influence is assessed over a longer period of time, it becomes significant. In other words, even if schools quickly recover to pre-pandemic levels of performance, countries will continue to suffer economic hardship.

## **IMPACTS ON EDUCATION: SCHOOLS**

Going to school is the most effective public policy strategy for improving abilities. While education can be enjoyable and can improve social skills and awareness, the fundamental economic benefit of being in school is that it boosts a child's ability. Even a brief absence from school has an impact on skill development. Can we, however, predict how much the COVID-19 disruption will effect learning? We can't be accurate because we're in a new realm, but we can gain an order of magnitude from other studies.

## **ASSESSMENTS**

The shutdown of schools, colleges, and universities not only disrupts education for students all across the world; it also coincides

with a critical assessment period, which has resulted in many tests being postponed or cancelled.

Internal evaluations are perhaps regarded as less significant, and many have been cancelled. However, their goal is to provide families and instructors with information about the child's progress. The loss of this knowledge might cause long-term harm to the child by delaying the recognition of both great potential and learning issues. Andersen and Nielsen (2019) investigate the consequences of a significant IT failure in Denmark's testing system. As a result, several youngsters were unable to take the test. The authors discovered that taking the test boosted the score on a two-year reading test by 9% of a standard deviation, with similar results in mathematics. These consequences are most pronounced in children from low-income families.

## **GRADUATES**

The COVID-19 pandemic may have a significant impact on the careers of this year's university graduates. They have had big teaching interruptions in the latter stages of their studies, they are having major assessment disruptions, and they are about to graduate at the start of a major global recession. Evidence suggests that bad labour market conditions force employees to take lower-paying positions at the start of their careers, and that this has long-term consequences for individuals.. Graduates from programmes with high predicted earnings can compensate for their poor starting point through both within- and across-firm earnings gains, according to Oreopoulos et al. (2012), but graduates from other programmes have been found to suffer permanent earnings losses as a result of graduating during a recession. The COVID-19 epidemic has shown us that change is unavoidable. It has acted as a spur for educational institutions to grow and use platforms using previously unexplored technologies.. The education sector has been struggling to survive crises by taking a different approach and digitising issues in order to wash away the government of India's



efforts to deliver seamless education across the country. COVID-19 has both beneficial and negative effects on education.

## OBJECTIVES

The present research paper focused on the following objectives:

- a) To enlighten on the numerous initiatives implemented by the Indian government in the education sector during the epidemic.
- b) To highlight various positive impact and enlist some negative impacts of COVID-19.
- c) To assess some useful recommendations for continued education during a pandemic.

## METHODOLOGY

The data and information used in this study were gathered from a variety of national and international sources on the COVID-19 epidemic. Information was gathered from a variety of reliable websites. The impact of COVID-19 on the educational system is discussed in some papers and e-contents.

## INITIATIVES OF GOVT. OF INDIA ON EDUCATION DURING COVID-19

### PM eVIDYA:

PM eVIDYA is a comprehensive initiative that unites all initiatives linked to digital/online/on-air education in order to offer multi-mode access to education. The initiative entails the following:

DIKSHA (Digital Infrastructure for Knowledge Sharing) DIKSHA For grades 1 to 12, is a national platform for school education available to all states and the federal government. It is accessible via a web site and a mobile application. Through many use cases and solutions, such as QR coded Energized Textbooks (ETBs), courses for teachers, quizzes, and others, it gives access to a vast quantity of curriculum-linked e-content. For

school education, it is the "one nation; one digital platform."

VidyaDaan was started in April 2020 as a national content contribution programme that uses the DIKSHA platform and tools to find and allow educational entities, private bodies, and individual specialists to contribute/donate e-learning resources for school education.

### SwayamPrabha TV Channels provide access via television.

SwayamPrabha DTH channels are intended to assist and reach folks who do not have internet access. There are 32 channels dedicated to broadcasting high-quality educational programming. Open schools and pre-service education can benefit from Swayam MOOCs.

On the SWAYAM portal, online MOOC courses related to NIOS (open schooling grades 9 to 12) have been uploaded; around 92 courses have begun, with 1.5 crore students enrolled. SWAYAM allows students and teachers to access all course modules, including text, videos, and assessment questions.

Radio, community radio, and podcasts are all used extensively.

For youngsters in distant locations who do not have access to the internet, radio broadcasting is used. Content for NIOS for grades 9 to 12 has also been broadcast on 289 community radio stations. Learners in grades 9 to 12 are successfully using a podcast called ShikshaVani. It includes over 430 audio clips covering all subjects in grades 1 through 12. One DTH channel is dedicated to hearing-impaired pupils who use sign language. Study materials in the Digitally Accessible Information System (DAISY) and sign language have been produced for visually and hearing impaired students, and both are available on the NIOS website/YouTube.

**E-textbooks-** The e-textbooks are available through the e-Pathshala website and mobile

app (Android, iOS, Windows). In various languages, more than 600 digital publications, including 377 e-textbooks (grades 1–12) and 3,500 pieces of NCERT audio and video content, are available in the public domain (Hindi, English, Sanskrit and Urdu).

**National Open Educational Resources Repository (NROER)**- NROER is an open e-content repository. There are about 17,500 pieces of e-content available for all grades and disciplines.

**Syllabus for Summative Examinations Rationalization**-Only for the sake of examinations, the CBSE has shortened the curriculum by thirty percent. This was done in light of a new way of conducting classroom transactions that is unfamiliar to both parents and teachers.

## POSITIVE AND NEGATIVE IMPACT ON EDUCATION

. They are given in the following:

- a) People are adjusting to a pandemic condition and are learning what social behaviour is appropriate in a similar situation. This could involve government-run pandemic management strategies and systems.
- b) They learned about social separation, including the norms, conditions, and processes that apply to it. Particularly, how difficult it is but how beneficial it is to the family and community. They also adjust to the situation while thinking about the differences between a normal condition and a pandemic situation. As a result of social integration, families and communities engage in a high level of social cohesion or social conscience to face the difficult situation. Hence, everyone is getting used to a common lifestyle, sharing and caring for others, especially the elderly people.
- c) The death of an elderly or chronically ill person causes the family unit to reorganise

or reunite. Despite the fact that coping with psychosocial issues is not easy, they eventually reach certain common conclusions.

- d) Any country's medical systems will be improved to sustainable levels in the event of a pandemic. They'll be able to spot the flaws in these systems. Many South and East Asian countries, in particular, will focus on their indigenous medical systems and how they should be merged with the biomedical system, which has a dismal track record. Because of the power of indigenous medical systems, their hegemonic authority may be challenged by indigenous medical practitioners to treat COVID-19 patients.
- e) Many discoveries and breakthroughs will be made in all relevant industries or realms on a national, regional, and global scale. The majority of them would be related to medicine, the environment, industry, and socio-cultural issues. These breakthroughs and technologies will aid in the management of the South Asian supply chain.
- f) Traditional cuisines and consumption patterns centred on the human family may entice people. Youths will strengthen and consolidate intergenerational social integrity. Because of the social and physical distance, there will be less demand for restaurant and hotel supply chains at all levels, including national, regional, and global.
- g) 7. People are becoming accustomed to performing some optional analysis and adapting to the best use of resources, resource economization, and long-term ways to meet their needs. These changes have the potential to reorganise supply chain networks on a national and regional scale.
- h) Drug addiction, alcoholism, gambling, prostitution or commercial sex, violence, and suicide are all on the decline. Again, supply chains in commercial sex, illicit narcotics, and other industries may alter.

- i) As a result, positive impacts are rather significant, and some are short-term while the majority are long-term. This condition is predicated on the early stages of April 2020, and it may vary according to a variety of global socioeconomic and political events. COVID-19 is currently spreading rapidly in most nations, and there are insufficient health and socioeconomic facilities, particularly supply chain networks, to meet the pandemic's need structure in these countries. When comparing the COVID-19 implications in India to those in other countries, the COVID-19 repercussions in India will be the most severe.. When comparing the COVID-19 implications in India to those in other countries, the COVID-19 repercussions in India will be the most severe. In terms of controlling the pandemic crisis, India's social framework is complicated. It is obvious that any civilization with a large social disparity will suffer the most unfavourable consequences.

The negative effects on the family, communities, nations, regions, and the world cause them to fall behind in any sector of the socioeconomic and political spheres. Illnesses or COVID-19, pandemic situations, deaths, social distancing, curfews, and the lock-down of the entire functional mechanism of a single society and the global network in production, trade, supply chain networks, transportation, social networking, and political network are just a few examples of factors that have negative consequences. As a result, depending on the scenario in early April 2020, this article has paid equal emphasis to COVID-19's detrimental effects on the local, regional, and global levels.

They are given in the following:

- a) The pandemic has become a global pandemic sickness, causing dread, worry, stigma, and the reduction of social networks, among other things.
- b) Health and medical systems, particularly biomedical systems, have

put in their best efforts, yet the healthcare system is affected by numerous natural situations. As a result, despite the biomedical system's best efforts, several deaths have been reported. High rate of deaths due to various illnesses or complications of diseases occurring amongst the patients, especially the elderly who are affected by COVID-19.

- c) Impossible duties and obstacles for medical personnel, support personnel, social workers, and health administrators on a local, national, and/or worldwide scale. In the event of a regional or worldwide pandemic, the World Health Organization (WHO) is the lead body, followed by other United Nations (UN) agencies.
- d) 4. Some European countries, such as Italy, Spain, the United States, and China, as well as a few others, are seeing far more disintegration in all subsystems of society. To survive, the social structure must undergo a fundamental reorganisation and integration.
- e) 5. Dismantling familial and intimate bonds with relatives, neighbours, and other communities, among other things. Interpersonal disputes and domestic violence may arise as a result of these circumstances.
- f) 6. Losing the elderly's knowledge, expertise, and services would mean that the future generation would be unable to benefit from them.
- g) Family economic conditions are deteriorating, and numerous lower social strata are experiencing intolerable financial troubles as a result of a lack of daily or monthly incomes. Even though they have market access and a supply chain network despite their social mobility limitations, they lack purchasing power.

Because of the social system's failure, some people may experience various forms of stress, social stigma, and depression.

When these good and negative effects are analysed, it is evident that COVID-19 has had a greater favourable impact on nations, regions, and the world as a whole, notably in South Asia. However, several countries, including Italy, Spain, the United States, and China, as well as a number of European countries, have suffered greatly. COVID-19 has infected 5,306,928 people globally as of the time of writing this article (when the article was finalised for publication, the number has increased up to 15,947,291). In comparison, regardless of the extent of COVID-19 diffusion, these beneficial and negative effects apply to these countries as well.

## SOLUTIONS AND SUGGESTION

The global lockdown of educational institutions will result in severe (and presumably unequal) interruptions in students' learning, disruptions in internal assessments, and the cancellation or substitution of public tests for qualifications.

What can be done to lessen the negative consequences? Once schools reopen, they will require resources to replace the lost learning. The question of how these resources will be used and how to target the children who have been particularly hard struck remains unanswered. Given the evidence of the relevance of evaluations for learning, schools should consider deferring internal assessments rather than skipping them. Policies should be in place for fresh graduates.

## CONCLUSION

COVID-19 has had a significant impact on India's education industry. Although it has generated numerous obstacles, it has also resulted in numerous opportunities. To deal with the current COVID-19 dilemma, the Indian government and several education

stakeholders have looked into the prospect of Open and Distance Learning (ODL) by implementing various digital technologies. India isn't yet ready to use digital platforms to bring education to every corner of the country. Students who aren't as fortunate as their peers would suffer as a result of the current digital platform selection. However, colleges and the Indian government are working nonstop to find a solution to this problem. The objective should be to use digital technology to put millions of young Indian students in a better position. It is imperative that educational institutions improve their knowledge and information technology infrastructure in order to be prepared for COVID-19-like situations.

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# COVID-19 SCENARIO IN THE SAARC REGION: SPECIAL REFERENCE TO HEALTH

**Dr. Sudaita Ghosh**

Assistant Professor,  
Department of Political Science,  
Raiganj University, Raiganj,  
West Bengal [sudaitaghosh@gmail.com](mailto:sudaitaghosh@gmail.com)

**Joydeb Sarkar**

M.phil, 1<sup>st</sup> Semester,  
Department of Political Science, Raiganj University, Raiganj,  
West Bengal. [joydebsarkar54@gmail.com](mailto:joydebsarkar54@gmail.com)

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**Abstract:** Corona Virus has attacked severely almost all the countries in the world, also the SAARC region. Every regional organization has created mainly for collective development in the economic and human security aspects. This region requires cooperation in many aspects such as poverty alleviation, food security, energy security, water scarcity, and health security, etc. However, economic cooperation is the main purpose behind the establishment of the region, for the time being, and unprecedented circumstances in the future it is urgent to come together and to cooperate on the common matter like disease (HIV, AIDS, Diabetic, Malaria, Dengue, Tuberculosis and recent COVID-19) and health security of the people of the region. Various Health Research centers around the world are working jointly or independently to find out and invent the vaccine for Corona Virus. These all research works are still under process. Therefore, the present paper tries to highlight the present conditions and future aspects of the health security of the people of the South Asian region and the role of South Asian Association for Regional Cooperation (SAARC).

**Key Words:** Corona Virus, SAARC region, Economic Co-operation, Joint medical research work, diseases.

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**Introduction:** The strength, development, and importance of a region are not measured in terms of military and defense capacity but in terms of how a region can promote trade relations, investments, and economic integration within the region and globally also. The South Asian Association for Regional Cooperation (SAARC) is an association of Eight South Asian countries (India, Bangladesh, Nepal, Bhutan, Maldives, Pakistan, Afghanistan, and Srilanka) formed on 8th December 1985 with the initiation of late Ziaur Rahman, the President of Bangladesh. It comprises 3% of the world's area and 21% of the global population. This region has originated mainly for cooperation in the economic sector, the welfare of the people, and the common interest of the region.

Being a least developed region, countries of this region are unable to develop themselves depending only upon themselves so it shares the opportunity to the developed countries, Multi-National Companies (MNCs), and other regional groups of developed countries to invest in various sectors in the region. Day by day, the interests of many developed countries to invest in this particular region are increasing. Member countries of SAARC had welcomed many countries and groups like the USA, China, South Korea, Iran, Japan, and the EU, etc. for their willingness to support and help the region in many aspects. For example, Japan has offered help in social infrastructure development and disaster management. SAARC has also been within the process of creating agreements and MOUs with other

regional and international organizations like United Nations Development Programme (UNDP), International Telecommunications Union (ITU), United Nations Conference on Trade and Development (UNCTAD), United Nations Drug Control Programme (UNDCP), Asia Pacific Tele-community (APT), and United Nations International Children Education Fund (UNICEF). This way the SAARC countries made the developed countries and other developed regions to pay their attention to invest in this region. SAARC countries face many challenges. If we try to find out the common problems faced by the countries of South Asia specifically countries of SAARC we will find that poverty, illiteracy, migration and poor health service, etc. are the major and common problems of this region.

Though these countries came together to cooperate in the matter of common challenges faced by this region in many aspects, they are still facing many difficulties in particular are poverty, illiteracy, malnutrition, corruption etc. COVID – 19 pandemic is a global crisis of public health, with at least four million infected people and 413,000 deaths recorded worldwide as of mid-June 2020. Many national health care systems even in the global North, struggle in providing adequate intensive care to all patients has found to be inadequate. SAARC countries have also been facing a public health crisis largely. In South Asian countries, India, Pakistan, and Bangladesh have the highest number of people infected by the Corona Virus. COVID -19 has helped to prove it that even if developed countries of the north do not have a high-quality health care system that can handle any unprecedented challenges of health service. Health or health care service has become the most discussed phenomenon along with the economy of a country or a region. The health care system is the key to the development of all other sectors of a region or a country. It (health) is more important than any other aspect because without a healthier life one cannot work properly and if a person cannot work properly, then how a person will be able to contribute to the economy. Development of nation is very much depends on people's

economic contribution. Therefore, it is clear that the core aspect of the development of a country or a region lies in a healthier life of their citizens.. So human resources are the key to a country's development and health service is also taken as a major component for healthy citizens which will lead to the overall development of a country or a region and globally as well.

