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# Editorial

## **Reason why emphasis is being laid on increasing the cultivation and consumption of millets across the world**

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The history of sugar, wheat and rice in India is not very old. The use of these three popular food grains in the food culture of India started in the 20th century, and after the Green Revolution, they became the most prominent part of the food culture of India. Because of sugar, wheat and rice, the people of India got two very deadly diseases as a gift – diabetes and blood pressure. It is generally believed that oil, ghee and meat have a more important role in increasing cholesterol. If modern research is to be believed then it can be said that wheat and rice have a big contribution in increasing the number of heart patients.

This is the reason why emphasis is being laid on increasing the cultivation and consumption of millets across the world.

The ancient millets in India have been preserved by the tribal society of India for thousands of years. They have been working to preserve millets species by producing it for generations. Now that the demand for millets is increasing rapidly all over the world, the eyes of the world are towards countries like India, where in the large tribal society different types of millets like Jowar, Bajra, Kodo, and Madua Ragi have been produced for a long time.

For the first time, when the United Nations declared the Year of Millets in 2023, the world turned its attention to the benefits of millets on a large scale. Now their production is developing as a movement across the world, and these are protected by tribals. Efforts are being made to reduce the diseases related to diabetes and blood pressure from people's lives by producing different varieties of millets on a large scale. In the G20 conference held in India, under which millets stalls were set up and the stalls were named 'Shri Anna', where different types of millets were kept for exhibition.

The Indian Prime Minister has worked to encourage the tribals for the production of millets. Padmashree Kamala Pujari has inspired the tribals to get involved in millets.

Millets have a low glycemic index (GI) and are helpful in preventing diabetes. They are a good source of minerals like iron, zinc and calcium. Whole grains are helpful in reducing weight and high blood pressure. These are usually consumed with beans, which are rich in protein. According to the Gazette of India, millets (Jowar, Bajra, Ragi etc.) have great potential to contribute to the nutritional security of the country.

Karnataka is the largest producer of coarse grains in India. These grains can be grown even in less water and barren land and in adverse weather. If the protein, fat, mineral elements, fiber, carbohydrates, energy calories, calcium, phosphorus, iron, carotene, folic acid, zinc and amino acids in Salhar, Kang, Jowar, Maize, Madiya, Kutki, Sawna, Kodo etc. are compared to wheat. When used with grains like rice, they cannot be underestimated in any way. According to the Gazette of India April 13, 2018, millets (Jowar, Bajra, Ragi etc.) have great potential to contribute to the nutritional security of the country.

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# **DIGITAL INCLUSION IN THE PANDEMIC: A LOOK AT CSR INITIATIVES OF PSUS AND PRIVATE SECTOR ENTERPRISES IN INDIA**

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## **Abstract**

This paper explores Corporate Social Responsibility (CSR) initiatives aimed at promoting digital inclusion during the COVID-19 pandemic in India, with a comparative analysis between Public Sector Undertakings (PSUs) and private sector enterprises. Amidst the unprecedented challenges posed by the pandemic, digital exclusion emerged as a critical issue exacerbating inequalities across various segments of society. Drawing upon case studies and existing literature, this study examines the strategies and impact of CSR initiatives undertaken by PSUs and private sector companies to address digital exclusion. Key themes include targeted outreach programs, empowerment through skill development, partnerships for scale and impact, adaptability to changing needs, monitoring and evaluation for impact assessment, and policy advocacy and thought leadership. By analyzing the efforts of both sectors, this paper aims to provide insights into effective approaches for fostering digital inclusion, leveraging CSR as a powerful tool for social and economic development. The findings underscore the importance of collaborative efforts and innovative strategies in bridging the digital divide and building a more inclusive society in the wake of the pandemic.

**Key Words:** Corporate Social Responsibility (CSR), between Public Sector Undertakings (PSUs) and Private sector enterprises, Covid-19 Pandemic.

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**Introduction:** The COVID-19 pandemic has brought to light the profound impact of digital exclusion on individuals and communities worldwide. As the world transitioned to remote work, online education, telehealth, and digital transactions, those without access to digital resources faced heightened isolation and limited opportunities. In India, where digital infrastructure disparities have long been a challenge, the pandemic exacerbated existing inequalities. However, amidst this crisis, both public sector undertakings (PSUs) and private sector enterprises in India have undertaken Corporate Social Responsibility (CSR) initiatives to foster digital inclusion and bridge the digital divide. This article examines the CSR efforts of PSUs and private sector companies in India aimed at promoting digital inclusion during the pandemic. The COVID-19

pandemic has brought to the forefront the stark reality of digital exclusion, highlighting the profound impact of inadequate access to digital resources on individuals and communities worldwide. In India, where digital infrastructure disparities have long been a challenge, the pandemic further exacerbated existing inequalities, posing significant barriers to education, healthcare, employment, and social inclusion. However, amidst this crisis, both Public Sector Undertakings (PSUs) and private sector enterprises have stepped up their Corporate Social Responsibility (CSR) efforts to foster digital inclusion and bridge the digital divide. This paper seeks to examine and analyze the CSR initiatives undertaken by PSUs and private sector enterprises in India aimed at promoting digital inclusion during the COVID-19 pandemic. By exploring the strategies,

approaches, and impact of these initiatives, this study aims to shed light on the role of CSR in addressing digital exclusion and advancing social and economic equity in the digital age. In this introduction, we provide an overview of the challenges posed by digital exclusion during the pandemic, followed by a discussion of the significance of CSR initiatives in mitigating these challenges. Furthermore, we outline the objectives of this study, the methodology employed, and the structure of the paper to guide the reader through the subsequent sections. Through this exploration, we aim to contribute to the growing body of literature on CSR and digital inclusion, offering insights into effective approaches for leveraging CSR as a catalyst for positive social change amidst the challenges posed by the pandemic.

**Targeted Outreach Programs:** Many CSR initiatives have focused on reaching marginalized and remote communities that lack access to digital resources. This includes tribal areas, rural villages, and urban slums where internet connectivity and digital literacy rates are particularly low. By tailoring programs to the specific needs of these communities, organizations can ensure that the benefits of digital inclusion are accessible to all segments of society.

**Empowerment through Skill Development:** Beyond providing access to digital infrastructure, CSR initiatives have emphasized the importance of equipping individuals with digital skills. Training programs covering basic computer skills, internet usage, digital security, and online communication have empowered beneficiaries to navigate the digital landscape confidently. These skills not only enhance employability but also enable individuals to participate more actively in society.

**Partnerships for Scale and Impact:** Collaboration between PSUs, private sector enterprises, government agencies, non-profits, and community-based organizations has been instrumental in scaling up digital inclusion efforts. By pooling resources, expertise, and networks, these partnerships have extended the reach of CSR initiatives and facilitated knowledge sharing and best practices. Such collaborations have also helped address

systemic barriers to digital inclusion more effectively.

**Adapting to Changing Needs:** The dynamic nature of the pandemic has necessitated agility and adaptability in CSR initiatives. As the situation evolved, organizations have adjusted their strategies to meet emerging needs. For example, initiatives initially focused on providing digital devices for online learning may have pivoted to supporting telemedicine services or facilitating access to government welfare schemes online. Flexibility and responsiveness have been key to ensuring the relevance and effectiveness of digital inclusion programs during uncertain times.

**Monitoring and Evaluation for Impact:** Robust monitoring and evaluation mechanisms have been essential for assessing the effectiveness of CSR initiatives and tracking their impact on digital inclusion outcomes. By collecting data on indicators such as internet penetration rates, digital literacy levels, employment outcomes, and social inclusion metrics, organizations can measure progress, identify areas for improvement, and demonstrate accountability to stakeholders. Longitudinal studies tracking beneficiaries' digital journey over time can provide valuable insights into the lasting impact of CSR interventions.

**Policy Advocacy and Thought Leadership:** In addition to direct intervention, CSR initiatives have also contributed to shaping policy discourse and advocating for systemic changes to advance digital inclusion agendas. By sharing insights, research findings, and success stories, organizations have influenced policy decisions at the local, national, and international levels. Thought leadership initiatives, such as organizing conferences, webinars, and policy dialogues, have facilitated knowledge exchange and fostered collaboration among diverse stakeholders in the digital inclusion ecosystem.

In summary, CSR initiatives for digital inclusion during the pandemic in India have been multifaceted, encompassing access to infrastructure, skill development, partnerships, adaptability, monitoring and evaluation, and

policy advocacy. By addressing these dimensions comprehensively, organizations can contribute meaningfully to bridging the digital divide and building a more inclusive and equitable society for all.

**Digital Inclusion Initiatives by PSUs:** Public sector undertakings in India have leveraged their resources and reach to implement various digital inclusion initiatives during the pandemic. Initiatives such as providing subsidized or free internet connectivity in underserved areas, distributing digital devices such as tablets and smartphones to students and marginalized communities, and offering digital literacy programs have been key components of CSR strategies by PSUs. Additionally, collaborations with government agencies, NGOs, and local communities have helped expand the impact of these initiatives.

Case Study: Bharat Sanchar Nigam Limited (BSNL) launched the 'BSNL Internet for All' program, providing affordable internet connectivity to rural and remote areas across India. Through this initiative, BSNL partnered with local community centers and educational institutions to set up Wi-Fi hotspots and offer discounted internet packages to low-income households.

**Digital Inclusion Initiatives by Private Sector Enterprises:** Private sector companies in India have also played a significant role in promoting digital inclusion during the pandemic through their CSR initiatives. Many companies have focused on providing digital skills training, supporting online education platforms, and donating digital devices to marginalized communities. Additionally, some companies have collaborated with government agencies and non-profit organizations to implement large-scale digital inclusion programs targeting vulnerable populations.

Case Study: Tata Consultancy Services (TCS) launched the 'BridgeIT' program, which aims to provide digital literacy and vocational training to underserved communities in rural and urban areas. Through partnerships with local NGOs and educational institutions, TCS has established training centers equipped with computers and internet connectivity, enabling

individuals to acquire essential digital skills for employment and entrepreneurship opportunities.

**Challenges and Opportunities:** While CSR initiatives for digital inclusion during the pandemic have made significant strides, challenges remain. Limited internet infrastructure in remote areas, affordability issues, and digital literacy barriers continue to hinder the effective implementation of digital inclusion programs. Furthermore, sustaining these initiatives beyond the pandemic requires long-term commitment and collaboration among stakeholders

#### **Literature Review:**

1. Gokarna, P., & Krishnamoorthy, B. (2021). Corporate social responsibility in the time of COVID-19 pandemic: An exploratory study of developing country corporates. *Corporate Governance and Sustainability Review*, 5(3), 73–80. COVID-19 pandemic has long-lasting consequences on the health, economic and social life of a country (He & Harris, 2020). In a developing country like India, the socio-economic disruption has led to collaborative action between the central government and state government machinery together with the development sector to curb the impact caused by the virus. Academia substantiates the symbiotic relationship existing between the business and the society (McGuire, 1963; Carroll & Shabana, 2010). The corporates are contributing towards alleviating the pandemic situation through their corporate social responsibility (CSR) activities (Mahmud, Ding, & Hasan, 2021). This article provides insights into the CSR strategies adopted by corporates in India during the COVID-19 pandemic through exploratory research. The study is based on semi-structured interviews of 27 CSR managers involved in strategizing and implementation of CSR activities in their respective organizations. The results outline the commitment shown by corporates towards alleviating the consequence of the virus by multiple CSR strategies. Thus, this research furthers the understanding of CSR and forms a base

for future research on COVID-19 and CSR.

2. Leena S., Balaji K.R.A., Ganesh Kumar R., Prathima K. Bhat, 2023, Corporate social responsibility and sustainable development goals: evidence from responsible business leaders, This study aims to provide a framework aligning corporate social responsibility (CSR) initiatives with sustainable development goals (SDGs) 2030, applying the triple bottom line (TBL) approach. The research examines and evaluates the reach of Maharatna Central Public Sector Enterprises' (CPSE) CSR spending towards sustainability and maps them with SDGs focusing on economic, social and environmental aspects. In addition, state-wise spending for CSR of all eligible Indian companies has been discussed.
3. Anushree Poddar, Sapna A. Narula & Muneer Ahmad Magry, 2022, State of the Art of Corporate Social Responsibility Practices and Sustainable Development Goals in India During the COVID 19 Pandemic, COVID 19, a pandemic that initially erupted in China, spread across the world in months and led to the mortality of millions of people. The pandemic has evolved like a multi-layered trap for the developing and populated nations that lack resources and infrastructure to tackle this catastrophe. India, being a developing nation, got impacted by COVID 19 very severely, killing millions of people, and displacing and impacting the livelihoods of millions. To take control and tackle the situation, the government announced a nationwide lockdown for more than a month. Further, to control the impact on government-developed infrastructure, it sought the help of the corporate sector from which they received a grant via means of corporate social responsibility (CSR). The government came out with a series of notifications to facilitate the inclusion of COVID 19 in the CSR aspect, which is discussed in detail in this paper. COVID 19 also has affected the achievement of the Sustainable Development Goals (SDGs), which also has a direct link with CSR. The paper also walks through the effect that

COVID 19 has had on all the 17 SDGs and how CSR can facilitate overcoming that. Overall, this paper talks about the state of the art of corporate social responsibility practices and Sustainable Development Goals in India during the COVID 19 pandemic and the future landscape.

### Objectives:

1. To examine the extent to which PSUs (Public Sector Undertakings) and private sector enterprises in India have undertaken CSR initiatives focused on digital inclusion during the COVID-19 pandemic.
2. To analyze the specific digital inclusion projects and programs implemented by PSUs and private sector enterprises, including their scope, target beneficiaries, and geographic reach.
3. To identify the key challenges and barriers encountered by PSUs and private sector enterprises in implementing digital inclusion CSR initiatives during the pandemic.
4. To explore the role of collaboration and partnerships between PSUs, private sector enterprises, government agencies, and civil society organizations in promoting digital inclusion efforts amidst the pandemic.
5. To contribute to the existing literature on corporate social responsibility, digital inclusion, and pandemic response strategies in the context of India's socio-economic landscape.

**Conclusion:** The COVID-19 pandemic has underscored the importance of digital inclusion as a fundamental driver of social and economic development. CSR initiatives by both PSUs and private sector enterprises in India have demonstrated a commitment to bridging the digital divide and ensuring that no one is left behind in the digital age. Moving forward, continued investment in digital infrastructure, innovative partnerships, and community engagement will be essential to advance the goal of digital inclusion for all in India. This study has provided a comprehensive overview of the CSR initiatives undertaken by both PSUs and private sector enterprises in

India to promote digital inclusion during the COVID-19 pandemic. Through an analysis of the scope, impact, challenges, and effectiveness of these initiatives, several key insights have emerged. Firstly, it is evident that PSUs and private sector enterprises have played a significant role in addressing the digital divide exacerbated by the pandemic. Their CSR initiatives have focused on providing digital infrastructure, access to technology, and digital literacy programs, particularly targeting marginalized and underserved communities. Secondly, while these initiatives have made notable strides in enhancing digital inclusion, several challenges persist. Limited resources, infrastructural barriers, and digital literacy gaps continue to hinder the effectiveness and reach of CSR-driven efforts. Moreover, the rapid shift to digital platforms during the pandemic has underscored the urgency of addressing these challenges to ensure equitable access to digital technologies for all segments of society. Thirdly, collaboration and partnerships have emerged as critical drivers of success in promoting digital inclusion. By leveraging the strengths of government agencies, civil society organizations, and other stakeholders, PSUs and private sector enterprises have been able to maximize the impact of their CSR initiatives and reach a wider audience.

Moving forward, it is imperative that stakeholders continue to prioritize digital inclusion as a key component of CSR strategies. This requires sustained investment in digital infrastructure, innovative approaches to digital literacy, and targeted interventions to bridge the digital divide. Additionally, greater emphasis should be placed on monitoring and evaluation to ensure the accountability and

effectiveness of CSR initiatives in advancing digital inclusion goals.

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# EXPLORING THE TEACHER'S PERSPECTIVE TOWARDS INCLUSIVE EDUCATION

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**Abstract-** Inclusive education is a means where every learner has an equal opportunity to learn regardless of their ability to learn in one single frame. It ensures full participation of all learners including the marginalized sections of the society in the teaching-learning processes. Inclusive education lays its foundation on the belief that every being, despite of their abilities, backgrounds, or differences, has the right to avail quality education within their local community. By appreciating the distinctiveness and catering to the unique needs of each individual, inclusive education creates a scenario that encourages acceptance, belonging, and academic success for all. The present study was conducted by the researcher to assess the school teachers' perspectives on Inclusive Education. Furthermore, the researcher also attempted to compare the attitude of the teachers towards Inclusive Education with respect to Gender. The descriptive survey method was adopted and a questionnaire in the form of Google form was developed by the researcher. T-Test was employed to compare the attitude of teachers towards inclusive education. The survey of teachers' perspectives on Inclusive Education indicated a robust endorsement of its benefits, with a vast majority expressing support for social inclusion and recognizing the significance of continuous professional development. However, concerns about potential burdens in inclusive settings highlighted an area that needs attention and resolution. Moving forward, addressing these concerns, providing targeted support, and fostering a positive, and inclusive learning environment are essential for the successful implementation of inclusive education practices in classrooms. The present research paves the way for prompt considerations for future education policies, teacher training programs, and resource allocation to create a more inclusive and supportive learning environment.

**Keywords:** Inclusive Education, NEP-2020, Professional Development, Marginalized Section, Adaptive Curriculum Strategies.

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## Introduction

*"Inclusive is a mindset. It is a way to treat others and the way they treat us. Inclusive is an opportunity to learn from one another. And we do it because it is the right thing to do. Period."*

– Lisa Friedman

While the concept of inclusive education is not a recent innovation, it is experiencing a surge in global acceptance. Fundamentally, inclusive education posits that every child possesses the capacity to learn and is entitled to educational opportunities. This approach entails tailoring education to accommodate individual needs and integrating all students into the classroom environment. Inclusive education is an

education system where everyone has a right to participate in the educational process irrespective of their physical, emotional, intellectual, social, and linguistic conditions. It is an environment that develops and designs our curriculum, school environment, classrooms, etc. to cater to the needs of the diverse population. It is an educational environment in which the varied needs of all children are addressed by various opportunities thus decreasing exclusion. Keeping in view of the necessity of imparting education in an inclusive setting, NEP 2020 has given special emphasis on Inclusive Education.

“The National Education Policy 2020 envisages an inclusive and structural change in the educational system. It focuses on ‘Equitable and Inclusive Education’ which reverberates the idea that no child should be left behind in terms of educational opportunity because of their background and socio-cultural identities. It has taken into account the concerns of the Socio-Economically Disadvantaged Groups (SEDGs) which include female and transgender individuals, Scheduled Castes, Scheduled Tribes, OBCs, minorities, and other categories. This policy aims at bridging the social category gaps in access, participation, and learning outcomes in school education” (Source: <https://pib.gov.in/> MHRD, India, Aug 2022). The aim of Inclusive education is to provide a place where everyone has a right to participate in the teaching-learning process and other activities of education which enables them to be self-reliant and self-supporting. It is based on the principle of flexibility it creates an environment in which all the children get a chance to share their needs and experiences and learn together without any difficulties. It also provides flexibility to promote the curriculum method of teaching according to the needs, interests, and requirements of the students.

In the present study, the researcher attempted to analyze the attitude of the teachers towards inclusive education, i.e. what is their perception of inclusive education and whether the education should be provided in school in an inclusive setting or not. In addition to this, the researcher also sought to know the challenges that the teachers face while teaching in an inclusive setting. Further, through this research, the researcher also asked for suggestions from the teachers who are dealing with inclusive classrooms in their schools.

### **Literature review**

**Guillemot et al.** (2022) dealt with a meta-analysis of the research that was conducted to interrogate the attitudes of teachers towards inclusive education. It covered a total of 40512 in-service/pre-service teachers belonging to 55 countries. It was discerned by the investigator

that the teachers had a positive attitude towards the same. A meta-regression analysis depicted a progressive trend in their attitude from 2000 to 2020. Furthermore, it was also observed that the teachers belonging to countries with high Human Development Index (HDI) had more empathy towards inclusive education compared to those having low HDI.

**Charitaki et al.** (2022) compared the attitudes of educators’ attitude towards inclusive education in various countries concerning length of teaching experience, their educational work level, and their highest educational qualification. In addition to this, the researcher designed a model based on attitudes towards inclusive education that aimed to yield a good fit across different countries. The findings of the study suggested that the teachers’ attitude was significantly associated with all three parameters i.e. length of teaching experience, their educational work level, and their highest educational qualification across all the states. apart from this, FA suggested a 4-factor solution encompassing the cognitive, affective, and behavioral factors previously designed by Gregory and Noto (2012), and a fourth factor, labeled overall attitudes towards teaching all students.

**Kumar & Singh** (2020) carried out a study to analyze the pre-service and in-service educators’ attitudes related to inclusive education. The attitude of teachers towards inclusive education was found to be moderate to a favorable level. An interesting fact was seen during the study that Pre-service and urban educators possessed more positive attitudes as compared to that of In-service and rural teachers. It was also concluded from the findings of the present study that the attitude towards inclusive education had no significant association with gender.

A study carried out by **Namanyane & Shaoan** (2021) on “Inclusive Education: A Literature Review on Definitions, Attitudes and Pedagogical Challenges” to investigate the instructional methodologies that teachers adopt to plan, design, and execute lessons meant to

deal with diverse students’ aptitudes from literature. Through this investigation, the researcher concluded that people with disability were viewed differently by different groups of people they interacted within different contexts.

**Tahseen & Ashraf (2020)** investigated the “attitude of mainstream primary school teachers towards inclusive education.” The investigators adopted a survey method to collect the data, where a self-made questionnaire was constructed by the investigators to measure the attitudes toward inclusive education. The outcomes of the study showed a positive attitude of both the educators and the learners in inclusive education.

**Kumar (2016)** did a study on “Assessment of teachers' attitude towards inclusive education a study of Indian teachers.” The investigator adopted the descriptive survey method and ATIES i.e. Attitude of Teachers towards Inclusive Education Scale was employed by the researcher for collecting the required information. The study revealed that: -

1. Significant differences existed among the attitudes of teachers of rural areas and urban areas.
2. The attitude of the teachers was found to be highly associated with the gender
3. The attitude of less experienced teacher and highly experienced teacher differs significantly.

**Objectives of the study**

1. To assess teachers’ perspectives on Inclusive Education.
2. To compare the attitude of the teachers towards Inclusive Education with respect to Gender.

**Hypothesis**

There is no significant difference between the attitudes of the teachers towards Inclusive Education with respect to Gender.

**Methodology-**The descriptive survey method was adopted by the researcher for the present study. The tool that was used for analyzing the nature of the data was a questionnaire in the form of a Google form that the researcher developed themselves. The Google form included 25 items of which 21 items were positive and four were negative in nature and all were based on a 3-Point Likert Scale. Also, the questionnaire consisted of 23 closed-ended questions and two open-ended questions. T-Test was employed to compare the attitude of teachers towards inclusive education with regard to their gender.

**Sample:** The sample comprised 66 teachers teaching in primary and secondary private schools of Kolkata, West Bengal. Out of these 66 teachers, 42 were primary teachers and 24 were secondary school teachers that comprised a total of 57 regular teachers and 9 special teachers. Snowball technique was used to collect the data, where the sampled teachers were asked to suggest for the further targets and forward the google form to them.

**Table1: Details of the sample**

School Teachers			
Primary Teachers-42		Secondary Teachers-24	
Male	Female	Male	Female
3	39	5	19

T-Test was employed to investigate if there was any significant difference in the perspective of

teachers on inclusive education with respect to gender.



## Analysis, interpretation & discussion

**Table 2: Percentage-wise analysis of each response**

Items	% Agree	% Neutral	% Disagree
1. There is an immense need to incorporate the component of inclusive education into our existing system of education.	92.1	6.1	1.5
2. Inclusive education benefits all students, regardless of their abilities	87.9	10.6	1.5
3. Regular classrooms can be redesigned to cater to the needs of differently-abled learners.	77.3	13.6	9.1
4. All students, irrespective of their abilities must be provided education in the same classroom environment.	66.7	25.8	7.6
5. Inclusive education promotes social inclusion and acceptance among students.	95.5	3	1.5
6. Teachers should receive specialized training to effectively support students with diverse learning needs.	97	3	0
7. Inclusive education requires adaptations and modifications to instructional strategies and materials.	98.5	1.5	0
8. Students with disabilities should have access to the same curriculum as their peers without disabilities.	53	30.3	16.7
9. Inclusive education fosters a sense of belonging and self-esteem among students with disabilities.	93.9	4.5	1.5
10. Collaboration between general education teachers and special education teachers is essential for successful inclusive education.	97	3	0
11. Inclusive education enhances the overall academic performance of students.	74.2	22.7	3
12. Students without disabilities can develop empathy and understanding through inclusion in the classroom.	92.4	7.6	0
13. Collaboration between parents, teachers, and support staff is very important designing inclusive classroom.	97	3	0
14. Inclusive education places an excessive burden on teachers, making it difficult to meet the needs of all students.	39.4	39.4	21.2
15. Students with disabilities should receive education in specialized schools rather than being included in regular classrooms.	54.5	28.8	16.7
16. Inclusive education prepares students for the diverse workplace and society they will encounter in the future.	92.4	4.5	3
17. Students with disabilities should be segregated from their typically developing peers to avoid disruptions in the classroom.	60.6	19.7	19.7
18. Inclusive education requires additional resources and support to meet the needs of all students effectively.	95.5	3	1.5
19. Inclusive education promotes equal opportunities and equal rights for all students.	90.9	6.1	3
20. Teachers play a vital role in creating an inclusive and accepting classroom culture.	97	3	0
21. Inclusive education leads to lowered academic standards for all students.	71.2	13.6	15.2
22. It is the duty of special teachers alone to cater to the needs of differently-abled students.	69.7	19.7	10.6
23. Teachers should receive ongoing professional development to enhance their knowledge and skills in inclusive education.	100	0	0

Percentage-wise analysis was done for each response which provided a comprehensive

picture of the attitudes of the teachers towards inclusive education. Overwhelmingly, the

responses depicted strong support for incorporating inclusive education into the existing system with 92.4% of the population expressing their agreement. The belief that inclusive education benefits all students regardless of their abilities was also widely shared with 87.9% in agreement. Respondents recognize the potential modification of regular classrooms to meet the needs and challenges of the students with disabilities as indicated by 77.3% of the sample teachers. In addition to this, the idea that all students including those with disabilities should be educated in the same classroom i.e. inclusive education receives support from 66.7% of the population.

However, regarding the challenges that the teachers are facing in inclusive settings, varied responses were seen from the teachers. When the teachers were asked whether inclusive education places an excessive burden on teachers, making it difficult to meet the needs of all students, 26 respondents agreed with this, while 26 remained neutral and 14 teachers disagreed with this. 21. When the researcher inquired about whether inclusive education leads to lowered academic standards for all students, the majority of the teachers (71.2%) agreed that inclusive education is affecting the performance of the child, especially the normal child.

It was discerned by the researcher during the study that, 94.7% of the teachers had the opinion that Students without disabilities can develop empathy and understanding through inclusion in the classroom. Moreover, most of the respondents (97%) agreed that Collaboration between parents, teachers, and support staff is very important in inclusive setting.

Apart from asking about the opinions of the teachers regarding their beliefs about inclusive education, the researcher also tried to analyze the difficulties faced by the teachers while dealing with the diversified classroom and the measures they suggest to improve the existing scenario of inclusive education by asking open-ended questions. When the teachers were asked what difficulties do they face while dealing with a diversified classroom, the following responses were recorded by the researcher: -

- i) Loss of control over the class consisting of a large population
- ii) Distracted learners and inability to cater 100% attentions
- iii) The strength of the classroom and high teacher-student ratio
- iv) To get the balance between the high-achieving students and providing additional support for those who need it, all within the same classroom setting and within the given time
- v) Meeting the needs of the learners and coping with their learning pace
- vi) It is challenging to foster teamwork and cater to the various Learning Styles
- vii) Inadequate infrastructure, a lack of instructional aids and manipulatives
- viii) Lack of hands-on training required to handle especially abled learners
- ix) Time constraints, vast curriculum, and large student strength
- x) No/partial knowledge of inclusive education on how to deal with special kids
- xi) Bullying of especially abled learners by their peers

The teachers were also asked to provide some suggestions in order to improve the existing scenario of inclusive education. To the researcher's surprise, many innovative and constructive ideas were acknowledged by the respondents. Some of them are as follows: -

- i) The classroom strength should be reduced. In an inclusive setting the teacher-student ratio should be around 1:10 not more than that
- ii) The schools in Inclusive education settings must have the proper infrastructure to meet the needs of diverse learners. The school should be equipped with appropriate resources
- iii) Trained teachers and complete acceptance towards the child with special needs to support inclusion in regular stream

- iv) Shadow teachers also required in the classroom
- v) Inclusion should be practiced in classrooms, but students with mental disabilities should have separate schools
- vi) Teach all the teachers for special education learners. And give full training and resources to the teachers and co- support of other teachers as well
- vii) Parents should be counselled
- viii) Need a special educator to identify the root cause of learning difficulties of the learners and suggest remedial options.
- ix) Workshops and courses on special education along with certificate, monthly/quarterly mandatory service by teachers/employees of an organization
- x) Create awareness among students, having proper class corners and resources which will help students to explore hands-on learning experience
- xi) Differential teaching methods should be adopted
- xii) Schools needed more special educators and psychologists thus school budget needs to be increased for these schools.

In conclusion, the findings showcased a predominantly positive endorsement of inclusive education with strong support for its incorporation into the existing system and the belief that it benefits all students. However, the data also unveiled concerns notably the perceived burden on the teachers and apprehensions about the potential academic

standards decline. While there is substantial support for inclusive education, the study revealed nuanced perspectives and highlighted the importance of on-going professional development, collaboration, and addressing potential challenges to ensure the effective implementation of inclusive education.

The open-ended responses offered valuable qualitative insights into the difficulties faced in dealing with the diversified classrooms such as varied learning paces and the need for personalized attention. The respondents also provided constructive suggestions to address these challenges, emphasizing the importance of tailored teacher training, increased resource allocation, and more inclusive curriculum materials. Most of them also supported in reducing the pupil-teacher ratio upto 1:10 in order to pay individual attention to every child. They also advocated for arranging at least a special educator and a psychologist for every school.

The interplay between the quantitative and qualitative data depicted the complex and multifaceted nature of inclusive education. The findings suggested that successful implementation of inclusive education requires not only broad policy support but also a keen focus on the practical aspects that the teachers encounter daily.

### Comparison of attitudes of the teachers towards Inclusive Education

#### Analysis and Interpretation

##### Hypothesis

H0: - There is no significant difference in the perspectives of teachers on inclusive education with respect to gender

**Table 3: Comparison of attitudes of the teachers towards Inclusive Education with respect to Gender**

N	Df	T-value	p-value	Remark
66	64	1.97	0.29	Null Hypothesis accepted

From the collected data, the T-value was collected in order to check if there is any significant association between the attitudes of the teachers towards Inclusive Education with

respect to Gender. The T-value and the p-value were found to be 1.97 and 0.29 respectively. Since, the p-value was found to be greater than 0.05 (significant value), the null hypothesis H0

was accepted and it was concluded by the researcher that there was no significant difference in the perspectives of teachers on inclusive education based on gender.

### **Conclusion and recommendations**

The survey of teachers' perspectives on Inclusive Education indicated a robust endorsement of its benefits, with a vast majority expressing support for social inclusion and recognizing the significance of continuous professional development. However, concerns about potential burdens in inclusive settings highlighted an area that needs attention and resolution. Moving forward, addressing these concerns, providing targeted support, and fostering a positive, and inclusive learning environment are essential for the successful implementation of inclusive education practices in classrooms.

Hence, the present research paves the way for prompt considerations for future education policies, teacher training programs, and resource allocation to create a more inclusive and supportive learning environment. The findings of this study give insights to informed and targeted interventions.

The findings of this study emphasize on

- i) Continuous training for teachers to enhance their skills in inclusive education considering the unanimous (100%) agreements on its importance
- ii) Allocate resources strategically to modify their regular classrooms and meet the diverse learning needs of students with disabilities
- iii) Address concerns about perceived burdens on teachers in inclusive settings by implementing targeted support mechanisms and assistance
- iv) Foster collaborative cultures among teachers, support staff, and parents to promote social inclusion and create an accepting school environment
- v) Explore adaptive curriculum strategies to accommodate diverse domain styles and abilities

- vi) reflecting the acknowledgement of potential classroom modifications
- vi) Actively engage parents in the inclusive education process recognizing their crucial role in collaborations.