**Theories behind the Study:**South Asian Association of Regional Organization has originated to enhance the relationship of cooperation and mutual understanding of this region. Countries of South Asia are sharing

nearly a common language, culture and political structure and the same political history of colonization. Decolonization and globalization brought some major changes in the structuring of foreign policies in this region. The goal of cooperation now became more strong and competent. The SAARC nations many of them sharing a common border, some times which leads violence among the nations and hamper the process of development and interrupt the smooth working of the regional organization. In international relations, Sovereignty plays a very crucial role. Sovereignty is an artificial component of the state and impossible to bring it natural and normal. Violence, ultra-nationalism, hung of power all are the result of national sovereignty. Minimal conviction of sovereignty is healthy for the unobstructed growth of any regional organization. The postmodern theory of International relations is critical about the sovereign state. This theory defines that territorial integrity becomes strong with identity and boundary divides the nation. In addition, that gives birth of feeling of hegemony, which ultimately bound to disturb the mutual understanding and mutual trust among the nations.

The South Asian Association for Regional Cooperation (SAARC) can also understand by the theory of Constructivism. The relation between nations depends on identical ideas and thoughts. Mutual dependence would not be continuing in the absence of sharing

common thoughts. Force is immortal in front of common ideas that will lead towards the construction of other things. The contradiction of ideas has contributed the mutual distrust. Power is not the only element that has affected international relations but ideologies also have a very good role in this matter. Therefore, common ideas can give a sense of common understanding and that will reduce the threat of violence. That will also secure international security.

Post globalized world politics emphasizes only on the economy. That is the reason that international philosophers criticize globalization as neo-imperialism. Unhealthy competitions between the nations for the economy only enhance the tension among the nation. For better functioning of regional organization competition among the member states would minimize and that is the purpose of the formation of the organization. It is important to keep a belief in the theory of socialism. To reduce the threat of capitalism in the era of globalization states must emphasize on economic equalization and not exploitation. The theory of Marxism is also important in the study of a regional organization because the demand for economic prosperity can work as binding glue among the nations. Respect for Freedom and equality is the basis for the formation of any regional organization is also crucial indeed, in this connection the importance of Socialist theory is inevitable in the study of a regional organization.

In the Working of a regional organization, the normative theory is important than empirical theory. Scientific experiments and value-free studies are hardly useful to understand international relations. Past experience, Present political emerging issues are the prime factors for analyzing a regional organization.

A theory of Human Rights is also important in the study of health care system. Health is the fundamental human rights. Right to health is the part of human dignity. The 1948 Universal Declaration of Human Rights also mentioned health as a part of the right for maintaining proper standard of living. Therefore every

nation is bound to provide adequate health care for their citizens. Denying of health care does mean the violation of human rights.

### **Challenges of the health care system in SAARC countries**

**Afghanistan:** Health care services in developing nations face many challenges than developed nations. Likewise, being mountainous with windswept high desert plains, Afghanistan faces many challenges in improving its health care services for long. Due to the Taliban control on the Afghan government health services in this country could not progress adequately. Through the implementation of the Basic Package of Health Services (BPHS) in March 2002 by the Afghan Ministry of Public Health, the primary health service has been improving to some extent but a lot are still lagging which needs to be ameliorating. Primary health services has provided mainly by the NGO's under contracts with the Ministry of Public Health of Afghanistan or through grants. Due to this inadequate health services, a large number of people are living without access to primary health care or hardly getting. Emergency services for the civilian are very limited being only availed for the military. Poor conditions of roads, lack of railways, shortage of other vehicles, ambulance, lack of bed in hospitals, lack of X-ray machines and absence of emergence medical prerequisite are also cause of inadequate and ineffective health care systems in the country.

Most of the common diseases in this country are communicable. Infectious diseases like respiratory infections, diarrhea, malaria, and measles are the main burden of disease in the country. As per the World Health Organization data of health status in the world, Afghanistan has one of the worst in the world. Nearly 35% of Afghan citizens has plagued by Tuberculosis. Crimean-Congo Hemorrhagic Fever (CCHF), Meningococcal meningitis, Hepatitis A, Poliomyelitis (polio), Rabies, Typhoid fever are the common diseases in the country, which caused the death of many lives of Afghan people. Malnutrition, physical



trauma, psychological trauma, and human rights abuses are also major problems in the country.

Afghanistan at present has been fighting with COVID-19 disease. Afghanistan government report shows that up to 2<sup>nd</sup> July, there 32,022 positive cases have been detected and 16,041 recoveries with 807 deaths across all 34 provinces in the country<sup>1</sup>. Highest number of cases COVID-19 disease has come from Kabul province are 12,546 and in other province like Herat has 4,719 cases followed by Balkh with 1,620.<sup>2</sup>

**Bangladesh:** Bangladesh is the eighth-most populated country in the world with 16.14 Crores (2018) population. The population of the country is rapidly increasing and densely populated that caused the ineffective health care system in the country. At a time, communicable diseases were significant in the country but in recent decades, non-communicable diseases are the major burden of disease, which caused the death of a large number of patients in the hospitals. Vaccine-preventable diseases (VPD), tuberculosis, malaria HIV/AIDS, and neglected tropical diseases (Leprosy, Kala-azar, Lymphatic filariasis, and dengue), diarrhea, and cholera are the major diseases in Bangladesh. Among non-communicable diseases, cardiovascular diseases, diabetes, cancer, and chronic respiratory diseases are the major. In Bangladesh Pneumonia and water-borne diseases is the major cause of death of the under-five children. Lack of awareness among the people about HIV/AIDS is high. Roughly, 50000 malaria cases have reported each year in Bangladesh. Poor nutrition or malnutrition leads to low immunity by which the children's of under five years old are at a high risk stage all though mortality rates are decreasing to some extent. Millions of people in Bangladesh have extremely affected by the high food and water-borne disease risks such as bacterial and protozoal diarrhea, Hepatitis A and E, and typhoid fever.

The World Bank observed in a report of March 2018 that Bangladesh has made

remarkable progress on the health and nutrition related Millennium Development Goals, with major achievement in increasing immunization rate and reducing the rates of malnutrition.<sup>3</sup> But it can not be ignored that Bangladesh health care system is bearing the problem of shortage of health care personnel. There is huge space in urban and rural health facilities. Private Health Centres are growing rapidly in the country but failed to riddle out the demand of the health facilities. Bangladesh is also a part of COVID-19 disease that has speeded worldwide. At present country calculated 162,000 and death of 2,052 people.<sup>4</sup>

**Bhutan:** Bhutan is a small landlocked country in South Asia with around 7.54 lakhs population. Its health services are free as enshrined in the constitution. Bhutan considers that health means physical and mental health both. Though Bhutan has improved its health services largely, yet it faces many challenges. Communicable diseases are the main burden. At the same time, non-communicable diseases are increasing in the country, which is the biggest challenge of the health care system. A maximum number of deaths caused due to non-communicable diseases. Bhutan has been able to control some diseases such as Polio. On the other hand, infectious diseases are increasing such as HIV/AIDS, dengue, and multidrug TB, etc. Bhutan has taken the goal of eliminating TB by 2035. Diseases like diabetes, hypertension, cancers, and traffic injuries are increasing day by day in this country. Cancer cases are increasing rapidly in the country. Drug, alcohol abuse, mental health, and suicide issues are increasing rapidly among the Bhutanese population, especially among youth. One interesting thing in Bhutan health care system that Butanes are very much support traditional medical practice and many institutions are present there to maintain the legacy of traditional medicine practices.

**India:** Like the other developing nations, India also faces many challenges in its health care system though it is the fastest-growing economy in the world. The health care system

in India is a matter of state governments. If any attempt made to try to find out what are the major diseases by which the country's health system is challenged, result will be find that Dengue, cholera, diabetes, hepatitis A and B, HIV/AIDS, Chikungunya, malnutrition and Cancer, etc are significant. According to study report published in August 2013 that people of India have been enduring by Cardiovascular diseases 24.8%, Respiratory diseases 10.2%, TB 10.1%, Tumors, and malignant 9.4%, Digestive diseases 5.1%, Fever and infections (especially malaria 2.8%), Unintentional Injuries 4.6% and Diarrheal Diseases 5% of total death in India caused by these diseases<sup>5</sup>. As per the WHO an estimated 469 million people in India do not have regular access to essential medicines.

Lack of awareness about health-related issues is a major problem in India, especially in rural India. In a study in 2011 it has been estimated that India has roughly 20 health workers per 10,000 population, with allopathic doctors comprising 31% of the workforce, nurses and midwives 30%, pharmacists 11%, AYUSH practitioners 9%, and others 9%. There is a huge shortage of medical staff and doctors in India. 74% of doctors serve in urban areas that cover only 28% of the total population and 26% of doctors serve in rural areas, which cover 72% of the total population of India.<sup>6</sup> There are several programs like the Rashtriya Kishor Swasthya Karyakram, Rashtriya Bal Swasthya Karyakram (RBSK), Reproductive, Maternal, Newborn, Child and Adolescent Health (RMNCH+A), National AIDS Control Organization, Revised National TB Control Programme, Pulse Polio, Pradhan Mantri Swasthya Suraksha Yojana (PMSSY) Rashtriya Swasthya Bima Yojana. Ayushman Bharat, a project launched by the government of India in 2018, which aims to provide free health coverage at the secondary and tertiary levels to the poor and vulnerable populations. Though the government of India has initiated various programs to develop the health care facilities, a lot of progress needs to have done in this sector.

**Maldives:** The health care system in the Maldives or the republic of Maldives depends

mainly on external funds, development partners such as the World Bank, World Health Organization (WHO), United Nations Agencies, and NGOs. In the Maldives, the connectivity system is so poor and most islands do not have a health post from which the Family Health Workers (FHW) can work. Lack of trained and skilled personnel in health care system is the major obstacle in the Maldives. In 2000, there were only 8.4 doctors for 10000 populations, and 75% among them are expatriates. The number of registered nurses was 358 and other nurses 204 and there were only 825 community health workers and 106 pharmacists in this country.<sup>7</sup> Lack of biomedical expertise, maternal death, malnutrition, and non-communicable diseases, etc. are also significant health challenges in this country. HIV/AIDS, TB, dengue, malaria, and some other leading communicable diseases in the country are respiratory diseases, viral fever, diarrhea, dengue, fever, conjunctivitis, chickenpox, scrub typhus, hand, foot and mouth disease, mumps, and Chikungunya.

**Nepal:** Accelerating universal health coverage (UHC) is one of the main aims of Nepal. The first General Health Plan had introduced in Nepal in 1956, which focuses on primary health. Though the government of Nepal has been trying to develop the health care system of the country for long through various steps yet challenges in the health care system is a common phenomenon. During the last few decades, it has made significant progress towards reducing maternity death, death of children below the age of-five years and infant mortality rates and was also able to halt and reverse the trends of tuberculosis, HIV and malaria with the elimination of polio, maternal and neonatal tetanus and leprosy. Infectious diseases such as Malaria, Dengue, Japanese Encephalitis, Diarrhea, Hepatitis A and B, and Toxoplasma Gondii are the major health problem, which covers around two-thirds of the total health problems of the country.

The rise of non-communicable diseases, including mental health, maternal and child

deaths, under nutrition among children, natural disaster-induced health problems, and an increasing number of deaths and injuries due to road accidents are an increasing challenge that the health sector needs to respond to effectively and efficiently. The health structure at the local level is not sufficient. Thousands of people who are serving the health care system are not sufficient to provide adequate health service delivery in the context of changing the burden of disease, growing advancement in healthcare technologies, and increasing population. Lack of trained medics, hilly areas, and poor conditions of roads also significantly affected the health care system in Nepal.

The poor have limited access to basic health care due to high cost and low availability of health care system. The United Nation's 2009 human development report highlighted a growing social concern in Nepal in the form of individuals without citizenship being marginalized and denied to access government welfare benefits.<sup>8</sup> These are many reasons have forced the Nepali citizens to travel somewhere for better treatment. Studies show that, India is the most popular destination for medical tourism of the people from Nepal.

**Pakistan:** The health care system in Pakistan has been able to develop its quality to some extent than the last two decades but many challenges are still present there creates obstacle for better health care facilities. Health facilities in this country could not progress effectively. Various communicable and non-communicable diseases are the main cause of the death of the patients of Pakistan. Rising population, poor health facilities, malnutrition are the top health issues in this country. Malaria is one of the major health issues for which a large number of Pakistani loss their lives. According to the WHO report, Pakistan ranks as one of the top 5 countries that highly susceptible to TB. This country spends a very low amount on its health services than the recommendation of the WHO. As per the GBD Compare, 2010 source, Ischemic heart diseases caused 8%, Cancer 8%, lower-respiratory infections 8%, stroke 6%, diarrheal

diseases 6%, neonatal encephalopathy 5%, chronic obstructive pulmonary diseases 5%, TB 5%, preterm birth complication 4%, and diabetes 3% death of the total death caused by diseases in the country. Primary health service quality is very low, due to this; people of this country are not satisfied with the government health facilities. In addition to these, Lack of medicine, lack of female health workers, lack of trained medics, long distance of hospitals are also affecting the health care services in the country. This country is suffering with the trouble of inadequate human resources in health sector, political interferences, poverty, illiteracy etc. These all are can contemplate as an obstacle for attaining proper medical facilities.

**Sri Lanka:** Sri Lanka has been able to make progress in its health care since the establishment of the office of the WHO. It has been able to control malaria. But the low expenditure in health care has led the country to an ineffective, inadequate health care system. Inequitable distribution of staff, gaps in infrastructure, information systems, availability of essential medicines, and clinical investigations, are the major challenges in preventing non-communicable diseases. The public health sector in this country has the inadequate capacity, limited access to specialist treatment, and inconsistent service standards. Communicable, as well as non-communicable, are prevailing in the country. Communicable diseases like dengue fever, HIV/AIDS, and tuberculosis, as well as the possibility of a flu epidemic, are significant which poses the health security challenges for Sri Lanka. Whereas, non-communicable diseases like cardiovascular disease, diabetes, kidney disease, and cancer, etc are also rising. As per the World Bank report, over the past 50 years, the share of deaths from cardiovascular disease has increased from 3% to 24% in 2013. Maternal death, malnutrition, under-five mortality also poses a serious threat to the health care service in the country.

**Common killing diseases in SAARC:** People of SAARC nation countries abide by the some common diseases, like Tuberculosis (TB),

AIDS, Cancer and Diabetics. It has been estimating that 3.7 million TB cases are present in SAARC region, which is carrying near about 36% of the global burden of TB, and many of the TB patients are HIV positive which worsen the health care system in the region.<sup>9</sup> India, Bangladesh, and Pakistan are the high TB burden countries in this region. In the case of HIV, India, Nepal, and Pakistan

have the majority burden of HIV. In a recent study from Canada, it has found that South Asians have the highest risk of developing Diabetes. This study has also estimated that by 2030, 46 million Indian, 14 million Pakistani, and 11.1 million Bangladeshi is going to be infected.<sup>10</sup>

**Table 1: Corona virus cases in SAARC, as of 28th June 2020**

Country	Infected	Death
Afghanistan	30,967	721
Bangladesh	137,787	1,738
Bhutan	76	0
India	549,197	16,487
Maldives	2,324	8
Nepal	12,772	28
Pakistan	202,955	4,118
Sri Lanka	2,037	11

In addition to the above-mentioned diseases, recent COVID-19 or corona virus has also severely attacked the region by which thousands of people have lost their lives and lakhs are infected in the region. The table no 1 shows that India, Pakistan, and Bangladesh

have been largely affected by the corona virus. And the number of COVID-19 cases has been rising rapidly in the SAARC region. Table 1 has given the details of COVID-19 cases in SAARC nation countries.