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# CHANGING TRENDS AND PATTERNS IN MARKETING OF PATAS IN NEW NORMAL

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Indian-folk-artists for long been engaged with the practice of the *Patachitra*; it is an innovation par excellence without any technological-sophistication. The *Patachitra* has been considered as a film strip defined via rhythmic-narration and stands as a sworn-statement for the genesis of cinema way back in 5th-century BC. The Patuas, also known as chitrakars, are a native group of Bengalis specializing in the production of narrative scrolls (Pat) and the performance of songs to accompany their unrolling. As-bards of Bengal, they paint the scroll on myths, epics, and folks, social and modern-day problems. Traditionally, patua artists would travel from village to village trading their performances of singing and sharing their visual scroll presentations for money or in-kind food and lodging. Present day, they travel to various art and craft markets in the larger city centers. The COVID-19 pandemic has had a significant impact on art output and the art market worldwide. This is particularly evident in the Patua or Patachitra communities of Medinipur, West Bengal, where Patachitras' scrolls characterize the folk-art industry in the so-called painters' villages. The singing pictures of Patchitras are part of a rich tradition of storytelling and performance art. New themes have been incorporated into the Patuas' repertory for centuries, providing a living tradition that has always mirrored major political, religious, cultural, and social events, including COVID-19. As social changes and new forms of entertainment have transformed the audience addressed and the function of performances, resilience has always been an important part of this history. The role of travelling artists has changed dramatically during the previous few decades. New normal

situation after the outbreak of COVID-19 has had a tremendous economic impact on many artists, as art fairs and shows have been cancelled, and lockdown orders have halted tourism and travel, drastically lowering their income. Folk artists are one of the vulnerable communities affected by the crisis. With incomes dwindling, daily subsistence is becoming increasingly difficult. As a result, new approaches and virtual places for displaying are being tested in order to help these artists survive and keep the essence of their performances alive. This essay will look at how the pandemic has impacted the art market and production of Patuas, both economically and socially and how the patuas are trying to accustom themselves with the new normal.

I have chosen the Patuas of Habichak, Nankarchak under the East Medinipur and the Patuas of Naya of West Medinipur. In this pandemic situation through their songs they have highlighted the necessary steps that need to be taken and tried to arise awareness to overcome corona. Along paintings and songs they have also made masks, t-shirts, kurtas, umbrellas, attractive bottles etc. and started to sell these. In new normal situation although the foreign markets have demand of patas but in West Bengal the patas have lost their glamour and position. The marketing of patas has declined rapidly. Thus the patuas are compelled to change their style and pattern and also have started to make products of daily needs which has helped them to catch on the ongoing market.

## **Objectives of the study**

- To explore the current place and position of the Patuas in folk culture and society.
- To investigate the impact of COVID-19 on Patua class and marketing of patas.
- To find out the changing trend and pattern of patas and pata songs to keep pace with this new normal situation.
- To explore the new thinkings and works of patuas relevant with corona crisis.
- To find out the importance and contribution of patuas' art craft in rural and urban markets.

## **Marketing Of Pata Products In New Normal**

- Precarity, which has been an ontological condition for the Patuas for centuries, has become more severe since the onset of COVID19. Twenty Patuas, who were specifically interviewed to discuss the economic impact of COVID-19 on their lives, confirmed that their inability to travel outside to sell their "pats" or participate in live exhibitions and workshops had resulted in a rapid decline in their incomes. The lockdown had a particularly negative impact on people from the lower economic strata of society. Folk performers were also part of a community that was struggling financially at the time. In the face of the technological revolution, folk performances in modern culture are struggling to survive. Patuas, like other folk performers, has had a difficult time surviving the pandemic. However, this did not prevent them from generating masterpieces. They proceeded to spread information about the corona virus through their Patachitra art form. The coronavirus is depicted as a big monster with a gaping mouth or a large round head of a beast with muscular arms terrifying a fearful crowd for various patachitra (traditional scroll) artists from the little town of Naya in West Bengal, India.

The scrolls depict the pandemic, while accompanying songs written by the artists describe the story in words, in this example, explaining COVID-19, its consequences, and

how to protect oneself from the sickness. They also express their anguish and sorrow over the virus's death of close ones. As they sing, the artists unroll the multi-panel scrolls. Abed Chitrakar, president of 'Habichak Nankarchak loksikha silpo Patua' and Subh Chitrakar told that they have received some government and NGO's help. They have made a lot of masks, t-shirts, kurtas, umbrellas etc. along with patas during pandemic and marketed it. Through these steps they have tried to combat with the intense competition of current market and make a stable place of their own in this new normal. The patuas are also selling the products in a reasonable price which are affordable to common people.

## **Findings**

- The place and position of the Patuas in our society has been revealed.
- The remarkable contribution of patuas to the history of painting has been identified.
- The impact of COVID-19 on the patua class and the present condition of the patuas during this pandemic situation have also been noticed.
- The marketing of patas have been affected badly due to this corona pandemic and their incomes have declined rapidly.
- Customer visit to the villages has decreased.
- To combat with this situation patuas have started to make patas and pata songs on corona pandemic which are very relevant.
- In this new normal the patuas have chosen new strategies to keep pace with the changing demand of market.
- They have started to make various products of daily needs along with patas and marketed these to sustain their existence.
- The patuas are also trying to create awareness about COVID-19 through their new style of works and songs.

## Conclusions

From the pre-Buddhist period till now the Patuas have sustained their own artistic identity through ups and downs . Different ruling classes have tried to use these Patua groups to fulfill their own needs but the Patuas have become successful to retain their distinct personalities. They never compromise with any unfairness. They have put a great impact on Indian art and culture. They produced enormous patas during Buddhist-Jain-Brahmana-Islamic-British every phase of our history and till they are continuing their art works. In case of establishing peace and communal harmony in the society, the instance of Patua class is very significant. In spite of all the Patuas are still suffering from poverty. Lockdown measures compelled Patuas to remain in their villages, preventing them from exhibiting or performing their art and putting them at risk of starvation because they were unable to travel to fairs and sell their wares. Patuas communicate their suffering, delight, joy, astonishment, pain, and pleasure in a variety of ways by means of their paintings and melodies .Their scroll drawings and songs also provide stories about current events of society. When the world is combating the Corona Virus, these artists are attempting to raise awareness about the pandemic through their performing arts traditions. The majority of these composers are untrained. Despite this, they are able to compose songs without the use of technology.

The corona virus outbreak and the suffering of the entire world have touched the hearts of these folk performers. Patuas have chosen Patachitra as their art form to depict the current state of society, and these scroll paintings, accompanied with patua songs, have become a medium through which the performers aim to raise awareness about the corona virus outbreak.

Now in new normal the patuas are trying to capture the running market through their creative thinkings and innovative products. In spite of this they have not overcome the economic crisis completely as the marketing of the products has not grown up sufficiently. The social and economic conditions of these Patuas have not improved yet though sometimes a few government or private attempts bring a ray of hope. Above all it can be said that the Patuas who are nurturing our history since a prolonged past must deserve to get a prosperous livelihood and this plan should be implemented right away.

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# ILLUSORY KNOWLEDGE IN NYAYA TATTVA

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## **Abstract:**

We witness various events happening around us. But not all of our observations are accurate. Our vision can sometimes be accurate, sometimes inaccurate or false. When perception is false, we call it "illusory knowledge". Illusion is a real phenomenon. Illusion is wrong. It refers to the fallibility of human perception. There is a detailed discussion in Indian philosophy about this "illusion". Various Indian philosophers have propagated different doctrines about "illusion". These are known as "Khyatibada". Nyaya philosophy is based on epistemology. According to Nyaya, knowledge is of two types: correct knowledge or Prama and incorrect knowledge or Aprama. A part of false knowledge is delusional knowledge. According to Nyaya, when rajju is felt as snake, it is Prama. Feeling the rope as a snake is delusional knowledge. Knowledge that is not certain, doubtful is therefore aprama. If a quality that does not exist in an object is experienced, it is called aprama or illusory knowledge. By illusion we attribute to one object the quality of another object. This is not the case if an object having a quality is known as that quality. The illusory doctrine of Nyaya philosophy is known as "ANYATHA KHYATIBADA". Anyatha = 'Anya Dharma prakare' (In other quality types) and Khyati = jnana (knowledge). Naiyayika says that as the cause of such illusion knowledge, the illusion is due to the integration of the mundane vision (laukika pratyaksha) of the rope (rajju) and the supernatural vision (alukika prattakshya) of the snake.

**Keywords:** Khyati, Anyatha, Adhyas, Nirbikalpaka pratyakshya, Adhyarop

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**Introduction:** We witness various events happening around us. But not all of our observations are accurate. The perception can sometimes be accurate, and sometimes it can be inaccurate or wrong. When perception is false we call it "illusion". Illusion is a real phenomenon. Illusion is misdirected. It refers to the fallibility of human perception. There is a detailed discussion of this "illusory knowledge" in Indian philosophy. Different philosophers propagate different theories about illusion. These are known as "Khyatibada". The general meaning of the word "Khyati" is 'knowledge'. Literally the word 'khyati' means 'illusory knowledge'. In a very subtle discussion of 'illusory knowledge', mentions five 'khyati'. Which is known as the "Khyati Panchaka". They are 'Atmakhyati', 'Anyathakhyati', 'Asatkhyati', 'Akhyati', 'Anirvacaniyakhyati'.

Nyaya theory is founded on epistemology. According to Nyaya, knowledge is firstly of two types: correct knowledge or Prama and incorrect knowledge or Aprama. Prama or correct knowledge is of four types: Pratyakhyan, Anumiti, Upomiti, and Sabdobodh. Aprama or inaccurate knowledge is four types delusion (bhrom), doubt (sangshoy), memory (smriti), and argument (tarka). According to Nyaya, when a string is felt as a string, it is Prama. When the rope is felt as a snake it is illusion. Knowledge that is not certain, suspicious is aprama or imprecise knowledge. A quality that does not exist in an object, if that quality is felt in that object, it is called aprama. When you see a rope and think of a snake, then if you feel the quality that is not in the rope, it is false knowledge. Knowledge does not match the nature of the subject.

According to Nyaya, accurate knowledge is material, because in accurate knowledge there is a similarity of knowledge with the subject. Illusion is not true knowledge. Illusion is a type of knowledge that is correct but a type of inaccurate knowledge. Illusion does not correspond to the knowledge of the subject. The illusion is subjective or personal. Illusion is the projection of an irrelevant feature by the knower onto the subject, which is not the subject. Another characteristic is imposed by the knower. As a result, the nature of the subject does not match with the knowledge that is obtained. The resulting knowledge is illusory. As seen far Morichika, in this case there is no mistake in the content. Content is always content. Here the fickle light is seen as water. But if someone says that the light is not the light, the fickleness of the light is not the fickleness, then he will be wrong. In this case, what has gone wrong is in our perception or knowledge. It would be a mistake to see that fickle light as water without seeing it as its true self. Then error enters our knowledge. So according to Nyaya, illusion arises when one thing is experienced as another thing. Illusion does not occur in the correct sense of the subject.

The doctrine of illusion in Nyaya theory is known as 'Anyathakhyatibada'. 'Anyatha' = in another guna type, 'Khyati' = jnana (knowledge). The object that does not have the quality, that quality in a prominent form, the knowledge of that object is illusion knowledge. For example, the quality of string is stringiness. But instead of the knowledge of string in the form of rajjutva, if the knowledge is in the form of sarpatva, then that knowledge is called Anyatha Khyatibada or illusory knowledge. 'Another quality' means that the quality is not in that noun (Bisheshyat byadhikaran). For example, in Rajju 'ayam sarpo' this knowledge 'sarpotva nishtho prokarata nirupito rajjunishtho bisheshyatashali' is a special knowledge. Philosophers like Nyaya-Vaishek, Patanjala etc. accept this.

Nirvikalpaka perception (pratyakhha) are not illusions. Illusion is occurring when we interpret one object as another object due to our sensory errors (indrio dosha), associative errors (anushango dosha), or memory corrections (smriti janito sanskar). Determinants of matter are directly transcendental. 'It is such and such a thing' does not express any such quality. What is the thing? What is his name? What is its quality? Nothing is known. Have no idea about type (prakar) or name. Illusion occurs whenever a thing or knowledge is expressed by adding types(bisheshan). 'This is a red apple' - Seeing a red apple, I have this knowledge. Now if we see red apple as yellow apple then illusion arises.

Annambhatta, discussing illusion in the Tarkasangraha, says that when there is an illusion of silver in the sukta (shuktite Rajat bhram), that place 'it is silver' - such that the distinguished knowledge is the cause of the instinct. That is, there is only one distinct knowledge in illusion. Such knowledge is called inaccurate knowledge. Now the question is, if in Shukti 'this is silver' or 'it is silver' - this kind of knowledge, then how is that possible? 'It' refers to a noun with which there is a sense connection. As a result, direct knowledge of 'It' is possible. But in this place how will the knowledge of adjectives or 'rajatattva'? Rajat (Silver) is not here, Shukti is here. So close (sannikorsho) with silver is not possible. Naiyayik says, in this case, it is not a natural closeness (laukika sannikorsho) but a miraculous closeness (alaukika sannikarsha). It is through him that the knowledge of silver (rajatattva) is gained. By 'Janalakhona' the miracle of silver located elsewhere is witnessed. 'Chakhhu sannikristha idantabachhinna' is associated with the special rajatatta of that silver 'this is silver' - this is the knowledge. Where is the falsity of this inaccurate knowledge? Naiyayik says, 'sarbotra dharmini avrantang prokare tu biporjoy:' What is characteristic of this knowledge is true, but the epithet with which it is said to be distinguished, that is, the type of knowledge, is illusory. In reality, that type of

silver is real, but only in its own silver. As a result, even though both of them are real in different ways, their related form known in the place of illusory knowledge is inaccurate. In the place of illusory knowledge, 'It is silver', that which has no connection, i.e. 'rajatattar', is said to have its connection. The other is known as the adjectival (anyatha) of the other. This doctrine is known as "Anyatha Khyatibada".

The question may be, why is such a false attribute imposed? Why does false quality seem real to us? Let's understand this with the help of an example. 'Rajjute Sarpabhrame': According to Nyaya, first an object is present before us and our senses connect with that object. Then for some reason, our senses perceive the general quality of the object as 'long'. But could not experience the physical characteristics of the object. As a result, this common quality i.e. 'length' which we have observed is also associated with another object i.e. 'snake', reminding us of some of the characteristic properties of other objects. Through this kind of memory there is some kind of connection between the eye sense and the snake. A miraculous (alukika) connection occurs. That is, we think that we are really seeing snakes. As a result, we attribute this directness of the snake to the object (rajju) located in front of our senses.

This illusion is direct according to Nyaya. say there is no direct knowledge without indriyartha sannikarsha. The rope is directly known by laukika-indriyartha-sanikarsha. But for some dosha, the rope has direct knowledge in the form of samanya, rather than bishesha-direct knowledge. If the rope is perceived directly in the form of samanya, the resemblance of the rope to the previously perceived snake is felt. As a result, the snake-reformation caused by the previous experience is triggered. Then by the miraculous sannikarsha called Jnanalakshana sannikarsha, the sanikarsha of the snake present elsewhere with the senses takes place and the sarpatva is witnessed. In place of Jnana Lakshman Sannikarsha, Jnana (knowledge) act as Sannikarsha. Thus 'sarpatwa' is distinguished

'rajju' knowledge. That which is Rajju svarupata is known as something other than direct. The sense of 'it is not a snake' is associated with the rope of attachment. According to Nyaya, Badhjnana involves the knowledge of Guna and Guni (or snakesness and rope) being in one possession. And the different shelters they live in prove it.

Kumari Bhatta of Mimamsaka Philosophy admits the 'Biparit Khyatibada' (opposite fameism). According to him, illusion knowledge is a distinct knowledge but that knowledge has two different aspects, not two different knowledges. Because of the combination of those two things in illusion, the thing is not known in the way it actually is - it is known in a different or opposite way. 'Khyati' means 'knowledge' and 'biporit' means 'other'. In illusion the object seen is taken as another object i.e. opposite object. Anyarupa knowledge or biparit knowledge of objects in illusion is 'Biparit Khyatibada'. According to Kumari Bhatt, illusion is a subjective experience.

The sorpo illusion in Rajju is two parts of illusional knowledge, one is the present subject Rajju and the other is the memory snake. The first is direct, the second is a matter of memory. Just as the rope is a pure (Sat) object, so the snake in other spaces and times is also a pure (Sat) object. There are no snakes in Rajju space and time. 'Serpentine delusion' in the rope, even though the senses are close to the rope, due to various faults such as insufficient light, distance, weakness of the senses etc. and Because of the analogy between rope and snake, the direct subject 'rajju' and the memory subject 'snake' are understood as identical. As soon as Rajju is seen, due to the resemblance of Rajju to a snake, the memory of the snake is awakened and the knowledge of non-difference between the two things, the 'snake illusion in Rajju'. Illusory knowledge is for emotional consumption, Illusory knowledge predisposes the knower to (accept or reject) the subject, just like prama knowledge.

Naiyayikas have some similarities with Kumari Bhatta. Analogy: For example, according to both, illusory knowledge is valid knowledge. Both sects accept prama and aprama categories of knowledge. Both admit that the combination of the knowledge of the rope and the knowledge of the snake gives rise to illusion. There are also some important differences between Kumaril and Naiyayika about illusion knowledge. Kumaril Bhatt believes that the delusion is due to the integration of the direct knowledge of the fast and the memory knowledge of the snake. But the Naiyayika says that due to the union of the laukika pratyaksa of the rope and the alukika pratyaksa of the snake, illusory knowledge occurs.

Advaita Vedanti contradicts the view of the Naiyayikas, saying that the Nyaya mata of illusion is not real. Because according to them, illusion is the subject of knowledge 'a prominent object'. But they say, 'Iha' is the form of rope, 'Anyatha' means 'elsewhere' is knowledge in the form of a snake, which is not correct. After illusory knowledge the mistaken knower 'here and now' indulges in the present snake. Elsewhere present or past snakes can never develop present snake instincts. Because the snake does not appear in 'elsewhere present form' in illusional knowledge.

The Advaita Vedantists do not even accept the Gnanalaksha alaukika (miraculous) Sannikarsha. Any permissiveness becomes direct if we include in direct knowledge what is not seen in the physical sense. If what is not perceptible in natural perception is included in direct knowledge by supernatural perception, then any inference becomes perceptible. As a result, by seeing smoke in the mountains, the assumption of fire must be called direct.

Although Guna 'Sarpatva' and Guni 'Rajju' are not actually related, they are imputably related. As a result, the delusion that 'it is a snake' occurs. But the blocking knowledge does not only block the imposed relationship, but the entire single and distinct subject. Only 'barrier

to relationship' means 'barrier to dishonesty' because relationship is dishonest.

Advaita Vedanta's doctrine of illusion is known as 'Anirbachaniya Khyatibada'. In Advaita Vedanta, illusions are called 'adhyas'. Delusion due to lack of knowledge of adhisthana or shelter. The imposition of non-objects on objects is called Adhyasa. According to Advaita all matter is subject to consciousness. The string or rajju is based on consciousness itself. Chaitanya Swarup Brahma or Atman is the truth. The inanimate world and all other worlds are just lying or illusions. In Atma, the imputation of anatma is illusion. Elsewhere, imposition of other objects is 'adhyaropa'.

### **Conclusion:**

There is no reason to think that this illusion will always be the same. Illusions can be presented differently at different times. Two types of illusions are generally mentioned in relation to illusions. The first is personal illusion direct and the second is universal illusion direct. In the case of personal delusions, the observer's personal delusions are seen. Examples of this are thinking of a rope as a snake or seeing silver in sukta. Just because I see a rope as a snake from a distance does not mean that everyone is seeing that rope as a snake. This type of illusion is called personal illusion. On the other hand, regarding universal illusions, the influence of our habits is dominant. In this case there is some mundane reason. For example, during 'railway travel', a fast-moving train seems to be stationary. I observe the external environment in a fast way. Such illusions are not illusions of any particular person. This kind of illusion is common to all people, it is called motion-illusion. If there are more than one house in the same row, having the same height, last house is seen as higher. Such an illusion is called a geometric illusion. Be that as it may, the cause of delusion may be personal, material, worldly delusions etc. Illusion can be referred to as a real phenomenon.

So, what we understand is that illusion is also a direct. Illusional knowledge is rooted in some real stimulus. The reason for calling it an illusion is, this illusory knowledge conflicts with the knowledge obtained through other standards of reality. Acting according to delusional knowledge will result in failure or must fail.

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# THE INFLUENCE OF COVID-19 ON STUDENTS' ACADEMIC PURSUITS

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## Abstract

The COVID-19 worldwide epidemic has left its mark on all regions of the world, and India is no exception to its far-reaching effects. Among the sectors significantly affected in India, the domain of education is especially notable, primarily because of the nationwide lockdown implemented to curb the spread of the virus. The lockdown led to the suspension of offline classes across all educational institutions, prompting a swift shift towards technology as the sole means to sustain the operations of the education sector. However, it became evident that India faced a crucial need for essential digital resources to facilitate the transition to online classes. In light of these circumstances. The purpose of this study is to assess how COVID-19 has affected students' academic achievement. To achieve this objective, data were collected through an online questionnaire. The results revealed that a substantial 72% of respondents perceived a negative impact on their studies due to COVID-19. Furthermore, a notable observation was the ignorance of the situation among students regarding significant government initiatives aimed at enhancing learning through digital platforms. This emphasizes the urgency of addressing the digital resource gap to ensure a more resilient and effective education system in the face of such unprecedented challenges.

**Keywords:** Covid-19, Online Classes, Students, Academic Pursuits.

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## Introduction

WHO identified the virus as COVID-19, an acronym for corona virus disease 2019, on February 11, 2020, following the discovery of the virus's first case in China's Wuhan city in December 2019. 11 March 2020, WHO recognised COVID-19 as a worldwide pandemic. Based on observations of the COVID-19 epidemic scenario, WHO recommended maintaining social separation as the primary preventive measure. In India, the first COVID-19 instance was reported dated 30 January, 2020 (Wikipedia). The adverse effects of COVID Pandemic can be seen in every field of the whole world and India is also not untouched by its impact, to obstruct the COVID-19 from disseminating, the government ordered a nationwide lockdown on 24 march 2020, because of which universities, school and colleges and were remained closed and this disrupted the traditional education system. Classes suspended and all the examinations of colleges and universities

including entrance exams were postponed indeterminately. UNESCO research states that the shutdown of educational institutions has had a gravely detrimental effect on over 157 crore students in 191 countries, while in India, different restrictions and a national lockdown have harmed over 32 crore students. During this time, universities, school and colleges have worked extremely hard to ensure learning continuity, and therefore, the traditional education system has been replaced with an online one that uses digital resources. Even if the application of virtual education is essential to assuring the continuation of education, students are finding it challenging to deal with this circumstance because not all of them have access to all the digital tools necessary to complete their education in India. Even several advanced educational institutions are not well equipped with all the digital facilities to sudden change and move towards online education. Thus, the transition of students from traditional to online learning is probably going to have an adverse effect on them, and it may also make

the current disparity in education worse. Students are facing lots of problems in adapting new learning environment and new way of learning like lack of motivation to study, time management issue, increase the amount of time spent on screens, uncertainty about future etc. Students also experienced dread, worry, and other concerns in light of the COVID-19 outbreak. Apart from the conditions brought on by social exclusion and different personal factors, parents' concerns It is believed to have been influenced by their unpreparedness to provide for their children digital education, not having access to the Internet or required technology, or the inadequate quality of the technological platforms used for kids associated with personalised learning requirements and financial hardships (UNESCO 2020) In spite of many challenges in execution, some Benefits of switching to virtual education have been identified, primary among them being the chance for quick advancement in the field of digital education, which would take years in other circumstances (Lurvnik 2020). So, thus, this study aims to clarify how COVID-19 has affected students' academic pursuits from their perspective of view. An online survey was used to gather information from 243 ninth-graders who were close to graduation. To find out about the impact of COVID Pandemic on their academic pursuits, questions were posed to the student body.

### **Literature review**

**Esteban et. al. (2020)** "The Impact of COVID-19 on Student Experiences and Expectations: Evidence from a Survey," which provided quantitative data demonstrating the pandemic's detrimental effects on student goals and outcomes. According to their findings, 1,500 students took part in this study. Of the students, 13% had postponed their graduation because of COVID-19. They also demonstrated how uneven the consequences of COVID are, with Students from lower-class backgrounds are 55% more likely than other students to postpone graduating. from higher-income families.

**Pravat Kumar (2020)** Challenges and opportunities created by COVID-19 for ODL (open and distance learning): A case study of IGNOU, though pandemic has created many

problems but in addition, it has actuated the educational institutions to explore better opportunities of learning using different technologies. ODL mode used various applications of the internet to deliver classroom materials and support learners and educators to interact with each other. IGNOU has been facing all challenges indited by pandemic and imparting effective support services through online mode for the mutual benefit of the parties involved in ODL at the time of crisis. Government/educational institutions should also adopt the policy to make available free internet and free digital gadgets to all learners to be able to encourage online learning.

**Zamira et. al. (2020)** Children, parents, and teachers in Kosovo faced a variety of issues and concerns therefore social isolation and the new circumstances brought about by the COVID-19 epidemic, including shifts to the educational system. Despite the announced changes and concerns, it has been established that the early implementation of online learning was well received during this time, keeping students engaged and taking their minds off the pandemic.

**Pietro et. al. (2020)** The likely impact of COVID-19 on education: Reflections depending on the existing literature and recent international datasets, concluded and given four main conclusions, First, students learning is anticipated to suffer a setback on an average, in spite of widespread shift to online teaching, student progress will not be same as if schools were open. Second, the influence of COVID-19 and educational accomplishments among kids is expected to differ based on their socioeconomic background. Third, during this pandemic period inequality in socioemotional skills may also increase, and fourth, the widening social gap in both cognitive and socio-emotional skills caused by COVID-19.

**Preeti Tarkar (2020)** The global COVID-19 pandemic disrupts daily life, prompts lockdowns worldwide, affecting economies and transforming education Using virtual instruction, posing challenges for policymakers. School closures disrupt learning and assessments, shifting to online teaching amid challenges. Efforts to mitigate learning loss, resource needs, and policy adaptations are

crucial. Postponing assessments, addressing unemployment concerns for graduates, and strategic resource utilization are vital considerations in navigating the educational landscape while the pandemic was in progress.

**Pokhrel et. al. (2021)** COVID-19 disrupts global education, affecting 1.6B learners in 200+ countries. School closures impact 94% of students. Challenges include reopening with new safety measures. COVID-19 accelerates education changes: shift to online teaching, potential for innovation. Report explores pandemic's impact and future directions. Post-COVID-19, advocate integrating online tools in education. Empower teachers and learners to sustain the utilisation of digital resources for enhanced learning.

**García et. al. (2022)** This paper examines the diverse impact of COVID-19 on mental health and academic aspects among university students, employing a quantitative approach with 1873 participants from Andalusian Universities, Spain. Findings highlight significant negative effects on life satisfaction, depression, anxiety, and stress, underscoring the importance of university adaptability and quality student support during these challenging circumstances.

**Rasool et. al. (2024)** This qualitative study explores the experiences of 50 research students from three universities during the COVID-19 pandemic, highlighting challenges like misinformation, hazards, and difficulties in virtual learning, affecting research submissions. Study assesses e-learning feasibility during COVID-19 lockdown, using qualitative methods. Thematic analysis explores tech resources' impact on blended learning implementation and effectiveness.

**Ghosh et. al. (2023)** The purpose of this study is to investigate how, in this pandemic, social media improves kids' academic achievement. Research has shown that the use of social media for educational objectives has positive and substantial association with perceived usefulness, personal tutorials, and Facebook features. These results suggest that throughout the epidemic, students at college turned to social media as a substitute learning method to maintain their grades.

## Research objectives

1. To analyse the influence of COVID-19 on the studies of students in their perspective.
2. To gather the information regarding student interactions with online classes.
3. To analyze the knowledge of students about the major initiatives taken by government to provide better learning during COVID.

**Research methodology-** This study is descriptive-cum-exploratory in nature and data analysis is done according to objectives of the study by using mean, percentage and different types of charts. Data-based research is conducted using primary as well as secondary and published data has been used.

**Population of the study-** The target group of the study was represented by male, female and youth living and studying in the state of Bihar.

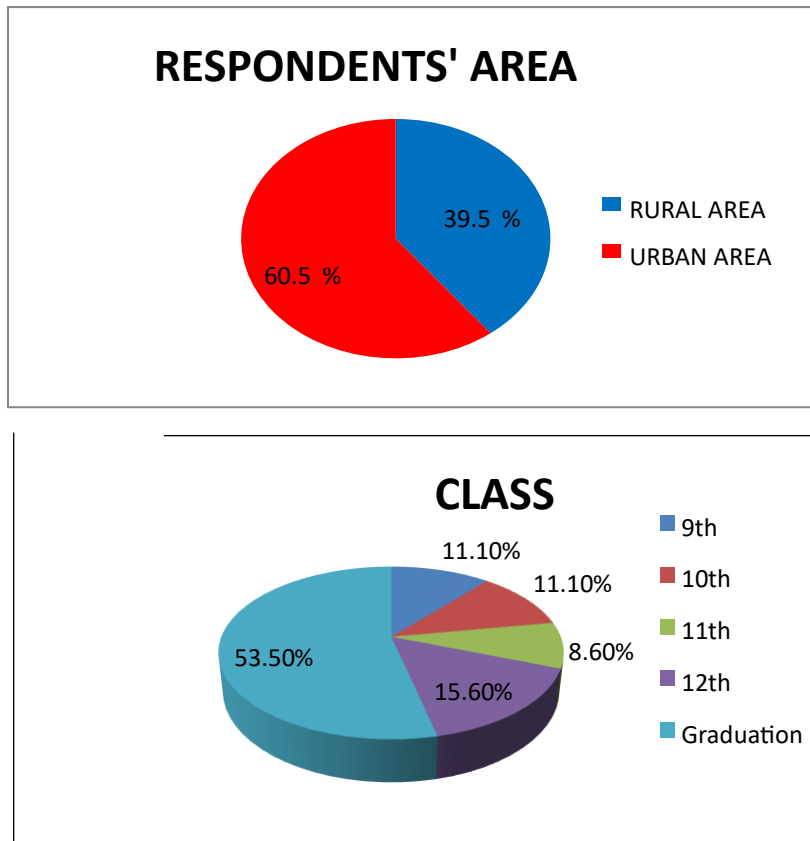
**Sampling Technique-** For the sampling, convenience non-random sampling was used in different phases.

**Method of data collection -** This study is based on both primary and secondary data. Primary Data is obtained through online survey that was made through google forms. There were 16 questions in questionnaire which were based upon the objectives of this study. Online Questionnaire was sent to the respondents and we acquired 243 responses for the study.

**Tools for Data Analysis-** In accordance with the specifications of the goals of this study Different statistical methods, tools and techniques was used. A qualitative analysis has been conducted on five points rating scale, while for the data that is quantitative use of graphs, tables, Excel sheets has been used.

**Respondents' profile-** Of the 243 respondents, 60.5% are from an urban area, and rest of the respondents are from a rural one. Male responders represent 56.4% of the total, and 43.6% are female. The respondents include 27, 27, 21, 38, and 130 students from the 9th, 10th, 11th, and 12th classes, respectively. The respondents' backgrounds are shown in pie chart form in the below chart: -





**The Influence of COVID-19 on students' studies from their perspective**

To find out the Influence of COVID-19 on the studies of students, students were asked many questions related to their studies and online classes. Following are the analysis of the responses of students-

❖ **Network issue in online classes-** Students were asked that how often they have to face network issues in online classes and 68.7% students responded that they have to face network issues sometimes, 26.3% Students answered that they always face network issues and only 5% students said that they never face network issues. The answers of this question represent that there is not proper internet facility in India to conduct online classes till now but due to COVID-19 we didn't have any alternative to continue education so it was our only option but whole country is not equipped with all the digital resources that is necessary for online classes. Hence students are facing many difficulties in online classes.

- ❖ **Quality of online classes-** Students were questioned, "Do they think quality of online classes is same as traditional classes", in questionnaire and 84% students responded No. It clearly means that online education is lacking somewhere to meet the quality of classes that should be corrected as soon as possible.
- ❖ **Time management issue-** Students were questioned, "Do they face time management issue due to online classes" and 69.5% students responded yes, 7.4% students said can't say and 23.1% students said No. Hence it clearly means that students are not able to manage their time because of online classes and their learning hours also reduced.
- ❖ **Learning motivation-** Students were questioned about if they felt the same level of learning motivation in online classes as offline classes and 73.3% students said No, 16.5% students said can't say and only 10.3% students said yes, it clearly means that the learning motivation of students has reduced because of online classes due to COVID-19. The reason of this may be

problems in adapting new learning environment. Learning motivation also hampered due to uncertainty prevailing in educational field.