**Table 2: Data of the SAARC countries, Source; World Health Organization (WHO)**

SAARC Countries	Population (years, 2016)	Gross national income per capita (PPP international \$ 2013)	Life expectancy at birth m/f (years, 2016)	Probability of dying under five (per 1 000 live births, 2018)	Probability of dying between 15 and 60 years m/f (per 1 000 population, 2016)	Total expenditure on health per capita (Intl \$, 2014)	Total expenditure on health as % of GDP (2014)
Afghanistan	34,656,000	2,000	61/64	62	272/216	167	8.2
Bangladesh	162,952,000	2,810	71/74	30	150/110	88	2.8
Bhutan	798,000	7,210	70/71	30	205/209	281	3.6
India	1,324,171,000	5,350	67/70	37	214/138	267	4.7
Maldives	428,000	9,890	77/80	9	63/39	1,996	13.7
Nepal	28,983,000	2,260	69/72	32	171/131	137	5.8
Pakistan	193,203,000	4,920	66/67	69	178/139	129	2.6
Sri Lanka	20,798,000	9,470	72/78	7	191/173	369	3.5

**Table 2: Data of the SAARC countries, Source; World Health Organization (WHO)**

This table shows that among SAARC countries, Bangladesh has the lowest share of total expenditure on health in terms of per capita; on the other hand, Maldives has the highest share. Pakistan, among SAARC countries, spends a very low amount on health in terms of its GDP. The probability of dying of under-five children is higher in Pakistan and Afghanistan than the other countries.

### **Conclusion and suggestions:**

Countries of the South Asian region have considered developing countries. People of this region are still suffering from proper resources of development. More or less all the countries of this region have a common human disease problem. Diseases like malaria, Dengue, Tuberculosis, Diabetes, Alzheimer, Diarrhea, AIDS, and the people in this region mainly suffer Carcinoma, etc. Among these many are deadly diseases. In addition, another disease has added now is COVID-19 due to Corona Virus. COVID-19 has affected the human race globally. Countries are not in a better position in the rural healthcare system as well. India is holding a better position compared to other SAARC member states. Not only the Government Health Care system but also the Private health care system including Missionary Contribution are equally developed and improved in India. Indian medical scientist and doctors are performing excellent job in the area of medical research.

However, it is very unfortunate that the Cooperation in Health care system is ignored in the list, of the mission of the formation of the South Asian Association of Regional Cooperation (SAARC). Medical tourism is very common among the SAARC member states. One report has published regarding the medical tourism in India in 2018 has shown that Indian medical facility appears to be most favorite destination for the people of Bangladesh. According to the Ministry of Tourism, the inflow of medical tourism increased up to 83% in last few years. In 2015 it was 120,388, which has increased to

221,751 in 2017.<sup>11</sup> In the maximum number of cases, infrastructures and the poor economy have created an obstacle in medical tourism for the treatment of deadly diseases. Due to a lack of proper agreement among the nations related to medical facilities generally, people have denied for better treatment and lost their life. Research and Development in the field of medicine among the SAARC member states are near to none. Today COVID-19 spreads globally and not spared a single nation from its curse. Many studies have shown that India is a hub of medical tourism in SAARC then it can understand that the Indian medical system is more advance in comparison to other SAARC countries. Therefore, India cannot deny her important role in the medical sector. It would not be correct to study medical tourism in the light of the economy but from the glass of demand and need for improvement and advanced medical opportunities to tackle the poor medical condition of this region. In this time of Pandemic, it is very clear that there is a huge lacking in the medical field of SAARC. Now the time has come for correction and restructuring the loopholes. SAARC has lost its opportunity since the last few decades for performing the major responsibility for the development medical sector stronger in SAARC nations. Recently attack of Corona Virus showed a lack of planning and underdeveloped situation of the health system in this region. Corona virus is new so providing medicine is not easily possible but due to absence of supportive medical facilities, people are badly suffering. At this moment, worldwide research has being conducting to discover the vaccine but other common medical facilities are also not properly available.

During this pandemic situation SAARC nation has designated a meeting by India's initiative for the discussion the issue of spreading COVID-19 in this region and India pledged \$ 10 million. This is high time that all member states should demand for the development of the better health care system collectively. In this regard, few major corrections are important. For instance - Foreign tourist law

needs relaxation for medical tourism, collective effort is important for the research and development especially on the medical field. National Health care system must control by the governments directly and should reduce the concentration and dependence on the private medical care system. States should prohibit corporate culture from the health care system. Negations of proper medical facilities are strictly a violation of Human Rights whether it has done intentionally or unintentionally. Attention required in medical research works and the development of medical infrastructure. Collective research in medical field must explore. Issuing of common medical insurance can also enhance the medical facilities in the SAARC Nations.

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# SECTOR BANKS WITH SPECIAL REFERENCE TO EASTERN UTTAR PRADESH- A STUDY OF D-SIBS (DOMESTIC SYSTEMICALLY IMPORTANT BANKS ( SBI, ICICI, HDFC)

**Dr. Balwant Kumar Bari**

Assistant Professor,  
Department of Applied Economics, Faculty of Commerce  
Shri Jai Narain Misra P.G. College (K.K.C.), Lucknow  
(An Associate College of University of Lucknow)  
A.P. Sen Road Charbagh Lucknow- 226001  
Uttar Pradesh (India), Email:baribalwant2211@gmail.com

**Dr. Ram Surendra Yadav**

Assistant Professor, Department of Commerce, Government P.G. College Musafirkhana, Amethi –  
227813, Uttar Pradesh.

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**Abstract-** The objective of this study was to compare the customer satisfaction among D-SIB (Domestic Systemically Important Banks: SBI, ICICI, HDFC) based on employee's behaviour, banking financial services, the ambiance of the bank, and profitability of the investment. The exploratory as well as descriptive research design was used in this research. The exploratory research design was used to explore new information for the formulation of a hypothesis. The descriptive research design was used for the testing hypothesis. The findings of this study concluded that maximum satisfaction was recorded with the ICICI banks concerning employee's behaviour, the ambiance of the bank, and profitability of investment, and minimum satisfaction is with the SBI banks concerning employee's behaviour, the ambiance of the bank, and profitability of the investment. The customer satisfaction with HDFC banks was in between ICICI and SBI bank concerning employee's behaviour, the ambiance of the bank, and profitability of the investment. The customer satisfaction concerning banking financial services was the highest with the HDFC banks.

**Keywords:** Domestic Systemically Important Banks; Customer satisfaction; employee's behaviour; ambiance of the bank banking financial services; profitability of investment

**JEL Classification Code: G210**

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## Introduction

The banking sector is the backbone of any modern economy. It is one of the major financial pillars of the financial sector, which

plays a vital role in the functioning of an economy. It is very significant for the

development of an economy; because it meets the financial requirements of trade, industry, and agriculture to accomplish a high level of obligation and accountability. Thus, the development of a country is associated with the development of banking.(Kaur and Singh, 2016)The satisfaction of the customers is a very important factor in all service industries to enhance and improve the profitability and financial performance of the concern. The banking sector is purely a financial service industry and customer satisfaction is much more important to run a banking business successfully. The satisfaction level of the customers is varying due to different kinds of banking services and their benefits to the customers. There are so many factors that are responsible for the discrimination of the services for different types of banking customers and lead to uneven satisfaction levels. In India, Private and Public sector banks are providing financial services to the different types of customers in rural and urban areas. (A and LS, 2018)Customer Satisfaction is a measure of how products and services provided by any organization meet the expectations of a customer. It varies from person to person and service to service. A customer can be defined as a user or potential user of banking services. A customer would include an account holder, or a person carrying out casual business transactions with a bank. The efficiency of a banking sector depends upon how best it can deliver services to its target customers. To survive in this competitive environment and provide continual customer satisfaction, the banking services providers are required to frequently increase the quality of services.(Virk, 2012)The customer is the king in every industry whether it is the manufacturing sector or service sector. This is also true for the banking sector. Every bank is trying hard to satisfy their customers at every level and providing the services at the doorstep of the customers. When there are few banks then customers have no choice to deposit their hard earn money in the bank but now the case is reversed. The private banks are very much professional in their approach regarding

customer satisfaction. Though the private banks are charging the service cost high this is acceptable for the prestigious or busy customers. Today's customers ask for fast service. Now the nationalized banks are also learning from the private bank's professional approach. In this study, the D-SIB banks are taken identified. Now the question is what is the meaning of D-SIB? The full form of D-SIB is Domestic Systemically Important Banks).D-SIBs are perceived as certain big banks in country. Since country's economy is dependent upon these banks, they are perceived as 'Too Big to Fail (TBTF)'. There are two kinds of SIBs: Global SIBs, identified by BASEL committee on banking supervision and Domestic DIBs; identified by Central bank of a country.? The size of the banks, their cross-jurisdictional activities, lack of substitute in their activities and functions, interconnectivity with others, etc., features make a bank systematically important. If any bank's assets exceed 2% of GDP that bank is also considered part of this group. As per RBI failure of these banks will bring significant disruption to the essential services, they provide to the banking system and the overall economy.The Government of any country is expected to support these "too-big-to-fail" tag banks in case of any distress. These banks have a different set of policy measures for systematic risks and issues associated with moral hazards. They also enjoy certain benefits in their funding operations."If a domestic systematically important banks fail, there would be significant disruption to the banking system and the overall economy" - Reserve Bank of India.In this dynamic environment, it is very important to have Domestic Systematically important banks to save the economy in general and the citizen-clients in particular so that they should not suffer due to the crisis in the global market. These banks can help the economy from collapsing with the help of government support and restrictions implemented on them by the RBI in their operational functioning. They have to follow the norms and guidelines of RBI. To date, we have only three banks in our country but we expect some more banks to

come up and fulfil the requirements to become domestic systematically important banks and help the economy to grow.(Sharma, 2018)

### Objectives of the study

The objectives of the study are as follows:

- To study the demographic profile of the customers
- To know the customer satisfaction among SBI, ICICI, and HDFC based on employee's behavior, banking financial services, the ambiance of the bank, and profitability of the investment.

### Hypothesis

The null hypotheses are as follows

- H0<sub>1</sub>: There is no significant difference among SBI, ICICI, and HDFC based on employee's behaviour
- H0<sub>2</sub>: There is no significant difference among SBI, ICICI, and HDFC based on banking financial services
- H0<sub>3</sub>: There is no significant difference among SBI, ICICI, and HDFC based on the ambiance of the bank
- H0<sub>4</sub>: There is no significant difference among SBI, ICICI, and HDFC based on the profitability of investment

### Literature review

In this investigation, the various offline and online resources are checked. The previous works on the D-SIB (Domestic Systemically Important Banks) are explored through the J-Gate portal, DelNet, and other similar reliable sources. The opinions of previous authors on this issue are given as follows: Public Sector Banks have to take necessary steps to increase their customer satisfaction by introducing new products and services similar to products and services offered in Private and Foreign banks. Further, the work-culture in Public Sector Banks has to be fine-tuned to meet the competition from Private and Foreign Banks. (Velmurugan and Vanitha, 2017) There is no significant difference in the level of service quality and customer satisfaction between the public sector and private sector banks in

Kerala. (E. Ashraf, 2018) In this dynamic environment, it is very important to have Domestic Systematically important banks to save the economy in general and the citizen-clients in particular so that they should not suffer due to the crisis in the global market. These banks can help the economy from collapsing with the help of government support and restrictions implemented on them by the RBI in their operational functioning. (Sharma, 2018) The banks should pay special attention to 'Human Resource Development' by giving timely training to the employees to conduct themselves better. Banks should win customers confidence by providing them guidance regarding service charges, services tax, interest rate, penalty if any, etc., at an early stage. (Ms.K.Sumathi, 2013) In the Indian banking industry, banking customers from Urban and Rural areas are satisfied and there is no significant difference among the customers from the Urban and Rural areas. But, behaviors of Public sector banks' employees are not supportive in comparison to Private sector Banks. (A and LS, 2018) Customers' expectations perceptions and service gap of private sector banks is better than that of public sector banks in case of all the service dimensions expect the dimensions of assurance in which public sector banks exceeds private sector banks. (Franklin, 2014) Public and private sector bank customers are satisfied with their banks but due to wide difference in response, both public and private sector banks should concentrate on their weak areas to meet their customer expectations and this study provides sort of guidelines to managers of banks to take suitable decisions to get more satisfying responses from their customers. (Gupta and Agarwal, 1997) Private sector banks are more preferred by the majority of the customer as they emphasize more upon relationship building with their clients and are better equipped with modern infrastructure as compared to public sector banks. (Virk, 2012) Private Banks seem to have satisfied their customers with good services and they have been successful in implementing tangible factors like modern equipment, infrastructural facilities, quality of

materials used, etc.(Pallavi Gupta et al., 2013)Private and foreign sector banks are quite successful in providing their customers with what they want, when they want and where they want. But public sector banks are still lagging behind their counterparts in these aspects.(Arumugarajan, 2016)

**Research gap-**On reviewing the literature, there are few works available on D-SIB (Domestic Systemically Important Banks) on the offline and online sources. In earlier researches, there are various comparative studies available but especially there is a requirement to study the comparative study among the D-SIB (Domestic Systemically Important Banks- SBI, ICICI, and HDFC). This is the main research gap in this investigation. Most of the previous researches focus on the characteristic of D-SIB, the importance of D-SIB, benefits of D-SIB. In the previous researches, the D-SIB is considered as the backbone for the economy, but in this

study, a comparative study was performed among three D-SIB banks like SBI, HDFC, and ICICI.

### **Preliminary pilot study**

In the pilot study, 28 respondents are selected which is almost 10% of the total sample size of 284 in this case. In the questionnaire development phase, four factors such as employee's behavior, banking financial services, the ambiance of the bank, and profitability of investment are selected. All the factors are tested using reliability analysis. The Cronbach's Alpha value above 0.700 was fixed for the reliable scale for further data collection. The Corrected Item-Total Correlation (CITC) value was fixed above 0.300 for the internal consistency requirement. The mean score and standard deviation are also shown for each item under the five points Likert scale as 1 is considered as Strongly Disagree, 2 is Disagree, 3 is Neutral, 4 is Agree and 5 is Strongly Agree. The reliability results are shown as

### **First Construct: Employee's behaviour (EB)**

**Table 1:Case Processing Summary**

		N	%
Cases	Valid	28	100.0
	Excluded <sup>a</sup>	0	.0
	Total	28	100.0

a. Listwise deletion based on all variables in the procedure.

Source: SPSS 23.0 output

From the case processing summary Table 1, it is clear that for the pilot study 28 respondents are selected and there is no missing data in the preliminary testing of questionnaire reliability and validity.

**Table 2:Reliability Statistics:Employee's behaviour**

Cronbach's Alpha	N of Items
.753	5

Source: SPSS 23.0 output

From the reliability statistics Table 2 for employees' behaviour, the Cronbach's alpha is 0.753, which is good and acceptable as it is above 0.700., therefore these five items or five questions (2.1 to 2.5) under employees' behaviour are reliable for the main study.

**Table 3: Item Statistics: Employee's behaviour**

Items	Mean	Std. Deviation	N
2.1 EB	3.30	1.205	28
2.2 EB	3.59	1.071	28
2.3 EB	3.25	1.232	28
2.4 EB	3.13	1.246	28
2.5 EB	3.35	1.117	28

Source: SPSS 23.0 output

From the item statistics Table 3 for employees' behaviour, all the mean scores are above the natural scale (3), hence all the statements show the agree to responses for the statements 2.1 to 2.5.

**Table 4: Item-Total Statistics:Employee's behaviour**

Items	SMID	SVID	(CITC)	CAID
2.1 EB	13.32	10.001	.779	.605
2.2 EB	13.03	11.363	.677	.656
2.3 EB	13.37	10.268	.710	.632
2.4 EB	13.49	10.597	.647	.658
2.5 EB	13.27	16.875	.679	.885

Source: SPSS 23.0 output

Where Scale Mean if Item Deleted (SMID), Scale Variance if Item Deleted (SVID), Corrected Item-Total Correlation (CITC), and Cronbach's Alpha if Item Deleted (CAID)

From the item-total statistics Table 4 for employee's behaviour, all the Corrected Item-Total Correlation (CITC) values are above 0.300, hence internal consistency exist among the items from 2.1 to 2.5.

### **Second Construct: Banking financial services (BFS)**

**Table 5:Reliability Statistics:Banking financial services**

Cronbach's Alpha	N of Items
.782	6

Source: SPSS 23.0 output

From the reliability statistics Table 5 for banking financial services, the Cronbach's alpha is 0.782, which is good and acceptable as it is above 0.700., therefore these five items or five questions (3.1 to 3.6) under banking financial services are reliable for the main study.

**Table 6: Item Statistics:Banking financial services**

Items	Mean	Std. Deviation	N
3.1 BFS	3.65	1.051	28
3.2 BFS	4.13	.787	28
3.3 BFS	3.69	1.058	28
3.4 BFS	3.45	.992	28
3.5 BFS	3.86	.829	28
3.6 BFS	2.85	1.197	28

Source: SPSS 23.0 output

From the item statistics Table 6 for banking financial services, all the mean scores are above the natural scale (3), hence all the statements show the agreed responses for the statements 3.1 to 3.6.

**Table 7:Item-Total Statistics:Banking financial services**

Items	SMID	SVID	(CITC)	CAID
3.1 BFS	17.97	11.872	.567	.740
3.2 BFS	17.49	13.113	.588	.742
3.3 BFS	17.93	11.741	.583	.736
3.4 BFS	18.17	12.353	.538	.748
3.5 BFS	17.76	12.988	.571	.744
3.6 BFS	18.77	12.218	.411	.788

From the item-total statistics Table 4 for banking financial services, all the Corrected Item-Total Correlation (CITC) values are above 0.300, hence internal consistency exist among the items from 3.1 to 3.6.

### Third Construct: Ambiance of the bank

**Table 8: Reliability Statistics:Ambiance of the bank( AB)**

Cronbach's Alpha	N of Items
0.877	5

Source: SPSS 23.0 output

From the reliability statistics Table 8 for ambiance of the bank, the Cronbach's alpha is 0.877, which is good and acceptable as it is above 0.700, therefore these five items or five questions (4.1 to 4.5) under ambiance of the bank are reliable for main study.

**Table 9: Item Statistics:Ambiance of the bank**

Items	Mean	Std. Deviation	N
4.1 AB	3.46	1.006	28
4.2 AB	3.39	1.083	28
4.3 AB	3.49	1.101	28
4.4 AB	2.96	1.182	28
4.5 AB	2.86	1.216	28

Source: SPSS 23.0 output

From the item statistics Table 9 for the ambiance of the bank, all the mean scores are above the natural scale (3), hence all the statements show the agree to responses for the statements 4.1 to 4.5.

**Table 10:Item-Total Statistics:Ambiance of the bank**

Items	SMID	SVID	(CITC)	CAID
4.1 AB	12.70	15.361	.587	.877
4.2 AB	12.77	13.829	.745	.842
4.3 AB	12.68	14.354	.652	.863
4.4 AB	13.21	13.086	.762	.837
4.5 AB	13.31	12.653	.794	.828

Source: SPSS 23.0 output

From the item-total statistics Table 10 for ambiance of the bank, all the Corrected Item-Total Correlation (CITC) values are above 0.300, hence internal consistency exist among the items from 4.1 to 4.5.

**Fourth Construct: Profitability of investment (PI)**  
**Table 11: Reliability Statistics: Profitability of investment**

Cronbach's Alpha	N of Items
.804	5

Source: SPSS 23.0 output

From the reliability statistics Table 11 for the profitability of investment, the Cronbach's alpha is 0.804, which is good and acceptable as it is above 0.700., therefore these five items or five questions (5.1 to 5.5) under profitability of investment are reliable for the main study.

**Table 12: Item Statistics: Profitability of investment**

Items	Mean	Std. Deviation	N
5.1 PI	3.28	1.079	28
5.2 PI	3.00	1.153	28
5.3 PI	2.59	1.135	28
5.4 PI	3.31	1.044	28
5.5 PI	3.73	.965	28

Source: SPSS 23.0 output

From the item statistics Table 12 for the profitability of investment, all the mean scores are above the natural scale (3), hence all the statements show the agreed responses for the statements 5.1 to 5.6.

**Table 13: Item-Total Statistics: Profitability of investment**

Items	SMID	SVID	(CITC)	CAID
5.1 PI	12.63	10.692	.626	.755
5.2 PI	12.92	9.491	.768	.705
5.3 PI	13.32	10.792	.562	.775
5.4 PI	12.61	11.971	.445	.808
5.5 PI	12.18	11.684	.555	.777

Source: SPSS 23.0 output

From the item-total statistics Table 13 for the profitability of investment, all the Corrected Item-Total Correlation (CITC) values are above 0.300, hence internal consistency exists among the items from 5.1 to 5.5.

**Table 14: Summary of Reliability Analysis**

Factor	No of items	Cronbach Alpha	Scale Results
Employee's behavior	5	0.753	Good
Banking financial services	6	0.782	Good
Ambiance of the bank	5	0.877	Very Good
Profitability of investment	5	0.804	Very Good

From the reliability analysis Table 14, it is clear that all the Cronbach's Alpha values are above 0.700, hence all the scales are acceptable for further data collection for the main study. The validity of the questionnaire is tested by taking the expert view of the banking professionals who have rich experience of banking mechanisms. Reliability

and validity are the two very important tools for the development of questionnaire designing. After checking the reliability and validity of the scale, the main study can be performed.

### **Methodology**

#### **Population**

The population of this study was all the customers who are investing or depositing

their money in D-SIB (Domestic Systemically Important Banks: SBI, ICICI, HDFC).

### Primary Data

The primary data were collected after checking the reliability and validity of the questionnaire. The primary data were collected using a web-based Google form Lucknow, Raibareli, Prayagraj, Jaunpur, Varanasi, Gorakhpur, Maharajganj Kushinagar, Barabanki, Kanpur, Faizabad, Ambedkar Nagar, and Agra. This is a fast and convenient way to collect data.

### Scale Type

All the items are measured on a five-point Likert Scale as 1 is considered as strongly disagree and 5 are treated as strongly agree. 3 is treated as neither agree nor disagree.

### Data Collection Period

The data collection period was from 1st February 2021 to 31st March 2021.

### Sample Size

The sample size of this study was 284 using the stratified sampling method.

Ethical Consent-All the respondents had given their consent that the information should be only used for the research purpose.

**Research Design-**The exploratory and descriptive research design is used in this study. The exploratory research design was used to explore more and new information, new knowledge, and new facts for the formulation of a hypothesis. The descriptive

research design was used for the testing of the hypothesis.

**Significance Level-**The significance level was fixed in advance at 5% which means we would be 95% confident in accepting or rejecting the null hypothesis. The significance level at 5% or 95% confidence interval level are used to check the p value in the study for accepting and rejecting null or alternative hypothesis. There are two correct decisions and two wrong decisions in the decision rule. The rule is stated as Reject  $H_0$  when it is not true. (This is correct decision), Accept  $H_0$  when it is true (This is also correct decision), Reject  $H_0$  when it is true (This is wrong decision) and last Accept  $H_0$  when it is not true. (This is also a wrong decision). The last two wrong decisions are known as Type I error and Type II error. The alpha error and beta error.

**Statistical Tools-**The frequency test and ANOVA (Analysis of Variance) are used as statistical tools in this study. The bar and line chart is used for the pictorial presentation of the data.

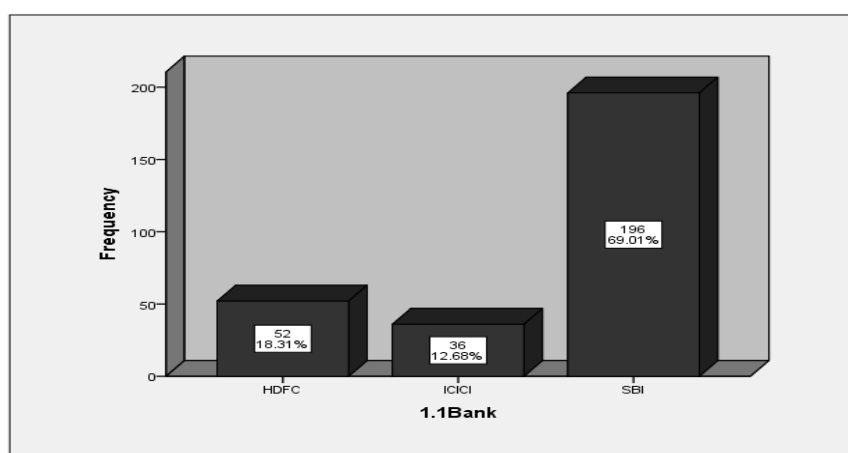
**Statistical Software-**For data entry, data coding, value label, data analysis, and interpretation, the SPSS (Statistical Package for Social Science) 23.0 version software was used.

**Results-**The frequency test was used for the percentage analysis. The D-SIB Bank category and demographics are analyzed in this case. The SPSS output is as follows:

**Table 15: D-SIB banks (HDFC, ICICI, SBI)**

D-SIB		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	HDFC	52	18.3	18.3	18.3
	ICICI	36	12.7	12.7	31.0
	SBI	196	69.0	69.0	100.0
	Total	284	100.0	100.0	



**Figure 1: D-SIB banks (HDFC, ICICI, SBI)**

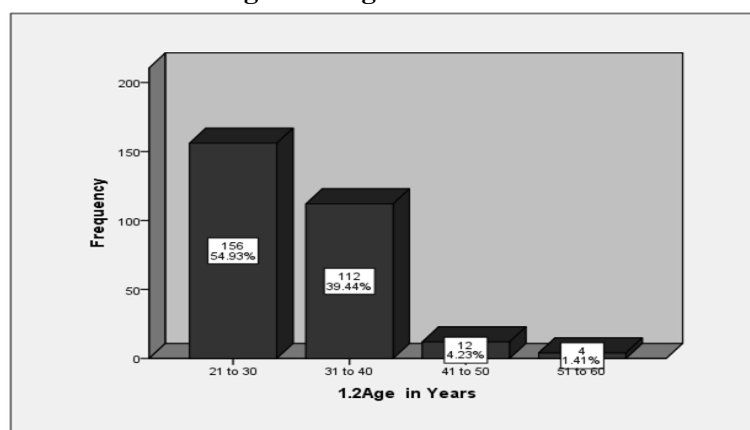
From the Bank Classification Table 15 and bar chart 1, it is clear that 18.31% of respondents are selected from the HDFC bank, 12.68% of respondents are taken from ICICI bank and 69.01% respondents are for the SBI bank, therefore it can be concluded that most of the responses are came from SBI banks. This also shows that even today when private banks are attracting their customers through various

schemes, the maximum number of customers are from the public sector bank named SBI (State Bank of India). This bar chart also shows that in this study the SBI bank customers responded maximum, the least response came from ICICI banks customers whereas the moderate responses came from the HDFC banks. In this D-SIB study, this is the main classification of customers in these three banks.

**Table 16: Age in Years**

Age Group		Frequency	Percent
Valid	21 to 30	156	54.9
	31 to 40	112	39.4
	41 to 50	12	4.2
	51 to 60	4	1.4
	Total	284	100.0

Source: SPSS 23.0 output

**Figure 2: Age in Years**

From the Age Table 16 and bar chart 2, it is clear that 54.93% of respondents belong to 21 to 30 years of age, 39.44% of respondents belong to 31 to 40 years of age, 4.32% respondents belong to 41 to 50 years of age, and only 1.41% respondents belong to 51 to 60 years of age, therefore it can be concluded that maximum respondents are for the age groups of 21 to 30 years. This also

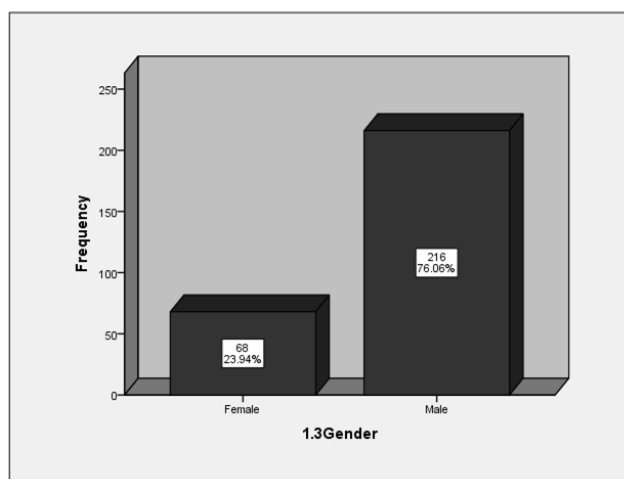
shows that this study is limited to young customers. As we move from the early age group to the higher age group, the number of respondents is decreasing. The young bank customer shows maximum interest in participating in this study as compared to old-age customers. This can be the limitation of this study that the results and findings are valid only for young bank customers.

**Table 17: Gender**

Gender		Frequency	Percent
Valid	Female	68	23.9
	Male	216	76.1
	Total	284	100.0

Source: SPSS 23.0 output

**Figure 3: Gender Source: SPSS 23.0 output**



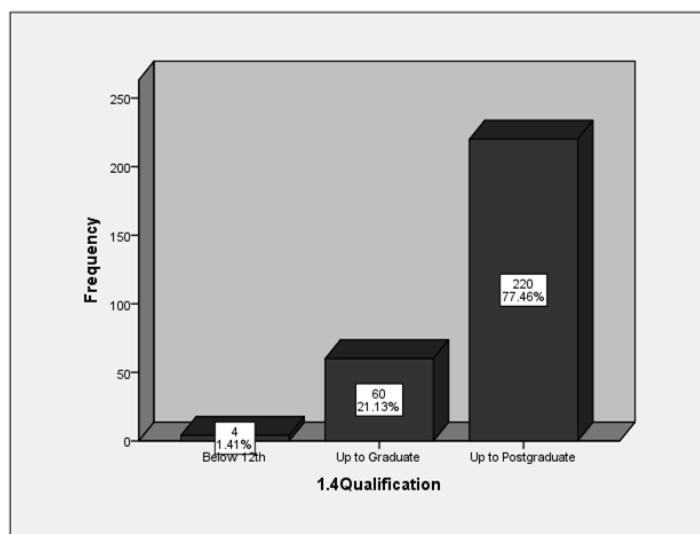
From Gender Table 17 and bar chart 3, it is clear that 23.94% of respondents are female whereas 76.06% of respondents are male, therefore it can be concluded that most of the respondents are male in this investigation. This also shows that male respondents have taken more interest in responding to the

questionnaire. It is also very clear from the experiences that female bank customers are very less interested in financial knowledge. Most of the financial aspects in the family are taken care of by the male members, this is also confirmed by the above bar chart results.