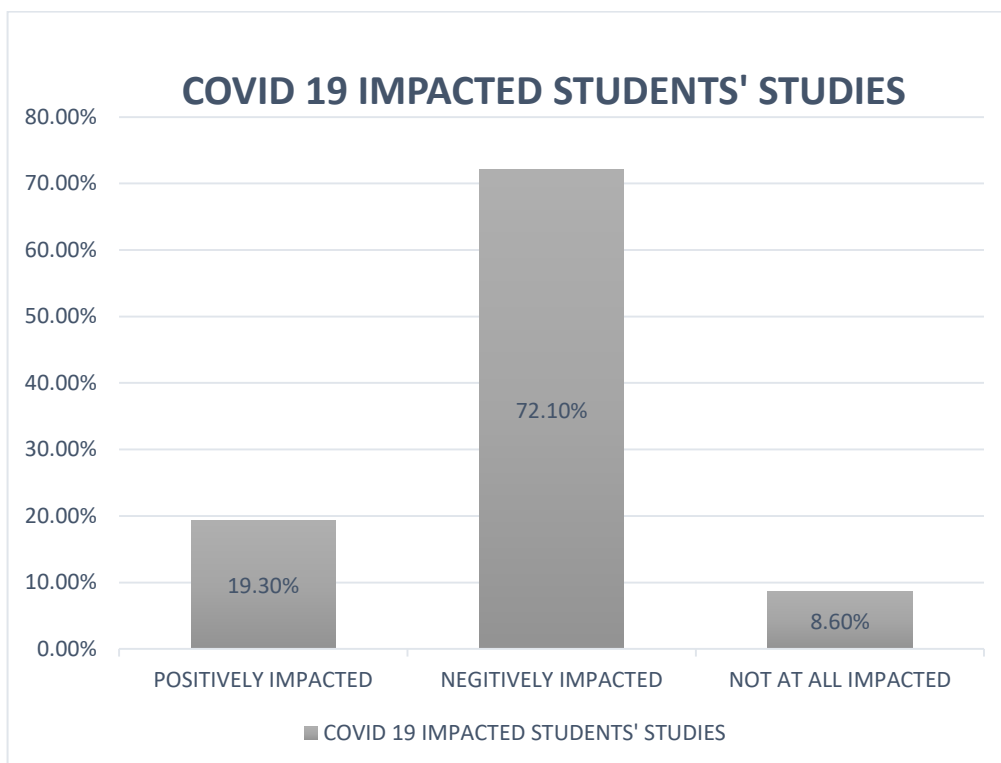
- ❖ **Problems due to lack of digital skill of Teacher-** In questionnaire, Students were questioned, "Have they ever faced problem in online classes because of lack of digital skill of their teacher" and 51.9% students responded yes and rest of the respondents said no. So, from this Thus, it may be said that teachers are also not ready for online classes and they are lacking digital skills required to conduct online classes properly. Thus, it is crucial to provide educators with all the digital abilities needed to run online courses.
- ❖ **Impact of online classes on students' self-study hours-** Through questionnaire, students were asked that how online classes affected their self-study hours and 54.3% students answered that their self-study hours is reduced, 24.3% students said that their self-study hours same as before and only 21.4% students said that their self-

study hours has increased. So, this can be said that due to online classes students' self-study hours is also reduced while it should be increased because now have more time to devote to their studies.

- ❖ **Convenience and flexibility due to online classes-** through questionnaire, students were questioned do they agree that online classes has increased convenience and flexibility and 34.6% students answered No, 25.9% students responded can't say while 39.5% students said Yes. So, we get mixed responses.

### Covid-19 impacted studies

Students were questioned that according to them, how COVID-19 impacted their studies and 72 % students answered that Covid impacted their studies negatively, 9 % students said that undoubtedly not impacted and 19 % students said that impacted positively. So, it can be clearly said that studies of students affected badly due to COVID-19.



**Students' knowledge about the major initiatives taken by Government to deliver excellent learning through digital platforms**

These are a few initiatives that were taken by government during COVID-19 to support students in their education and teachers to teach. As all these initiatives were taken by government to help teachers and students, hence to fulfil the objectives of these initiatives this is necessary that students must have proper knowledge of these platforms therefore to analyse the knowledge of students regarding these initiatives, students were questioned to tick the initiatives that is known to them, in questionnaire and the data analysis associated with this is as follows:

**SWAYAM-** SWAYAM is a joint initiative of MHRD (now ministry of education) and AICTE (All India council for technical education) benefited by Microsoft. It is an Indian Massive open online course (MOOC) platform. This platform provides free access to everyone and there are classes offered by 9 to post- graduation. This platform also has many benefits that the user can utilise the students to enhance their learning but only 21.8% (53 out of 243) students have knowledge about this.

**DIKSHA-** DIKSHA is a National Digital Infrastructure for students and teachers. That platform is customised, currently, it is being used by teachers (from both government and private educational institutions) to teach and provide learning to the people. It is accessible in many languages so that user can understand easily. Amid the lockdown due to pandemic Students were unable to do study in proper manner so in collaboration with the National Council for Teacher Education, the Ministry of Human Resource Development (MHRD) had launched this initiative for digital learning. Despite of so much importance of this initiative only 32.9% (80 out of 243) students of the sample have knowledge about this initiative.

**e-Pathshala-** e-Pathshala is a component of government's initiative to provide education through digital platform. When schools were closed due to Covid pandemic, students had just one alternative to shift towards e- learning then Government's UMANG mobile app offered more than 1 crore of e-books, audios and videos and students can access these study materials by using e-Pathshala of NCERT. This can be found on the UMANG app. So, this platform has lots of benefits but only 23% (56 out of 243)

students have knowledge about this initiative which is not satisfactory.

**National repository of open educational resources (NROER)-** Only 8.6% (21 out of 243) students know regarding this platform while this platform accommodates a big number of educational materials in many subjects and in different languages for primary, secondary and senior secondary classes and also Study materials are available in different formats such as images, audios, videos and documents.

**e-PG Pathshala-** This initiative has been taken by MHRD (now ministry of education) under National Mission on Education through ICT initiative. Students can excess these courses without having internet for whole day. So, this platform is really good and accessible without facing the issue related to network but only 4.9% (12 out of 243) students are familiar with this initiative.

**SWAYAMPARBHA-** It is an MHRD initiative (now ministry of education) which provides 32 high quality educational channels through DTH (direct to home). It has remote area where internet problems exist and through this initiative learning can be reached in remote area easily where internet facility is not available but there is only 9.1% (22 out of 243) students are familiar with this platform and they are not availing the benefits.

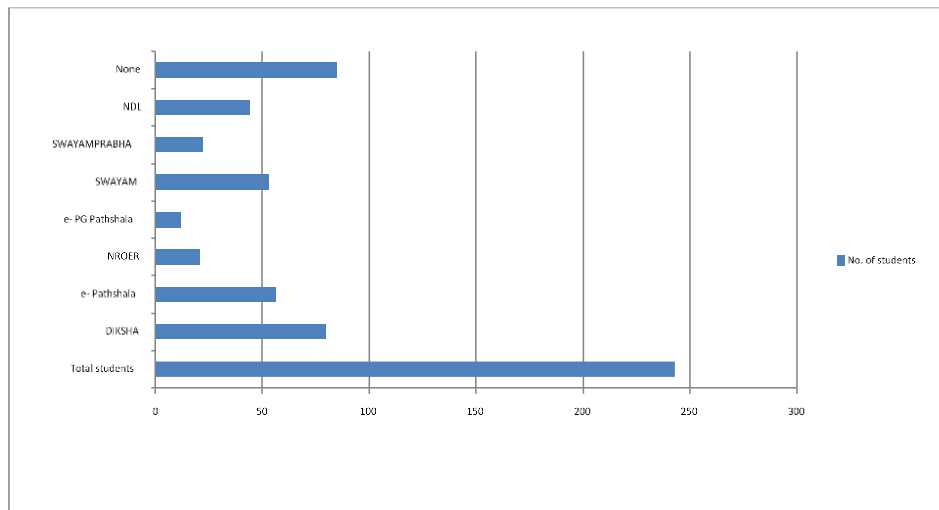
**National Digital Library of India (NDLI)-** NDLI is a digital repository which contains articles, audio books, videos, textbooks, lectures, simulations and all other types of learning media. It also gives access free of cost to many books in Indian languages and English as well. Hence this platform is excellent. developed by government to enhance learning in India still only 18.1% (44 out of 243) students know about this platform.rom the above chart, Thus, it may be said that students don't have proper knowledge about the initiatives of government that is taken to provide better learning opportunities to them. Only 32.9% students have knowledge about DIKSHA and 23% students have knowledge about e-Pathshala, 8.6% know about NROER, 4.9% students have knowledge regarding e-PG Pathshala, 21.8% know about SWAYAM, 9.1%

students know regarding SWAYAMPRABHA and only 18.1% students familiar with NDLI. These data shows that students don't have knowledge about these initiatives then how they benefiting of these can and 35% students are those who don't have knowledge about any of these initiatives. This clearly means that There's an urgent need. to provide information regarding all these platforms so that more and more students can take benefit of these platforms.

### Students' experiences of studies in online classes due to Covid-19

Through questionnaire, Students were invited to express their experiences. about studies

during the pandemic period of COVID-19 and the majority of students have bad experience of studies and many students feels that due to online classes, they are lacking discipline and started procrastination. They are also facing many problems like lack of study motivation, losing their interest in studies and teachers are also not teaching likewise as in traditional classes, hence it's challenging for them to understand. According to students, they are becoming more lethargic day by day. But some students also have good experience of studies because they possess more time to devote to self-study furthermore, they're able to manage their routine properly.



After the analyzing collected data, Therefore, it may be said that COVID-19 impacted the studies and education among students badly in students' perspective. Because students are not well equipped with all the digital resources, the large numbers of the time they face network issue during web classes and their motivation of study has also reduced. Students are also feeling that the interest of teachers in teaching has decreased. as they used to and also teachers are lacking digital skills somewhere to conduct online classes properly because. There is insufficient quality to such web classes.

Government has taken many initiatives to provide better learning through digital platforms but the 90% of students are unaware of these platforms, which were developed to

now can they avail the significance of these initiatives. So, apparently is a critical need to make students aware regarding these initiatives so that they can enhance their learning and also the aim of these platforms can be fulfilled. Further detailed statistical study can be conducted to analyse the influence of COVID-19 on students' academic performance.

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# GLOBALIZATION OF HIGHER EDUCATION: INNOVATION AND CHALLENGES

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## Abstract

Globalization is the technique to change the idea to meet global needs accepting the movement of generation, cultural change, technological innovation, principles, and information across the world. No doubt globalization has affected every aspect of human life. If someone has to bring change in life and has to adopt the practice of globalization, it is necessary to think of globalization and its dimensions such as technology, social changes, and global challenges caused by globalization. This era is governed by technology and we need to connect the education system with technology. High-speed internet-connected modern technology, equipment teaching learning aids and are required in this era. To meet the global need through education innovation in education is required so the purpose of this study is to analyse higher education in the era of globalization and what innovations are being made to manage global challenges. This paper is based on descriptive research in nature to understand education is not free from globalization so this study is based on the changes in education techniques due to globalization. Many changes are being observed on a daily basis because we are on a global platform. Accepting change is a very necessary thing for the development of every aspect, so the implementation of new innovation is required to grab the novel types of global challenges. The objective of the study is to see innovative policies in higher education and to manage global challenges through higher education. It is based on secondary data sourced from journals, magazines, and articles. This study found that the use of innovative ideas and technology in education can help to meet the global need. Education is not only for reading and writing but it is for skills and knowledge to face global challenges of job markets for earning the livelihood needed for development.

**Key Words:** Globalization, Technology, Innovation in Education, Challenge.

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## Introduction

Education is a powerful driver and the strongest instrument of development. The technique of providing education and taking education is always changing. It can say that before globalization education was easier than today. Due to the culture of innovation, adoption of new technology, industrialization, liberalization, and continuous change in the world scenario this is necessary for the education system to be updated towards it. The objective of providing education should meet the global need in this way the globalization of higher education concept is very popular these days.

Globalization is the word used to describe the growing interdependence of the world's economies, cultures, and populations, brought about by cross-border trade in goods and services, technology, and flows of investment, people, information, education, etc. Countries have built economic partnerships to facilitate these movements over many centuries. If there will not be any concept of globalization then people do not have to move from place to place for work and education, they can do their own work of teaching, farming, or doing business in their own locality, but without globalization, no one can face the global competition growth and development. Now lifestyle has been more complex due to

globalization and freedom of movement. Relating to such type of situation, United Nations Educational, Scientific and Cultural Organizations have explained, "What is the need for education in this era? What should be the system for it? How should learning be systematized for achieving the goal of education? In this regard, it can say that education should provide to meet the global need. The world is changing- the education system must also change. There is an end number of changes seen in the global world so the education model needs to be designed accordingly. Furthermore, regarding current challenges, has been stated that people need skills and competencies achieved through education so that colleges and universities are requested to grow societies with highly trained students it is their responsibility to convert the student population as a resource; but for implementation of the process is harder than its design. The education sector is facing unexpected challenges at this time of global changes they are trying hard to provide all the facilities to their student.(UNESCO2015)

Moreover, globalization has enforced us to make it easier the process of higher education with the use of modern technology. In this way, Paudel (2021) has said that "Spreading out of technology, use of internet has made the education process easy, from that it makes cooperation and come to the resolution of difficulties. Spreading out of these things has also directed higher education to make more standardized in response to globalization. In other words, it can say that the main issue of this time's higher education sector is how to make it standardized with respect to the global trends for the betterment of the countries. The solution to the problem is privatization has forced a change in the model of higher education with an innovative model to manage global challenges.

Relating to such kind of situation, Lichy and Enstram (2015) have stated that it is necessary to make efforts of private sector innovation ideas in higher education to improve the teaching-learning technique of the students and make it relevant to the present and global needs. Also, for innovation and improvement of the higher education system, both internal and

external resources need to be used for the enrichment of a multi-sided global model. Furthermore, today's innovative models of higher education are going to be changed from traditional physical model to the present digital online model. The reality behind this situation has formed global challenges, and innovation is needed to manage such types of global challenges. Because of the increasing trends of globalization, there are many problems and challenges concerned with higher education institutions and universities across the world.

Concerning the worldwide situation of education UNESCO (2015) has stated without reducing illiteracy, unemployment, and global poverty, economic development in a globalized world is impossible. So that the countries need to ensure the maximum possibilities to provide education in such a way and also need to update the education system to meet the global need.

### **The objective of the Study**

The purpose of this study is to see globalization and higher education innovation and challenges. The objectives of this study are:

- a. To see innovation in higher education
- b. To face global challenges through higher education

This study has focused on innovative learning processes with the use of learning technologies related to global job markets. In other words, students, teachers, and policymakers will be aware of the need for skills to be cultivated in the learners rather than only studying on a surface level. This study is based on descriptive in nature.

### **Literature Review**

The review of related literature is made on the topic globalization, higher education for this era's learners, technology and theoretical background. The review made in this study is as follows:

Worldwide Integration There is a conversation going on these days about how people are living in a globalized world. Moreover, understanding the nature of globalization is essential. As each country's history, traditions, cultures, and

priorities are unique, globalization is defined as the "flow of technology, economy, knowledge, people, values, and ideas across borders." Knight and De Wit (1999) provide a clear explanation for this statement.

Furthermore, Globalization is the blending of many types of systems, items, and processes. It has also made everything easier to move across international borders. Ritzer (2010) has also made reference to globalization in a similar manner. "The term globalization refers to a group of transplanetary processes that involve growing liquidity, multidirectional flows of people, goods, places, and information, and the structures that either facilitate or obstruct these flows." Ritzer has also advocated for the processes of people and ideas moving through society that integrate contemporary technologies in his writing. This indicates that all activities are now visible and not hidden.

Higher Education's Internationalization and Globalization The result of globalization is that nation states no longer have authority over a country's educational programs. A nation's universities must adapt to the trends of internationalization in higher education and confront challenges from around the world. The processes of internalization and globalization have emerged as prominent aspects of the modern world, particularly in the areas of economics, science and technology competition, communication media, and tourism, according to Sidhu (2011). (Page 11). Additionally, the current higher education system is run by these two systems working together. "Internationalization of higher education is seen as one of the ways a country responds to the impact of globalization, yet at the same time respects the individuality of the nation," according to Sidhu (2011), after a closer examination of these two systems (p. 12). It indicates that the higher education industry is affected by globalization, and that higher education's internationalization process is a response to it.

According to Sidhu (2011), Knight (1993) defined internationalization of higher education as the process of incorporating an international or intercultural dimension into the institution's research, teaching, and service duties. The internationalization of higher education has

also increased as a result of student mobility at certain colleges and universities throughout the world, which is another effect of globalization.

### 2.3 Higher Education's Challenges in the Twenty-First Century

Higher education faces challenges due to the emerging patterns of modern society brought about by globalization and technological advancements.

D K Hazra, R Gupta, P Seth, and Agarwal (2010) have highlighted that concerns about equity and access are at the center of discussions about higher education in many nations. There was a clear influence on equity and access from the growth of higher education and the private sector (p. 39). Currently, enrollment appears to have expanded due to the global movement of students attending international institutions and colleges. However, the growth of schools has not aided in providing the skills required for employment in the global labor market. Furthermore, higher education remains unattainable for the weak and impoverished population. In addition, the current state of affairs has led to inequality within groups and societies. This circumstance demonstrates issues with equity in nation states for inhabitants.

Additionally, M. Khanna (2012) has argued that globalization of higher education has brought up the topic of quality assurance, which has also become a buzzword in modern knowledge-driven culture, and has identified quality assurance as a challenge for 21st-century higher education (pp. 251–253). In higher education in the twenty-first century, quality assurance is generally acknowledged as the primary concern. Stated differently, OPJU BUSINESS REVIEW VOLUME 1 ISSUE 1 24 businesses don't hire people based solely on their credentials; instead, they look for skills. Therefore, to handle the global difficulties of societal changes, innovation in higher education is required.

Regarding the current state of the higher education sector in Nepal, the University Grants Commission has noted that while the number of institutions offering higher education is growing, student enrollment is rising, and the demand for higher education is rising quickly, this expansion has not yet been properly managed (p. 3). In a similar vein, this



circumstance is labeled as a worldwide issue. Furthermore, the quality that 21st-century learners seek has been impacted by the poor management in higher education institutions. Thus, the creation of world-class colleges and inventive approaches to handling global difficulties are crucial for high-quality education in the modern day. Furthermore, the University Grants Commission [UGC] (2018) has declared that quality assurance is the process of supplying the proof required to establish the quality of work and the efficient completion of tasks requiring high quality in order to inspire confidence and meet quality standards (p. 40). In a similar vein, it must be remembered that the employment rate of graduates will serve as a gauge of educational quality. When a student can apply their increased knowledge together with a respectable degree of professional development to compete in the global marketplace, the program's quality of instruction is deemed appropriate. Privatization with Globalization. Globalization has changed everything in the modern day. People can't compare the circumstances they saw and experienced thirty years ago to those of today. Since the fall of Soviet Communism and the beginning of the global period in the 1990s, a lot of activities have altered. Ritzer (2010) has noted that "Globalization is increasingly omnipresent" in reference to this kind of circumstance (p. 2). We are living in a global age, according to Albrow (1996) (as mentioned in Ritzer, 2010, p. 2). Ritzer (2010) has contended that social ties and social structures, especially those that are widely distributed geographically, are a prime example of how this is mirrored in several areas (p. 2). The changes are that previously government-owned institutions have chosen to become privatized, as this illustration shows. It indicates that a nation's government works to lessen the financial load on educational establishments. This explains why a nation has far more private universities than universities supported by the government. Universities have expanded through affiliation. Furthermore, NGOs emerged as a result of globalization, as Ritzer (2010) notes; however, as neoliberalism expanded globally, it became a crucial component of political and economic globalization, causing the roles once performed by the nation-state to be reduced or removed

(p.166). Volume 1, Issue 1, Page 25 of OPJU Business Review This is the essence of globalization, which has encouraged privatization, as was previously indicated. However, when it comes to the effects of privatization, UNESCO (2015) has concentrated on the latter, noting that while it can benefit certain groups of people by expanding learning opportunities, it can also harm other social groups due to the lack of adequate regulation or monitoring (p. 73). Because privatization puts the survival of the fittest first, it could therefore offer a problem for the modern world.

**Innovation and Technology in Higher Education** In the current globalized society, higher education is seen as more than just a talking exercise; it has to have some practical purposes. On the other hand, the use of technology in today's classrooms has to make instruction more evidence-based. The most significant aspect of higher education in the twenty-first century is the shift from elite to mainstream education brought about by globalization, which has made people aware of worldwide trends.. Regarding the state of higher education in the twenty-first century, The Economist (2005a) asserted that increased student mobility and the need for highly skilled workers in the global labor market have led to an internationalization of higher education and a high level of fierce competition (as cited in Agarwal, 2010, p. 26). The Economist's thoughts suggest that the skills required for global competition in the job market can be viewed as global difficulties, and that creative management is required to meet the demands of higher education in the twenty-first century. Additionally, Agarwal (2010) has noted that postsecondary education equips individuals with the competitive skills necessary to carry out technical and economic tasks, which in turn depend on the structure of the nation's economy and its use of technology (p. 27). Undoubtedly, today's technology is the foundation for innovation in handling global concerns. In order for students to be competitive in the global labor market, higher education must equip them with advanced skills through the utilization of cutting-edge technology. Agarwal (2010) has made the following statement regarding the current need for innovation: "The

information technology (IT) explosion, the knowledge economy, and the system of globalization have all accelerated the process of globalization, which has caused the entire society to abruptly transform into something new and unexpected" (p. 270). Therefore, as a process, innovation in higher education management is required to stay up with the 21st-century globalization process and maintain equilibrium with global issues. OPJU BUSINESS REVIEW, ISSUE #16, Volume I Theoretical Angle of View A theoretical viewpoint, in general, refers to the way one views the world and performs related tasks. A researcher remains on the right track when they have a view of theory. Theory-wise, Sekaram (1992) stated that the theoretical framework serves as the cornerstone around which the entire thesis, or research effort, is built through observations, interviews, and a review of the literature (quoted in Wolff and Pant, 2000, p. 17). The theoretical framework of this study is referred to as "Social Change Theory" in relation to the current theme of the investigation. It's because of the profound changes that contemporary technology has brought about in people and civilizations. In reference to this circumstance, Kofman and Youngs (2007) have noted that "technology and social change are two of the central dimensions of diverse processes of globalization." These have posed serious difficulties and shown noteworthy advancements in the fields of politics and the economy (p. 8). The theoretical framework for this research study is "social change theory," which incorporates contemporary technology and is based on the theories of Kofman and Youngs.

### **Methodology**

This research article examines the significance of women's empowerment through higher education in India, using an empirical and descriptive study as its foundation. Secondary data sources include journals, periodicals, and articles that support the study's goal and are used when necessary.

**Analysis and Discussion** Here, the analysis and discussion are presented in a descriptive manner with long words and sentences. This study has no numerical data. To achieve the research's goal, analysis and discussion are also

conducted for research papers and journals. Adaptability in Postsecondary Education With respect to overseeing postsecondary education, the following policymaker expressed his opinions: At this time, not everyone has access to higher education. Volume 1, Issue 1, Page 27 of OPJU Business Review the learners of the twenty-first century require flexible learning methods since they work and study concurrently. Open learning platforms and distance learning are required for this reason. In higher education, education should be administered through a variety of channels in order to manage knowledge and skill. The policy maker's perspective appears to be the most rational approach to addressing the issues facing the higher education industry. The field of higher education is impacted globally. Despite the fact that there are a lot of wealthy people in Nepal, their progress has been through a hook and crook system, meaning that their prosperity has not contributed to the nation's overall economic growth. In reference to this circumstance, Joshi (2018) asserts that "because Nepal is not only the second poorest country in Asia, but it is also growing slower than others, Nepal would not be able to fulfill people's aspirations for prosperity by perpetuating the status quo scenario of economic growth" (p. 13). Higher education is primarily needed for a nation's economy to grow. In a similar vein, flexibility in educational systems is necessary for higher education to keep up with economic growth. Additionally, using numerous channels denotes using technology in higher education as opposed to a traditional educational system. Furthermore, online and remote learning must be supported by higher education administration.

Changes in the Administration of Higher Education Furthermore, a professor have expressed the following opinions regarding the management of education for students in the twenty-first century: 21st-century learners require management for high-quality education. For today's students, technical and professional education in particular must be used. In a similar vein, policies ought to commit to changing the current system of higher education in order to increase student competency and increase employment

opportunities worldwide. A professor previously stated that effective management is currently required to oversee the higher education system. The world's population currently need novelty and creativity, new ideas, methods, or the introduction of new objects. In the past, only theoretical systems of education were in use. Joshi (2018) has written about this kind of situation in Nepalese higher education, stating that the centralized curriculum and examinations have limited the role of the faculty and campuses to delivering programs based on the required textbooks, leaving them with no room to innovate in order to better meet workplace demands (p. 21). in this manner. Higher education must change to become more job-oriented and skill- and knowledge-oriented through innovation in management. Thus, the focus of both participant groups' opinions has been on social change theory. Furthermore, education should be related to the needs of society. Society is in transformation phase from theoretical aspects to technological mode of lifestyle. Similarly, higher education needs to be taken care according to changes occurred in society.

**New Approaches to Higher Education** Higher education requires innovative learning models because the goal of education should be to further productive endeavors. Excellent quality standards should be created for the higher education market. Universities should rank higher for this reason in the context of globalization. Furthermore, political influence should not exist at universities (A Professor). As previously demonstrated, the goals of higher education should be employment opportunities, social advancement, and economic development. These are the traits of a productive higher education that also encourage social transformation. Globalization is also considered to mean economic globalization. In light of the current circumstances, UNESCO (2015) has declared that, thanks to ever-accelerating scientific and technological advancements, humanity has entered a new era in its history. Enabling sustainable higher education ought to be the primary goal of education and learning in the twenty-first century (p. 84). Humans live in a dynamic lifestyle because of the application of science and technology, as was previously noted. It

implies that all labor must be productive in order for higher education to contribute to people's sustainable growth. Additionally, management in higher education must be connected to the state's and the nation's economic progress.

**Features of the Higher Education Framework** In a similar vein, a policy maker stated that excellence, affordability, and accessibility should be the main goals of managing higher education. The policy maker supports the current system of higher education privatization. In actuality, most impoverished people cannot afford private education, which keeps them from pursuing higher education. Higher education students should also possess exceptional skills for employment prospects. According to Mishra (2013), the effects of globalization include increased economic interdependence, cultural influence, rapid information technology advancements, novel governance issues, and geopolitical challenges. Knowledge and information have supplanted traditional sources of economic development and power, such as material resources and production capabilities, to create the knowledge economy (p. 8). Globalization has not been available to the majority of the world's people, which requires management, even though it has encouraged privatization and advanced knowledge.

**Five Ways Globalization Has Affected Higher Education** In addition, "What are some of the impacts of globalization in the higher education sector" is the third research topic of this study. The following are the responses to this question: The effects of globalization include increased public involvement, openness of higher education policy, access to knowledge and information, growth of higher education through private institutions, limited social fairness, and the use of ICT in higher education. (Author of Policy) The most important effect of globalization is openness, as was previously mentioned. These days, no policy is concealed and everything is available. Higher education now has a higher or lower status due to this circumstance. Higher education now involves a larger public participation due to privatization and ICT, which calls for more efficient management than in the past. In light of this,

UNESCO (2015) has noted that there are problems with how higher education policies are formed in this complex world and that education policies need to give knowledge more weight (p. 83). Thus, the openness model of globalization has compelled schools and universities to develop new, creative approaches. In actuality, Nepalese higher education is now less competitive globally as a result of globalization. It has turned educational policies into vehicles for providing high-quality instruction and concentrated on the requirements of interdisciplinary courses in addition to autonomous educational systems to foster competition. Globalization has really caused Nepal's higher education to lag behind that of other wealthy nations. Globalization has recently compelled higher education to be delivered entirely online, giving students the freedom to choose the courses that best suit their requirements and interests. Education systems must also be free and independent in order to compete with emerging global trends. In order to support the validity of contemporary education, Long (2001) has argued that technological transfer and international capital transfer are necessary for development in order to foster change and social construction of society in response to societal changes (169). Every facet of this research contributes to the social transformation brought about by the growth of human civilization. Additionally, new social construction calls for new kinds of innovation in higher education administration.

### **Findings**

The aforementioned analysis and debate serve as the foundation for the study's conclusions. As can be seen from the analysis and discussion above, the study's conclusions apply to people and civilizations in the twenty-first century. According to the answers to the first study question, learners in the twenty-first century require flexible education as opposed to previous systems' strict management. Research indicates that 21st-century learners have a demand for distance learning through online platforms. OPJU BUSINESS REVIEW, THUMBS 1-29 The Government of Nepal (2019) has directed its attention towards several aspects of this concept, including competency-based education, converting general higher

education institutions into technical ones, modifying curricula to reflect current global trends, using technology for open and distance learning, and creating innovation centers (pp. 25–39). These concepts demonstrate the necessity of adapting higher education to the demands of students and societal developments. Professional and technical educational systems are also in demand. Comparably, the results of this study's second research question indicate that creative learning environments and productivity are valued in higher education. In a similar vein, students require outstanding higher education that is in line with international trends. More significantly, the primary tasks in the higher education industry are excellence, affordability, and accessibility. Similarly, globalization is often seen as existing outside of conventional and accepted notions of restraint and character, according to Lowe and Neubauer (2019); alternatively, it can be argued that the ideological drivers of globalization also shape ideological interpretations of the international or internationalization (p. 11), as the term "globalization" conjures up images of a process moving rapidly, uncontrollably, and without measure. According to these viewpoints, higher education must be administered to ensure that it meets international standards and differs from more established ones. Furthermore, the results of this study's third research topic addressed the effects of globalization, a pressing concern in the higher education industry today. The results show that the field of higher education has benefited greatly from globalization. Many individuals all throughout the world now have access to knowledge and information thanks to it. More importantly, policy transparency brought about by globalization has compelled higher education to adopt comparable practices. The spread of higher education through private institutions is currently the second effect of globalization. Stated differently, the government's funding in higher education has decreased due to the effects of globalization. This has in turn encouraged private universities by preventing low-income individuals from enrolling. Comparably, the usage of ICT in rich and developing countries—which is necessary in both, but is far more expensive in developing countries—is another way that globalization has affected higher education. "The key overall

thrust of curriculum and pedagogy reforms across all stages will be to move the education system towards real understanding and towards learning how to learn- and away from the culture of rote learning as is at present" (p. 12) is how the Government of India (2020) has addressed the current need for education. It has placed a strong emphasis on the holistic development of learners. Global educational forces have compelled the development of education through critical and creative thinking. Additionally, the Government of India has stated that "education will aim to develop students' cognitive abilities as well as their character and create well-rounded, holistic individuals who possess the essential 21st century skills" (p. 12). OPJU BUSINESS REVIEW, THUMBS 1-31 As stated in the Indian education strategy, it is crucial to develop innovative teaching methods. Therefore, in order to balance global concerns, it is imperative to address the effects of globalization and change higher education management through creative means.

This study examines the relationship between globalization and higher education in the twenty-first century. Higher education has numerous obstacles in the current globalization period. Developing creativity in higher education instead of sticking to old rote learning methods is one of the problems. Furthermore, in order to facilitate societal reforms, education policy adjustments are required. In light of this, Long (2001) said that current research needs center on the need for fresh perspectives on social differentiation (p. 236). More fields than in the past are needed in the education industry to serve modern societies that require new dimensions. This study demonstrates the necessity for innovative processes and new approaches in educational policies. Long (2001) has identified several worldwide concerns, including shifts in the economy, labor, and production; the emergence of new social movements; and problems with knowledge science and technology (p. 215). Innovative learning models in higher education ought to have been implemented in light of these points. Similar to this, students in the twenty-first century require flexibility in their higher education. They require online and remote learning options that allow them to

conveniently attend classes on their own schedule. Furthermore, neoliberalism has made it easier for people to travel around the globe. As a result of globalization, people may now quickly access a greater amount of knowledge and information from around the globe; also, the openness policy has a significant impact on higher education. Furthermore, privatization was encouraged by globalization, which led to the massification of higher education through private establishments. All of these events are focused on the current societal developments that are taking place. In reference to social changes, Hunt and Collaner (2017) have noted that "over the course of human social development, the rate of social change has gradually gained momentum." The way society has changed has been a lot like a snowball going down a hill. The advancement of quick communication and transportation has accelerated change (p. 73). As demonstrated above, social changes are unavoidable as a result of individuals transitioning from the Stone Age to the Industrial Revolution and entering the digital era. It's possible that further changes could occur in the future, which humans will have to embrace.

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# IMPACT OF MERGER BANKING POLICY ON DIGITAL BANKING SYSTEM IN INDIA

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## **Abstract**

Digital banking is a trending concept allowing the customer to conduct their day-to-day banking activities at their convenience. Due to the widespread use of smartphones and internet connectivity, digital banking systems are growing rapidly in emerging nations like India. With a view to promoting a “digital India”, the Indian government has taken several initiatives to improve and institutionalise the digital banking system. Merger of bank is the most effective steps for advancing digital banking in India. The Indian government aspires to create an economy with a strong digital presence as part of its objectives. The objectives of this paper are to highlight the recent trend in digital banking services and to show the impact of merger banking policy on digital banking system in India.

**Keyword:** e-Banking, Digital Financial Services, Merger, Digital Economy, Banks.

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**Introduction-** Banking industry has a huge role in economic development in India, because banking industry is a strong pillar of the economy of the India. Therefore, to make banking industry efficient, the Indian government is taking a lot of steps, which is the best steps is consolidation of banks. High Non-Performing Assets (NPAs) and high cost of operation are the biggest problem for public sector bank. Therefore, weaker banks are being merged into stronger banks. So that their financial condition become stronger. 10 Public Sector Banks were merged in August 2019. Syndicate Bank were merged into Canara Bank, Oriental Bank of Commerce and United Bank of India into Punjab National Bank, Allahabad Bank into Indian Bank and Andhra Bank and Corporation Bank into Union Bank of India. The main motives behind this merger are to creating a big bank, strengthening national and global presence, creating a 5 trillion \$ economy, increasing risk appetite, connecting with

advance technology, reducing cost of lending by increasing operational efficiency and enhance customization and the most important is to reducing non-performing assets.

Nowadays public sector banks are adopting new ways to make themselves better than the competitors and to enhance their financial services to provide basic financial services to their customer. As customer no longer have to stand in long queues for their financial services. They need a platform through which they can do banking transaction anytime, anywhere. Digital banking is an effective solution for customer through which they can do their transaction through internet or online banking. Some new digital products and services have been launched which are enhancing the growth of the digital banking.

**Digital Banking** -Providing financial services to customers through online channels and

digitizing all traditional banking activities, products, services, and process is called Digital Banking. In digital banking all banking transaction can be done either through a mobile phone, laptop and tablet etc. With digital banking, banking transaction done with higher speed, ease and conveniently. Customers do not need to stand in long queues for their banking transaction

**Digital Economy-** An economy in which traditional economic activities, products and services are conducted through the internet and electronics is called digital economy. In the digital economy, economic, commercial, cultural and social activities are carried out through the internet.

**Literature Review-** Dr. K.A. Goyal and Vijay Joshi (2012). The study reveals that the merger is regarded as strategy that aid a company in fostering synergy and supplying effective advantages, but currently, these strategies create mental stress on employees that can lead to behavioural, psychological, health, survival issues and performance issue for employees.

Dr. P. Revathi (2019). According to the study the primary reason for integrating banking with technology is convenience. Technology has become so familiar to most people that it affects their day-to-day lives. As a result, it becomes essential for businesses to stand out in the digital world with innovative products and services. Security remains a core part of the services offered by banks, which is why the interfaces with ease work well. More and more customers are moving to mobile, and more and more users are accessing online platforms.

Vinay Kandpal and Rajat Mehrotra (2019). According to the study, new technologies won't succeed until the customers are satisfied with personal security and privacy aspects. It will take few times to build customer confidence on new technology. Normally confidence and trust of the customer is high on the traditional banking system, so it will take some time for them to adopt new technology. Firstly Izzata Bella and M. Fikri Himamawan (2020). According to the study the technology plays a critical role in linking information access to clients, particularly in the financial sector.

Digital banking will increase transparency and accountability in the activities of bank, which will create a good image of the bank in the society.

Baljinder Kaur, S. Kiran, S. Grima, d R. Rupeika-Apoga (2021). Finding of the study reveals that the capacity of a bank to provide the right content to the right person at the appropriate period is crucial to ensuring customer satisfaction. Advertising, SEO, drip marketing, social media, and other communication channels are used by banks to reach current and new customers.

### **Objectives of the study**

1. Highlight the recent trend of Digital bank in India
2. Identified the impacts of Merger Banking Policy on Digital Banking System

**Methodology-** This study is descriptive in nature. The information is retrieved from secondary sources such as peer reviewed journals, magazine, official websites of bank, books and newspaper.

**Trend of Digital Banking system in India-** After connecting banks with digital technology, the banking sector has changed significantly. There are new trends of digital banking in India are:

**Mobile Banking-** Mobile banking means doing banking and financial transaction through mobile phone. Many public sector banks have launched their own bank mobile application, through which all banking transaction are done. For mobile banking, customers are required to have a smartphone and stable internet connection. Mobile phone affordability, low-cost internet access, and the increase of mobile network coverage contributed to the growth of mobile wallets, UPI, and other digital payment methods.

**Artificial Intelligence driven bank and Chatbots-** Artificial Intelligence driven bank and chatbots providing personalized banking experience to customers. Chatbots is for bank customers as the chatbots provide 24 hours



support to the customers. Solves every query of the customers. The same AI records customer transactions and makes personalized recommendation based on their records.

**Open Banking-** Open banking is an application programming interface that allows the exchange of customer information from banks to third-person. The trend of open banking is growing in the banking industry. Open banking through a single platform allows the customers to avail a variety of banking services.

**Blockchain and cryptocurrency-** Blockchain is a centralized record system that stores essential information in digital form using a distributed ledger. Blockchain technology helps the bank to solve data-related problems. It is impossible to destroy data in a blockchain system. Cryptocurrency like Bitcoins are the growing trends in the Indian banking industry. Blockchain technology is being used in banks to regulate and standardise cryptocurrency in India.

**Hyper-personalization-** Banks that align their propositions to their customer's needs will be a front runner. Banks must be data-driven and leverage technology like AI to truly introduce hyper-personalization across customer touchpoints.

**Digital Public Infrastructure-** The term "Digital Public Infrastructure" (DPI) refers to a technological system that fosters interoperability, openness, and inclusivity in order to supply critical public and private services. With the notion of the India Stack, India has pioneered a tiered approach to DPI.

**Aadhaar- Digital identity-** India's most trusted digital identity is Aadhaar. Aadhaar is a biometric digital identity. To conduct banking

transactions, the customer's account is linked to Aadhaar so that the customer's financial transaction is kept secure and significantly the fear of identity fraud. According to the UIDAI report on 29<sup>th</sup> September 2023, the authority has generated 138.08 crore Aadhaar numbers to the residents of India.

**Unified Payments Interface (UPI) system-** This is the new and most popular digital mode of transaction in the banking sector. With UPI, customers can transfer money instantly from their bank account. It is a user-friendly system and based on QR Code payment, which is a very popular payment system. UPI allowed digital transactions for small enterprises and street vendors, resulting in increased financial inclusion.

**Security and Privacy-** Security is one of the biggest concerns in digital banking. Cases of data theft, money laundering, and security breaches are increasing rapidly. The reason behind this is that the risk to customers is greatest in new digital banking products. That is why the use of cyber security concepts is becoming popular.

#### **Mode of Digital Banking Transaction:**

To make the Indian economy a cashless and digital, the Indian government has launched a huge alternative of digital transaction mode like-

- Mobile Banking (Through mobile app)
- Debit/Credit card
- Online Banking
- RTGS
- UPI transaction
- IMPS
- NEFT

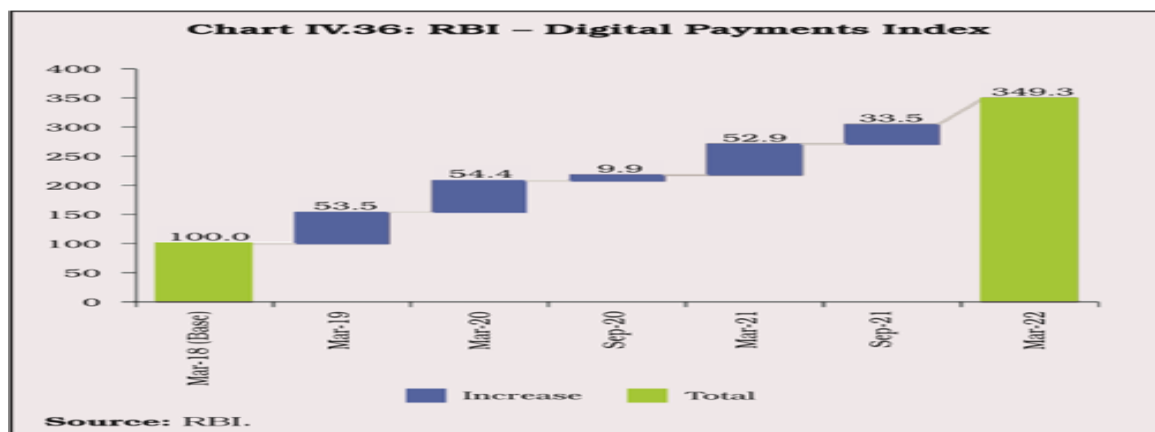
**Table 1. Trends of Digital Payment system  
(Growth in Select Payment Systems)**

(y-o-y in per cent)

Payment System Indicators	Transaction Volume				Transaction Value			
	Jul-22	Jul-23	Aug-22	Aug-23	Jul-22	Jul-23	Aug-22	Aug-23
RTGS	12.9	12.0	12.9	16.0	7.5	13.6	14.8	17.8
NEFT	26.8	36.3	29.5	35.6	19.2	16.1	19.1	19.1
UPI	93.8	58.4	85.1	60.8	75.5	44.2	67.9	46.9
IMPS	30.7	6.3	23.0	4.8	42.8	15.2	39.3	15.3
NACH	36.4	30.3	14.3	14.1	29.4	23.3	24.3	17.9
NETC	37.9	11.3	35.2	13.3	39.8	19.7	38.0	21.9
BBPS	67.9	25.9	48.5	23.9	68.7	46.0	56.1	46.5

**Note:** RTGS: Real Time Gross Settlement; NEFT: National Electronic Funds Transfer; IMPS: Immediate Payment Service; NACH: National Automated Clearing House; and NETC: National Electronic Toll Collection; BBPS: Bharat Bill Payment System. (Source: RBI bulletin 202)

**Chart 1. RBI- Digital Payment Index**



[Source: Official website of RBI (Trends and progress report of Bank 2021-22)]

Interpretation: Chart 1 shows that the digital payment progress of last five years. The chart shows that there has been fluctuating in digital payment. But in after merger there has been increase in digital payment

**Impacts of Banking Merger Policy on Digital Banking System in India-** Digitization has made banking easier and most convenient for bank customers. Banking merger policy has had a positive impact on digital banking. The positive impacts are:

**Improve Efficiency and Productivity-**After the merger productivity and efficiency of bank has been improve. According to a Reserve Bank of India periodic, amalgamation of bank has

been favourable to the bank on average. After the merger of banks, there has been improvement in the productivity of the merged bank. According to news published in Economic Times of India, the average technical efficiency of merging bank has increased from 9.88 before the merger to 94.24 after five years of merger.

**Customer Base Expanded-** After the amalgamation of public sector bank and integration of technology, the customer base of bank has increased. The technology integration led to improvement in digital banking transaction easier for customer. Banking activities like opening an account, making deposit, withdrawing money from the account

or transferring money to another account have become very easy due to online banking and mobile banking, due to which the customer experience is becoming very good.

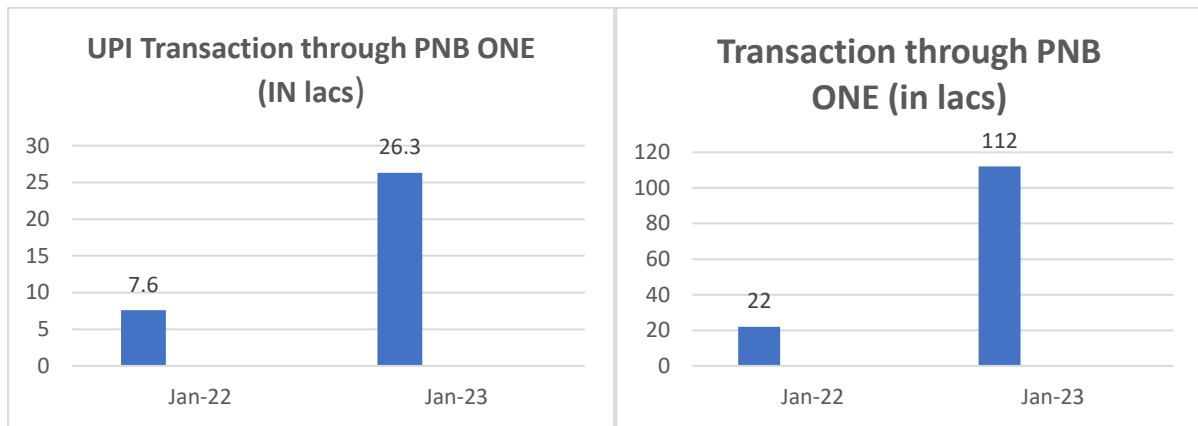
**Increased AI-Driven customize services for empowering customer service**

Digitalisation has enabled banks to leverage the power of data analytics and Artificial Intelligence to make smart business decision

and provide personalised service to customer. With the help of customer data collected and analysed the bank can tailor its services to meet the specific needs of each customer thereby providing a better service to the customer.

**Digital Transaction Increased-**With the integration of technology after merger and advancement in digital banking, digital transaction has been increased.

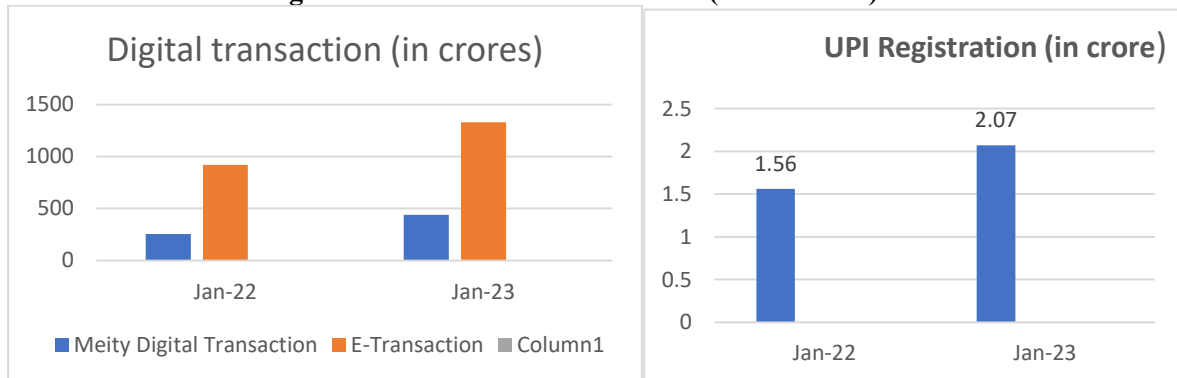
**Chart 2. Digital transaction of PNB Bank (June 2023)**



(Sources: Official website of bank)

Interpretation: Chart 2 shows that the digital transaction trend of PNB bank of last two years. UPI transaction through PNB ONE application were 7.6 lakh in January 2022, which increased to 26.3 lakh in January 2023. Transaction through PNB ONE have also increased. It will increase from 22 lakh in January 2022 to 112 lakhs in January 2023.

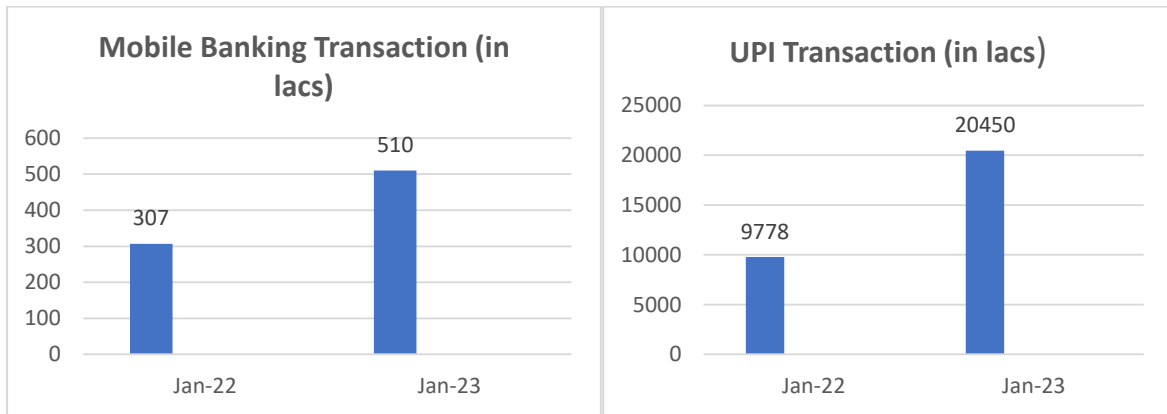
**Chart 3. Digital transaction of Canara Bank (March 2023)**



(Sources: official website of bank)

Interpretation: This chart shows that the digital transaction and UPI transaction of Canara bank of Canara Bank. UPI transaction to increase from 1.56 crore in January 2022 to 2.07 crore in 2023.

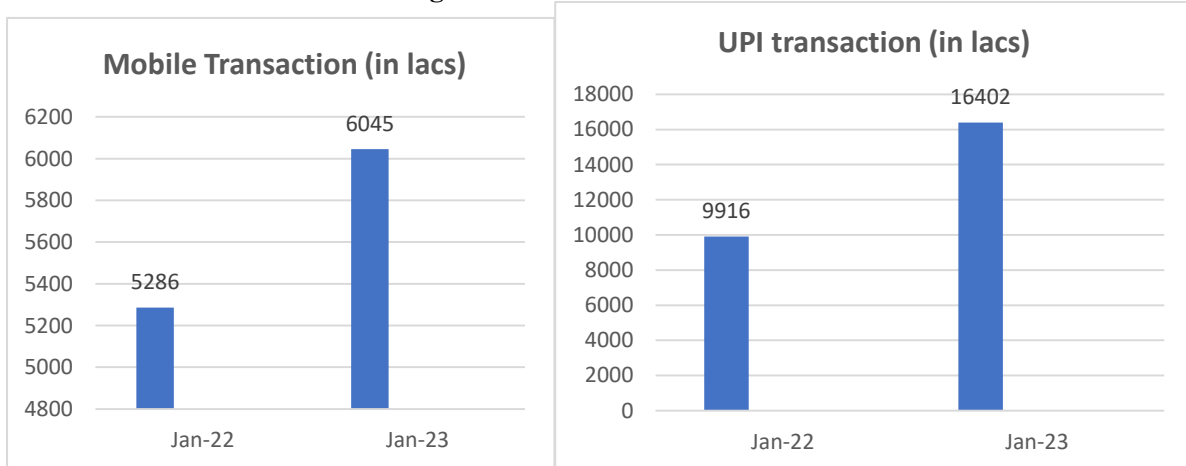
**Chart 4: Digital transaction of Indian Bank (March 2023)**



(Sources: official website of bank)

Interpretation: Chart 4 shows that the Mobile Banking Transaction and UPI transaction of Indian Bank. Mobile banking transaction to increase from 307 lakhs in January 2022 to 510 lakhs in January 2023. UPI transaction also increases in January 2023.

**Chart 5: Digital transaction of Union Bank of India**



(Sources: official website of bank)

Interpretation: Chart 5 shows that the digital transaction of Union Banks of India has increased in the last two years. There has been an increase in both Mobile transaction and UPI transactions.

**Introduction of new digital Services-** After merger PSB banks introduce new productive digital services for customer. To make digital banking seamless, banks has launched its own mobile application like PNB ONE for PNB bank, Canara ai1 for Canara Bank, IndoASIS for Indian Bank, Vyom for Union Bank of India. PNB bank launched PM Swanidhi for street

venders to provide loan up to Rs.10000 with API integrated along SIDBI portal.

**Reduction in cost of operation-** With use of latest technology in bank for banking operation, the cost of operation is reduced. According to Economics Times of India report, Banks in India may lower transaction costs by up to 50% in the next years by revamping their processes and systems for the digital era, fundamentally shifting their cost base, and implementing more aggressive cost control techniques. Merger of bank is the techniques of control the cost.

### Increased Transparency and Accountability-

After merger of banks and due to the digitisation, transparency and accountability of banks has increased. Digital banking system helps to the bank in maintaining transparency and are accountable for every banking transaction.

### Findings

- As per the study, there are several positive impacts of banking merger policy on digital banking system in India. This study shows that currently the technological efficiency of public sector banks has improved due to the merger of banks because bank was digitised to make banking activities easier and safer.
- Many alternative modes have been introduced for digital banking transaction such as UPI transaction, Mobile wallets, Micro ATM, AEPS, NEFT, RTGS, IMPS, Point of Sale and mobile banking etc.
- Banking merger policy has had a great impact on the digital banking system such as there has been improvement in the technological efficiency and productivity of the bank after merger. The customer base of the bank has increased the cost of operation has been reduced, transparency and accountability have come in the banking activities. Many new digital services were brought to the customers.
- After the merger of banks and digitisation of banking activities, cybersecurity has become a big issue.

**Conclusion-** Finding of the study conclude that banking mergers have led to growth in the digitisation of banks. Digitisation of banks has strengthened the technological efficiency of Banks. Technological efficiency helps to the banks in reducing of cost, increasing customers base, creating strong global presence, increasing transparency and accountability in banking activities etc. Customer can now easily do their banking transaction through mobile phone or online banking, anytime from

anywhere. All over the impacts of banking merger policy on digital banking system is good and digital banking help in creating digital economy to India.

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# CULTURE IN ORAL HISTORY CONTEXT: FOLKTALES OF SINGHBHUM AND ODIA CULTURE

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**Abstract** - The particular word 'Odia' indicates towards the language spoken by inhabitants of ancient Odrashtra, Udradesha, Kalinga, Utkal and present day Odisha. The geographical area of present day 'Odisha' does not contains all Odia speaking areas of above mentioned ancient state names. A large part of larger Odisha remained outside Odisha due to administrative turmoil during different time span since ancient period till demarcation of present day Odisha in 1<sup>st</sup> April of 1936. Till date a large part of Odia speaking area lies outside mainland Odisha in Jharkhand, Chhattisgarh, Andhra Pradesh and West Bengal. State reorganisations and provincial borders conflict after that is a day to day affair in independent India. But culture can neither be built up with in decades nor wind-up, again culture defies all political borders and lies intact with unique features in a particular geographical area by means of language, literature, art, music, and other socio cultural traditions and expressions. In that way though a larger Odia speaking folk of a greater geographical area didn't get a single boundary yet culturally they still exists as Odia around Odisha. Analysis of collected folktales reveals the fact that culture and folkliterature of bordering areas of interstate geographical regions contains cultural identities of neighbouring states in identical manner. This study proposes to expose that context in view of Odia culture with in folk tales of south Jharkhand that is Kolhan belt which was erst while Singhbhum state of kingship.

**Key words**-Folkliterature, Culture, Border areas, Odia folk tales of Kolhan belt.

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**Introduction**- The existing territory of present Odisha is a partial combination of ancient Odia linguistic provinces of Kalinga, Utkala, Koshala and Od-rashtra. Political geography of Odisha in different era of ancient kingship, Mogul period and British rule was different to that of present one alike most of the existing provinces carved out on linguistic basis. The only difference is that eventually Odisha loses a lot of Odia speaking villages for neighbouring Jharkhand, West-Bengal, Chhattishgarh and Andhra Pradesh and not gained a single village consisting of Hindi, Bangla or Telgu speaking folk. Whereas the case in between Karnataka and Maharashtra, Gujrat and Maharashtra, Bihar and Bengal, Rajasthan and Gujrat, Tamilnadu and Andhra Pradesh was vice-versa. Irrespective of politico-territorial boundaries, the linguistic and cultural affiliations intact the folk-psyche alongwith motherland culture in all cases. The present study intends to reveal a

glimpse of such occurrence in view of Odia language and literature in eastern India. The existing territory of present Odisha is a partial combination of ancient Odia linguistic provinces of Kalinga, Utkala, Koshala and Od-rashtra. Political geography of Odisha in different era of ancient kingship, Mogul period and British rule was different to that of present one alike most of the existing provinces carved out on linguistic basis. The only difference is that eventually Odisha loses a lot of Odia speaking villages for neighbouring Jharkhand, West-Bengal, Chhattishgarh and Andhra Pradesh and not gained a single village consisting of Hindi, Bangla or Telgu speaking folk. Whereas the case in between Karnataka and Maharashtra, Gujrat and Maharashtra, Bihar and Bengal, Rajasthan and Gujrat, Tamilnadu and Andhra Pradesh was vice-versa. Irrespective of politico-territorial boundaries, the linguistic and cultural affiliations intact the

folk-psyche along with motherland culture in all cases. State reorganisations and provincial borders conflict after that is a day to day affair in independent India. But a language or culture can neither be built up with in decades nor wind-up, again culture defies all political borders and lies intact with unique features in a particular geographical area by means of language, literature, art, music, and other socio-cultural traditions and expressions. Odia as a language or culture is not endangered to an alarming stage in mainland Odisha but the same is definitely endangered to an alarming condition in outlying Odia tracts. The reasons are many, forceful medium of instruction, annexure to some other cultural exposition, unfamiliar official communication and after and above all a different political administration etc etc. In that way though a larger odia speaking folk of a greater geographical area didn't get a single boundary yet culturally they still exists as Odia around Odisha culturally and linguistically they are on the verge of extinction. This study proposes to expose that context in view of Odia language and culture of south Jharkhand that is Kolhan belt which was erstwhile Singhbhum state of kingship and pre dominant with Odia language and culture.

Jharkhand is a region of great un-evenness consisting of a succession of plateaux, hills and valleys with rivers like Damodar, Barakar, Subernarekha, koel etc. and so is Singhbhum. Geographically Bengal, Bihar and Odisha was unified till 1912/1936. In the year 1912 west Bengal took its present shape and on 1<sup>st</sup> of April 1936 a separate province called Orissa (Odisha) carved out on linguistic basis with big geographical areas situated on bordering areas always remained disputed and faces an identity crisis. Singhbhum districts situated in the south western border of West- Bengal and north-western side of Odisha which is the the Southern-most part of present Jharkhand having a composite culture of tribals and non-tribals, locals and outsiders. Singhbhum Kolhan commissionerary is now divided into three districts namely, east singhbhum (Jamshedpur/ Ghatshila), west-singhbhum (Chaibasa/ Chakradharpur) and Seraikela-kharsawan (north singhbhum) for

administrative convenience. A large amount of folksongs, folk tales , folk music, folk drama, folk rituals and other form of folk activities etc can be noticed in Singhbhum having its originality and uniqueness and some time resemblances with nearby bordering provinces and influenced by bordering cultures of Odisha, Bengal and Bihar.

**Objective-**Singhbhum is one of the areas, rich in multi cultural phenomena because the geographical area of south Jharkhand, Singhbhum commissionerary in particular remained annexed with various cultural provinces like Bengal, Bihar and Odisha in various time span. Singhabhumi, as a state was founded by king Darpanarayan singh in the year 1205 A.D. He was Rajputana Rajput by origin, culturally integral with Odia culture and was ruling over tribals! The dynasty lasted for nearly 700 years as rulers longing with 52 generations. Original Jharkhandi Adivasi population consists about 30% of total population, Santals, Mundas, Oraons, Hos, Gonds, Khairas, Bhuiyans, Bhumijis, Birhors, and Kurmis etc. In addition to tribal population, 'Sadan' population of non tribal but equally older co resident population consists a major proportion of Jharkhand around 55%, more than Tribals. Some recent new comers of various caste, creed, colour, religion and sex from different provinces consists of about 15% of total Jharkhandi population, more or less same is the case with Singhbhum also. But each-an-everyone, if getting some advantage financially, bound to face a bulk side effect culturally and environmentally. So irrespective of financial loss or profit as per prevailing sensex index our cultural heritage, particularly of bordering areas, which is equally neglected by all around states concerned and running through decadence, must be preserved and any sort of steps minor or major, individual or institutional should be encouraged.

People of Odisha very often claim Singhbhum as an Odia density land in view of cultural and linguistic basis. So do the people of Bengali community and practically the area now is in Jharkhand a tribal belt where Hindi is the first language. In fact areas linked to Bengal border i.e. Dhalbhum sub-division of East Singhbhum



is prone to Bengali culture, areas linked to Keonjhar, Mayurbhanj and Sundergarh districts of Odisha i.e. west Singhbhum is inspired to Odia culture and towns, highway side chowks, mining sides and cities like Jamshedpur consists of sizeable number of hindi population. In India all linguistic based provinces often claims of some inter-state bordering areas as their own on linguistic basis and vice versa throughout the country.

In some cases there is some reality but in many cases the differences are so thick that it becomes harder to separate, how far the original inhabitants influenced or get influenced culturally in view of outsiders. It seems rather a vice versa case, which is quite natural and obvious. In view of the period and parameter of dominance and capacity of culture concerned to influence others also becomes a determining factor. Because in some cases Kings/Zamindars of a particular linguistic or cultural affiliation or provincial govt. of a province created on linguistic basis once ruled an overlapping area means disagrees to let an area again due to economic, political and cultural reasons. In fact the indigenous cultural shape and identity should be preserved with its original flavour. Presently the status contains some originality, and some mixture, again the mixture differs according to nearby different geographical area and culture there to. In some cases few critics sometimes tried to localise matters with partial comments and make even changes of data accordingly for self support, which ultimately destroys the matter irreparably. In all cases public of the area concerned bound to loose their identity and culture, whatever the amount or extent may be. We cannot check mixing of cultures, but we can study and analyse it with its exact composition.

It is need of the day to study mix-up cultures with neutrality and expose its originality along with the intention to preserve it, preservation and study of folklore is a prime angle to that context. Whatever the reasons and situations may be, that led the geographical area of Singhbhum now to be under control of hindi speaking province Jharkhand is not the matter of concern here. Folk culture, folklore and its sub fields like folk lyric, folk tales, folk drama,

folk performances, folk medicines, folk proverbs, folk rituals and many more folk angles that needs urgent preservation, conservation, study, interpretations and needful future course of action in view of its decay order, is the matter of concern here.

Rapid industrialisation in many ways helping in destruction of primitive culture and indigenous identity. Industrialisation not only brings so called modern life style but also brings modern anti social, anti cultural and anti human conscience along with ultra modern diseases and demerits. Traditional eco-friendly life style goes smashed, co-existence of all living beings with nature went disrupted and pure water, air, natural food, natural medicines becomes polluted and poisonous. Cluster requirements of huge amount of land, water from rivers and ground, and constructions of mega dam projects for bulk hydel power and water also helps turning out the compact indigenous life style. As Singhbhum is a mineral rich area all forms of industrial side-effect can be noticed in its ultimate form hampering cultural identity.

**Context-** As Singhbhum districts (Kolhan commissionerary) bordering with west-bengal, Odisha, and Chhattisgarh it has immense opportunities of industrial production due to large stock of mineral resources. Mineral resources, its exploration refined production and marketing related thereto attracts variety of people from different walks of life from different parts of the country. It may be a booster activity for economic purpose but simultaneously it also gives a threat to vital culture of the region concerned. Reveal the thoughts and elite views from all walks of life public, cultural activists, researchers, litterateurs, sociologists, anthropologists and all sorts of educationists will help to understand the gravity of such threat, will suggest remedial steps to check the decay and also give advice for precautions for future safe guard to that context. It will also encourage researches of literary, sociological, anthropological and cultural arena in all bordering provinces of Singhbhum irrespective of linguistic barriers, as the trend of folk cultural research of the area concerned,

though not sufficient, shows that sort of trend till date.

The development of tribal should be along the line of genuineness of their community and that there should be no imposition on them. Their own traditional art and culture should be encouraged. It would also provide intuition for integration of tribal with the rest of the society in a manner that their own tradition and culture remain undisturbed and there is no loss of identity in either side, the right of the original inhabitants on the land and forest should be preserved and they should themselves be prepared and trained for administration and development. Folk culture and its sub fields like folk lyric, folk tales, folk drama, folk Performances, folk medicines, folk proverbs, folk rituals and many more folk angles needs urgent preservation, conservation, study, interpretations and needful future course of action in view of its decay order.

Optimum height of vividity in view of official language, medium of instruction social custom, tradition, food habit, political administration and geographical discourse on political maps, what Singhbhum commissioner of south Jharkhand witnessed, that seldom witnessed by any other piece of land. It resulted into multiculturalism in that area. But the basic instinct of cultural color there is to many extent relates to Odia culture only next to tribal, which can be noticed in century old folk literatures of Singhbhum. The world famous performing art of 'Chhau Dance' is a dance-drama form based normally on Odia myths and audible along with Odia mythical songs during performance except in some perverted forms of play. Similarly there are huge Odia folk lyrics and folk-tales also that expresses the feelings and developments of Odia flavour of the area concerned. Again in comparison to Odia folk lyrics, folktales

contains the real picture of society. Folk lyrics here , alike other lyrics generally dealt with feelings related to love, seasonal festivities, death, decay and harvesting etc, where as tales contains social, political and cultural eventualities by means of realistic stories dealing with proper sentiments of concerning folk.

Though due to political turmoil and administrative differences public en-masse of a particular political arena subject to change of their official language , medium of instruction and few other angles yet culture can neither be built within decades nor it vanishes . As it an output of thousands years of rationalisation of a nation it prevails for thousands of years irrespective of any socio-political changes. It is a common truth for each geographical area. Likewise as a result of being ruled by culturally identical peoples the area of Singhbhum commissioner in addition to its prior feature still contains the Odia cultural flavour defying the time span, which can be noticed by any culturally aware person.