**Table 18: Qualification**

Qualification		Frequency	Percent
Valid	Below 12th	4	1.4
	Up to Graduate	60	21.1
	Up to Postgraduate	220	77.5
	Total	284	100.0

Source: SPSS 23.0 output

**Figure 4: Qualification**

Source: SPSS 23.0 output

From the Qualification Table 18 and bar chart 4, it is clear that 1.41% of respondents are below 12<sup>th</sup> standard, 21.13% respondents are qualified up to graduate level and 77.46% respondents are qualified up to postgraduate level, therefore it can be concluded that maximum respondents are highly qualified which also validate the sensible response for the questions asked in the questionnaire. As we move from less educated to highly

educated, the number of respondents is increasing. In this study, there are only three groups of respondents categorizing as below 12<sup>th</sup> standard, up to Graduate level, and up to Post Graduation Level. Since this study is all about customer satisfaction in D-SIB banks, hence we can get reliable results because most of the respondents are highly educated.

**Table 19: Residence**

Residence		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rural	64	22.5	22.5	22.5
	Urban	220	77.5	77.5	100.0
	Total	284	100.0	100.0	

**Figure 5: Residence**

Source: SPSS 23.0 output

From the Residence Table 19 and bar chart 5, it is clear that 22.54% of respondents are from the rural background, and 77.46% of respondents are from the urban background, therefore it can be concluded that most of the respondents are from the city background. The urban bank customers are more aware of the customer's satisfaction parameters in comparison to rural customers. In this study, the maximum number of respondents are from the urban, hence we can explore the in-depth information about D-SIB concerning the satisfaction responses among SBI, ICICI, and HDFC.

#### **Comparative study of customer satisfaction among SBI, ICICI, and HDFC using**

#### **ANOVA Post Hoc Test: Multiple Comparison (Tukey):**

Since in this study, three groups are SBI, ICICI, and HDFC, hence the ANOVA (Analysis of Variance) is applied. If only two banks are compared, then an independent T-test is used. In ANOVA, the mean score of customer satisfaction is compared using the Post Hoc method under the Tukey test. For the comparative study of customer satisfaction based on employee's behaviour, banking financial services, the ambience of the bank and profitability of investment among SBI, ICICI, and HDFC [D-SIB (Domestic Systemically Important Banks)], the ANOVA (Analysis of Variance) statistical tool is used. The SPSS output is as follows:

**Table 20: ANOVA: Customer satisfaction concerning employees behavior**

Groups	Sum of Squares	df	Mean Square	F	Sig.	Hypothesis Results H <sub>01</sub>
Between Groups	24.327	2	12.163	19.804	.000	Rejected
Within Groups	172.590	281	.614			
Total	196.917	283				

Source: SPSS 23.0 output

**Table 21: Post Hoc Tests: Multiple Comparisons: Customer satisfaction concerning employees behavior**

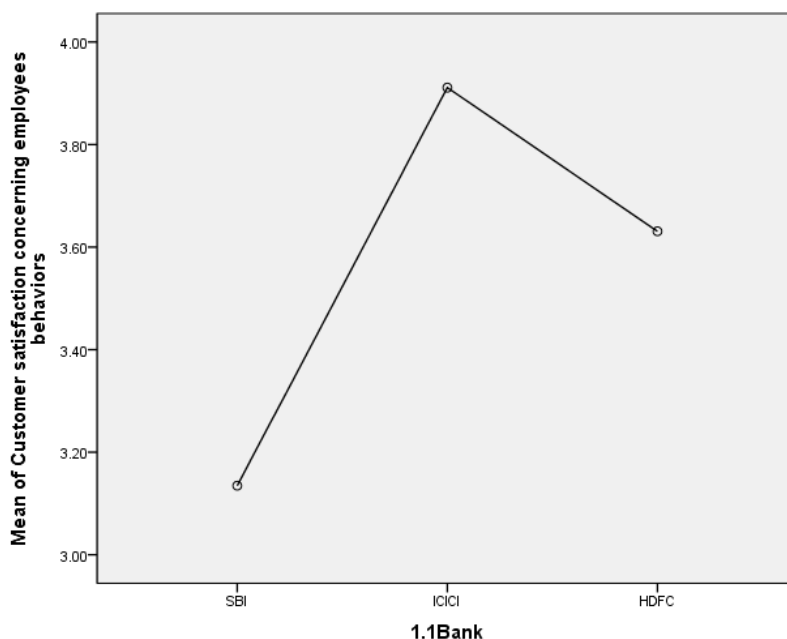
Dependent Variable: Customer satisfaction concerning employees behaviors						
Tukey HSD						
(I) 1.1Bank	(J) 1.1Bank	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
SBI	ICICI	-.77642*	.14211	.000	-1.1113	-.4416
	HDFC	-.49608*	.12225	.000	-.7841	-.2080
ICICI	SBI	.77642*	.14211	.000	.4416	1.1113
	HDFC	.28034	.16992	.227	-.1200	.6807
HDFC	SBI	.49608*	.12225	.000	.2080	.7841
	ICICI	-.28034	.16992	.227	-.6807	.1200

\*. The mean difference is significant at the 0.05 level.

Source: SPSS 23.0 output

From the ANOVA table 20, it is clear that Sig value (  $p = 0.000$  ) is less than 0.05, hence the first null hypothesis is rejected, therefore it can be concluded that there is a significant difference among SBI, ICICI, and HDFC based on customer satisfaction concerning employees behaviour. From the Post Hoc

Multiple Comparison Table 21, it is also very clear that there is a significant difference in customer satisfaction concerning employee behaviour among D-SIB banks (SBI, ICICI, and HDFC). This will be more clear in the mean plot shown as

**Figure 6: Mean Plot Customer satisfaction concerning employee's behavior**

Source: SPSS 23.0 output

From the mean plot 6, it is clear that customers are maximum satisfied with the ICICI banks whereas minimum satisfaction is recorded with

the SBI banks. The HDFC banks are in between ICICI and SBI regarding customer satisfaction concerning employee behavior.

**Table 22: ANOVA: Customer satisfaction concerning banking financial services**

Groups	Sum of Squares	df	Mean Square	F	Sig.	Hypothesis Results H <sub>02</sub>
Between Groups	10.137	2	5.068	11.127	.000	Rejected
Within Groups	127.992	281	.455			
Total	138.128	283				

Source: SPSS 23.0 output

**Table 23: Post Hoc Tests: Multiple Comparisons: Customer satisfaction concerning banking financial services**

Dependent Variable: Customer satisfaction concerning banking financial services						
Tukey HSD						
(I) 1.1Bank	(J) 1.1Bank	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
SBI	ICICI	-.36054*	.12238	.010	-.6489	-.0722
	HDFC	-.43747*	.10528	.000	-.6855	-.1894
ICICI	SBI	.36054*	.12238	.010	.0722	.6489
	HDFC	-.07692	.14633	.859	-.4217	.2679
HDFC	SBI	.43747*	.10528	.000	.1894	.6855
	ICICI	.07692	.14633	.859	-.2679	.4217

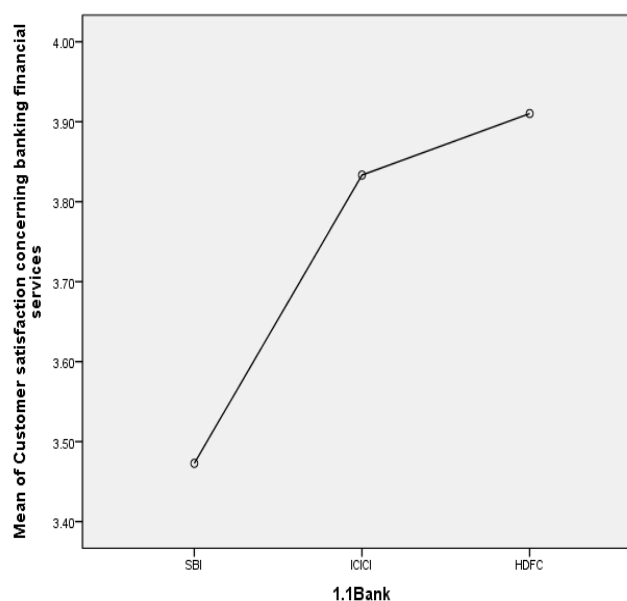
\*. The mean difference is significant at the 0.05 level.

Source: SPSS 23.0 output

From the ANOVA table 22, it is clear that Sig value (  $p = 0.000$ ) is less than 0.05, hence the second null hypothesis is rejected, therefore it can be concluded that there is a significant difference among SBI, ICICI, and HDFC based on customer satisfaction concerning banking financial services. From the Post Hoc

Multiple Comparison Table 23, it is also very clear that there is a significant difference in customer satisfaction concerning banking financial services among D-SIB banks (SBI, ICICI, and HDFC). This will be more clear in the mean plots shown as

**Figure 7: Mean Plot Customer satisfaction concerning banking financial services**



Source: SPSS 23.0 output

From the mean plot 7, it is clear that customers are maximum satisfied with the HDFC banks whereas minimum satisfaction is recorded with the SBI banks. The ICICI banks are in

HDFC and SBI regarding customer satisfaction concerning banking financial services.

**Table 24: ANOVA: Customer satisfaction concerning ambiance of the bank**

Groups	Sum of Squares	df	Mean Square	F	Sig.	Hypothesis Results H0 <sub>3</sub>
Between Groups	34.225	2	17.113	23.626	.000	Rejected
Within Groups	203.530	281	.724			
Total	237.755	283				

Source: SPSS 23.0 output

**Table 25: Post Hoc Tests: Multiple Comparisons: Customer satisfaction concerning ambiance of the bank**

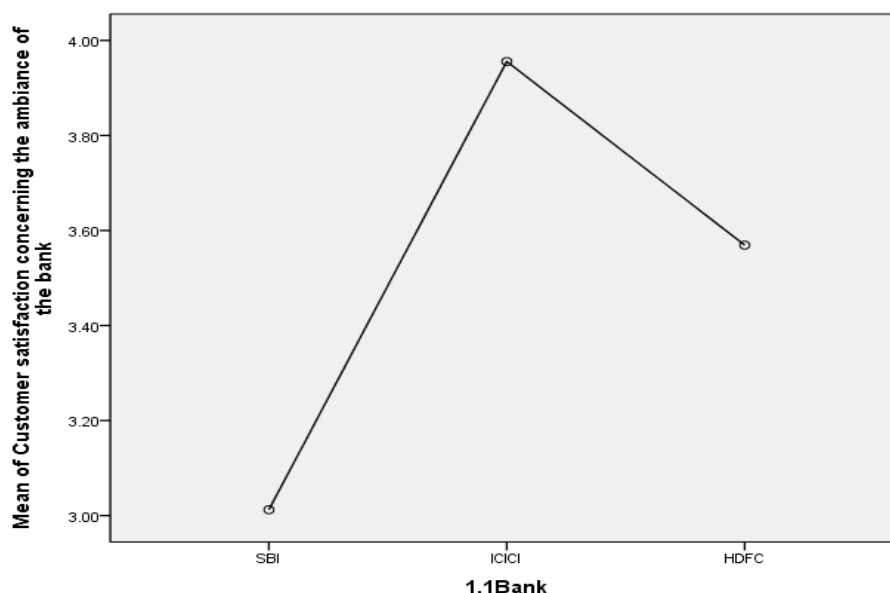
Dependent Variable: Customer satisfaction concerning the ambiance of the bank						
Tukey HSD						
(I) 1.1Bank	(J) 1.1Bank	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
SBI	ICICI	-.94331*	.15432	.000	-1.3069	-.5797
	HDFC	-.55699*	.13276	.000	-.8698	-.2442
ICICI	SBI	.94331*	.15432	.000	.5797	1.3069
	HDFC	.38632	.18452	.093	-.0484	.8211
HDFC	SBI	.55699*	.13276	.000	.2442	.8698
	ICICI	-.38632	.18452	.093	-.8211	.0484

\*. The mean difference is significant at the 0.05 level.

Source: SPSS 23.0 output

From the ANOVA table 24, it is clear that Sig value (  $p = 0.000$ ) is less than 0.05, hence the third null hypothesis is rejected, therefore it can be concluded that there is a significant difference among SBI, ICICI, and HDFC based on customer satisfaction concerning the ambiance of the bank. From the Post Hoc

Multiple Comparison Table 25, it is also very clear that there is a significant difference in customer satisfaction concerning the ambiance of the bank among D-SIB banks (SBI, ICICI, and HDFC). This will be clearer in the mean plots shown as

**Figure 8: Mean Plot Customer satisfaction concerning ambiance of the bank**

Source: SPSS 23.0 output

From the mean plot 8, it is clear that customers are maximum satisfied with the ICICI banks whereas minimum satisfaction is recorded with the SBI banks. The HDFC banks are in

between ICICI and SBI regarding customer satisfaction concerning the ambiance of the bank.

**Table 26: ANOVA: Customer satisfaction concerning the profitability of investment**

Groups	Sum of Squares	df	Mean Square	F	Sig.	Hypothesis Results H0 <sub>4</sub>
Between Groups	5.364	2	2.682	4.090	.018	Rejected
Within Groups	184.293	281	.656			
Total	189.657	283				

Source: SPSS 23.0 output

**Table 27: Post Hoc Tests: Multiple Comparisons: Customer satisfaction concerning the profitability of investment**

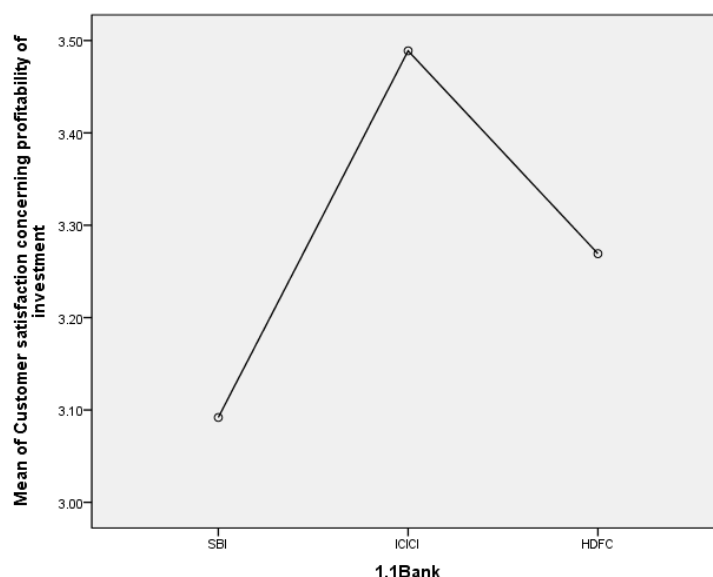
Dependent Variable: Customer satisfaction concerning the profitability of investment						
Tukey HSD						
(I) 1.1Bank	(J) 1.1Bank	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
SBI	ICICI	-.39705*	.14685	.020	-.7431	-.0511
	HDFC	-.17739	.12633	.340	-.4750	.1203
ICICI	SBI	.39705*	.14685	.020	.0511	.7431
	HDFC	.21966	.17559	.424	-.1941	.6334
HDFC	SBI	.17739	.12633	.340	-.1203	.4750
	ICICI	-.21966	.17559	.424	-.6334	.1941
*. The mean difference is significant at the 0.05 level.						

Source: SPSS 23.0 output

From the ANOVA Table 26, it is clear that Sig value (  $p = 0.018$ ) is less than 0.05, hence the fourth null hypothesis is rejected, therefore it can be concluded that there is a significant difference among SBI, ICICI, and HDFC based on customer satisfaction concerning the profitability of the investment. From the Post

Hoc Multiple Comparison Table 27, it is also very clear that there is a significant difference in customer satisfaction concerning the profitability of investment among D-SIB banks (SBI, ICICI, and HDFC). This will be more clear in the mean plots shown as



**Figure 9: Mean Plot Customer satisfaction concerning the profitability of investment**

From the mean plot 9, it is clear that customers are maximum satisfied with the ICICI banks whereas minimum satisfaction is recorded with the SBI banks. The HDFC banks are in between ICICI and SBI regarding customer satisfaction concerning the profitability of the investment.