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# NATIONAL EDUCATION POLICY–2020 IMPACT, ISSUES AND IMPLICATIONS FOR MANAGEMENT EDUCATION

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**Abstract-** National Education Policy-2020 envisaged to provide a quality education which is beneficial to meet the growing economy and also for thriving innovative education policy at school and college levels for the reason that education enhances social and economic development. In 2020, one of the important changes that took place in India was the development of the New Education Policy (NEP) 2020.

Management education is the origin of later part of 20<sup>th</sup> century in our country. In 1954 there was only one Management Institute. As against this today there are more Management Schools/ Institutes in our country offering degree/diploma programmes in management and catering to the need of more than 2,00,000 students a year. The New Education Policy (NEP) - 2020 focuses on multidisciplinary education. It also emphasises research and greater integration with industry. It highlights quality and better governance. Management teachers have a different role to play as far as their students are concerned. They have to train their students for different jobs in business and government enterprises for different special careers in changing environment and also for equipping them to manage their own enterprises efficiently, if they choose self-employment.

Business Schools have to start undergraduate programmes also. Currently, they only offer postgraduate programmes. For the undergraduates, they have to offer programmes in different disciplines. They should identify at least few in these such as economics, psychology, behavioural science, data science and environmental sustainability. They have to offer these undergraduate programmes as early as possible. The approach will be on lines of a liberal arts focus where they will try to emphasise critical thinking, communication, leadership, integrative thinking, and holistic understanding and so on.

From the perspective of management education, it is to be observed how it can be used the directions indicated by the NEP to initiate newer things in the future. It is believed that to build the leaders of tomorrow, there is a need to interact more with students as they come out of school. It is concluded that new undergraduate programmes, which are well aligned with the government's education policy, will make a larger impact on the creation of leaders for tomorrow.

**Keywords:** Management education, Critical thinking, Communication, Leadership, Integrative thinking, Holistic understanding.

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India witnessed a sea change in its educational system during 21<sup>st</sup> century. Process of liberalisation, privatization, and globalization has not only replaced traditional approach with a more efficient professional approach; but also introduced new age courses in accordance with industry demand which have more economic value in today's time. Management education is one among those which got a new dimension

with this changing time. Initially Marketing, Finance and Human Resource Management were considered as functional area of management, but now management education covers much more functional area like Operations, Information Technology, International Business, Supply Chain Management, retail and much more to add to the list. India has witnessed a continuing

growth in this sphere of education because of the rising demand of trained management graduates. Management education has become one of the most sought-after education today as a result of this; private sector has entered in Indian management scenario and invested an immense amount for this.

The National Education Policy (NEP) 2020, which was introduced in India, encompasses various aspects of education, including management education. The policy aims to transform the education system in the country and make it more holistic, flexible, and relevant to the needs of the 21st-century learners and society. The new education policy in 2020 came after 30 years and is all set to change the existing academic system of India with the purpose of making it at par with the international standard of academic. The Government of India aims to set up the NEP by the year 2040. Till the targeted year, the key point of the plan is to be implemented one by one. The proposed reform by NEP 2020 will come into effect by the collaboration of the Central and the State Government. Subject wise committees will be set up by the Government of India with both central and state-level ministries for discussing the implementation strategy.

### **Impact of NEP 2020 on management education**

**Flexibility and Choice:** The NEP 2020 emphasizes providing flexibility and choice to students, including those pursuing management educations. It encourages institutions to offer diverse management programs and specializations, allowing students to choose courses based on their interests, skills, and career aspirations.

**Emphasis on Skill Development:** The NEP 2020 focuses on developing both cognitive and practical skills among students. In the context of technical and professional education, this means to enhance technical skills, problem-solving abilities, and critical thinking.

**Quality Enhancement:** The NEP 2020 focuses on enhancing the quality of education in all domains, including management education. It

encourages management institutions to maintain high standards of education and provides support for accreditation and quality assurance mechanisms.

**Interdisciplinary Approach:** The NEP 2020 promotes an interdisciplinary approach to education, including management education. It encourages breaking down rigid silos between different disciplines and fosters integration across subjects. This approach allows students pursuing management education to gain a broader perspective and develop a well-rounded understanding of various aspects of business and management.

**Promotion of Entrepreneurship:** NEP 2020 recognizes the importance of promoting entrepreneurship and innovation in the country. It aims to nurture an entrepreneurial mindset among students, including those studying management, by providing them with the necessary support, mentoring, and exposure to entrepreneurship-related activities.

**Research and Innovation:** NEP 2020 emphasizes the importance of research and innovation in higher education, including management education. It encourages management institutions to focus on research activities, contribute to the development of management knowledge, and address real-world business challenges through research.

**Industry-Academia Collaboration:** NEP 2020 stresses the significance of collaboration between academia and industry. This is particularly relevant for management education, where industry exposure, internships, and practical projects play a crucial role in preparing students for the corporate world.

**Professional Development of Faculty:** The policy emphasizes the professional development of faculty members in higher education institutions, including those teaching in management schools. It aims to enhance their teaching skills, research capabilities, and industry exposure, ensuring that they provide high-quality education to students.

**Technology Integration:** The policy emphasizes the integration of technology in education, including management education. It encourages the use of technology in teaching and learning processes, which can enhance the overall learning experience, facilitate research, and prepare students for the digital economy.

It is to be noted that the implementation of the NEP 2020 may vary across different states and institutions in India. As the management education is a critical component of the education system, the NEP 2020 aims to improve its effectiveness and relevance to meet the evolving needs of the business world and society.

### **Research issue**

From above discussion we have taken following research issues which are different from earlier management thinkers, practitioners and researcher.

1. To study emerging issues of management education and its approach towards the development of curriculum needs of Industry keeping in view of NEP 2020, and
2. To find implementation of possible direction and policy towards improvement of management education in India keeping in view of NEP 2020.

### **Issues of management education**

1. One of the main issues of management institutions is to obtain NBA (National Board of Accreditation) certificates. In order to improve the quality of management education and for attaining excellence in service of institutes, they must get accreditation to NBA. The setting up of NBA for managerial education and NAAC for general education under the initiative of AICTE and UGC respectively has been incorporated for infusing and improving the quality of education. The NBA carries out workshops, programmes and other activities for finalization of evaluation procedures and methodologies. It has to assess the quality of various constituents viz. administration, human resources,

physical resources, academics, library, computer facilities etc. the establishment of NBA accreditation in various institutions is by and far neglected because of the programmes that have to be conducted. The institutions do not wish to spend resources in this regard and therefore, avoid this accreditation, even though they know it would improve the educational standards.

2. Higher education, in general, and management education, in particular, is undergoing a fundamental shift from a teacher-centric process to a learning-centric environment that focuses on customized learning. In management education this transformation is being fueled by the need to produce educated managers that can compete on a global basis. Today, most business schools are facing both intense competition and demanding customers. These forces tend to drive up the cost of student acquisition and retention. The emergence of the Internet generation as the new student body, who are web savvy and heavily engaged in social media, requires institutions to develop a more robust, real-time recruiting and retention capability.
3. The next issue is the quality benchmarks are not implemented by the management institution due to several constraints which they are not able to overcome.

### **Implementation of possible direction and policy towards improvement of management education**

The landscape of education has undergone a profound transformation in recent years. Traditional learning paradigms, where knowledge was predominantly derived from books, are evolving rapidly. Today, students are exposed to a world driven by technology, innovation, and real-world application. This shift demands a fundamental change in how we approach education and highlights the

importance of integrating practical experience, new technologies, constructive debates, problem-solving, and fear management into every course and subject. This transformation is essential to empower students with the skills and mindset needed to thrive in the ever-changing world.

Education is no longer confined to the four walls of a classroom and textbooks. The rapid advancements in technology have provided students with an unparalleled opportunity to access a vast pool of information and connect with experts from various fields. Embracing real-world experiences allows learners to apply theoretical concepts to practical situations, fostering a deeper understanding of the subject matter. Internships, field trips, and project-based learning are powerful tools that bridge the gap between theory and application, preparing students to tackle real challenges.

Harnessing the Power of New Technologies, in the digital age, technology has become an indispensable aspect of modern education. Integrating cutting-edge tools, such as virtual reality, simulations, and artificial intelligence, enhances the learning experience, making it more engaging and interactive. New technologies not only present information in innovative ways but also equip students with skills vital for their future careers. Proficiency in using technology has become a prerequisite for success in almost every industry, making it imperative for educators to leverage these tools effectively.

Constructive Debates and Fostering Critical Thinking, education should not be limited to passive consumption of information but should actively encourage critical thinking and analytical skills. Constructive debates in the classroom foster a culture of open dialogue, where students can challenge ideas, articulate their opinions, and develop a deeper understanding of complex issues. This approach broadens their perspectives and teaches them the art of respectful disagreement, a skill vital in diverse and multicultural societies.

Tackling Real-World Problems Problem-based learning is an effective method of education

that centers on solving real-world problems. By confronting concrete issues within their fields of study, students learn to think creatively, collaborate, and develop practical solutions. This approach installs a sense of purpose in their education, showing them how their learning directly impacts the world around them.

Managing Fear and Embracing the Unknown, getting comfortable, with the uncomfortable, in the face of rapid change and uncertainty, fear of the unknown can be a significant barrier to learning and personal growth. It is essential for educators to create a safe and supportive environment where students feel encouraged to take risks, experiment, and learn from failure. Developing resilience and adaptability is crucial for students to navigate an ever-changing world successfully.

#### **Some suggestions for improvement of Management Educations under NEP 2020 are as under:**

1. Business education, not surprisingly, is largely driven by economic fundamentals. As long as the industry and the economy are growing fast, the prospects for business education also remain right because essentially its economic growth, which drives many management jobs. The long-term view for management education continues to be quite bright. You can look at any of the current goals that India has, all of these are going to require significant managerial input. Therefore, the long-term prospects for managers and management education remain good. The short-term blips and ups and down you can expect and things like the pandemic don't help obviously. However, we are quite optimistic about the long run of management education particularly in India.
2. The New Education Policy (NEP) focuses on multidisciplinary education. It also emphasises research and greater integration with industry. It highlights quality and better governance. We have focused on many of these things; they are part of our heredities, but some of these

are areas where, as an industry, we need to make a few changes. Business schools should commit to start undergraduate programmes as well. Currently, most of them offer postgraduate programmes. For the undergraduates, they have to plan to offer programmes in different disciplines at least a few in these such as economics, psychology, behavioural science, data science and environmental sustainability. They have to offer undergraduate programmes as early as possible. The approach will be on lines of a liberal arts focus where it is to be tried to emphasise critical thinking, communication, leadership, integrative thinking, and holistic understanding and so on. It is to be observed how it can be used the directions indicated by the NEP to initiate newer things in the future. They have to build the leaders of tomorrow, they need to interact more with students as they come out of school. It is to be noted that these new undergraduate programmes, which are well aligned with the government's education policy, will make a larger impact on the creation of leaders for tomorrow. They should involve in other initiatives of the government as well for example, engagement in entrepreneurship development.

3. Faculties should comprise experts in their respective subject areas, very well in research and excellent educators. They should be self-motivated enough to keep abreast of whatever is happening in their respective fields. The role of the institute is to help them stay on level with the changes in technology. Faculty should adopt with all the changes and various modes that have become relevant today and that they can successfully deliver different forms of learning. Faculty is to be placed in a position to mix and match and use all these different tools have in the most ideal way, going forward. Faculty will use whatever format is the most appropriate going forward.

- a) The first thing is the importance of digital. Students need to be digitally literate. This is no longer

a good to have but a very critical must-have. They need to be aware of what the latest digital technologies are, and how these can be integrated with businesses. They also need to be aware of some of the ethical and legal issues such as privacy. This very clearly is one thing that needs to be a significant part of any management curriculum.

- b) The second aspect, which industry leaders underlined, was the importance of data and analytics. In the case of most companies today, a lot of data is generated simply by the way they do business. This was not the case earlier. Therefore, companies need to be more upfront and proactive in how they go about using this data. The ability to identify how to use data, how to formulate problems appropriately and then intelligently use data to solve those problems, is the second most important attribute that managers need today.

There have been various committees that suggested improvements in management education, their has been no noteworthy changes

- Dedicated Governmental Body for Management Education
- . Quality of Faculty
- Curriculum Design and Developing Material Relevant to The Indian Context
- Emphasizing Research
- Corporate Governance for B-Schools
- Triad of Academic-Industry
- Customization of Specialisation
- Multiple Perspectives
- Exposing to Real Business Issues
- Inculcating a Global Mindset

**Conclusion--** The NEP 2020 leads all the stakeholders to meet the demand at industry, national and global level and ensuring for standard of living and overall economic growth,

In India business education perhaps needs some more depth. The government has identified some of the right steps forward in the education policy. There is a greater emphasis on accreditation, better governance standards and more flexibility is given to institutions. Some of these have already been in place for some time. For example, there is a scheme called 'graded autonomy' that give more power to schools that have already demonstrated excellence and relatively less autonomy to those that have not done very well. One should understand where the challenges are and now has to get down for implementing the changes that have been talking about. If all dreams for the Indian economy come true, management education will also do extremely well. There is a correlation and connection between both of these. On the infrastructure side, many investments are being made. Should all these ambitious plans take off, there will be a surge in demand for managerial talent. Management education in India will have to shape up to meet that demand. Bright times are ahead for management education in India. Establishing the overall culture for adopting the new management education paradigm is arguably the most significant challenge facing business school administrators. Typically, institutional change often comes with high initial costs and seemingly small early benefits. An Analytics driven, collaborative network provides a platform for helping overcome these perceptions. One of the primary functions of a collaboration network, in this context, is to provide likeminded institutions with Analytics-based implementation strategies. Strategies that have been used successfully at one institution can often provide useful insights for other alliance schools. The integration of strategic

alliances, mobile learning technologies and, alumni development via collaboration can serve as a dynamic catalyst to enhance student performance and opportunities, and improve institutional bottom line performance. All of this, of course, depends on establishing a plan of action.

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# THE IMPACT OF SOCIAL MEDIA MARKETING ON RANCHI CITY CONSUMERS' PURCHASING HABITS

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**Abstract-** Social media has grown to be a crucial part of Ranchi's marketing plan in the state of business today. Social networking services are being used by enterprises worldwide more and more. By using a digital platform, e-commerce businesses can quickly reach a significant number of Ranchi-based customers. Ranchi's E-Commerce sector also offers companies the chance to interact with clients more successfully and economically by leveraging new technology.

**Goals:** Identifying how social media marketing influences consumer purchasing decisions, analyzing the impact of social media marketing on consumer buying behaviors toward fast food in the research area, and identifying the most useful social media platforms for consumers to use when making purchases

**Methods:** The paper provides a more inductive explanation of the scientific results and how they were interpreted. A qualitative analytical approach was used for this project. This study's main method of data gathering was employed, and the data served as the study's only source. According to the study's findings, buyers in Ranchi, India actively use social media platforms to confirm the products they are buying. Social media is viewed by the majority of respondents as electronic word-of-mouth. **Limitation:** The study's limitations draw attention to the numerous and significant opportunities that must present themselves in order for the theory to have a good balance when it comes to the main aptitude's empirical testing in various situations.

**Keywords:** customers, e-commerce, business, marketing, and social media

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Social networking allows those who may reside in different parts of the world in order to share ideas, viewpoints, anecdotes, and knowledge. Three quarters of the world's active users of social media on social networks, user-generated content and individual profiles are usually accessible. A company can connect with this massive audience and are among the most popular social media platforms that generate substantial leads.

One of the most important tools and marketing strategies is social networking marketing. One important element in this accomplishment is the time required to reach the clients. Reaching your target audience with social media marketing is cheap and takes very little time. It's

easy to draw customers and influence their purchase decisions with this kind of advertising. Businesses now recognize social media as an essential resource for increasing sales of their products. Technology changes on a regular basis have a significant influence on how customers conduct while making purchases.

Social media makes it easier for customers to purchase products by promoting stakeholder communication. Customers who shop online can always change their minds.

**2. Problem Statement-** The modern world is technical, and in this setting, social media marketing is growing rapidly. As new

networking sites and social media platforms appear every day, users are lured to them. Consumer views and cognitive processes are varied and subject to change. Social media is a powerful tool for marketing and has a big impact on customer perception. The goal of the research is to ascertain how consumers' purchase decisions have been impacted by social media and how this marketing technique has changed their way of thinking.

### **3. Study Scope**

The avenues of contact between customers and marketers have become more robust.

#### **4. The Study's Objective**

- To examine how social media marketing affects consumers' purchasing decisions about fast food in the research region
- To look into how social media marketing influences the decisions that customers make about what to buy.
- To investigate which social networking sites are most useful for users to use when making purchases.

### **5. Literature Review**

Varghese and Nandhini (2020) address the influence of demography features on the intentions of consumers to make purchases. The piece also covers how customers use the internet. This is an opportunity for companies to communicate with their customers on social media more frequently. Gupta and associates (2018) the essay explores the effects of social media in the past and future in light of the fifth Social Media Week, which was held in September 2011. Toby Daniels, the man behind Social Media Week, saw that social media was becoming an increasingly important part of people's lives. With social media usage in the Middle East on the rise and its profound impact on business models, SMW has 21 sites globally. Venkatesh, Speir, and Morris (2002) assert that people's decision-making processes are influenced by the notion of social influence. Social

Media users typically exhibit symptoms of being socially impacted by the members of the communities they belong to. Social influence is the degree to which a person feels that someone else is acting in a particular way. In line with Ram Sunder's (2016) research, Online brands influence the decisions made by consumers. The decision to make a purchase by one customer will influence that of another. Internet media is becoming more and more popular among consumers as a source of information for purchase decisions. When Chowdhury et al. (2019) examined how Facebook affected youth, they found that it offered a greater number of characteristics that appealed to the younger demographic. The survey indicates that it has provided young people with the chance to network more. Nasir and associates (2012) As stated in this article, Using words or specialized language isn't always necessary when interacting with clients on social media. When a product or service is advertised, a prospective buyer can sense the context. The buyer reacts in view of that. It may show itself as the act of purchasing something new, purchasing it again, or deciding not to purchase anything at all. Thus, the need of the customer, his familiarity with and preference for the product, brand loyalty and brand value, word-of-mouth, and the demand for the product serve as the foundation for this process.

Chitranshi Verma (2018) examined the relationship between social media and consumer behavior. She concludes that customers look on brands to look out for them and society at large. Direct responses from businesses are also appreciated by customers, and social media facilitates this. Businesses should set up shop in the digital sphere to offer customer care and support, as customers these days mostly rely on social media networks for this kind of assistance.

### **6. Research Deficit**

I concluded that although there has been research on this topic, the most of it has concentrated on the young adult and teenage demographics after reading the current

**Literature on the topic.** Over the past year, the percentage of internet users aged 50 and above who use social networking sites has almost doubled, from 22% to 42%. Elderly people have been especially enthusiastic about adopting new networking technologies in the last year; this specific group has not been included in previous research. The use of social media has increased among individuals of all ages. There doesn't seem to be much research on the topic, despite the scale of the user base.

Another thing regarding social media marketing that seems to have been disregarded in past research is what can annoy or frustrate individuals.

## **7. Methods of Research**

For this study, a web-based survey was created using "Google Drive," which would be based on a web link that may be accessed by users of many different internet-capable computer systems, including Mac OS, Firefox, Google Chrome, and Internet Explorer. An online form based on a structured survey that was posted on My Facebook's "wall" and distributed to all of our friends was used to collect the initial results. For both dependent and independent variables, data was gathered. About 150 of the 250 friends who were asked to participate in the online poll did so within the allotted time. Deductive research and statistical analysis are used to evaluate factors. Based on Facebook survey respondents' responses, survey questions that are used to gather primary data include Likert scale ratings are applied to closed statements. Using a straightforward sample method, 150–250 buddies were found.

## **8. Study Limitations**

The study's findings cannot be extrapolated to a broader group because it was a small-scale investigation conducted inside the local community and included a very small percentage of the target population. More factors and a larger study sample should be included in future research to get more generalized information about Ranchi

customers' attitudes and how they affect consumers' purchase decisions.

In this sense, more comprehensive data can be obtained by including more consumer mentality factors in the same survey. In the study process, qualitative researchers are more likely to act impartially.

The study's findings on the general demographics of the 150 participants We can ascertain the range of responses by posing these three broad questions, which enables us to offer a more comprehensive analysis. The information gathered includes five age groups: The age groups are as follows: under 25 (18.7%), 26–35 (31.3%), 36–45 (27.3%), 46–55 (12.7%), and over 55 (10%). 40.7% of the respondents who provided feedback were female, and 53.3% were male. The gathered data comprises individuals of diverse ages, inclinations, and genders, with 60% of them being married and 40% single. Consequently, the subsequent study is conducted to assess the general consumer behavior in Ranchi city.

## **Are customers interacting with brands on social media?**

73.3% of people, or most people, typically follow several brands on social media because social media platforms post information about different brands, deals, discounts, and promotions. Websites and social media are excellent resources for learning about anything without requiring a lot of work.

Should a product or brand receive unfavorable reviews on social media, buyers can decide to change their minds.

Research has demonstrated that all respondents are likely to reevaluate their brand or product decision if It has been criticized on social media.

This highlights even more how important it is for a company to maintain a positive brand reputation and offer top-notch products. The worst thing a business can do in response to a negative review is to ignore it. This may possess an influence on both prospective

customers who read reviews and repeat business. Additionally, waiting too long to reply is a bad habit. Companies need to make sure they have a plan in place for at least once a week reviews of their social media accounts.

Information gathered from 150 participants regarding how social media marketing affects consumer buying habits, 37.33% of participants state that their initial purchasing preferences have altered as a result of seeing social media marketing. 32% of respondents agree that they investigate products and services. A third of consumers—34 percent—strongly believe that they rate products online. 34% of participants strongly agree that they peruse online reviews and blogs.

## 10. Final Thoughts

According to the study's findings, shoppers in Ranchi, India actively use social media platforms to confirm the products they are choosing to buy. Social media is viewed by the majority of respondents as electronic word-of-mouth. The thoughts and inclinations of past consumers on social media platforms impact the choices of potential customers.

When comparing decision-making to those who used other information sources, social media users thought it was easier and more fun. When people thought that the material on social media was more abundant and of higher quality than they had anticipated, they were generally happier. All things considered, the results show that social media—specifically, Facebook and Instagram—has a big impact on how customers make decisions.

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# THE IMPORTANCE AND OPPORTUNITIES OF INDIA'S 'LOOK WEST' STRATEGY

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## Abstract

India's 'Look West' strategy has emerged as a pivotal foreign policy approach, underscoring the nation's commitment to fostering robust economic, political, and strategic relations with countries in the Western and West Asian regions. The primary driver of this strategy is India's quest for energy security, with the West Asia serving as a crucial source of oil and natural gas. India's burgeoning energy demands necessitate stable and reliable energy supplies, making stronger ties with oil-rich Gulf nations imperative. The 'Look West' strategy presents a golden opportunity for economic growth, facilitating trade and investment across sectors such as infrastructure, technology, and healthcare. Geopolitically, India's engagement in the West Asia amplifies its global influence, enabling active participation in regional and international affairs. The 'Look West' strategy also underscores India's commitment to engaging with its vast diaspora in the West Asia, thereby promoting cultural exchanges, facilitating remittances, and ensuring the welfare of Indian expatriates. Simultaneously, it allows India to play a critical role in infrastructure development, fostering regional connectivity and trade. Strategically, this policy empowers India to balance regional dynamics, particularly in the face of China's expanding influence in the region.

**Keywords:** Strategy, Oil, Natural Gas, Gulf Nations, Infrastructure, Technology, Healthcare, Collaboration, Terrorism, Geopolitically, Regional, Diaspora

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## Introduction

India's 'Look West' strategy has emerged as a transformative and strategically significant foreign policy approach that encompasses a wide spectrum of economic, political, and security objectives. This strategy reflects India's proactive engagement with countries in the Western and West Asia regions, underlining its pursuit of enhanced global influence and a stronger regional presence. In this context, this paper explores the profound importance and the numerous opportunities inherent in India's 'Look West' strategy. As India steadily ascends the global stage as a major economic and geopolitical player, it recognizes the pivotal role that the Western and West Asia regions play in shaping global dynamics. The 'Look West' strategy represents a deliberate and concerted effort to leverage these regions' potential to

advance India's national interests in various domains. This paper delves into the multifaceted facets of India's 'Look West' strategy, highlighting its critical importance in the contemporary geopolitical landscape. It evaluates the strategic significance of this policy by dissecting its objectives and assessing the potential opportunities that it presents in domains ranging from energy security and economic growth to national security and regional stability. In doing so, it provides valuable insights into the ways in which India's 'Look West' strategy not only addresses immediate concerns but also positions India as a key player in shaping the future of the Western and West Asia regions. India's "Look West" strategy refers to the country's efforts to strengthen its economic, political, and strategic ties with countries in the Western and West Asia regions. This strategy has gained significance

due to several factors, and it presents several important opportunities for India like Energy Security, Economic Growth, Counterterrorism, Security Cooperation, Geopolitical Influence, Diaspora Engagement, Connectivity and Infrastructure Development, Balancing Regional Dynamics, Strategic Alliances, Cultural and People-to-People Exchanges, Diplomatic Partnerships, Counterbalancing China's Influence.

### **Energy Security:**

Energy security is a paramount concern for India as it strives to sustain its robust economic growth and meet the burgeoning energy demands of its vast population. In this context, India's 'Look West' strategy assumes critical importance as it seeks to establish and strengthen partnerships with countries in the Western and West Asia regions, which are rich sources of oil and natural gas. This paper examines the central role of energy security within India's 'Look West' strategy, highlighting its significance and the opportunities it offers.

### **Energy Security Significance and Opportunities:**

**Diverse Energy Sources:** India's energy mix primarily comprises fossil fuels, making it heavily reliant on oil and gas imports. The West Asia is a cornerstone of India's energy security strategy due to its vast oil and gas reserves, providing a diversified source of energy to the country. **Stable Energy Supplies:** The 'Look West' strategy aims to ensure a stable and uninterrupted flow of energy resources, reducing vulnerability to supply disruptions and global price fluctuations. This is crucial for maintaining India's economic stability and growth. **Mitigating Geopolitical Risks:** By diversifying energy sources through partnerships with multiple countries in the West Asia, India can reduce its exposure to geopolitical risks associated with energy imports from a single dominant supplier. **Strategic Energy Partnerships:** India's 'Look

West' strategy opens doors for long-term energy partnerships with key players in the West Asia, including Saudi Arabia, the United Arab Emirates, and Iran. These partnerships can involve oil and gas exploration, production, and infrastructure development. **Investment Opportunities:** India can leverage its growing economic prowess to invest in energy-related projects in the West Asia. This includes participation in oil and gas exploration and production, as well as investments in renewable energy projects in the region. **Diversification of Energy Sources:** Collaboration with West Asian countries enables India to diversify its energy sources, potentially reducing its reliance on a single energy supplier. This diversification contributes to greater energy security and resilience. **Energy Transit Routes:** India's engagement in the West Asia can facilitate the development of energy transit routes, such as pipelines and shipping lanes, which can not only secure energy supplies but also create economic corridors.

### **Economic Growth:**

India's 'Look West' strategy encompasses a multifaceted approach aimed at fostering robust economic ties with countries in the Western and West Asia regions. This strategy is pivotal in unlocking opportunities for India's economic growth, as it opens avenues for trade, investment, and economic collaboration. This paper explores the central role of economic growth within India's 'Look West' strategy, highlighting its significance and the various opportunities it offers.

### **Economic Growth Significance and Opportunities:**

**Trade Expansion:** The 'Look West' strategy seeks to boost India's trade relations with countries in the West Asia and Western regions. These regions offer substantial markets for Indian goods and services, enhancing economic growth through increased exports. **Investment Inflows:** Strengthening economic ties with affluent West Asia nations can attract foreign

direct investment (FDI) into India. Indian businesses can also tap into investment opportunities in sectors such as infrastructure, technology, and healthcare in these regions. Resource Acquisition: The West Asia is not only a source of energy but also offers access to critical resources like minerals and metals, which are essential for India's industrial development. Diverse Trade Partnerships: The 'Look West' strategy enables India to diversify its trade partners, reducing dependence on traditional markets. Enhanced trade relations with countries like Saudi Arabia, the UAE, and Israel offer opportunities for Indian exports and economic growth. Infrastructure Development: India's involvement in infrastructure projects in the West Asia, such as building ports, roads, and airports, fosters economic growth through construction contracts, job creation, and technology transfer. Technology and Innovation: Collaboration with technologically advanced West Asian nations can facilitate knowledge transfer and innovation, benefiting India's technology sector and start-ups. Healthcare and Pharmaceuticals: India can leverage its expertise in pharmaceuticals and healthcare to meet the growing demand for quality healthcare services and medicines in the West Asia, leading to economic growth in these sectors.

### **Counterterrorism and Security Cooperation:**

India's 'Look West' strategy encompasses a comprehensive approach aimed at strengthening its security cooperation and counterterrorism efforts with countries in the Western and West Asian regions. This strategy plays a pivotal role in addressing shared security concerns and promoting regional stability. This paper examines the central importance of counterterrorism and security cooperation within India's 'Look West' strategy, highlighting its significance and the opportunities it offers.

### **Counterterrorism and Security Cooperation Significance and Opportunities:**

Mitigating Terror Threats: The West Asia is a region marked by ongoing conflicts and security challenges, including terrorism. India's cooperation with countries in the 'Look West' strategy is vital in addressing these threats and preventing them from spilling over into the Indian subcontinent. Intelligence Sharing: Collaboration in intelligence sharing enhances early threat detection and allows for coordinated efforts to counteract terrorist activities. This can significantly bolster India's national security. Joint Military Exercises: Military cooperation and joint exercises with Western and West Asian partners provide an opportunity for India to enhance its military capabilities and strengthen regional security. Intelligence Exchange: India's 'Look West' strategy facilitates intelligence sharing and cooperation with countries such as the United Arab Emirates and Saudi Arabia, which are actively involved in counterterrorism efforts. Security Technology Transfer: Collaboration with technologically advanced nations in the West Asia can lead to technology transfers in defence and security domains, bolstering India's security infrastructure. Multilateral Engagement: India's engagement in regional security forums and alliances, such as the Quadrilateral Security Dialogue (Quad), allows for collective efforts to combat terrorism and secure vital sea routes in the Indian Ocean.

### **Geopolitical Influence:**

India's 'Look West' strategy is a dynamic and multifaceted foreign policy approach that seeks to elevate India's geopolitical influence in the Western and West Asian regions. This strategy plays a pivotal role in shaping India's presence on the global stage, enhancing its diplomatic reach, and contributing to regional and global stability. This paper examines the central importance of geopolitical influence within India's 'Look West' strategy, highlighting its significance and the opportunities it offers.

### **Geopolitical Influence Significance and Opportunities:**

**Global Presence:** India's engagement with countries in the Western and West Asian regions positions it as a key player in regional and global affairs. This presence allows India to assert its voice on critical international issues. **Regional Stability:** India's involvement can contribute to peace and stability in the West Asia, fostering goodwill and partnerships with countries in the region. This, in turn, enhances India's credibility as a responsible global actor. **Counterbalancing Competitors:** The 'Look West' strategy provides India with the means to counterbalance the influence of other major powers, particularly China, in the region. This helps protect India's interests and ensures a multipolar world order. **Diplomatic Engagements:** By actively participating in diplomatic dialogues and negotiations, India can mediate conflicts and promote peaceful resolutions, further enhancing its diplomatic influence in the region. **Humanitarian Initiatives:** India's engagement in humanitarian efforts, such as disaster relief and peacekeeping missions, strengthens its soft power and fosters positive perceptions among nations in the Western and West Asian regions. **Economic Partnerships:** Economic collaborations, such as trade agreements and infrastructure development projects, can deepen India's economic influence, solidifying its role as a reliable and significant partner in the region.

### **Diaspora Engagement:**

India's 'Look West' strategy encompasses a comprehensive approach that extends beyond economic and geopolitical dimensions to also include robust engagement with its diaspora in the Western and West Asian regions. The Indian diaspora, which is spread across these regions, represents a valuable asset for India's foreign policy and a bridge connecting the nation with its expatriate communities abroad. This paper examines the central role of diaspora engagement within India's 'Look West'

strategy, highlighting its significance and the opportunities it offers.

### **Diaspora Engagement Significance and Opportunities:**

**Cultural and Social Ties:** India's diaspora in the Western and West Asian regions serves as a cultural and social link between the country and its host nations. These connections foster a sense of belonging and strengthen people-to-people ties. **Remittances:** The Indian diaspora is a significant source of remittances, sending billions of dollars back to India annually. These remittances play a crucial role in supporting the Indian economy, contributing to economic stability and development. **Soft Power and Influence:** Engaging with its diaspora enables India to wield soft power and influence in host countries. Indian expatriates often occupy influential positions in business, politics, and academia, providing opportunities for diplomatic outreach. **Cultural Exchanges:** India can leverage its diaspora's rich cultural heritage to facilitate cultural exchanges and collaborations with host nations. This includes promoting Indian art, music, cinema, and cuisine, fostering a deeper understanding of Indian culture. **Economic Collaborations:** The diaspora can serve as a bridge for economic collaborations, investment, and trade between India and host nations. Diaspora members often possess business acumen and connections in both regions. **Education and Skill Development:** India can engage its diaspora in initiatives related to education and skill development. This includes supporting educational institutions, scholarships for Indian students, and vocational training programs. **Diaspora Diplomacy:** The Indian diaspora can play a crucial role in diaspora diplomacy, advocating for India's interests in host countries, and promoting goodwill and cooperation between nations.