### Conclusion

It is concluded that maximum respondents are from the age groups of 21 to 30 years. This also shows that this study is limited to young customers; most of the respondents are male in this investigation. This also shows that male respondents have taken more interest in responding to the questionnaire. Maximum respondents are highly qualified which also validates the sensible response for the questions asked in the questionnaire. Most of the respondents are from city backgrounds. Based on the hypothesis results, there is a significant difference among SBI, ICICI, and HDFC based on customer satisfaction concerning employee's behaviour, banking financial services, the ambiance of the bank, and profitability of the investment. The mean plots also show that maximum satisfaction is recorded with the ICICI banks concerning employees behaviour, the ambiance of the bank, and profitability of investment, and

minimum satisfaction is with the SBI banks concerning employees behaviour, the ambiance of the bank, and profitability of the investment. The customer satisfaction with HDFC banks is in between ICICI and SBI bank concerning employee's behaviour, the ambiance of the bank, and profitability of the investment. Customer satisfaction concerning banking financial services is the highest with the HDFC banks.

### Limitation

This study was limited to the D-SIB (Domestic Systemically Important Banks: SBI, ICICI, HDFC) banking customers of Lucknow, Raibareli, Prayagraj, Jaunpur, Varanasi, Gorakhpur, Maharajganj, Kushinagar, Barabanki, Kanpur, Faizabad, Ambedkar Nagar, and Agra.

### Future scope for the study

Future researchers can go for the more D-SIB (Domestic Systemically Important Banks. In this study, only four parameters as employee behaviour, banking financial services, the ambiance of the bank, and profitability of investment are taken for study. Further researches can be done on other parameters.

## Practical and social implication

This study is beneficial for the management of SBI, ICICI, and HDFC in designing the customer satisfaction policy. The customers can also see the highest rating banks among all three D-SIB (Domestic Systemically Important Banks- SBI, ICICI, and HDFC).

### Disclaimer

The findings & conclusions in this study are those of the author and do not necessarily represent the official position.

### Grant Information

The author declares that no grants were involved in supporting this work.

### Authors' contributions

The author read and approved the final manuscript.

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# DIGITAL TRANSFORMATION IN INDIAN AGRICULTURE AND BANKING SECTOR: A BRIEF STUDY

**Kamal Goel**

Research Scholar, Chaudhary Devi Lal University, Sirsa (HARYANA)

Contact Info –kamalgoelcomphd@cdu.ac.in -7876070444

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**Abstract-** The World has been transformed from knowledge savvy to techno knowledge savvy. Digital means “Demanding India Growth Including Technology and Literacy. “Digital India is the step by the government to motivate and connect Indian economy to techno knowledge savvy world. Digital transformation is the integration of digital technology into all areas of business. This paper analyzes impact of digital transformation on the working and performance of different Indian sectors (agriculture, healthcare, banking sector etc.). To answer this question, we studied the past and present working of these sectors and on the basis of their working we came to know about their difference in performance. Our result shows that with the digital transformation there is improvement in effectiveness and efficiency of these sectors which ultimately improved their performance. The government should take more initiatives to reach more and more people so that they can avail the benefits of digitalization.

**Key words:** digital transformation, agriculture sector Banking Sector

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## Introduction

Digital India is a campaign launched by the Government of India in order to ensure the Government's services are made available to citizens electronically by improved online infrastructure and by increasing Internet connectivity or making the country digitally empowered in the field of technology. The initiative includes plans to connect rural areas with high-speed internet networks. Digital India consists of three core components: the development of secure and stable digital infrastructure, delivering government services digitally, and universal digital literacy. Launched on 1 July 2015 by Indian Prime Minister Narendra Modi, it is both enabler and beneficiary of other key Government of India schemes, such as BharatNet, Make in India, Startup India and Standup India, industrial corridors, Bharatmala, Sagarmala. As of 31 December 2018, India had a population of 130 crore people (1.3 billion), 123 crore (1.23 billion) Aadhaar digital biometric identity cards, 121 crore (1.21 billion) mobile phones,

44.6 crore (446 million) smartphones, 56 crore (560 million) internet users up from 481 million people (35% of the country's total population) in December 2017, and 51 per cent growth in e-commerce.

Now a days we have moved one step forward from digital-to-digital transformation.

Digital transformation is the process of using digital technologies to create new - or modify existing business processes, culture, and customer experiences to meet changing business and market requirements. . It transcends traditional roles like sales, marketing, and customer service. Instead, digital transformation begins and ends with how you think about, and engage with, customers. As we move from paper to spreadsheets to smart applications for managing our business, we have the chance to reimagine how we do business -how we engage our customers -with digital technology on our side. For small businesses just getting started, there's no need to set up your business

processes and transform them later. You can future-proof your organization from the word go. Building a 21st-century business on stickies and handwritten ledgers just isn't sustainable. Thinking, planning, and building digitally sets you up to be agile, flexible, and ready to grow. As they embark on digital transformation, many companies are taking a step back to ask whether they are really doing the right things.

Digital transformation is changing the way business gets done and, in some cases, creating entirely new classes of businesses. With digital transformation, companies are taking a step back and revisiting everything they do, from internal systems to customer interactions both online and in person. They're asking big questions like "Can we change our processes in a way that will enable better decision-making, game-changing efficiencies, or a better customer experience with more personalization? Now we're firmly entrenched in the digital age, and businesses of all sorts are creating clever, effective, and disruptive ways of leveraging technology. Netflix is a great example. It started out as a mail order service and disrupted the brick-and-mortar video rental business. Then digital innovations made wide-scale streaming video possible. Today, Netflix takes on traditional broadcast and cable television networks and production studios all at once by offering a growing library of on-demand content at ultracompetitive prices.

Digitization gave Netflix the ability not only to stream video content directly to customers, but also to gain unprecedented insight into viewing habits and preferences. It uses that data to inform everything from the design of its user experience to the development of first-run shows and movies at in-house studios. That's digital transformation in action: taking advantage of available technologies to inform how a business run.

## Objectives

- Process Optimization.
- Focus on core competencies.
- Focus on growth.

## Pillars of digital transformation

- Leadership
- Customer experience
- Information
- Operating model.

## Literature review

**Vial (2019)** discussed the research agenda of understanding the concept of digital transformation. A framework was built through review of 282 works and 8 building blocks were attached. Also working on these frameworks, a research agenda was proposed that focused on examining the role of dynamic capabilities and ethical issues in the field of research.

**Mattet al. (2015)** studied the digital transformation strategies by working on the two perspective first was the four dimensions of the digital transformation strategies that includes use of technologies, changes in value creation, financial aspects and structural changes and second was procedural aspect of digital transformation strategies where stressed was laid on balancing these four dimensions.

Many researches have worked on the digital transformation. Which include:

- Companies know the digital transformation or not.
- Which company applies the digital transformation.
- How the employee of the company reacts to digital transformation.
- How the customers react to digital transformation.

So, there is the need to study more about digital transformation. So it is important to study the working of different sectors and

how it impacts the sustainability covering the following.

- Increase in efficiency in digital works of companies.
- Increase in effectiveness in digital works of companies.
- Reduced risks that hinder the growth of digitalization.
- Customer satisfaction towards the digital things rather they are going digital.
- Compensation in direct bank account of farmers.
- Reduced corruption due to pure mechanism system.

## **Different sectors**

### **Agriculture sector**

Agriculture is the primary source of livelihood for about 58 per cent of India's population. Gross Value Added by agriculture, forestry and fishing is estimated at Rs 18.55 lakh crore (US\$ 265.51 billion) in FY19(PE).

The Indian food industry is poised for huge growth, increasing its contribution to world food trade every year due to its immense potential for value addition, particularly within the food processing industry. The Indian food and grocery market are the world's sixth largest, with retail contributing 70 per cent of the sales. The Indian food processing industry accounts for 32 per cent of the country's total food market, one of the largest industries in India and is ranked fifth in terms of production, consumption, export and expected growth. It contributes around 8.80 and 8.39 per cent of Gross Value Added (GVA) in Manufacturing and Agriculture respectively, 13 per cent of India's exports and six per cent of total industrial investment.

### **Market Size**

During 2018-19\* crop year, food grain production is estimated at record 283.37 million tonnes. In 2019-20, Government of

India is targeting foodgrain production of 291.1 million tonnes. Milk production was estimated at 176.3 million tonnes during FY18, while meat production was 7.4 million tonnes. As of August 2019, total area sown with kharif crops in India reached 92.6 million hectares. India is the second largest fruit producer in the world. Production of horticulture crops is estimated at record 313.9 million metric tonne (MMT) in 2018-19 as per third advance estimates. Total agricultural exports from India grew at a CAGR of 16.45 per cent over FY10-18 to reach US\$ 38.21 billion in FY18. In FY19, agriculture exports were US\$ 38.54 billion. India is also the largest producer, consumer and exporter of spices and spice products.

### **Banking sector**

As per the Reserve Bank of India (RBI), India's banking sector is sufficiently capitalized and well-regulated. The financial and economic conditions in the country are far superior to any other country in the world. Credit, market and liquidity risk studies suggest that Indian banks are generally resilient and have withstood the global downturn well. Indian banking industry has recently witnessed the roll out of innovative banking models like payments and small finance banks. RBI's new measures may go a long way in helping the restructuring of the domestic banking industry. The digital payments system in India has evolved the most among 25 countries with India's Immediate Payment Service (IMPS) being the only system at level 5 in the Faster Payments Innovation Index (FPII).\*

### **Market Size**

The Indian banking system consists of 18 public sector banks, 22 private sector banks, 46 foreign banks, 53 regional rural banks, 1,542 urban cooperative banks and 94,384 rural cooperative banks as of September 2019. In FY07-18, total lending increased at a CAGR of 10.94 per cent and total deposits increased at a CAGR of 11.66 per cent. India's retail credit market is the fourth largest in the

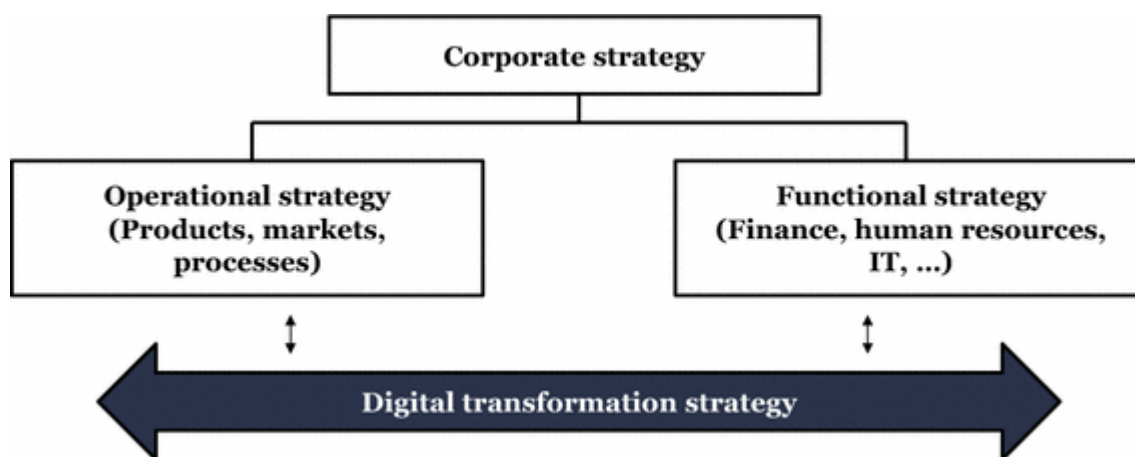
emerging countries. It increased to US\$ 281 billion on December 2017 from US\$ 181 billion on December 2014.

#### Advantages in India

- Robust demand
- Policy support
- Innovation in services
- Business fundamentals.

A Digital Transformation Strategy is a plan of action describing how a business must strategically reposition itself in the digital economy. As customer habits change so do the way winning businesses operate. They innovate, change operating and business models and leverage emerging technology. Following figure briefly depicts it.

**Table 1: Digital transformation strategy**



It is observed that that the working and the performance of the sectors has been improved due to digital transformation but this is not enough because, there are still some loopholes that should be minimized and more and more promotion and awareness is required regarding digital transformation so that more and more companies start the business with a new model and can get better return and ultimately benefits society.

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# PROBLEM OF NPA IN BANKING SECTOR

**Abhishek**

Assistant Professor

H No. 176, Ward no 04, Neelam vihar, Taoru, Haryana

PIN – 122105 Contact Info – 8396006669; intellegentgupta26@gmail.com

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**Abstract:** All those assets which don't generate regular income are known as NPA. A non-performing asset (NPA) refers to a classification for loans or advances that are in default or are in arrears on scheduled payments of principal or interest remained overdue for period of 90 days. According to RBI October to December 2018 report, the gross non-performing assets of public sector banks are just under Rs.4 lakh crore and their share is even higher at 92% of the total bad loans reported so far in the banking system. This study is focused on the rising NPA and its Trends in banking sector, classification under different heads, reasons behind its alarming rate in recent years, policies and measures to figure out this challenge and role of SARFAESI Act, 2002.

The study found that improper risk management, mismanagement, economic conditions and other related factors leads to rising NPA. SARFAESI Act, 2002& IBC, 2016 try to help in security of interest of banks without interventions of courts and try to reduce the NPA as a percentage of Loan and Advances leading to a more efficiency in banking sector.

**Keywords:** NPA, SARFAESI Act, IBC, Sub-standard Assets, Doubtful Assets and Loss Assets.

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## 1. Introduction

Any asset which stops giving returns to its investors for a specified period of time is known as Non-Performing Asset. Non-performing assets are loans given by a bank or financial institution where the borrower defaults or delays interest or principal payments. Loan is a NPA if

- a) Interest and/ or installment of principal remain overdue for a period of more than 90 days in respect of a term loan.
- b) The account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC).
- c) The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted.
- d) The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops.
- e) The installment of principal or interest thereon remains overdue for one crop season for long duration crops.

- f) Non submission of Stock Statements for 3 Continuous Quarters in case of Cash Credit Facility.

Indian banking sector is seriously affected by non-performing assets worth Rs. 7 lakh crore loans are classified as Non-Performing Assets in India. A high or increasing ratio of NPAs eats away the profit margins (spread) of the Bank and it signifies the ill financial health of a Bank. The increased NPA make bank in pressure on recycling of funds and reduce the ability of bank for giving loan. Banks should do proper examination of the proposal at first instance. They need to collect full information about management, industry, future prospects etc. before giving them loan. There are various policies and measures adopted by GOI and RBI to tackle the problem of NPA in the banking system after 1991 policy including the formation of Statutory Act and Bodies.

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$$\text{Gross NPA Ratios} = \text{Gross NPAs} / \text{Gross Advances} * 100$$


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Categories of NPAs	Condition
Substandard Assets	Assets which have remained NPA for a period less than or equal to 12 months.
Doubtful Assets	An asset would be classified as doubtful if it has remained in the substandard category for a period of 12 months.
Loss Assets	Asset where loss has been identified by the bank or the RBI, however, there may be some value remaining in it. Therefore loan has not been not completely written off.

## 1.2 Objectives

The objective of the study is to analyse the current trends of NPA in Indian Banking System, reasons behind this rapid increment, need, role and effect of adoption of various policies and measures to reduce NPA including the Debt Recovery Tribunals (DRTs), 1993, The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002, Asset Reconstruction Companies (ARC), Strategic debt restructuring (SDR), 2015, Mission Indradhanush, 2015, Asset Quality Review, 2015 and Insolvency and Bankruptcy code Act (IBC), 2016.

## 1.3 Methodology

To study and analyse the trends of NPA in the Indian Banking System, it is calculated as percentage of Gross Loans by using Time Series Data up to 2018 and is bifurcated in different years. Secondary source of data is

used in study to figure out the findings. Study also uses Average, Ratios and comparative analysis to study the level of NPA in different banking sector.

## 2. Trends of NPA in Indian Banking System

The Indian Banking Sector is facing a deep problem of rising NPA over the past years and become a serious threat in present era which is tried to be solved out but the government as well as banks failed to achieve the targets as it is rising at galloping rate. Government and RBI both are taking strict measure to correct the NPA. RBI said in its biannual Financial Stability Report (FSR) that the gross non-performing asset (NPA) ratio may decline from 10.8% in September 2018 to 10.3% in March 2019 and 10.2% in September 2019. The trends of NPA, recovery through various channels, PSL & non-PSL lending over past years are as follows:



**TABLE 1 : GROSS AND NET NPAs OF SCHEDULED COMMERCIAL BANKS  
BANK GROUP-WISE****(Amount in ` Billion)**

<b>Year (end- March)</b>	<b>Advances</b>		<b>Non-Performing Assets (NPAs)</b>					
	<b>Gross</b>	<b>Net</b>	<b>Gross</b>			<b>Net</b>		
			<b>Amount</b>	<b>As % of Gross Advances</b>	<b>As % of Total Assets</b>	<b>Amount</b>	<b>As % of Net Advances</b>	<b>As % of Total Assets</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>
<b>Scheduled Commercial Banks</b>								
2005-06	15457.30	15168.11	517.53	3.3	1.9	185.43	1.2	0.7
2006-07	20074.13	19812.37	505.17	2.5	1.5	202.80	1.0	0.6
2007-08	25034.31	24769.36	566.06	2.3	1.3	247.30	1.0	0.6
2008-09	30246.52	29999.24	699.54	2.3	1.3	315.64	1.1	0.6
2009-10	32620.79	34967.20	817.18	2.5	1.4	391.27	1.1	0.6
2010-11	39959.82	42974.87	939.97	2.4	1.3	417.99	1.0	0.6
2011-12	46488.08	50735.59	1369.68	2.9	1.6	652.05	1.3	0.8
2012-13	59718.20	58797.73	1927.69	3.2	2.0	986.93	1.7	1.0
2013-14	68757.48	67352.13	2630.15	3.8	2.4	1426.56	2.1	1.3
2014-15	75606.66	73881.60	3229.16	4.3	2.7	1758.41	2.4	1.5
2015-16	81711.14	78964.67	6116.07	7.5	4.7	3498.14	4.4	2.7
2016-17	84767.05	81161.97	7902.68	9.3	5.6	4330.10	5.3	3.1
<b>Public Sector Banks</b>								
2005-06	11347.24	11062.88	421.17	3.7	2.1	145.66	1.3	0.7
2006-07	14644.93	14401.46	389.68	2.7	1.6	153.25	1.1	0.6
2007-08	18190.74	17974.01	406.00	2.2	1.3	178.36	1.0	0.6
2008-09	22834.73	22592.12	459.18	2.0	1.2	211.55	0.9	0.6
2009-10	25193.31	27013.00	573.01	2.3	1.3	296.43	1.1	0.7
2010-11	30798.04	33044.33	710.42	2.3	1.3	360.55	1.1	0.7
2011-12	35503.89	38773.08	1124.88	3.2	1.9	593.91	1.5	1.0
2012-13	45601.69	44728.45	1644.61	3.6	2.4	900.37	2.0	1.3
2013-14	52159.20	51011.37	2272.64	4.4	2.9	1306.35	2.6	1.6
2014-15	56167.18	54762.50	2784.68	5.0	3.2	1599.51	2.9	1.8
2015-16	58219.52	55935.77	5399.56	9.3	5.9	3203.76	5.7	3.5
2016-17	58663.73	55572.32	6847.33	11.7	7.0	3830.89	6.9	3.9
<b>Old Private Sector Banks</b>								
2005-06	851.54	829.57	37.59	4.4	2.5	13.75	1.7	0.9
2006-07	948.72	928.87	29.69	3.1	1.8	8.91	1.0	0.6
2007-08	1134.04	1116.70	25.57	2.3	1.3	7.40	0.7	0.4
2008-09	1303.52	1285.04	30.72	2.4	1.3	11.59	0.9	0.5

2009-10	1563.57	1541.36	36.22	2.3	1.3	12.71	0.8	0.5
2010-11	1872.96	1846.47	36.00	1.9	1.2	9.00	0.5	0.3
2011-12	2329.18	2300.79	42.00	1.8	1.1	13.00	0.6	0.3
2012-13	2731.20	2699.37	52.10	1.9	1.2	20.00	0.7	0.4
<b>Year (end- March)</b>	<b>Advances</b>		<b>Non-Performing Assets (NPAs)</b>					
	<b>Gross</b>	<b>Net</b>	<b>Gross</b>			<b>Net</b>		
			<b>Amount</b>	<b>As % of Gross Advances</b>	<b>As % of Total Assets</b>	<b>Amount</b>	<b>As % of Net Advances</b>	<b>As % of Total Assets</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>
<b>New Private Sector Banks *</b>								
2005-06	3151.01	3129.62	75.99	2.4	1.3	31.70	1.0	0.6
2006-07	4182.41	4147.51	91.45	2.2	1.2	40.28	1.0	0.5
2007-08	5236.99	5184.02	129.22	2.5	1.4	56.47	1.1	0.6
2008-09	5751.67	5753.28	167.87	2.9	1.6	74.12	1.3	0.7
2009-10	5795.35	6324.41	173.07	3.0	1.5	65.06	1.0	0.6
2010-11	7232.05	7975.44	179.05	2.5	1.3	44.32	0.6	0.3
2011-12	8716.41	9664.03	182.10	2.1	1.1	44.01	0.5	0.3
2012-13	11512.46	11432.40	203.82	1.8	1.0	59.94	0.5	0.3
2013-14	13602.53	13429.35	241.84	1.8	1.1	88.62	0.7	0.4
2014-15	16073.39	15843.12	336.90	2.1	1.3	141.28	0.9	0.5
2015-16	19726.59	19393.39	558.53	2.8	1.8	266.77	1.4	0.8
2016-17	22667.21	22195.63	919.15	4.1	2.6	477.80	2.2	1.3
<b>Foreign Banks In India</b>								
2005-06	959.05	975.62	20.37	2.1	1.0	8.08	0.8	0.4
2006-07	1246.77	1263.39	23.99	1.9	0.9	9.27	0.7	0.3
2007-08	1606.58	1611.33	30.84	1.9	0.8	12.47	0.8	0.3
2008-09	1660.12	1653.85	72.49	4.3	1.6	29.96	1.8	0.7
2009-10	1632.13	1632.60	71.11	4.3	1.6	29.77	1.8	0.7
2010-11	1929.72	1955.11	50.45	2.6	1.0	13.13	0.7	0.3
2011-12	2267.77	2298.49	62.97	2.8	1.1	14.12	0.6	0.2
2012-13	2604.05	2636.80	79.25	3.1	1.2	26.63	1.0	0.4
2013-14	2995.76	2911.42	115.65	3.9	1.5	31.60	1.1	0.4
2014-15	3366.09	3275.99	107.61	3.2	1.4	17.62	0.5	0.2
2015-16	3765.04	3635.51	157.98	4.2	1.9	27.67	0.8	0.3
2016-17	3436.11	3323.35	136.21	4.0	1.7	21.41	0.6	0.3

**Source:** Gross and Net NPAs of Scheduled Commercial Banks Bank Group-Wise, Handbook of Statistics on Indian Economy 2017-2018, Reserve Bank of India.

**TABLE 2:GROSS NON-PERFORMING ASSETS OF CO-OPERATIVE BANKS**  
(Per cent of gross advances)

Year (end-March)	Urban Co-operative Banks (UCBs)	Rural Co-operative Banks				
		Short-Term Structure			Long-Term Structure	
		StCBs	DCCBs	PACS	SCARDBs	PCARDBs
1	2	3	4	5	6	7
1994-95	13.9	-	-	33.9	-	-
1995-96	13.0	-	-	34.7	-	-
1996-97	13.2	-	-	34.9	-	-
1997-98	11.7	12.5	17.8	35.3	18.6	16.5
1998-99	11.7	12.6	17.8	35.0	19.2	16.1
1999-00	12.2	10.7	17.2	35.4	18.7	20.0
2000-01	16.1	13.0	17.9	34.9	20.5	24.3
2001-02	21.9	13.4	19.9	32.4	18.5	30.2
2002-03	19.0	18.2	21.2	38.2	20.9	33.8
2003-04	22.7	18.7	24.0	36.8	26.7	35.8
2004-05	23.2	16.3	19.9	33.6	31.3	31.9
2005-06	18.9	16.8	19.7	30.4	32.7	35.6
2006-07	18.3	14.2	18.5	29.1	30.3	35.4
2007-08	15.5	12.8	20.5	35.7	34.5	53.7
2008-09	13.0	12.0	18.0	44.8	30.1	39.0
2009-10	10.1	8.8	13.0	41.4	45.1	51.9
2010-11	8.4	8.5	11.2	25.2	32.3	40.6
2011-12	7.0	7.0	10.2	26.8	33.1	36.7
2012-13	6.0	6.1	9.7	24.7	36.0	37.7
2013-14	5.7	5.5	10.3	19.0	31.6	38.0
2014-15	6.2	4.9	9.5	22.4	30.3	36.2
2015-16	6.1	4.5	9.4	17.6	22.0	36.6
2016-17	7.1	4.1	10.5	26.6	23.6	33.0
StCBs : State Co-operative Banks DCCBs : District Central Co-operative Banks PACS : Primary Agricultural Credit Societies SCARDBs : State Co-operative Agriculture and Rural Development Banks PCARDBs : Primary Co-operative Agriculture and Rural Development Banks (-) : Data not available						

**Source:** Reserve Bank for UCBs and NABARD for Rural Co-operative Banks (excluding PACS for which the source is NAFSCOB), Handbook of Statistics on Indian Economy 2017-2018, Reserve Bank of India.

**Table 3: NPAs of Scheduled Commercial Banks Recovered through Various Channels**

(Amount in ` Billion)						
Year	Sr No.	Recovery Channel	Lok Adalats	DRTs	SARFAESI Act	Total
<b>2012-13</b>	1	No. of cases referred	840691	13408	190537	1044636
	2	Amount involved	66	310	681	1057
	3	Amount recovered*	4	44	185	233
	4	3 as per cent of 2	6	14	27	22
<b>2013-14</b>	1	No. of cases referred	1636957	28258	194,707#	1859922
	2	Amount involved	232	553	953	1738
	3	Amount recovered*	14	53	253	320
	4	3 as per cent of 2	6	10	27	18
<b>2014-15</b>	1	No. of cases referred	2958313	22004	175355	3155672
	2	Amount involved	310	604	1568	2482
	3	Amount recovered*	10	42	256	308
	4	3 as per cent of 2	3	7	16	12
<b>2015-16</b>	1	No. of cases referred	4456634	24537	173582	4654753
	2	Amount involved	720	693	801	2214
	3	Amount recovered*	32	64	132	228
	4	3 as per cent of 2	4	9	17	10
<b>2016-17</b>	1	No. of cases referred	2152895	28902	80076	2261873
	2	Amount involved	1058	671	1131	2860
	3	Amount recovered*	38	164	78	280
	4	3 as per cent of 2	4	24	7	10

Source: Time-Series Publications, Statistical Tables Relating to Banks in India Database on Indian Economy 2017-2018, Reserve Bank of India.

**Table 4: Advances and NPAs of Domestic Banks by Priority and Non-Priority Sectors**

(Amount in ` Billion)

Year	Priority Sector			Non-Priority Sector			Total	
	Gross Advances	Gross NPAs	Gross NPAs as Per Cent of Total	Gross Advances	Gross NPAs	Gross NPAs as Per Cent of Total	Gross Advances	Gross NPAs
<b>Public Sector Banks</b>								
<b>2017</b>	19,599.15	1,542.76	24.1	31,823.09	4,867.80	75.9	51,422.24	6,410.56
<b>2016</b>	18,737.48	1,281.16	25.5	32,084.08	3,739.52	74.5	50,821.56	5,020.68
<b>2015</b>	16,859.54	936.85	35.7	31,593.15	1,690.60	64.3	48,452.69	2,627.45
<b>2014</b>	15,192.98	791.92	36.5	30,711.60	1,375.47	63.5	45,904.58	2,167.39
<b>2013</b>	12,790.00	669.00	42.9	27,769.00	890.00	57.1	40,559.00	1,559.00
<b>Nationalized Banks</b>								

2017	14,061.51	1,241.83	26.4	20,703.61	3,458.57	73.6	34,765.12	4,700.40
2016	13,417.72	988.69	25.5	21,000.28	2,890.16	74.5	34,417.71	3,878.84
2015	12,506.58	679.61	35.4	21,717.87	1,239.25	64.6	34,224.45	1,918.86
2014	10,711.41	530.44	37.7	21,248.82	876.66	62.3	31,960.23	1,407.09
2013	8,891.00	405.00	42.2	19,170.00	554.00	57.8	28,061.00	959.00
<b>SBI Group</b>								
2017	5,537.64	300.93	17.6	11,119.48	1,409.23	82.4	16,657.12	1,710.16
2016	5,319.77	292.47	25.6	11,083.79	849.36	74.4	16,403.56	1,141.83
2015	4,352.96	257.24	36.3	9,875.27	451.35	63.7	14,228.23	708.59
2014	4,481.57	261.49	34.4	9,462.78	498.81	65.6	13,944.35	760.30
2013	3,899.00	264.00	44.1	8,599.00	335.00	55.9	12,498.00	599.00
<b>Private Sector Banks</b>								
2017	6,520.04	132.93	18.0	14,528.76	605.49	82.0	21,048.80	738.42
2016	5,619.77	101.39	21.0	12,297.04	382.41	79.0	17,916.81	483.80
2015	4,427.62	72.11	22.8	9,945.77	243.65	77.2	14,373.39	315.76
2014	3,830.55	60.55	26.6	8,286.76	166.89	73.4	12,117.31	227.44
2013	3,157.00	52.00	26.0	7,309.00	148.00	74.0	10,466.00	200.00
<b>All SCBs (Excluding Foreign Banks)</b>								
2017	26,119.19	1,675.69	23.4	46,351.85	5,473.29	76.6	72,471.04	7,148.98
2016	24,357.25	1,382.55	25.1	44,381.11	4,121.93	74.9	68,738.37	5,504.48
2015	21,287.16	1,008.96	34.3	41,538.92	1,934.25	65.7	62,826.08	2,943.21
2014	19,023.53	852.47	35.6	38,998.36	1,542.36	64.4	58,021.90	2,394.83
2013	15,947.00	721.00	41.0	35,078.00	1,038.00	59.0	51,025.00	1,759.00

Source: Time-Series Publications, Statistical Tables Relating to Banks in India Database on Indian Economy 2017-2018, Reserve Bank of India.

## 2. Findings

Presently India is considered a mixed economy, until 1990-91 the balance of the economic structure was tilted more towards socialism. So after the policy of LPG major changes occur in the economy in which one of them is rising NPA. The findings of this research are as follows:

As per study we conclude that the total NPA of Indian Banking Sector is 10.25 trillion i.e. 10,25,000 crore, if this amount is recovered each individual in India got 7,885 Rs. per head in their account.

It is seen that the failure of business and misuse of political contracts in a major cause behind rising NPAs in banking sector. A major example is owner of UB Group Mr. Vijay Malia who is a Member of Parliament (MP) use his power wrongly and later his Airlines named Kingfisher got bankrupt due to accumulating losses year by year and he is

declared as economic offender for non-payment of borrowed amount.