## **Connectivity and Infrastructure Development:**

India's 'Look West' strategy encompasses a comprehensive approach aimed at bolstering connectivity and infrastructure development in the Western and West Asian regions. This strategy is pivotal in promoting economic growth, regional stability, and India's influence in the wider international arena. This paper explores the central importance of connectivity and infrastructure development within India's 'Look West' strategy, highlighting its significance and the opportunities it offers.

## **Connectivity and Infrastructure Development Significance and Opportunities:**

**Enhanced Trade Routes:** Infrastructure development, including ports, roads, and railways, facilitates smoother trade flows between India and its Western and West Asian partners. Efficient connectivity reduces transportation costs and time, promoting economic exchanges. **Economic Corridors:** Infrastructure projects often lead to the creation of economic corridors, which serve as vital channels for trade and investment. These corridors boost economic growth and development in the regions they traverse. **Regional Integration:** Infrastructure development fosters regional integration by connecting countries and enhancing their interdependence. This integration contributes to political stability and peace. **Investment and Partnerships:** India can attract investments from Western and West Asian nations to fund infrastructure projects. Public-private partnerships and foreign direct investment (FDI) can be crucial for large-scale developments. **Transit Routes:** India's involvement in infrastructure projects, such as the Chabahar Port in Iran, can create efficient transit routes for goods to reach Central Asia and Afghanistan, unlocking new trade opportunities. **Technology Transfer:** Collaboration in infrastructure projects often involves technology transfer, allowing India to

acquire advanced technology and knowledge in construction and transportation. **Energy Infrastructure:** Developing energy infrastructure, such as pipelines and transmission grids, can enhance energy security by diversifying energy sources and routes.

## **Balancing Regional Dynamics:**

India's 'Look West' strategy serves as a pivotal element in the nation's foreign policy, aiming to establish equilibrium in the regional dynamics of the Western and West Asian regions. This strategy offers India opportunities to assert its influence, foster stability, and address common challenges. This paper explores the central role of balancing regional dynamics within India's 'Look West' strategy, highlighting its significance and the opportunities it presents.

## **Balancing Regional Dynamics Significance and Opportunities:**

**Countering Geopolitical Rivalry:** The Western and West Asian regions often witness intense geopolitical competition. India's engagement can help mitigate tensions and promote cooperation between rival nations, contributing to regional stability. **Enhancing Security:** By participating in regional security initiatives, India can contribute to maintaining peace and security. This includes counterterrorism efforts, conflict resolution, and maritime security cooperation in the Indian Ocean. **Supporting Multipolarity:** India's involvement in the region reinforces the concept of a multipolar world order, balancing the influence of major powers and ensuring that regional decisions are not dominated by a single nation. **Diplomatic Mediation:** India can leverage its diplomatic prowess to mediate conflicts and disputes, fostering trust and cooperation among regional actors. **Peacekeeping Missions:** Active participation in peacekeeping missions, such as those under the United Nations, allows India to contribute to conflict resolution and regional stability. **Economic Cooperation:** India can promote economic cooperation among regional

countries, fostering interdependence and reducing the likelihood of conflicts. Cultural and Academic Exchanges: Initiatives that encourage cultural and academic exchanges can promote mutual understanding and goodwill among nations in the regions.

### **Strategic Alliances:**

India's 'Look West' strategy encompasses a comprehensive approach to forge strategic alliances and partnerships with countries in the Western and West Asian regions. These alliances hold significant importance in advancing India's interests, strengthening regional stability, and augmenting its global influence. This paper examines the central role of strategic alliances within India's 'Look West' strategy, highlighting their significance and the opportunities they offer.

### **Strategic Alliances Significance and Opportunities:**

Enhanced Security: Strategic alliances with countries in the Western and West Asian regions contribute to India's national security by fostering intelligence sharing, defence collaboration, and coordinated efforts to combat terrorism and regional threats. Technology Transfer: Collaborative partnerships often involve technology transfer, allowing India to acquire advanced military technology, intelligence capabilities, and other critical assets. Geopolitical Leverage: These alliances enable India to exert geopolitical influence, participate in regional and global discussions, and assert its interests, particularly in the face of rival powers in the region. Defence Cooperation: Strengthening defence ties with countries like Israel, the United Arab Emirates, and Saudi Arabia opens opportunities for joint military exercises, technology transfer, and arms procurement. Technology and Innovation: Collaboration in sectors such as aerospace, cybersecurity, and artificial intelligence can lead to joint research and development projects, benefiting India's technological advancement. Energy Security:

Strategic alliances can include energy agreements that ensure stable and reliable energy supplies, reducing India's vulnerability to energy disruptions. Regional Stability: By forming alliances with key regional players, India can contribute to peace and stability in the Western and West Asian regions, addressing common challenges.

### **Cultural and People-to-People Exchanges:**

India's 'Look West' strategy extends beyond economic and geopolitical dimensions to emphasize cultural and people-to-people exchanges with countries in the Western and West Asian regions. These exchanges play a pivotal role in strengthening cultural ties, fostering mutual understanding, and enhancing India's influence in these regions. This paper examines the central importance of cultural and people-to-people exchanges within India's 'Look West' strategy, highlighting its significance and the opportunities it offers.

### **Cultural and People-to-People Exchanges Significance and Opportunities:**

Cultural Diplomacy: Cultural exchanges serve as a form of soft power diplomacy, allowing India to showcase its rich cultural heritage, including art, music, dance, and cuisine, to the world. Building Trust and Understanding: People-to-people interactions build trust and understanding between nations, facilitating deeper and more meaningful diplomatic relationships. Promoting Education: Educational exchanges enable students and scholars from India and partner countries to learn from each other, fostering innovation, research, and knowledge-sharing. Cultural Festivals and Exhibitions: India can organize cultural festivals, art exhibitions, and food festivals in partner countries to showcase its cultural diversity and heritage. Educational Partnerships: Establishing partnerships between educational institutions in India and Western and West Asian countries can promote academic exchanges, research collaborations, and student mobility. Tourism Promotion:

Promoting tourism through cultural tourism packages and initiatives can attract tourists from partner nations, boosting India's tourism sector. Language Programs: Offering language programs to teach Indian languages, such as Hindi and Sanskrit, can encourage cultural understanding and facilitate communication.

### **Diplomatic Partnerships:**

India's 'Look West' strategy is underpinned by a commitment to forging strong diplomatic partnerships with countries in the Western and West Asian regions. These diplomatic ties are instrumental in advancing India's strategic interests, enhancing regional stability, and contributing to global governance. This paper examines the central importance of diplomatic partnerships within India's 'Look West' strategy, highlighting its significance and the opportunities it offers.

### **Diplomatic Partnerships Significance and Opportunities:**

**Geostrategic Alliances:** Diplomatic partnerships with countries in the Western and West Asian regions enable India to build geostrategic alliances that can be pivotal in safeguarding its national interests. **Counterbalancing Influence:** These partnerships serve as a means to counterbalance the influence of other major global and regional powers, helping India protect its interests and assert its stance on regional and global issues. **Regional Stability:** Diplomatic engagement fosters regional stability by promoting dialogue, conflict resolution, and cooperation on shared challenges, such as terrorism and maritime security. **Strategic Dialogues:** Regular high-level strategic dialogues and summits with partner nations can facilitate discussions on political, economic, and security matters of mutual concern. **Conflict Resolution:** India can utilize its diplomatic partnerships to mediate and facilitate conflict resolution processes in conflict-prone regions, contributing to regional peace and stability. **Economic Cooperation:** Diplomatic partnerships can create an

environment conducive to economic cooperation, trade agreements, and investment facilitation, thereby boosting economic growth for all parties involved. **Multilateral Engagement:** India's partnerships can extend to multilateral forums and organizations, where collective action can address global challenges and promote shared values.

### **Counterbalancing China's Influence:**

India's 'Look West' strategy is integral to its efforts to counterbalance China's growing influence in the Western and West Asian regions. As China expands its footprint in these regions through the Belt and Road Initiative (BRI) and other endeavours, India sees opportunities to strengthen partnerships, assert its own presence, and safeguard its strategic interests. This paper examines the central importance of counterbalancing China's influence within India's 'Look West' strategy, highlighting its significance and the opportunities it offers.

### **Counterbalancing China's Influence Significance and Opportunities:**

**Geostrategic Competition:** India and China are engaged in a complex geostrategic competition, especially in regions like the Indian Ocean and South Asia. India's 'Look West' strategy allows it to expand its own influence and offer an alternative to countries wary of China's dominance. **Maritime Security:** The Indian Ocean is a crucial maritime corridor, and China's naval presence has grown. India's engagement with Western and West Asian nations helps enhance maritime security and protect vital sea routes. **Economic Interests:** China's economic investments and projects, particularly through the BRI, have the potential to reshape the economic landscape in these regions. India seeks to safeguard its economic interests and offer competitive alternatives. **Infrastructure Development:** India can invest in infrastructure projects that offer economic benefits and alternatives to those proposed by China. For instance, India's involvement in the

Chabahar Port in Iran provides an alternative route to Afghanistan that bypasses Pakistan.

**Security Partnerships:** Closer security partnerships with countries in the Western and West Asian regions can deter Chinese expansionism and promote stability. India can offer assistance in maritime surveillance, counterterrorism, and defence cooperation.

**Economic Collaboration:** Strengthening economic ties through trade agreements, investment, and technology transfer can provide Western and West Asian nations with alternatives to Chinese investments.

**Diplomatic Initiatives:** Diplomatic outreach and engagement with regional countries can provide a platform for collective action against undue Chinese influence.

### **Conclusion**

India's 'Look West' strategy is a multifaceted and dynamic approach that holds paramount importance in shaping the nation's foreign policy in the Western and West Asian regions. This strategy is founded on the principles of enhancing economic growth, strengthening security cooperation, deepening cultural ties, and expanding diplomatic engagements. It is driven by the recognition of the significance of these regions in the global landscape and the opportunities they offer for India's growth and influence. India's 'Look West' strategy is a forward-looking and comprehensive approach that embraces the diversity of opportunities presented by the Western and West Asian regions. It reflects India's aspirations to be a major player in global affairs, to contribute to regional stability, and to secure its economic and strategic interests. As India continues to deepen its engagements and partnerships in these regions, it reinforces its commitment to fostering a prosperous, secure, and interconnected world. India's Look West strategy is strategically important due to its potential to enhance energy security, drive economic growth, improve national security, and bolster India's influence in the region and on the global stage. By fostering closer ties with countries in the Western and West Asian

regions, India can tap into various opportunities for mutual benefit. However, effective implementation of this strategy requires careful diplomacy, investment, and the ability to navigate the complex geopolitical dynamics of the region.

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# CHALLENGES AND OPPORTUNITIES OF SKILLING YOUTH FOR EMERGING TECHNOLOGIES IN INDIA

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## Abstract

With the advent of Artificial Intelligence (AI), Cloud Computing, Machine Learning (ML), Robotics, and other technologies, the Indian digital technology industry is experiencing phenomenal growth. India is transforming its digital economy by leveraging technology and innovation. Skilling Indian youths in emerging technology is crucial for a transformative future. India's youth must be equipped with the necessary skills to not only adapt to technological advances, but also drive innovation and transformation in the country. Skilling youth for emerging technology not only prepares them for jobs but also equips them for economic growth, innovation, and societal progress. It is an investment in the future of individuals, communities and nations. This paper explores the challenges and opportunities of skilling youths for the emerging technologies. The study concluded that India needs a multi-pronged approach to skilling youths for emerging technologies, involving government initiatives, private sector involvement, educational reforms, and a cultural shift towards skills value.

**Keywords:** Digital economy, Digital technology, Skill development, Skilling youth, Technological development

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**Introduction-** Digital technologies play a transformative role in the Digital economy, driving economic activity and shaping growth. As businesses and individuals adopt these technologies, their influence on the economy will only become more pronounced, highlighting the transformative role of technology plays in shaping economic growth, innovation, and societal transformation. India has been actively involved in the adoption and development of new emerging technologies in various sectors of the country. This technological ecosystem is dynamic and new developments are constantly taking place. Technological advancements and the process of globalization are transforming conventional Skilling youths for emerging technology is crucial for India's economic growth and global

economies into digital ones. The new emerging technologies in India are not only promoting innovation but also contributing to the economic development of the country and solving various social challenges. The government and private sector are actively involved in promoting research, development, and adoption of these technologies to drive India's technological advancement. Digital technology is revolutionizing various industries, it transforming decision-making, production, and service delivery. The Government and businesses are leveraging this technology to enhance their efficiency and speed.

competitiveness in the technology landscape. India can effectively skill its youth for

emerging technology, ensuring they are well-prepared for the future job market and contributing to technological advancement. It will enhance performance and flexibility in the workplace, as well as increase competition on the job market. Having a broad range of skills can allow individuals to adapt to changing circumstances, which will increase their job opportunities and career potential.

**Review of Literature-** (Reddy & Haribabu, 2022) the purpose of this paper is to know about the challenges and opportunities of digital economy in India. According to the study, digital economy impacts every type of industry and business. The digital economy fueled by digital technologies, is expected to revolutionize industries and businesses. In the next 30 to 40 years, the digital revolution is anticipated to create new market growth potential and job opportunities. (Sudan, 2021) The study's main objectives were to investigate the employment and unemployment rates for youths in South Asia, the challenges posed by a lack of skilled workers and the decline in job prospects for young people in the context of technological development, and to formulate policy recommendations to address these problems. The study concluded that, In South Asia Technical and Vocational Education and Training (TVET) was reoriented to concentrate more efficiently on the employment potential of young people in the region's shifting demographic, economic, and technological dynamics. Although TVET programs in South Asia provides essential skills to youth, but the shortage of appropriate skills is causing to high unemployment rates. Strong policy measures are required to overcome these skill gaps and to tackle the challenges that facing young people in finding employment since the lack of job opportunities is a serious problem. (Aly, 2022) This paper explores the relation between digital transformation and economic growth, labour productivity, and employment in developing nations. The findings indicate a favourable association between economic growth, labour productivity and the digital transformation. The study also found no significant impact on vulnerable employment.

Addressing challenges like distributional impacts of AI, creating a new generation capable of adapting to machine intelligence, and generating an appropriate digital market environment are crucial. (Huaping & Binhua, 2022) This paper explores the impact of technological innovation, specifically digital technology, on labour structure. The basic conclusions suggest that the advancement of digital technology can enhance the labour market by boosting the portion of highly skilled workers through improved labour productivity and skill matching. It is also possible to increase the number of skilled workers in impoverished regions by implementing a coordinated regional economic development strategy.

### **Objective**

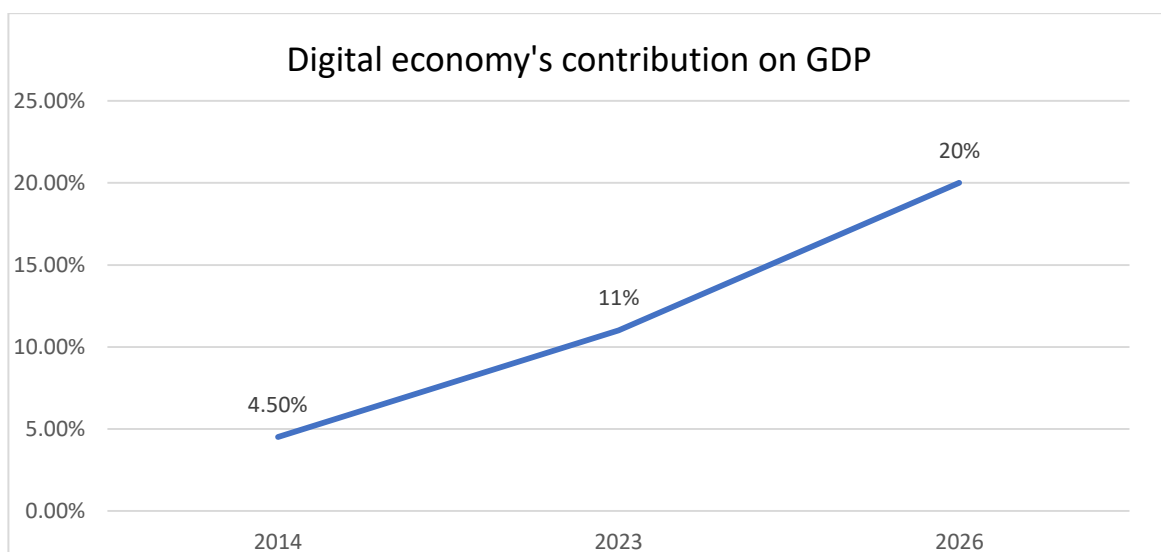
- To know about the recent new emerging technologies that changes the future of work.
- To study about the challenges and opportunities of skilling youths for emerging technology.

**Research Methodology-**This research is based on the collection of data from the secondary sources. The secondary data for the research have been collected from journals, published articles, government publications, websites, newspaper, e-books and magazines.

**Discussion-** Skilling landscape in terms of technological advancements that changes the future of work

India's Prime Minister, Narendra Modi, believes technology will help the country to become a developed nation by 2047. The country is developing a modern digital infrastructure and ensuring its benefits reach everyone. With 65% of the population aged 18-35, India needs to realize its skilled labor force potential to become a world economic powerhouse. The government plans to increase the digital economy's contribution to GDP by 20% by 2026, which could result in an exponential boom in the digital market industry.

**Table 1: Digital Economy Contribution to Economy**



Digital technologies are revolutionizing businesses, transforming work and interactions. With fewer labour, they can create a wider range of products and services, which might potentially leading to higher wages and lower prices. Still, given the sluggish rate at which new work possibilities arise, time is critical. In the digital era, skills like communication, problem-solving, self-direction, and information processing are becoming more and more crucial. Professionals need a diverse range of skills to adapt to various industries. The digital mindset is evolving, affecting team and organizational structures. Digital mindset, fuelled by technologies and skills, prepares individuals for future work where human and machines works as extensions. It is essential to invest in infrastructure and upskill our youth in order to build a competitive workforce. In this direction “Skill India” and “PMKVY” 4.0 (Pradhan Mantri Kaushal Vikas Yojna 4.0) is an initiative of the government of India that aims to provide opportunities to the youth to learn cutting-age skills in fields like Coding, Artificial Intelligence (AI), Robotics, Machine learning (ML), Animation, Graphics, Cloud computing, 3D printing and Cybersecurity. Microsoft and the MSDE (Ministry of Skills Development and Entrepreneurship) have collaborated together to provide training to instructors and learners at National Skills Training Institutions (NSTIs) and

government's Industrial Training Institutes (ITIs). Through this partnership, 200 faculty members and up to 6000 students will be able to take courses in Artificial Intelligence, Cloud Computing, Web Development, and Cybersecurity. This initiative will equip Indian youth with industry-related skills that will enhance their employability and enable them to find suitable jobs.

To enhance the skills in new technologies, NSDC, under the MSDE, and Sector Skill Councils (SSCs) are engaged in this endeavour. In collaboration with the ITITeS Sector Skill Council (NASSCOM), they launched the "Future of Work" initiative, which has developed Qualification Packs (QPs) for 9 emerging technologies such as cloud computing, robotic process automation, artificial intelligence, big data analytics, block chain, cyber security, virtual reality, and social and mobile applications. In order to facilitate certification in 155+ skills across more than 70 job roles on 10 emerging technologies— Artificial Intelligence, Blockchain, Big Data Analytics, Cloud Computing, Cyber Security, Internet of Things, Mobile Tech, Robotic Process Automation, Virtual Reality. NASSCOM, a Sector Skill Council under MSDE, launched the Future Skills platform in February 2018. In 5 years, the program aims to

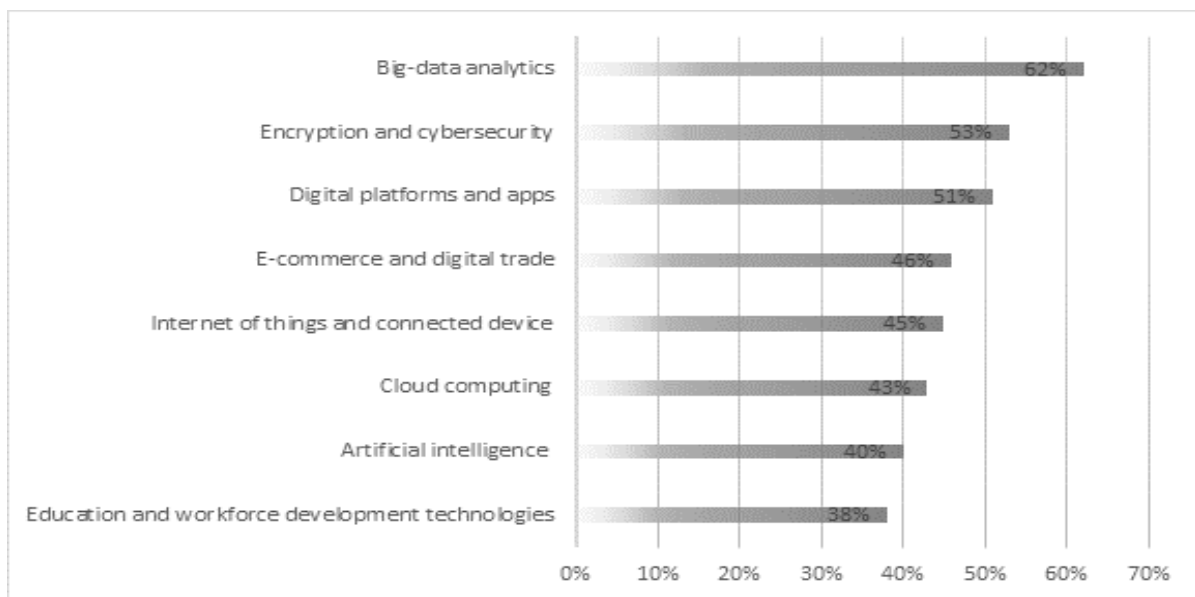


reskill 2 million professionals, students, and potential employees in the industry. As of today, over 55,000 candidates have been trained through Future Skills. NSDC also collaborating with IIT Kanpur to implement blockchain technology for verifying credentials of candidates through certification. In the field of artificial intelligence and machine learning, the NSDC team is engaged in multiple projects.

As part of the PM's vision to make India a global skill capital, a committee has been formed to identify the future skills and job requirements in India. Awarding Bodies have been asked to identify future skills within their sectors and prepare NOS Qualifications aligned with NSQF. There are 261 futuristic qualifications developed by NCVET-accredited awarding bodies, preparing the workforce for industries and OEMs that operate globally in both services and manufacturing. The creation of drones, Electric Vehicles

manufacturing, AI/ML technicians, and health technology are examples of emerging fields that might assist India's technical workforce become globally competitive.

According to a NASSCOM report, AI in India has enormous potential and could increase the country's GDP by \$450–500 billion by 2025. “World Economic Forum's Future of jobs 2023” report, states that 85 million jobs that will become obsolete by 2025 due to technology advancements in AI and other fields and 97 million new jobs will also be created. According to the World Economic Forum report in India it is anticipated that more data-driven and machine-powered procedures would be used in future occupations. The technologies that are most likely to revolutionise industries and how they will affect employment growth are listed below in order of net effect (percentage of organisations polled):



Source: World Economic Forum - Future of Jobs Report 2023

### Challenges and opportunities of skilling youth for new emerging technologies

❖ **Challenges:** Skilling youth for emerging technologies in India faces several challenges, despite the country's potential for growth in the technology sector. These challenges

can be divided into following categories:

- **Lack of quality Education:** due to lack of quality education, the education system struggles to keep up with the latest trends in emerging technologies. This is particularly evident in rural areas, where access to quality education and training remains a

challenge due to the digital divide and lack of physical infrastructure.

- **Rapid Technological Advancements:** The rapid evolution of modern technologies makes continuous learning difficult. People with limited resources or time to upgrade their skills may also find this difficult. Keeping curricula updated can be difficult for educational institutions and training programs as well. As a result, there is a discrepancy between the skills taught and the skill required in job market.
- **Lack of Industry-Academia Collaboration:** Collaboration between skill training institutions and industries is often limited. This means that the skills being taught may not align with industry requirements, leading to a mismatch between job seekers and employers.
- **Infrastructure and access:** There is a shortage of high-quality educational institutions, especially in emerging technology fields. This often forces students to pursue courses online but many parts of India still lack reliable internet access and basic digital infrastructure. The digital divide and lack of physical infrastructure hinder many students from gaining exposure to emerging technologies. This makes it difficult for youth in rural and remote locations to access online learning resources.
- **Mismatch with Industry needs:** There are lots of issues when it comes to the skills that the industry needs and the skills that are imparted by the educational and training centers. Skills development programs may not always be aligned with industry needs. Due to a lack of interaction between industry and faculty, the skill sets that are provided by the educational institutions do not meet the requirement of employers. A skill mismatch between the skills taught and skill required by employers can lead to underemployment or unemployment.
- **Gender Disparity:** The gender gap in technology-related fields is largely due to societal norms, biases, stereotypes, lack of female role models, and hiring bias. Unequal access to resources like computers and internet further limits women's opportunities. The digital divide, harassment, hostile work environments, and insufficient inclusive curriculum further exacerbate these disparities. Socioeconomic factors also contribute to these issues.
- **Awareness and Guidance:** Many students and parents, especially in remote areas, are unaware about skill development programs and their benefits. Therefore, the lack of awareness about the opportunities and potential careers in emerging technologies, leading to a preference for traditional fields.
- ❖ **Opportunities:** Skilling youth for emerging technologies in India presents numerous opportunities, both for individuals and the country as a whole. These opportunities can drive economic growth, innovation, and increased employability. Here are some key opportunities:
  - **Job creation:** As India develops its capabilities in emerging technologies, there is a potential for the creation of new businesses and startups. Skilled youth can become entrepreneurs and contribute to economic growth by developing innovative solutions. Technologies, such as Artificial Intelligence (AI), Blockchain, Data Analytics, and Cybersecurity are driving demand for skilled professionals. Training youth in these areas can lead to the creation of high-quality, high-paying jobs.
  - **Digital transformation:** India's public and private sectors are undergoing digital transformations. Skilled youth can help organizations adopt emerging technologies, improving efficiency and competitiveness. Skilling youth in emerging technologies can accelerate

the digital transformation of various sectors, including healthcare, education, agriculture, and manufacturing, leading to greater efficiency and improved services.

- **Economic growth:** Skilling youth for emerging technology presents numerous opportunities for economic growth. These skills can enhance human capital, foster innovation, and increase productivity. Skilled youth can drive economic growth through innovation, entrepreneurship, foreign direct investment, and technology exports. They can transform economies into knowledge-based ones, creating job creation and increased tax revenue. Skilled youth can drive digital transformation in industries like healthcare, finance, manufacturing, and agriculture, attracting international business partnerships and reducing brain drain.
- **Meeting industry demand:** Emerging technologies like Artificial Intelligence, Data Science, Blockchain, and Cybersecurity are in high demand across various industries. Skilling youth in these areas can help bridge the skills gap and ensure a steady supply of qualified professionals.
- **Innovation hub:** India can become an innovation hub for emerging technologies. Skilled youth are more likely to innovate and start their own tech companies. India's growing startup ecosystem provides opportunities for young entrepreneurs to develop cutting-edge products and services.
- **International collaboration:** India can collaborate with other countries in research and development projects related to emerging technologies. Along with this, India can attract more foreign investment by demonstrating its capacity to supply a skilled workforce proficient in new emerging technologies. This can lead to knowledge sharing, technology transfer, and joint innovation efforts.

- **Global competitiveness:** A skilled workforce can make India more competitive on the global stage. Indian professionals trained in new emerging technologies can work for global companies or even start their own tech businesses, contributing to India's reputation as a technology hub. Indian IT professionals are already sought after worldwide, and by focusing on emerging technologies, India can maintain and strengthen its position on the global stage.

**Conclusion-** To achieve economic prosperity, India's youth must be trained in digital technologies. By providing better training to its youth in digital technology, India can reduce unemployment and support for the growth of the digital economy. It is crucial to establish a comprehensive ecosystem that supports the growth of digital skills from early education through the workforce. India has to revamp its educational system in order to encourage lifelong learning and technological flexibility. This reform involves government initiatives, private sector participation, and a cultural shift towards focusing on skills rather than degrees. India should make infrastructural investments, support innovative ecosystems, encourage entrepreneurship, and make sure that everyone can access skill development programs, particularly those from rural and neglected areas.

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# DIGITAL ECONOMY AND INDIA'S DIGITAL INCLUSION

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### **Abstract**

The focus of this study is to consider how the digital economy contributes to financial participation as well as the difficulties India has in adopting new technologies. Information was compiled from books, periodicals, and other works considered to be secondary sources. Results from the research suggest clear that the digital economy is crucial to increasing India's digital inclusion. A significant portion of the underprivileged and uninformed population is now accessing various digital platforms for transactions, thanks to the digital economy. In order to accomplish economic and social progress, the government is also working really hard to provide access to digital platforms and basic infrastructure (mobile phones, mobile data services, and broadband internet). Although there are also certain obstacles to the use of technology and the execution of plans for a digitally inclusive India.

**Keywords:** Digital economy, financial inclusion, digital inclusion, Economic growth

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**Introduction-** "We're more linked than ever before thanks to modern technology. As the Prime Minister emphasised the G20's unique chance to lead the road toward a more egalitarian, prosperous, and secure digital future for all people throughout the world, he said, "It bears the promise of inclusive and sustainable development for everyone."

Economic activities that rely heavily on digitalized knowledge and information as a primary factor of production, modern information networks, and the real usage of data and communication technology (ICT) to increase productivity and optimise economic structure are all included under the umbrella

term "digital economy New information and communication technologies (ICTs) are constantly being developed and deployed (IoT), financial technology, and social media enable the digital collection, storage, analysis, and dissemination of information. Because of this, interpersonal relationships also shift. The potential for digital, networked, and intelligent ICTs to increase agility, responsiveness, and intelligence in today's economic operations is exciting. a growing body of evidence suggests that investments in public digital infrastructure can boost both economic participation and output.

The digital economy is growing quickly, innovating quickly, and applying to many different economic areas. Accelerating

economic growth, boosting sector productivity, creating new markets and industries, and achieving inclusive, sustainable growth are all possible thanks to it. It's a fundamental reason why economies around the world are thriving.

The Indian government's ambitious "Digital India" plan was introduced in 2015. The initiative is seen as a first step toward the digital economy. Assuring the smooth accessibility of government facilities in a digital maze is secondary to the central goal of transforming India into an informed society and economy. Infrastructure development, digital empowerment of citizens, and good governance were highlighted as three major areas that must take place before the target can be achieved.

The recognition of access to financial services as a crucial determinant in fostering economic growth and alleviating poverty has been extensively acknowledged. Enhanced access to institutional funding can have positive implications for a nation's human capital and employment prospects. In order to meet their financial needs and pursue opportunities for growth, individuals and businesses lacking access to formal financial services are compelled to depend on either their own limited capital or costly informal channels for obtaining loans. Enhancing individuals' accessibility to financial services has the potential to catalyse extensive and enduring social and economic advancements.

According to the research conducted by the Committee on Medium-Term Path to Financial Inclusion, financial inclusion can be defined as the facilitation of convenient and widespread availability of a comprehensive array of essential formal financial products and services. The proposed offerings should encompass a comprehensive range of financial services, including savings, remittances, credit facilities, government-supported insurance, and pension products. These services should be specifically tailored to cater to the needs of small and marginal farmers, as well as low-income households. Ensuring the availability of these services at an affordable cost, coupled with appropriate protective measures, is of

paramount importance. Furthermore, it is imperative to gradually augment the process of financial inclusion through the implementation of social cash transfers. The aforementioned definition was proposed by Chairman Shri Deepak Mohanty of the Reserve Bank of India in the year 2015.

Digital financial inclusion encompasses the facilitation of affordable and accessible mainstream financial products and services to individuals with limited income and inadequate access to conventional banking services.

Both traditional financial institutions and non-traditional financial institutions are actively providing digital financial services in order to cater to the requirements of marginalised and financially disadvantaged communities. The objective of this strategic approach is to leverage a substantial global customer base, comprising billions of individuals. Furthermore, these endeavours are a continuation of prior digital initiatives that sought to improve accessibility for individuals who presently depend on services offered by the formal financial sector. At present, more than 80 countries have successfully adopted diverse digital financial services, exhibiting a significant emphasis on the widespread availability of smartphones. As a result, a significant portion of individuals with limited financial resources, who previously lacked access to insurance coverage and sufficient assistance, can now leverage mobile devices and other digital technologies to access formal financial services. These services encompass a diverse array of offerings, which include facilitating payments, transferring funds, providing savings mechanisms, extending credit, offering insurance provisions, and even presenting investment opportunities.

**The following conditions must be met for full participation in the electronic financial system:**

- By establishing a link with a financial institution or a lawfully authorised third party responsible for managing electronic value, users of digital transactional

platforms can engage in financial activities including sending and receiving payments and storing digital value.

- Customers have the ability to engage in transactions utilising digital instruments, such as payment cards, which establish communication with a digital device, such as a point-of-sale (POS) terminal. This communication can be facilitated through various means, including mobile phones and similar devices.
- The process of "cash-in" and "cash-out" involves the conversion of electronically stored value and physical cash, respectively. This conversion can be efficiently carried out by retail agents who are equipped with digital devices that are connected to a robust communications infrastructure.

## 2. Review of literature

**Vyas, V., & Jain, P. (2021).** Customers can "cash-in" cash and "cash-out" e-value at retail locations serviced by agents equipped with digital devices capable of transmitting and receiving transaction data over a communications infrastructure. **Radcliffe, D., & Voorhies, R. (2012).** This study presents an expanding corpus of research that showcases the potential benefits of integrating marginalised individuals into the digital financial system. The findings consistently indicate that such integration can yield substantial improvements in welfare outcomes. Furthermore, it serves as an illustration of the potential manifestation of digital financial inclusion. It is our assertion that nations will not seamlessly transition from cash to digital currency in one swift action. Instead, it is likely that the market will undergo four distinct stages of growth as it progresses towards becoming an inclusive digital economy. The approach outlined in this context necessitates distinct business assets across four segments. Hence, it becomes imperative to make appropriate modifications to financial legislation and business strategies to optimise the utilisation of these assets at every stage.

**The Role of Mobile Payments in Expanding Access to Banking (2022).** Based on the results of this research, it is recommended that all banks in Jordan begin accepting mobile payment solutions immediately. Acceptance, financial inclusion, and mobile money's potential to displace traditional finance are all areas that need further study. The legal structures under which mobile money service providers operate are also discussed.

## 4. Objectives

### 5.

- To learn how the rise of the digital economy has affected people's access to banking services.
- To educate the public about scams involving digital currency.
- To develop trust and Security in Digital Commerce among people.

## 4. Research methodology

For this study data were collected from various secondary sources like:

1. Niti Aayog report
2. G 20 meetings
3. National financial inclusion strategy for the years 2019–24 by RBI
4. Research papers & websites and other publications.

## 5. Discussion

### 5.1 What the rise of the digital economy means

**Demographic Advantage:** The digital economy can only reach its full potential if the demographic dividend is fully realised. One example is how India's vast and tech-savvy populace has facilitated the rollout of beneficial digital systems like the Unified Payments Interface (UPI) and Direct Benefit Transfer (DBT). Digital content and services in vernacular languages can increase access and inclusion, allowing a wider populace to reap the benefits related to the internet economy.

**Offering Additional Services:** The growth and diversification of the services industry at home and abroad may be attributed in large part to the rise of the digital economy. A few of the G20's wealthiest nations have been reticent to completely liberalise their service industries. The growth of industries like healthcare and education, however, may be facilitated by the emergence of a digital economy. For instance, the Indian government has developed a smartphone app called UMANG that provides access to a wide variety of services through a variety of channels and in a variety of languages.

**Cross-border service provision:** When it comes to easing the delivery of services across international borders, the digital economy has the potential to make radical changes. By leveraging digital platforms and technology, qualified professionals may offer their services on a global scale, regardless of their location. As a result, the services sector may shift in ways that are beneficial for all parties involved. To fully achieve the revolutionary potential of the digital economy, the services sector will need the assistance of the G20. A more unified and efficient global market can be achieved through increased openness and the removal of barriers.

**Other Major Impacts:** The digital economy has had far-reaching effects on both the economy and society. The expansion of available resources and opportunities has boosted local production and commerce. E-commerce, digital payment processing, and other associated businesses have all profited from the expansion of the digital economy.

## **5.2 Various initiatives taken by government**

### **Jan Dhan-Aadhar-Mobile (JAM) Trinity**

The integration of the Jan Dhan, Aadhaar, and Mobile (JAM) trinity has significantly contributed to the advancement of India's banking sector and its concerted efforts to enhance financial inclusivity within the nation. The Direct Benefit Transfer (DBT) scheme is intricately connected to Jan Dhan accounts, which possess a streamlined process for

creation and are seamlessly linked to an individual's Aadhaar cards. The implementation of JAM services has facilitated enhanced precision and specificity in payment processes, mitigating the occurrence of redundant data entry and diminishing the dependence on tangible currency.

### **Improving Access to Banking Facilities in Suburban and Rural Areas:**

Digital India has revolutionized payment options, particularly for the underprivileged, with the introduction of general credit cards, mobile banking services, and KCC. The RBI's strengthened Unified Payment Interface (UPI) has made digital payments more secure, leading to the emergence of numerous payment gateways to enhance digital transfers.

### **Promotion of Secure Digital Payments**

- The Unified Payment Interface has been improved by the National Payments Corporation of India (NPCI), making online purchases in India more secure (UPI).
- An Aadhar Enabled Bank Account (AEBA) can be accessed conveniently and securely through the utilisation of micro-ATMs and the Aadhar-enabled Payment System (AEPS), providing users with the flexibility to transact anytime and anywhere.
- Unstructured Supplementary Service Data (USSD) and other offline transaction enabling technologies have facilitated the utilisation of mobile banking services on rudimentary mobile handsets lacking internet connectivity.

## **5.3 Challenges:**

**Priorities in the Digital Economy:** In the context of the digital economy, there are three pressing concerns that must be addressed.

- Public programmed infrastructure.
- Cybersecurity and technological skills.



In these areas, there have been some noteworthy successes. India has built a solid public digital infrastructure and advanced its digital skill efforts significantly. An emphasis has also been placed on cybersecurity, despite ongoing difficulties.

**Safety and security:** However, there are still issues with assuring the security and safety of digital transactions, notably in the banking industry. In the digital age, transactions happen quickly, which might be concerning. Because money moves so quickly, it may be very difficult to correct mistakes or deal with fraudulent actions.

**Importance of professional labor:** Neglecting the growth of skilled digital workers could limit the potential of government-funded digital infrastructure. Strengthening educational institutions to produce digitally literate workforce is essential for maximising the benefits of digital infrastructure.

**Technological Stagnation:** The digital gap, which still prevents many rural residents from accessing digital services, is one of the major problems. Inequality has taken on new dimensions thanks to the digital economy, with some individuals profiting more than others.

## 6. Conclusion

In addition to discussing numerous projects and difficulties, In this research, the consequences of the digital economy are covered. Financial inclusion is made possible in large part by the digital economy. According to the outcomes of this research, the federal government encourages financial inclusion through a number of digital initiatives. Global economic innovation, competitiveness, and growth are being greatly accelerated by digital technology. Despite the fact that a significant number of individuals have been shut out of the digital economy, there are numerous chances for it to boost financial inclusion and long-term economic growth.

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# ATMA NIRBHAR BHARAT: BUILDING RESILIENCE, SUSTAINABILITY, AND GLOBAL COMPETITIVENESS IN INDIA

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**Abstract:** The COVID-19 pandemic was an unprecedented setback to the domestic economy. To deal with the shortage of healthcare supplies amidst fighting the pandemic and to revive India from the recession, the Atma Nirbhar Bharat Campaign was inspired by Prime Minister of India, Mr. Narendra Modi, urging the citizens to adopt self-reliance as a way forward. In light of the previously failed attempts to achieve self-sufficiency by India through the self-centered approach of an isolated economy, the term was re-defined to be an initiative seeking global cooperation for strengthening domestic industries. Slogans like ‘vocal for local’ and ‘local for global’ were used to promote local production of global quality and encourage building resilience of the domestic market.

Therefore, Atma Nirbhar Bharat is envisioned as a revolutionary campaign that ignites a competitive spirit at the local level in India through self-sufficiency. The main focus of this campaign is to strengthen the domestic Indian market by building global brands out of local products and expanding the scale of production by inviting global cooperation and investments.

The paper focuses on understanding the fundamentals of the campaign by evaluating the effectiveness of the reforms. The paper intends to explore the scope of Atma Nirbhar Bharat Abhiyaan that contributes to achieving the vision.

**Keywords:** self-reliance; global competitiveness; Atma Nirbhar Bharat; Revival from Pandemic; Global Brands.

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## 1. Introduction:

In the era of globalization and with the end of geographical boundaries through digitalization, no economy can survive in complete isolation. It is the scarcity of resources that makes interdependency among the countries undeniably inevitable as every country tends to save costs and make the most out of the available resources, producing efficiently in exchange for a profitable price.

Due to the difference in development strategies and the pace of growth, assessing the degree of their dependency on each other and ways to overcome the difficulties associated is of vital importance.

A country is said to be ‘self-reliant’ when produces goods and services enough for domestic needs and consumption along with a surplus enough for export in exchange for the import of goods and services that it is unable to

produce. Hence, ‘Self-reliance’ is a concept of adding strength to an economy by eliminating the excess dependency on imports and enhancing the capacity to produce more domestically, fulfilling the demands of its own along with the surplus for the world.

The extended period of the shutdown caused by the COVID-19 pandemic across the globe caused a worldwide recession, calling for measures of revival. The steps in the light by different countries differ due to variations like the needs. India, being a heavily populated country was critically challenged by the shortage of health supplies in addition to the disrupted domestic market which affected the livelihood of a major part of the population. Hence, the need for self-reliance and building resilience was once again felt.

## 2. Review Of Literature:

**Shyamal Gomes (2021)<sup>1</sup>:** The researcher has tried to explore Atma Nirbhar Bharat Abhiyaan in the context of COVID-19 migrant laborers. It was found that the package failed to boost confidence and bring optimism among the corporates, as the focus of the package was more on indirect benefits than direct ones. Aatma Nirbhar Bharat was sought to be only a political slogan, with no significant benefits overall.

**Maravi Singh Parmeshwar and Kumar S (2022)<sup>2</sup>:** the study focuses on the Atma Nirbhar Bharat Schemes, relevant issues, and challenges indicating that a self-reliance scheme in the global supply chain will prepare the country to maximize the utilization of resources. The package focuses on empowering domestic industries through workers, laborers, and migrants in both organized and unorganized sectors.

**Agarwal (2021)<sup>3</sup>:** believes that Atma Nirbhar Bharat focuses on two major concepts- boosting MSMEs using local products and eliminating dependence on imports through manufacturing goods within the country.

## 3. Method & Significance of The Study

The study is exploratory and descriptive, therefore uses only secondary data collected from magazines, journals, research articles, press releases, and government official websites. The study of the subject is of utmost significance because it provides an opportunity for the researchers to evaluate the measures and reforms by the government for the revival of the Indian economy from the pandemic and help to overcome the existing or potential challenges.

### History of Self-Reliance in India: A Brief.

The term 'self-reliance' has always been a focus of India since before the independence.

The concern was earlier raised with the launch of a most successful pre-independence movement called the Swadeshi Movement that aimed to boycott imports urging the citizens to join the fight for freedom using more domestic produce.

The Industrial Policy Resolution of 1948 echoed a national consensus calling for a mixed economy focusing on self-reliance in independent India launching the Green Revolution and the White Revolution under the reigns of Lal Bahadur Shastri. The former Planning Commissions used this idea in five-year development plans enacting policies that aimed at building institutions and promoting self-reliance since independence. Private companies and their products have been considered examples of self-reliance in sectors such as beverages, automobiles, cooperatives, financial services and banking, pharmaceuticals, and biotechnology.

However, later in the 1980's due to the global economic situation and India's need for IMF Loans, considering self-reliance as a national goal was altogether inappropriate. In October 2005, Prime Minister Manmohan Singh said self-reliance urging the citizens to join the fight for freedom by using more domestic produce.

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<sup>1</sup> Gomes Shyamal (2021) Rethinking Atmanirbhar Bharat Abhiyaan in the context of COVID-19 Migrant Labourers: A challenge, Jharkhand. Journal of Development and Management Studies XISS, Vol.19, No.1, PP.8617-8633

<sup>2</sup> Maravi Singh Parmeshwar and Kumar S. (2022) Atmanirbhar Bharat (Self-Reliant India): ISSUES

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<sup>3</sup>Agarwal, T. (2021) :. Economic Impact of COVID-19 on Micro, Small and Medium Enterprises (MSMEs) in India. International Journal of Recent Advances in Multidisciplinary Topics, 2(10), 89-82.

However, later in the 1980's due to the global economic situation and India's need for IMF Loans, considering self-reliance as a national goal was altogether inappropriate. In October 2005, Prime Minister Manmohan Singh said self-reliance is not simply a policy of autarky or isolating the country. According to him, the development of an economy is also associated with worldwide relationships, interdependence, and negotiating power. Therefore, several five-year plans henceforth were formulated aligning to build a strong competitive self-sufficient India.

#### 4. Atma Nirbhar Bharat Campaign: An Overview of the Concept

Covid-19 affected every economy in the world in varied ways. With the slowed down economic growth, and adversities of complete shutdown for an extended period, self-reliance was the only way out sought by the government of India to overcome the rising difficulties and curb the urgent needs of the citizens.

The term 'Atma Nirbhar Bharat' was used by the Prime Minister of India, Mr. Narendra Modi on May 12<sup>th</sup>, 2020 publicly addressing the nation, assuring the support from the Indian government in these difficult times. The message of 'self-reliance' and 'self-sufficiency' to the nation, coupled with a comprehensive package of Rs.20 lakh crore - equivalent to 10% of India's GDP inspired a hope of resurgence to the Indian economy fighting the pandemic. The Prime Minister urged citizens to come forward as a united front by turning the crisis into an opportunity and improving the quality of local products to build global brands.

Atma Nirbhar Bharat Abhiyaan, as explained by the Prime Minister outlined five pillars:

- Economy: to bring in positive quantum change
- Infrastructure: that becomes the identity of India

- Technology-driven System: based on 21st-century technology and talent
- Vibrant Demography: as the source of energy for self-reliance
- Demand: whereby demand and supply chain should be used to their full capacity.

Following the announcement, the Ministry of Finance and Corporate Affairs laid down the details for the economic package for reforms, the immediate implementation was to be overseen, monitored, and reviewed personally by the Minister of Finance, Nirmala Sitharaman herself.

The immediate impact of the campaign was witnessed in the growth of India's (PPE) sector from limited production before March 2020 to 4,50,000 pieces a day <sup>4</sup>by the beginning of July 2020. The PPE industry in India became a ₹100 billion (US\$1.3 billion) industry in three months, the second largest after China<sup>5</sup>

Despite the push for recovery and attractive stimulus package, Atma Nirbhar Bharat Campaign failed to convince its effectiveness and received mixed responses. Initially, the term 'Atma Nirbhar Bharat' was confused with the previously failed attempts of India at self-sufficiency in 1970s and 1980s. Repeating the self-centered approach of isolating economy in the modern times was hence, not advisable. But the concept was soon clarified to be an initiative concerned with global cooperation and happiness. Prime Minister remarked that the definition of self-reliance has undergone a change in the globalized world and clarified that when the country talks about self-reliance, it is different from being self-centered. He said that India's culture considers the world as one family, and progress in India is part of global progress benefitting the whole world. Urging the citizens to turn the crisis into opportunity, he noted that the world trusts that India has a lot to contribute towards the development of the entire humanity.<sup>6</sup>

<sup>4</sup> "Building Atmanirbhar Bharat & Overcoming COVID-19". [www.india.gov.in](http://www.india.gov.in) (National Portal of India). Archived from the original on 12 June 2020. Retrieved 12 June 2020.

<sup>5</sup> Bhushan, Ranjit (10 June 2020). "From PPE kits to sanitisers to ventilators, COVID-19 has sparked off

an indigenous cottage industry boom". *Moneycontrol*. Retrieved 12 June 2020. <https://pib.gov.in/PressReleasePage.aspx?PRID=1623391>

According to Minister of External Affairs, Jayashankar, the concept of Atma Nirbhar Bharat means a better-fed, healthier, and more enabled India surging with self-confidence. He explains that the scheme is a making of people-centric policy to raise the quality of human capital.

However, the re-definition or clarification did not help boost the confidence in the scheme, for the Atma Nirbhar Bharat Campaign was sought to be the same 'Make in India' initiative sold with a new package deal and slogans. The experts believed that the attempt was ineffective because the problems arising due to the pandemic were fundamental.<sup>7</sup> Some of the problems cited by the experts are as follows:

- Relying on liquidity measures required guidelines by RBI to the banks and communication from banks to the citizens. The transition was, therefore, suspected to be less smooth. The demand was likely to shortfall until the domestic economy was restored.
- The stimulus package allocation failed to recognize that to increase the investment, it was required that all income levels had money to spend, which was unlikely after the setback from the pandemic.
- The package promising huge investments was likely to face financing problems due to difficulties of disinvestment in heavily indebted PSUs.

### **5. Atma Nirbhar Bharat: Stimulus Package and Key Reforms**

The government initially, in light of the rising difficulties of poor due to pandemic announced a relief package of 1.70 crore under the scheme Pradhan Mantri Garib Kalyan Yojna. Later, with the growing need of reassurance among the citizens, Atma Nirbhar Bharat Abhiyaan was called in with an attractive stimulus of 20 lakh crore including the former relief package

with a comprehensive plan of revival from the recession.

The details of the stimulus package of 20 lakh crore, constituting a substantial 10% of India's GDP was later laid out by the Minister of Finance in following press releases. In addition to the PMGKY and measures from RBI, the Atma Nirbhar Bharat Scheme was announced in five tranches<sup>8</sup>, as follows:

**First Tranche: Rs 5, 94,550 crore** – the announcement was spanned across various sectors forming the backbone of Indian domestic market. The plan aimed to infuse liquidity that enable MSMEs, affecting the prospects of employment for almost 11 crore people, having up-to 29% share in the GDP of India. Further, the plan included crucial announcements for NBFCs and HFCs promising liquid relief worth Rs 30,000 crore, Rs90,000 crore to power distribution centers, free collateral loans worth Rs.3lakh crore, and extension for completion and registration to real estate projects to de-stress the developers.

**Second Tranche: Rs 3, 10,000 crore** – the announcements focused on migrant workers and street vendors. The plan aimed at providing free foodgrains to migrant workers under 'one nation one ration card' and to those without ration cards, in addition to access to a credit facility of an initial Rs10,000 as working capital. The credit worth Rs 2 crore was to be extended to farmers under Kisan Credit, covering fishermen, farmers, and animal husbandries to avail of credits at concessional rates.

**Third Tranche: Rs 1, 50,000 crore** – many of the long pending reforms having a positive impact on both farmers and consumers were brought into action in this tranche. The reforms in agriculture and allied sectors were made with emphasis on set up of cold chains, post-harvest crop management infrastructure and farm gate infrastructure with a stimulus of Rs1 lakh crore fund. PM Matsya Sampada announced access of Rs20, 000 to fishermen in addition to

<sup>7</sup> Press release (2022); Perils of Atma Nirbhar Bharat, AD Singh RJD dated March 17<sup>th</sup> 2022.

<sup>8</sup><https://www.financialexpress.com/economy/breakup-of-the-rs-20-lakh-crore-economic-stimulus-package-by-fm-sitharaman/1961843/>

Rs10,000 crore formalizing micro food enterprise. Several other reforms encouraging allied activities like herbal cultivation, animal husbandry, beekeeping, and infrastructure developments were made under this tranche.

**Fourth and Fifth Tranche: Rs48,100 crore** – the announcement under the tranches was believed to be more industrial reforms than an economic relief package for its focus on several industrial sectors on varied levels. The announcement was spanned across defense, aviation, minerals, atomic, space, business, and employment. The reforms made were more inclined to invite private players to the sectors and emphasize privatization. An additional Rs. 40,000 crore was allocated to MANREGA for the creation of jobs in addition to several reforms improving the ease of doing business.

Several reforms were made under the scheme to ease the catastrophe of the pandemic. Some of the key changes and sectors are discussed below:

### 1. Education sector reforms:

- a) PM E-Vidya- a program for multi-mode access to online education was launched immediately consisting of:
  - DIKSHA for school education in states /UTs with e-content and QR code energized textbooks for all grades under ONE NATION, ONE DIGITAL PLATFORM.
  - one earmarked TV channel for one class each with extensive use of radio, community radio, and podcasts.
  - Top 100 Universities automatically permitted to start online courses
- b) Manodarpan- an initiative for psychological support of students, families, and teachers for mental health and emotional well-being
- c) A new national curriculum and pedagogical framework for schools

integrated with global 21st-century skill requirements were launched

- d) National foundational literacy and Numeracy Mission to ensure every child attains learning levels and outcomes by grade 5 was to be launched by Dec 2020.

### 2. Health sector reforms:

- a) Public expenditure on health was increased and so was investments in grass root health institutions.
- b) Preparing India for future pandemics, the following steps were taken:
  - Infectious disease hospital blocks in every district
  - Strengthening of lab networks and surveillance
  - Research was encouraged
  - Implementation of NATIONAL DIGITAL HEALTH MISSION.

### 3. Agriculture reforms<sup>9</sup>:

With a motive to transform Agriculture into a Sustainable Enterprise, the Government of India, Ministry of Agriculture & Farmers' Welfare has recently taken a host of historical pro-agriculture landmark initiatives towards the development of Aatmanirbhar **Krishi** in India by implementing 03 landmark reforms on the 5<sup>th</sup> of June 2020, for the benefit of farming community, details of which are given below:

- a) **The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Ordinance, 2020:** Allowing liberal trade with increased competition amongst buyers, removing barriers in interstate trade, and offering more options to sell and buy. All these activities will culminate in the enhancement of farmers' income.

<sup>9</sup> <https://blog.mygov.in/atmanirbhar-krishi-aatmanirbhar-bharat/>

- b) **The Farmers' (Empowerment and Protection) Agreement on Price Assurance and Farm Services Ordinance, 2020:** Facilitates Visibility and Assurance of price to farmers at the time of sowing, cropping decisions based on forward contracts, minimizes market risks, and solves issues of erratic food pricing and encourage contract farming.
- c) **The Essential Commodities (Amendment) Ordinance 2020:** Boosting private investments in Agri supply chains, food processing industries, and export infrastructure.

#### 4. Defense sector<sup>10</sup>

The reforms under the Atmanirbhar Bharat scheme include promoting indigenous development and production of core technologies in Public-Private Partnership mode and liberalizing the testing and certification of products, which have so far been a government preserve. Defence Secretary Ajay Kumar confirmed to *Business Line*: "We are creating a mode to encourage major R&D projects in collaboration with the private sector and allow participation of industry in testing and certification for ease of doing business." Kumar said. To incentivize the participation of the private sector, the Ministry is likely to propose a 75 percent investment subsidy to set up testing labs and infrastructure.

#### 5. Ease of doing business<sup>11</sup>:

Improvement in rankings of 'starting a business' and 'insolvency resolution' have contributed to the overall ranking of India in ease of doing business. Key reforms in the area:

- a) Direct listing of securities by Indian Public companies in permissible foreign jurisdiction.
- b) Private companies that list as NCDs on stock exchange is not to be regarded as public companies
- c) Inclusion of provisions of Producer Companies in Companies Act 2013
- d) Power to create additional/specialized benches for NCLAT
- e) Lower penalties for all defaults for small companies, One Person Companies, Producer Companies and Start-ups.

#### 6. Employment<sup>12</sup>:

**Aatmanirbhar Bharat Rojgar Yojana (ABRY)** was announced as a part of Aatmanirbhar Bharat 3.0 package to boost the economy, increase the employment generation in post Covid recovery phase and to incentivize creation of new employment along with social security benefits and restoration of loss of employment during COVID-19 pandemic.

- Employees Provident Fund Organization (EPFO), reduces the financial burden of the employers of various sectors/industries and encourages them to hire more workers.
- Under ABRY, Government of India is crediting for a period of two years both the employees' share (12% of wages) and employers share' (12% of wages) of contribution payable or only the employees' share, depending on employment strength of the EPFO registered establishments.
- Approximately 71.8 Lakh employees are likely to get benefited during the scheme period. The beneficiaries registered upto 31st March 2022 will continue to receive the benefits for 2 years

<sup>10</sup><https://www.thehindubusinessline.com/news/national/>

<sup>11</sup> [indiabudget.gov.in](http://indiabudget.gov.in)

<sup>12</sup> <https://labour.gov.in/brief-note-abry>

from the date of registration under the scheme.

## **6. Atma Nirbhar Bharat: Initiatives**

The plan of Atma Nirbhar Bharat aims to strengthen the Indian economy in the long run with a focus on multiple short-term goals of development. The initiatives of the scheme can be explained on two levels:

### **Micro Level Initiatives:**

- Vocational training and skill development workshops for the youth of India to build resilience and make them self-reliant
- Identification and recognition of Atmanirbhar Bharat Champions encouraging innovation and creativity.
- DIY and waste management workshops for rural women for women's empowerment
- Computer Training Programs for children and adults for digital empowerment.
- Encourage startups and Entrepreneurs to build global brands out of local producers to enhance global competitiveness.
- MCA, Food and Public Distribution System was placed within Atmanirbhar Bharat to avail foodgrains to the poor with ease.
- Several indigenous e-commerce platforms have enabled buyers and sellers across the country to trade local products at reasonably lower prices.
- Encouragement to cultural and tribal marketing of traditional handicraft business through events, exhibitions, and auctions.

### **Macro Level Initiatives:**

- The Launch of GeM, a dynamic self-sustaining and user-friendly portal connecting small traders from rural areas enable them to sell their products to government ministries and departments, public sector undertaking, and other apex autonomous bodies of central government.

- Inviting foreign collaboration and investments for manufacturing in India under the Make in India scheme to generate employment and optimum utilization of domestic resources.
- Open access to e-books and e-library and institution of modern education equipment for improving education quality and encouraging research and development programs in India
- Atma Nirbhar Krishi was launched to help farmers and agriculture produces for domestic consumption and export business.
- Reforms to substitute imports and encourage exports of local products to the global market.
- Tax concessions and reliefs to help India revive from the pandemic and strengthen the domestic foundation for a strong future for India.
- Other initiatives include NPTEL, SWAYAM, STARTUP INDIA, SKILL INDIA, and other resources for quality education and skill development.
- The New Education Policy challenges and encourages the students to make villages surrounding the universities self-reliant, giving due importance to the 'Svabhasha'
- Changes in FDI policies to support solar energy manufacturing and defense partnerships.

### **Conclusion:**

Atma Nirbhar Bharat is a drive to strengthen the domestic foundation of India by building resilience and global competitiveness. The idea behind the scheme was to support local talent and produce, insisting on domestic production and building global brands by inviting global cooperation and investments to manufacture in India cost-efficiently.

Atma Nirbhar Bharat has received mixed responses on the stimulus package, advertising methods, and strategy fronts domestically. The scheme may have been criticized for its lack of visible impact immediately but the strategy is a brave move by the Indian government in favor of the domestic Indian market with immense potential of reaping benefits in the long run.



Keeping aside the short-term needs and plans, the Atma Nirbhar Bharat Scheme, with the collaboration of an expert team, dedication, and timely implementation of the comprehensive plans, is likely to benefit the Indian economy, not just to revive the pandemic but improve India's domestic and global situation in the long run.

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# ROLE OF RURAL MARKETS IN INDIAN ECONOMY WITH SPECIAL REFERENCE TO DEORIA DISTRICT

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**Abstract-** With the liberalization of the Indian economy we have seen changes on all fronts. The major change on the marketing fronts is the arrival of many well-known multinational companies. Initially they took advantage of well-developed urban markets. This brought tough competition in these markets and as a result companies started focusing on the large untapped market segment. Needless to mention, the rural market of India is a very promising segment. Government initiatives to strengthen the rural market have resulted in rapid growth of rural income, which has increased the purchasing power of prospective consumers in the language of marketing to the rural population. The huge size of rural markets and their demand provide huge opportunities for marketing. As it is said if there are opportunities there are challenges also. There are many challenges in rural marketing.

The main objective of the presented research paper is to study the effects of rural markets on the Indian economy with special reference Deoria Janpad of Uttar Pradesh.. Primary data for the study was collected through face to face interview with the local marketers, customers and marketing experts. Secondary data for the study was collected through, various books, research journals and business reports

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According to a report published in Times of India sometimes ago, India's rural market is growing and is an important part of the country's total market. The rural population is growing, and 68.84% of the population lives in 638,000 villages. The rural market is diverse and makes up about 70% of the country's population.<sup>1</sup> Rural consumers have more disposable income and are more literate, so they demand branded products. They also have more aspirations, and are willing to pay for the right product.

The Census of India defines rural area as any settlement with a population density of less than 400 square kilometres. Where at least 75% of the working male population is engaged in agriculture and where a municipality or board does not exist. In India about 6.4 out of which only 20,000 have a population of more than 5000. Most fast-moving consumer goods (FMCG) companies define rural areas as any place with a population of up to 2000.

Key Features of rural market:-

Some important characteristics of rural market are-

1. Large and scattered population – about 65% of India. The population lives in rural areas, the rate of population growth is also high. Although this creates some difficulties for the marketers but also gives them a larger market.
2. Increasing purchasing power:- India has seen overall development after the Green Revolution and opening up of the economy after 1990, which has increased the income level of rural consumers.
3. Continuous growth in the market:- Rural market over the years. It is continuously increasing, consumption patterns and preferences are also changing. IT and media have increased awareness among rural consumers.
4. Development of basic facilities:- Basic facilities have developed in rural areas. Due to this the distance from villages to cities has reduced. Rural-to-urban connectivity has increased with the construction of roads and transport communication networks, rural electrification and many government-run public service projects.

5. Low standard of living:- Although many developments are taking place in rural areas in India, still the fact remains that the standard of living of the people living in villages is relatively low. Who come under the second and third group of consumers?

Factors influencing rural markets: The following factors influenced the development of rural markets in India:

- 1) Increasing demand due to increase in population
- 2) Prosperity of agricultural sector which has increased rural income.
- 3) Increase in standard of living
- 4) Government and non-government organizations should take keen interest in rural development.
- 5) Increase in literacy rate and educational level.
- 6) Better infrastructure
- 7) Awareness of new products among rural consumers.
- 8) Increasing urban-rural connectivity

### **Role of rural market of Deoria Ja pad of Uttar Pradesh in Indian economy**

Deoria district is located in Uttar Pradesh. District Deoria is bounded by Kushinagar district in the north, Gopalganj and Siwan districts in the east, Mau and Ballia in the south and Gorakhpur district in the west. The headquarters of Deoria district is located 53 km east by road from Gorakhpur. Ghaghra, Rapti and Chhoti Gandak are the main rivers of this district.

Deoria district was formed on 16 March 1946 by taking some east-southern part of Gorakhpur district. It is believed that the name Deoria originated from 'Devaranya' or perhaps 'Devpuriya'. And the word 'Deoria' generally means a place where there are temples. Its main towns/cities are Salempur, Barhaj and Bhatapar Rani, Deoria etc. Deoria district comes under Deoria Lok Sabha constituency. It has many assembly constituencies - Rudrapur, Deoria, Pathardeva, Rampur Karkhana, Bhatpar Rani, Salempur and Barhaj. The main languages of this region are Hindi and Bhojपुरी.

Projected population of Deoria today is 35 lakhs. Out of the total Deoria population for 2011 census, 10.22 percent lives in urban

regions of district. In total 316,803 people lives in urban areas of which males are 164,325 and females are 152,478. Sex Ratio in urban region of Deoria district is 928 as per 2011 census data. Similarly child sex ratio in Deoria district was 911 in 2011 census. Child population (0-6) in urban region was 40,935 of which males and females were 21,424 and 19,511. This child population figure of Deoria district is 13.04 % of total urban population. Average literacy rate in Deoria district as per census 2011 is 80.04 % of which males and females are 86.77 % and 72.81 % literates respectively. In actual number 220,812 people are literate in urban region of which males and females are 123,999 and 96,813 respectively.<sup>2</sup>

**Economy-** Deoria district is famous for sugarcane cultivation and sugar mills. The land here is fertile. The major crops are paddy, wheat, barley, millet, gram, pea, pigeon pea, sesame, mustard etc. The economy of this district is mainly based on agriculture. This is a densely populated area, where there is a huge burden on agriculture and is an industrially backward area. Due to the continuously increasing population of this region and decreasing agricultural resources, the per capita income is not increasing at the pace it should. Unemployment is found as a major problem in the region. As a result, a large number of youth of this area migrate to other states in search of employment.

Another aspect of this is that the people who have gone out of Deoria in search of employment are also a big source of income. They send money from different states to their family members living in their village. Due to which the economy of this region gets strengthened. Meanwhile, in the last few years, a large number of youth have migrated to Gulf countries also. Displacement is not a new phenomenon for this area. Earlier also there used to be many soldiers from this district in the British army. They were called Hindustani. Even today there are many soldiers and military officers from Deoria district in the Indian Army.