Due to corruption, frauds, mismanagement, inefficiency and lack of inspection in the banking loan appraisal system the NPA tends to shoot at very high rate in the last few years as shown in table 1. The NPA of top banks in India is still growing and the State Bank of India leads in Gross NPA which is 2.01 trillion currently, second in rank is Punjab National Bank having Gross NPA 552 billion and other major are IDBI Bank, Bank of India, Bank of Baroda, Union Bank of India, Canara Bank and so on.

After the policy of 1991 the high rate of growth allow the corporate houses to take high loans for business expansion but later due to economic slowdown of 2008 and 2011 it later converts in non-performing assets.

The NPA and NPA Ratio of non-priority

sector lending (N-PSL) is more than the priority sector lending (PSL) and increasing year by year. In 2013 Gross NPA Ratio of PSL is approx. 45% of all categories of bank but in 2017 it is nearly 24%. But in 2013 Gross NPA Ratio of N-PSL is approx. is 58% which increase nearly up to 80% in 2017 as shown in table 4.

Bank is implenting recovery techniques very poorly to recover loans and wait and watch strategies leads to fall in recovery percentage as of total amount involved. Data of table 3 show the fall of % share of DRTs, Lok Adalat's, SARFAESI Act,2002 etc.

#### 4. Conclusion

After studying all the relevant facts and figure it is concluded that due to infirmity in the banking sector arising due to mal-administration, lack of inspection, mis-governance, economic slowdown, business failure, frauds, political influence, natural calamities and many other related factors leads to rising NPA in the Indian Banking Sector result in economic slowdown, low profit for banks, high interest rate, more volatility and poor performance of the economic system.

Government and Reserve Bank of India formulated many policies and acts to reduce NPA and improve financial efficiency in banking sector like Debt Recovery Tribunals (DRTs),1993, The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act,2002, Asset Reconstruction Companies (ARC), Strategic debt restructuring (SDR),2015, Mission Indradhanush,2015, Asset Quality Review,2015 and Insolvency and Bankruptcy code Act (IBC), 2016, but failed to achieve the targets. These policies must me strictly followed and other step is to be taken so that the problem of NPA can be figured out and efficiency in banking sector can be increased.

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# HIGHER EDUCATION: CHALLENGES AND OPPORTUNITIES DURING COVID19 - AN EXPLORATORY INQUIRY

**Vir Pratap**

Research Scholar, University Department of Management

Vinoba Bhave University, Jharkhand

Mobile: 7903809126

email: singh.virpratap@gmail.com

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## Abstract

The higher education sector has been disrupted by the COVID19 pandemic all over the world. COVID19 has also imposed serious challenges for higher education at the present time. The system of higher education has been forced towards the online learning system after the serious spread of COVID19, and almost every institute and university began teaching through an online system of learning. Even after so many difficulties, the world progressed. With the help of modern technologies, institutes also attempted to improve their quality of education, and it was considered an opportunity. The present situation of the higher education system must be considered as an opportunity for the development of new technologies and techniques of teaching that are easily accessible to everyone. Universities and institutes must come forward and enroll more students to join the online learning system of education. This study is being done in order to find out the probable challenges and opportunities imposed on the higher educational institution by Covid-19 pandemic. A sample of 149 respondents was collected through a "standard questionnaire," which was created on a Likert scale. The finding reveals that pandemic not only imposed challenges in front of the higher educational institution but at the same time given a sudden opportunities to grow and become self-sufficient.

**Keywords:** *Higher education, COVID19, Challenges, Opportunities, digital transformation, education transition*

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## Introduction

The pandemic COVID19 has not just affected the higher education system of the world but also brought different challenges that were faced by the system in imparting education to students. The online system of learning has made dramatic changes from the traditional way of learning that was face-to-face learning to distance education that too in a short period. The foremost response that was received from the institutes involved the changes in the old curriculum to fit into the online system of learning and environment, a system of learning management and mindful technology, as well as a different online learning platform that can

be accessed by the learner from their home. The transition of the content to an online learning system was not enough for a teacher as well as students. It is opined that transition to an online system of learning was a necessity, but along with that, online pedagogy cannot be overlooked. With reference to educational institutions, it has been the test of digital organizational agility. To reduce the spread of the virus, educational institutions are still wanted to continue the online learning system. Due to the pandemic COVID19, human as well as non-human educational resources have suffered in a positive and negative manner. One of the positive effects of a pandemic on the education

system is that the institutes have moved forward toward the blended mode of teaching and have started making usage of digital platforms to teach students and to communicate with them. However, at the same time, those new modes of teaching have created various challenges for students. An unexceptional level of communication, as well as personalized outreach, is needed in order to address those challenges that are being faced by the students of higher education. There is a requirement that students must take this situation in the correct way because if this psychological pressure increases, self-regulation will fail (**Kaur & Kaur (2021)**). The Coronavirus pandemic has had a very strong effect on general life. The countries have shut down their doors in the interest of safeguarding lives. The virus has made a strong impact on the education system, the system that relies on the physical presence of teachers and students. To minimize the spread of the virus, the lockdown was imposed by the government, and it had ultimately affected the education system and forces them to start teaching through an online system, where students and teachers are still adjusting themselves to fit this new system of teaching. Issues related to the online system of learning, connectivity issues, and electricity supplies are some of the biggest challenges that are being faced by teachers and students. However, as every cloud has a silver lining, few opportunities have also been found from this new system of learning that would benefit both of them in the long run, **Koul & Bapat (2020)**. In case the pandemic remains longer, it might transform the education system to an online learning system from the physical presence of learning. Based on that, the quality of the online learning system of information will affect the satisfaction level of the user as well as the system. The online learning system would make education borderless in the next few years, and it would decrease the cost of education as well. This work suggests some points to higher education institutions as availability as the accessibility of online learning portal 24/7, information free of errors, quality of information, quality content, strong

server, strong internet connection, learning material for new online learners, user-friendly portals (**Aldulaimi et al., 2021**).

## Literature Review

**Bhagat & Kim (2020)** revealed that the higher education system has been widely affected by the COVID19 pandemic all over the world and has made it face different challenges. The spread of the virus has made the system question the time, process, and place of providing education, the role of the education system in promoting life-long learning as well as the line that has been drawn between the traditional system of learning and the online learning system. There is a need to closely understand the strength of the present digital education system for online or distance learning.

**Ramola (2021)** stated that the pandemic had affected almost every sector, and new norms have been defined for future progress. The worst affected sector on the globe is the higher education sector. The author has attempted to consider it as an opportunity and take it as a new start, just as an expansion in the system of education. The decisions that were taken about the education system during the period of a pandemic would shape up the future of higher education. The education system would become more productive and would make the country progress if the right steps were taken in this regard.

**Babbar & Gupta (2021)** explained that the crisis during the COVID19 has transformed the complete education system and has challenged the long-established way of the physical presence of learning and teaching. The sudden transition of teaching and learning was not easy to accept and enforce. It required strategic planning and implementation by its stakeholders. The education system was not prepared for this crisis. The challenges of e-learning in the higher education system where students faced learning paralysis in rough times and extreme stress were experienced by the faculty members as well. **Almazova,**



**Krylova, Rubtsova, and Odinkaya (2020)** found that higher education all over the world faced great challenges that needed the psychological, methodological and technological transformation of the traditional method of teaching and learning. The educational process of the organization in the digital education system involved innovative teaching based on the teamwork of teachers and students along with the efficient usage of technology. Therefore, at the time of the pandemic, the teachers must be ready to arrange and conduct the educational as well as scientific research activities of students.

**Jili, Ede, and Masuku (2021)** explained the challenges faced by the teachers and students with reference to education during the period of COVID19 and the lack of resources to the remotely used information and communication technology. The research work demands that higher education institutions must acquire suitable information as well as technological communication equipment in order to develop the essential facilities, implementation of rules and regulations for accessibility, and its maintenance. **Smith (2020)** stated that challenges bring some opportunities with them. Education providers have faced various challenges in providing virtual learning during this crisis. Various opportunities have come up to expand their instructional portfolio by the implementation of different instruction methods by engaging students and making usage of virtual learning strategies and platforms, comprising UDL principles, collaborating with other educators, as well as maintaining communication with students and their parents. Educators must capture the opportunity of being prepared to teach students even in this pandemic and focus on providing more technological resources and training and giving proper guidance.

**Ramakrishna (2021)** opined that a lot of opportunities had been created by this pandemic to bring transformation in the pedagogical approaches and introduce virtual education in the education system. As there is no knowledge about the end of this pandemic situation, the move towards online education will be continued. MHRD, as well as UGC,

have developed various virtual platforms with online depositories, e-books, and other teaching materials. Accessibility and flexibility of education have enhanced with the combination of the latest technology platform and traditional technology such as T.V, landline phones, and radio. It also involved the up-gradation of service platforms in order to enable them to meet the demanded volume of education. **Toquero (2020)** found that the higher education system worldwide is impacted due to COVID19 that made the closure of so many schools and colleges. The educational system faced some challenges due to the pandemic in their planning, implementation as well as assessment. However, along with the challenges, this pandemic also brought some opportunities for the educational system for the nation to upgrade its system with the usage of new, latest, and emerging technologies. Institutions and universities of higher education must take this opportunity positively to strengthen and enhance their system and provide education to students. **Gurme (2021)** explained that e-learning as an emerging technology for the education sector various, institutes must try and keep improving their area and make a better way of learning for students in this situation of pandemic and even when it gets over. There is a need for the institutes to have their own virtual platform to teach students along with other different facilities to integrate with artificial intelligence and make the way of learning easier in the coming future. **Akram et al. (2021)** found that the faculty members of higher education face different challenges in adopting the new technology of teaching. One of the most critical challenges face by the teachers in the management of the classroom and lack of guidance as it does not allow teachers to teach efficiently. The study also shows the poor infrastructure quality. It is required by the institutes that they are well-equipped with the latest technologies in order to maximize the learning outcomes of the learners. This work is useful for policymakers, teachers, the higher education system, government officials, as well as international teachers.

**Funk (2021)** stated that even after having different political systems and educational structures, the higher education system faced a lot of challenges during this time of the pandemic. Technology has shifted the education system to virtual education. However, due to a lack of education and wealth, people were unable to access the technology and education that was being provided by using that technology. Inequality and poverty impact students as they are unable to access technology and achieve learning.

**Hassan (2021)** explained the crisis faced by the world. The author found that during this pandemic situation, the world faced many challenges in the health and economic sector along with the education sector. A drastic step was made by the education sector by moving towards the online teaching system as the students were not ready to take this step along with the faculty. The stakeholders of the education process have also faced many challenges, like infrastructure issues, internet availability, and quality of education. It is also found that most of the faculties do have their material ready for online teaching. Through the above-mentioned challenges, stakeholders can make preparations and can deliver in a better way and that could help them manage the syllabus in an effective manner.

To find out the challenges faced by Higher education during COVID19.

1. To know about the opportunities gained by the higher education system during COVID19.

### Methodology

The study is empirical in nature. 149 respondents took participated in the study. The data was collected from them through a structured questionnaire. Mean, and t-test application was made to identify the outcome of the study. The method of sampling was convenience sampling.

### Finding of the study

Table 1 displays the gender, where a male respondent is 53.69%, and a female respondent is 46.31%. The age of the respondents was 22 and 25 years are 28.86%, those between the ages of 25 to 28 years are 38.25%, and those who are 28 years & above are 32.89%—looking at the Occupation of respondents, Asst. Professor is 34.23%, Professor are 24.83%, and Teaching fellow are 40.94. With reference to the Education Level of the respondents, Post Graduates are 30.20%, Ph.D. are 33.56%, and M.Phil. are 36.24%.

### Objectives

**Table1: Respondent's Details**

Variables	Respondent's name	Percentage%
<b>Gender</b>		
Male	80	53.69%
Female	69	46.31%
<b>Total</b>	<b>149</b>	<b>100%</b>
<b>Age</b>		
22 to 25 years	43	28.86%
25 to 28 years	57	38.25%
28 years & above	49	32.89%
<b>Total</b>	<b>149</b>	<b>100%</b>
<b>Occupation</b>		
Asst. Professor	51	34.23%
Professor	37	24.83%

Teaching fellow	61	40.94%
<b>Total</b>	<b>149</b>	<b>100%</b>
<b>Education Level</b>		
Post Graduate	45	30.20%
Ph.D.	50	33.56%
M.Phil.	54	36.24%
<b>Total</b>	<b>149</b>	<b>100%</b>

**Table 2: Challenges & Opportunities of Higher Education during COVID19**

Sr. No.	Statements	Mean Value	t-Value	Sig.
<b>Challenges</b>				
1.	Difficulty in monitoring students and managing class	4.33	17.65	0.000
2.	Lack of engagement of students	4.29	14.19	0.000
3.	Poor internet connectivity	4.23	15.28	0.000
4.	Limited technical use in pedagogy	3.18	2.13	0.020
5.	Less useful for practical evaluation	4.21	12.95	0.000
<b>Opportunities</b>				
6.	Opportunity of expanding instructional portfolio by implementing different instructional methods	4.00	13.27	0.000
7.	Online learning have enhanced the accessibility and flexibility of education	3.19	2.09	0.020
8.	Usage of different digital platforms have brought opportunities for technological innovation as well as learning digitally	4.11	13.79	0.000
9.	System of online learning has provided the opportunity to students to interact directly with the teacher on the other-side	3.28	3.31	0.000
10.	Developing a culture of self-learning and training in the society	4.12	11.98	0.000

**Table 2** displays the Mean values for statement for the study done on “Challenges & Opportunities of Higher Education during COVID19,” looking at the challenges, highest mean value of 4.33 is for the statement “Difficulty in monitoring students and managing class.” Statement “Lack of engagement of students,” next statement “Poor internet connectivity” has the second highest mean value of 4.23. Statement “Less useful for practical evaluation” has the mean value of 4.21 and lowest mean score is challenges is scored by the statement “Limited technical use in pedagogy” has the mean value of 3.18. Looking at the opportunities, Statement

“Developing a culture of self-learning and training in the society” scored the highest mean value of 4.12, next comes the statement “Usage of various digital platforms have created many opportunities for technological innovation and digital learning in the institutions” scored the mean value of 4.11. Statement “Opportunity of expanding instructional portfolio by implementing different instructional methods” has the mean value of 4.00, the last two statements, “System of online learning has provided the opportunity to students to interact directly with the teacher on the other-side” and “Online learning have enhanced the accessibility and flexibility of education” scored the mean value of 3.28 and 3.19. T-value of all statements in

context of Challenges & Opportunities of Higher Education during COVID19 is significant, because t-value statements are found to be positive and significance value also less than 0.05.

## Conclusion

The study shows that along with other sectors, education sector faced lot many challenges during the period of COVID19, but the opportunities that came along cannot be ignored. During the period of pandemic, teachers were not ready and did not had necessary skills to teach students using the technical platform and they were unable to manage things in such short period, they were unable to interact with students in the online environment assuring high level of teaching process. Teacher's technical skills can be represented by their capability of using various different way of providing education to students from digital platforms. Some of the major challenges faced by the teachers as well as students were the internet connectivity problems, management of students, concentration of students, etc. The opportunities that gained by higher education during this tough time was, online learning has enhanced the accessibility of education and flexible learning system and have removed the boundaries of distance. T-test has been done to find out the outcome of the research, all the statements are found to be significant as the significant values for all statements is less than 0.05.

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धरती आबा

# बिरसा मुंडा की जयंती पर राज्य स्थापना दिवस

की सभी को हार्दिक शुभकामनाएं और जोहार



झारखण्ड के अमर वीर शहीदों एवं आन्दोलनकारियों  
के संघर्ष और शहादत को शत-शत नमन...

स्वातंत्र्य की लड़ाई  
सशक्त किसान  
गुणवत्तापूर्ण शिक्षा  
अमर वीर शहीदों की शहादत  
आन्दोलनकारियों का संघर्ष  
प्रगतिवादी युवा बल  
ग्रामीण विकास  
प्रगति-आन्दोलन