On the other hand, these migrant people are also spreading urban culture in the rural areas of Deoria. Television, internet and mobile phones are clearly visible in the affected area, and the

pan India impact on the lifestyle of the local people is clearly visible.

### **Changing consumer behavior**

What this means is that the rural area of Deoria is now becoming rapidly urbanized and this urbanization is bringing huge changes in the lifestyle of the consumers of the area. The influence of urban life culture is clearly visible in people's lifestyle, food, clothing and way of life, due to which the demand for urban lifestyle items has increased in the markets of Deoria. If you look towards the major towns of Deoria district, you will find that big malls have opened there. There is a huge crowd of local people here. Earlier people used to go to big cities like Gorakhpur, Chhapra, Banaras etc. for shopping, but now all types of consumer goods are available in abundance in the local market area. Therefore, people now give preference to local markets for shopping. In the last 15-20 years, Deoria district has developed into a very big market area and there has been a huge increase in the demand for various consumer goods. The main reason for this is the increasing income of the people of this area. Apart from this, the impact of education is clearly visible in the purchasing behavior of people.

Due to Android phones and internet, now the big consumer goods companies of the country have reached the market of Deoria. Therefore, these companies are successful in directly influencing the people of this area through their advertisements. There is no longer any need for separate products, prices, distribution policies and advertising for rural areas.

### **Online shopping**

Interest in purchasing products online has also increased among the people of Deoria district. In the last few decades, most of the villages of Deoria district have been connected through roads, and various means of transportation are also available. Therefore, big online companies like Amazon, Flipkart etc. are succeeding in reaching their products in the rural areas of Deoria. This is the reason why the number of online buyers in Deoria has increased by 200% in the last 5 years. The main thing in this is that in the rural areas of Deoria, women still do not have much freedom, hence in the markets here, women have less time to shop. The number of

men is more. This is the reason why local women have become more interested in buying things of their daily life online than in local markets.

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Internet and Android phones have spread to every village in UP, hence most of the women here have their own phones. Especially, Android phones have reached lower-middle class women. Women working in village fields also use cheap mobile phones. These women use these phones to maintain contact with their family members who work in small or big jobs in different cities or run small businesses.

### **Government programme**

But it would be wrong to say that there has been a huge change in the economy here only because of telephone and internet. In fact, one of the main reasons for the change in this area is the promotion of education and various welfare schemes among the lower and middle class people through various government initiatives in the last 20 years. Various programs of education, health, nutrition, and training are being run at the government level, due to which economic development is happening very fast in this area.

### **Law and order**

In the last few decades, crime used to be at its peak in Uttar Pradesh. The number of Bahubali used to be very high in nearby districts like Gorakhpur and Ghazipur. But the situation has changed rapidly in the last few years. Due to

which more employment opportunities are being created. With the improvement in law and order, the economy in this region is growing rapidly. In this area, wheat and sugarcane are grown in large quantities. Farmers are now provided better prices by the government. Apart from this, there are a large number of sugar mills in this district and they are continuously improving. Because of which farmers are now getting better income than before. Many canals have been carved out from the Ganga, Ghaghra and Chhoti Gandak rivers. Many bridges have been built to connect the area, due to which new means of communication and business have developed in this area. With the improvement in law and order and better transportation facilities, a new stream of development is now flowing in Deoria district.

The success of the Prime Minister's Employment Scheme, the Prime Minister's Digital Mission, the Prime Minister's Skill Development Program and various public welfare works run by the state government is clearly visible in this area. The income of the people of this area is continuously increasing and the entire area is developing into a very big market. Big markets for sugar, sugarcane and many grains are being constructed rapidly.

Today, the market of Deoria district is not a market of rural customers but is a rapidly changing market of urban customers, and most of the consumer companies working in this area are running promotion programs for the sale of their products by the consumer companies in Deoria district. Now there is no space left for rural customers in them, instead they target the rural customers of this region as urban customers.

It would be appropriate to relate this change in customer behavior to urbanization.

This is not just about Deoria district of UP, but most of the rural areas of India are becoming urbanized rapidly. That is why most consumer companies use urban methods to reach their consumers. Now most of the rural areas of North India are not different from each other but are showing similar customer behaviour. Therefore, if the demand for any item is increasing in the consumer market of Chapra, then you will find almost the same trend in the markets of Deoria also. Due to this, while on

one hand it has become easier for companies to advertise and promote their products, on the other hand new challenges have also arisen - because now any company can easily enter these markets and for them there is a market specific to this sector. There is not much need to study customer behavior.

Today, the rapid urbanization of the rural market of Deoria is strengthening the Indian economy as a new option, due to which the GDP of India is getting a lot of help. Earlier, the lives of more than 90% of the people in the agricultural sector of this district. It was a means of livelihood, its contribution was only 30% in GDP, but now it is increasing rapidly and in the coming time it will reach up to 50%.

But still there are many rural areas in Deoria district where poverty is still present in its chronic form. As the rays of development reach these areas, the market in the area will start emerging with its new beauty, and the economy of this area will get new strength.

Challenges of rural market system in Deoria district:

The challenges faced in Deoria district with respect to rural markets are as follows:

1. Barter system still exists in many rural areas. This is a major blessing for the development of rural marketing in India. ,
2. The impact of information technology is not felt uniformly across the country but the benefits are being enjoyed mainly by farmers with large land holdings.
3. 3- In terms of facilities related to physical communication, it is not equally good for all corners across the country.
4. The segment in rural markets mainly depends on the agricultural situation because agriculture is the main source of their livelihood. Not only this, Deoria district depends only on monsoon.
5. Traditional attitudes of rural consumers have also become a threat to marketing. Their purchasing decision is low.
6. Difference in language and dialects also causes problems in marketing.

Language and dialects vary not only from state to state but also from region to region.

7. There are many other factors which pose a threat to marketing in rural areas. Such as natural disasters, pests and diseases, drought or excess rainfall, lack of proper storage facilities, insurance etc.

### **Issue of migration**

Rural economy is the backbone of the Indian economy. India is an agricultural country, and the food grains and other items required to meet the needs of India's 140 crore people are procured from rural areas only. In such a situation, strengthening the rural economy is very important for the development of Indian agriculture, Indian industries and the sources and resources necessary for the overall development of India. Deoria district is a very fertile area made up of fertile soil of Ghaghra, Rapti and Chhoti Gandak rivers, and sugarcane, paddy, wheat and various types of pulses are produced on a large scale in this area. Apart from this, this region also supplies abundant amount of labor power in the form of human resources to the whole of India. On one hand, this area produces food grains for the people of the country, while on the other hand, the hardworking workers here work in factories. The soil of this area is very fertile, and is also very suitable for the production of sugarcane. From this point of view this area is very important for India. Many big sugar mills have been established here, due to which a large number of people have got employment. Adjacent districts like; Agriculture is also an important business in areas like Chhapra, Ghazipur, and Gorakhpur etc. And, rice, wheat and sugarcane are cultivated on a large scale in these areas also. Apparently, in the last few years, this area has been promoted to improved agriculture, due to which a tremendous increase has been recorded in the production of crops per hectare. To strengthen the sugarcane farmers, the state government has also increased the support price of sugarcane significantly. Apart from this, the government is also encouraging farmers to produce other cash crops in this area. But, another aspect of this is that a large number of people of this area are migrating to other places. Due to which the availability of labor

for agriculture has reduced. Therefore, a large number of fields have also started remaining fallow. The government needs to pay attention to this, and should try to develop such resources so that food grains can be produced on a large scale even by using less human labour. Farmers adopt integrated pesticide management in farming, crop production will increase. The central and state governments are making continuous efforts to increase production to double the income of farmers.<sup>3</sup>

### **Final remarks**

The main thing to be kept in mind here is that the workers here should not migrate to Punjab, Maharashtra, Gujarat and other states. The migrant workers here are paid very low wages.<sup>4</sup>The number of MNREGA job card holders in the district is 2,59,057.<sup>5</sup> There is a need to pay attention to this area, and it is also necessary to ensure that the workers here do not migrate to other states or other countries. Because, when there is migration of workers, the most important resource, human resource, migrates from the area from which the workers migrate, and this has a very bad effect on the economy of that area. In the initial days, when farmers go to other states as laborers to do farming, they remain in touch with their village for some time but gradually their connection with the village gets lost. And they become human resources of some other state. The government needs to pay special attention so that migration of people from here stops.

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# IMPACT OF HUMAN EDUCATION IN THE 21<sup>ST</sup> CENTURY

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**Abstract:** Education helps people to perfect themselves as a human being. Education is an integral part of being human, no matter what the goals or hopes for the future are. The paper explores the opportunities and the problems facing human education today. Disparities in access, barriers to technology integration, outdated curriculum, changes in pedagogy and the need for lifelong learning are among the difficulties. On the other hand, a lot of opportunities are provided by digital platforms, personalized learning strategies, open educational content, skill-based education programs and international collaboration initiatives. Through addressing these issues and harnessing these possibilities, interested parties can create an educational environment that is equitable, inclusive, and empowering and that promotes social progress

**Keywords:** Education Humanity, Classical learning, Digital platforms, opportunities, public education system.

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**Introduction:** Education is the cornerstone of the ever-changing landscape of human civilization, serving as its foundation. It serves as a medium for spreading information, melding minds, and transforming society. But there are many obstacles in the way of education, which require creativity and attention. Education is the basic building block of every society. It is the single best investment we can make to create a prosperous, healthy and just society. Article 26 of the Universal Declaration of Human Rights of 1948 states that "Everyone has the right to education."

But even today 57 million children are out of school.<sup>1</sup>

## **Sustainable Development Goal**

- Ensuring inclusive, equitable and quality education
- Promote lifelong learning opportunities for all,
- Recognizing the many barriers to universal education
- To try to address them through the goals of increasing the number of scholarships for students in developing countries and educational creation.

Facilities that are gender-sensitive and disability inclusive.

Sustainable and shared economic growth depends on the ability of governments to implement policies targeted at marginalized groups and overcome barriers to ongoing education and labor market entry. Despite significant achievements over the past decade in countries like India, women and girls still have the lowest access to education and training, and there is an urgent need for specific policies to address these challenges.

Even today in India, a large number of children leave school at an early age and are vulnerable to unemployment, poverty, early marriage and pregnancy. Some of the factors that contribute to drop-out rates include poverty, gender, disability, family disasters, war and conflict, as well as low returns on investment for education. Keeping these reasons for high drop-out rates in mind, developing alternative learning opportunities to provide youth with appropriate opportunities to strengthen their basic knowledge and competencies and enable them



to gain employment, become business owners and entrepreneurs. It is essential to equip yourself with the necessary relevant skills. Shubham Nagarkar predicts that India's literacy rate in 2024 will be 85.95%, which is a 4.74% increase. Kerala is predicted to have the highest literacy rate at 99.31%, while Andhra Pradesh

is predicted to have the lowest at 70.66%. The New India Literacy Programme also has a goal of educating over 12 lakh illiterate people by 2024. The table below shows the state-wise literacy rates in India as of 2011

Table 1: state-wise literacy rates in India as of 2011

State	Literacy Rate	State	Literacy Rate
Kerala	94.0%	Delhi	86.2%
Chandigarh	86.0%	Himachal Pradesh	82.8%
Maharashtra	82.3%	Tamil Nadu	80.1%
Uttarakhand	78.8%	Gujrat	78.0%
West Bengal	76.3%	Punjab	75.8%
Haryana	75.6%	Karnataka	75.4%
Meghalaya	74.4%	Chhattisgarh	70.3%
Madhya Pradesh	69.3%	Uttar Pradesh	67.7%
Jammu and Kashmir	67.2%	Andhra Pradesh	67.0%
Jharkhand	66.4%	Rajasthan	66.1%
Bihar	61.8%		

Source; Census report 2011

A large number of children in India drop out of school before completing their level/grade. It is an important indicator of the effectiveness of the education system. UDISE+ 2021-22 data shows that the overall dropout rate in schools in India is 1.5 percent, down from last year's rate of 1.8 percent. However, the rate is still a matter of concern, especially in states like Jharkhand, Bihar, Orissa and Bengal. According to the PAB, the dropout rate in 2020-21 at the secondary level in Bihar was 21.4 per cent, Gujarat 23.3 per cent, Madhya Pradesh 23.8 per cent, Odisha 16.04 per cent, Jharkhand 16.6 percent, Tripura 26 per cent and Karnataka recorded 16.6 per cent.<sup>3</sup> Dropout rate in Class X in India stands at 20.6% as of 2021-22, decreasing from 28.4% in 2018-19. Odisha and Bihar are the worst performing states, with 49.9% and 42.1% dropout rates respectively. The Ministry of Education shared state-wise dropout rates for the last four years, highlighting ten states with rates higher than the national average. The reasons for student failure include attendance issues, difficulty following instructions, lack of interest, question paper difficulty, teacher and parental support.

Dropout numbers have decreased from over 39 lakh in 2018 to over 29 lakh in 2022.<sup>4</sup>

As we enter the digital age, accessibility is a major concern. Disparities in access to high-quality education persist, resulting in gaps that hinder social mobility and perpetuate inequality. Furthermore, there are risks and benefits of integrating technology into educational institutions. Although technology presents never-before-seen learning opportunities, it also worsens pre-existing inequities, creates privacy issues, and demands a significant shift in educational practices. The curriculum is also at a turning point. The rapidly changing needs of the modern world often prove too much for traditional educational approaches. Because rote memorization is prioritized above critical thinking and real-world application, students are unprepared to deal with the complexity of the twenty-first century. Furthermore, the idea of education is expanding beyond the classroom, necessitating a paradigm shift in favour of lifelong learning

programs that enable people to adapt and prosper in a changing global environment.

With these constraints, there is plenty of room for growth and creativity. While personalized learning methods address everyone's specific needs and learning preferences, digital learning platforms provide scalable ways to bridge the gap in access to education. Open educational content fosters worldwide collaboration and innovation by democratizing knowledge. Initiatives in skill-based education provide students with the practical skills needed to thrive in a rapidly changing labor market. The global partnership initiative also promotes sharing of best practices and cultural exchange, which enhances everyone's educational experience. It is important that we take advantage of these opportunities and face these difficulties head on as we deal with the complexities of today's world to ensure that education remains a source of opportunity and hope for future generations.

#### **Understanding the Objectives of Education:-**

Education, in its essence, aims to facilitate holistic development of individuals by nurturing them intellectually, emotionally, socially and morally. It strives to equip learners with the knowledge, skills, values, and attitudes necessary for personal development and social advancement. Through education, humans strive to develop critical thinking, creativity, empathy, and resilience, fostering a generation capable of dealing with complexities and contributing meaningfully to the global community.

#### **Investigation Methods:-**

Education unfolds through a variety of methods, ranging from traditional classroom instruction to experiential learning and digital platforms. The traditional educational approach emphasizes structured curriculum delivery, teacher-led instruction, and standardized assessment. In contrast, experiential learning immerses learners in real-world scenarios, encouraging active participation, problem-solving, and collaboration. In the digital age, technology-driven education revolutionizes learning modalities, offering interactive multimedia resources, virtual classrooms, and personalized adaptive learning systems.

**History of human education-**The history of human education goes back thousands of years, which has evolved along with the development of human civilizations. In ancient civilizations such as Mesopotamia, Egypt, and Greece, education was primarily reserved for the elite classes, focusing on subjects such as mathematics, philosophy, and literature. Formal schooling originated in ancient Greece, where philosophers such as Plato and Aristotle established the first known educational institutions emphasizing the pursuit of knowledge and critical thinking.

During the middle Ages, education was largely focused on religious institutions, with monasteries and cathedral schools serving as centres of learning. The Renaissance period saw a resurgence of interest in classical learning and humanism, leading to the establishment of universities across Europe.

The Industrial Revolution brought about significant changes in education with the rise of mass schooling and the development of public education systems. The 20th century saw further advances in educational theory and practice, including the adoption of progressive education models and the expansion of access to education for marginalized groups. Today, education continues to evolve due to technological advancements, globalization, and ongoing efforts to promote equity and inclusivity in learning.

#### **Opportunities in human education**

- Digital Learning Platforms: With the widespread use of digital technology, learning experiences can be improved in scalable ways by providing students with access to interactive tools and learning materials for personalized instruction.
- Personalized learning approach: By accommodating different learning styles and rates, adaptive learning technology can help students be more engaged and understand each other better.
- Open Educational Resources (OER): Providing educational content freely fosters teamwork, creativity, and

affordable learning solutions, democratizing access to high-quality education globally.

- Initiative for skills-based learning: By emphasizing the development of practical skills, students are better prepared to succeed in the changing workforce and bridge the knowledge gap between the classroom and real-world application.
- Global Collaboration Efforts: International partnerships and exchange programs facilitate cultural exchange, mutual learning and sharing of best practices, enriching educational experiences for learners around the world.
- Lifelong Learning Initiatives: Promoting lifelong learning initiatives that encourage continuous skill development and adaptation to meet the demands of a rapidly changing world, empowering individuals to thrive in diverse personal and professional contexts.
- Empowerment: Education empowers people by giving them the information, abilities, and self-assurance to pursue their goals. It provides a path for personal growth, empowering people to realize their greatest potential and live fulfilling lives.

### **Challenges for human education**

- Access: Geographic, social and economic factors continue to create global disparities in access to high-quality education. Access to educational resources is typically limited for individuals living in oppressed communities and remote locations, which hinders their ability to study and progress economically.
- Technology integration: Although technology offers abundant opportunities for improving learning, integrating it into educational institutions is not without difficulties. Inequities are worsened by the digital divide, data collection raises privacy issues, and meaningful technology

engagement requires extensive structural support and teacher training.

- Curricular Adaptation: Traditional educational approaches often do not keep pace with the rapidly evolving demands of business and society. The old curriculum may have placed more emphasis on rote learning than on creativity, critical thinking, and practical skills, which does not prepare students for the challenges of the contemporary world.
- Lifelong learning: The idea of education is expanding to include lifelong learning beyond traditional schooling. Supporting people in their lifelong learning endeavours requires overcoming barriers including time constraints, financial limitations and lack of knowledge about options.
- Globalization and cultural diversity: These two forces provide obstacles for educational institutions to overcome. Educating students for global citizenship requires careful thought and preparation to ensure that the curriculum is inclusive and culturally appropriate.
- Economic pressures: Economic pressures, including budget constraints and funding disparities, often limit the resources available to education. This can lead to overcrowded classrooms, inadequate facilities, and a lack of support services for students, especially in low-income communities.

### **Objective of study**

- I. Identifying key challenges: The objective of the research is to identify and investigate the key problems facing modern human education, such as those related to pedagogical change, technology integration, curriculum adaptation, accessibility, and technology integration.
- II. Examining opportunities for improvement: The objective of the study is to examine possible ways of improving the education sector through extensive research and analysis. This includes focusing on

cutting-edge methods, industry standards and new developments that can improve the efficiency and diversity of educational institutions.

- III. Evaluating the impact on learners: One goal is to evaluate how these difficulties affect students' academic achievement, access to socioeconomic opportunities, and general well-being. Understanding how educational difficulties affect specific people is essential to creating focused treatment and support systems.
- IV. Guiding policy recommendations: The study aims to generate evidence-based insights that can guide policy recommendations to tackle the problems and leverage the potential in the education system. It combines research findings and best practices, to provide useful advice to legislators and other stakeholders in education.
- V. Advancing Equity and Access: The main goal of the study is to advance equity and access in education by supporting laws and programs that create inclusive classrooms and provide every student the opportunity to reach their full potential regardless of their upbringing. We do. This goal is in line with the larger initiative to promote social justice and human development through educations.

Developing paradigm in education- In the ever-changing landscape of education, evolving paradigms provide innovative approaches to learning and teaching. For example, project-based learning empowers students to engage in real-world challenges, fostering collaboration, critical thinking, and problem-solving skills. This student-centered approach shifts the focus from rote memorization to active exploration, encouraging deeper understanding and application of knowledge. Similarly, competency-based education revolutionizes traditional notions of schooling by emphasizing mastery of skills and competencies. Learners

progress at their own pace, receiving personalized support and feedback tailored to their individual needs. This approach not only promotes deep learning but also inculcates self-direction and perseverance in students.

Additionally, the integration of emerging technologies such as artificial intelligence, augmented reality, and virtual reality transform educational experiences. These tools increase interactivity, engagement, and accessibility, overcome geographical barriers and cater to diverse learning styles.

As teachers adopt these evolving paradigms, they reimagine the classroom as a dynamic ecosystem of exploration and discovery. By embracing innovation and flexibility, education adapts to the needs of a rapidly changing world, preparing students to thrive in an increasingly complex and interconnected global society.

#### Thoughts on the Mechanism of Human Instruction-

The cornerstone of human development is education, which provides the path to both societal advancement and individual satisfaction. When I consider the complex dynamics of education, I am struck by the significant impact of education in determining the direction of human destiny. Education not only imparts knowledge but also promotes human development by encouraging critical thinking, creativity and empathy. Yet, despite its laudable goals, education continues to face obstacles including unequal access, outdated teaching methods, and social inequalities. To manage these difficulties, innovative paradigms adopting competency-based approaches, experiential learning and technology integration arise. However, the real value of education comes not only from its methods, but from its ability to spark students' interest, encourage inquiry, and foster a life-long love of learning. As we move forward on this journey of discovery, let us enshrine education as a fundamental human right, ensuring equal access and inclusive opportunities for all. By fostering a culture of learning, collaboration and innovation, we can harness the transformative power of education to create a brighter future for generations to come.

Conclusion- Education appears as the thread that connects progress, knowledge and

empowerment in the fabric of human civilization. As we move forward in the field of changing paradigms, difficulties and ambitions, the value of education becomes even more evident. It is a transformative force that shapes minds, nourishes souls, and builds bridges to a better future rather than a means of sharing knowledge.

When we consider its dynamics, we are reminded of the continuing importance of human education in promoting personal development, social cohesion, and global citizenship. Even with all its difficulties – from unequal access to archaic pedagogy – education remains a source of optimism, resilience, and creativity. A new era of promise and possibility is being ushered in by changing paradigms in education, ranging from project-based learning to competency-based methods and technology integration. These cutting-edge learning strategies value diversity, promote inclusion and provide students with the freedom to choose their own paths to success. As we grapple with the complexities of the 21st

century, let us reiterate our dedication to education as a basic human right and the engine of progress. We can unlock the limitless potential of every person by investing in lifelong learning opportunities, educational innovation, and fair access, regardless of their background or circumstances.

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# A COMPARATIVE STUDY OF CSR ACTIVITIES OF PUBLIC AND PRIVATE SECTOR COMPANIES

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**Abstract:** Corporation is an integral part of the society. Its development and prosperity depends on the various stakeholders of the society. The failure or success is totally depends on the society. These corporate houses receive all the required inputs from the society. Their products or services are too consumed by the society. This creates scope for the corporate houses to think and act for the betterment and sustenance of the society and its stakeholders. These Responsibility of Corporate houses can be termed as “Corporate Social Responsibility”. CSR in India has been continuously influenced by the different national and international level guidelines and notification issued by different authorities time to time. However, the guidelines issued were voluntary in nature. It was not compulsion for corporate house to practice CSR. So, whatever they were practicing, were voluntary act of the corporate houses. However, the Companies Act, 2013 has brought a drastic change in the CSR practices in India. The provision of the said Act made CSR activities compulsory for the certain categories of companies in India. Through the present study researchers have drawn a comparison of CSR activities of public and private sector companies. It is secondary data based research work. Required data for the study has been collected from the official websites and published documents of these companies.

**Keywords:** CSR, Companies Act, Guidelines, Society, NTPC, SAIL, GAIL, SBI, HDFC

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## Introduction

CSR is a concept with many definitions and practices. The way it is understood and implemented differs greatly for each company and country. Moreover, CSR is a very broad concept that addresses many and various topics such as human rights, corporate governance, health and safety, environmental effects, working conditions and contribution to economics developments. Whatever the definition is the purpose of CSR is to drive the changes towards sustainability. The development

and prosperity of a Corporate houses is very much depend on the society.

The CSR provisions apply to a company registered for a charitable purpose under section 8 of the Companies Act, 2013. Section 135(1) of the Act states that every company having the specified net worth, turnover, or net profits must establish a CSR committee. Thus, section 8 companies must also establish of CSR committee and comply with CSR provisions when it meets the specified net worth, turnover, or net profits.

CSR brings positive change to society and also builds customers' trust as consumers feel that they are using the product or service of a socially responsible company and they feel attached and become supportive. In India, CSR spending constitutes up to 28% of philanthropic giving which is invested in education, livelihoods support, health sectors, etc.

### Theoretical framework

The issues related to CSR are the thoughts that are complicated to determine and operationalise. For that reason a variety of models have taken place in an effort to represent what is incorporated in CSR. The most used and quoted models in the literature is Carroll's Pyramid of CSR. The authors projected a complete description taking on four types of business social responsibilities namely, economic, ethical, legal, and philanthropic. The CSR pyramid is based on four perspectives as indicated in Figure 1, namely economic, legal, ethical and philanthropic. Four-part impression of CSR includes the thought, that the business has not only economical and legal obligations, but ethical and discretionary responsibilities are equally important as well. It is in the current years that both ethical and philanthropic activities have taken a major role in the CSR activities of the business.



Figure 1. Carroll's CSR Pyramid

**Economic Responsibility:** All the business has an accountability to make a profit; in view of the fact that capitalism and a free market society think that this is compulsory. The firms were shaped as economic entities, intended to make available goods and services to community members. According to this theory, if a business is not creating profits and also not offering better quality goods and services in order to meet the changing consumers' needs, the firm cannot be regarded as socially responsible even when the business has dedicated lots of efforts in communal causes.

**Legal Responsibility:** Businesses are likely to follow its economic accountability inside the structure of the legal framework. At the same time business is likely to act in accordance with the laws and regulation formulated by federal, state and local governments as the rules under which the firms need to function. The author defined legal responsibility of the business in terms of the fact that the society expects the firms to obey the formulated rules and regulations.

**Ethical Responsibility:** Ethical responsibility refers to those actions and traditions that are expected or forbidden by community. The author did not present much description regarding what the moral responsibilities of firms are? Those responsibilities are about established norms, principles and expectations that reveal a anxiety for what the stakeholders regard as fair. It is basically about respecting and defending stakeholder's rights.

**Philanthropic Responsibility:** The philanthropic responsibilities of the firm lies at the top of the pyramid which reverts to the society's anticipation of the business to be a fine resident. Philanthropic accountability refers to organisations performing as an excellent business citizen,

by contributing resources to the centre of population and get better quality of life. Philanthropic responsibility is for that reason more flexible on the part of business. In other words, philanthropy is very much required and valued but in reality less significant than the other three categories of communal responsibility.

### **Review of Literature**

Corporate Social Responsibility in evolved with the establishment of business houses. A wealth of literature review has been publicd over the years on CSR practices.

**Corporate Social Responsibility secretariat Lok Sabha (2013)** It provides National voluntary guidelines 2009 for corporate social responsibility, core elements of CSR policy of a company ,Implementation guidance, Provision for CSR in Company Bill, 2012, according to schedule 7<sup>th</sup> of Companies Bill.

**Jean Hugu & Tom Waas (2011)** Its provide conceptual understanding of CSR. This study analyses the function of govt. regarding CSR with focus public and private sector.

**Khatik(2016)** Its provide CSR practices of (BHEL) Bharat Heavy Electrical Ltd. The author stated that the company provides educational scholarships to 100 students of below the poverty line .BHEL also provide financial assistance to the children of widows to enable them to purse higher education. BHEL also extend consciousness of healthiness and wellbeing program among the major stakeholders. **Nash (2012)**. In this study of CSR activities of a number of large public sector companies in India, which are specified companies assest to the commitment of these companies, attests to the development. Among the study by author are the steel authority of India Ltd. And oil and natural gas corporation (IOC), national thermal power corporation (NTPC), coal

India Ltd. and oil and natural gas corporation(ONGC). Author suggests that the private sector corporates in India need to follow the example of these large public sector companies of India. **Mulky (2017)** investigated the linkage of the CSR practices of 60 Indian companies with the sustainable development goals (SDGs). The findings indicated that the CSR activities of the selected firms in India are primarily addressing the SDGs relating to the health, education, work and economic growth, gender equality, water and sanitation, and life on land. The study recommended that Indian companies should implement CSR activities for addressing hunger also as it is crucial for SDGs. **Gupta (2007)** The trend of social responsibility of the corporate sector in India. It was observe that to meet economic, legal and ethical responsibilities, business are also expected to display a genuine concern for the general welfare of all constituencies. Society desires a cleaner environment, the preservation of wildlife as their habitats, as well as living wages for employees, but it also demands low-priced products. Companies must balance the costs of these discretionary against the costs of manufacturing and marketing their products in a responsible manner.

### **A Comparative Study of CSR Activities**

The area for CSR activities of selected five public sector organizations namely NTPC, SAIL, GAIL, IOCL and SBI are- Health, Education, Sanitation, Games, Sports, Environment Protection, etc.

**Health** is an important area of Corporate Social Responsibility activity. All the ten selected public and private sector organizations are involved in different health programmes related to provide health facility like to control the spread of communicable diseases, immunizations programmes, health awareness programmes, sanitation etc.



**NTPC** provides subsidized medical facilities, support for health center, Medical equipments to Hospital, Health camps & Free Operations, Family Planning Programs, Health related infrastructure in neighbourhood villages, etc.

**SAIL** is extending health care facilities to the poor masses residing in the periphery of its Plants/Units in the form of regular health camps, free/subsidized treatment at SAIL hospitals, etc. To help the poor and downtrodden patients and to have health outreach, 24 hour ambulance have been provided to various NGOs.

**GAIL** is up gradating of existing Telemedicine Centre, physiotherapy units as well as setting up a community hospital in villages. GAIL has supported various projects by providing mobile health, ambulance facilities, and distribution of medicine Nishulk Chikitsa Kendra. GAIL has undertaken several healthcare projects like Reconstructive surgery for leprosy patients, Eye care surgeries with IOL implants, cancer screening camps, T.B. eradication programmes, malaria camps with treatment and free medicines and health check up camps, physically handicapped person camps in numerous rural area.

**Indian Oil** organizes Medical/Health Camps on Family Planning, Immunization, AIDS awareness, Pulse Polio, mosquito fogging treatment, medicine to primary health centres, mosquito nets, ambulance to Medical Centres/Hospitals NGOs, wheel chair to physically challenged, financial assistance to hospitals, medical equipments etc. Beside the above Indian Oil also runs-Swarna Jayanti Samudaik Hospital, Mathura; set up by Assam Oil Division, IOCL at Digboi, Assam; Indian Oil Rural Mobile HealthCare Scheme etc.

**SBI** has extended financial assistance for Ambulance Vans to needy and service organizations, water purifiers and ceiling

fans to more than fifty thousand schools to provide clean water and conducive climate to school children, support to hospitals in the form of Medical equipments and other under health care activities.

**Tata Steel** ensures best services in healthcare at Jamshedpur for people of the city. The Tata Memorial Centre constitutes the national comprehensive Cancer Centre for prevention, treatment and research on cancer and is comparable to any similar centre in the world. The Meherbai Tata Memorial Hospital is a specialty hospital for cancer equipped with latest treatment and diagnostic facilities. Tata steel extends the much needed preventive, curative and promotive healthcare facilities in its areas of operation.

**Tata Motors** also involved in different types of health services like-curative health care services, infrastructural development, better sanitation facilities, training to Village Health Workers, early diagnosis and treatment of diseases, especially tuberculosis, leprosy, hepatitis is now effectively carried out.

The employees of Maruti Suzuki have always donated generously to people affected by natural calamities. The organization also runs a crèche for the children of construction workers, which provide food shelter and education for children.

**HDFC** provides medical facility to their employees only. The HDFC does not involve in CSR activity for general people.

**Education** is another important area for CSR activity. The public sector and private sector organizations are involved to provide educational facility. The industrial organisations have either own educational institutions or they donate funds to the educational institutions in the country.

**NTPC** support in education sector College and Institution support for construction of Engineering College , Infrastructural support to schools; Supporting to set up technical polytechnic; Assistance for facilitating education and rehabilitation of child victims; support mid-day meal programme for the children ; support youth for training in slums; scholarship for pursuing professional courses; Financial assistance to Female/Girl Child Education, Adult Education, Coaching and Personality development programmes; etc.

**SAIL** have been set up various educational institutions in cities and villages for free education, boarding and lodging. SAIL has achieved a girl-boy ratio of 1:1 for all levels of education. SAIL also provides midday meals, uniform, including shoes, textbook, stationery items, school bag, water bottles, etc. to BPL children.

**GAIL** has attempted to address the issue of un-employability through skill development and vocational training programmes undertaken at several locations. GAIL also facilitate Special education through computer based visual speech training equipments and audio visual projector for the Neglected Disabled children and backward people.

**Tata Steel** operate social arms that address the needs of the community. Tata Steel also support leadership among self-help groups and village advocacy groups; Encourages multi cropping and irrigation ,rural and tribal development and programmes for community empowerment, Encouraged enterprise development to create sustainable growth in villages; etc.

**Tata Motor** upgrade the quality of Industrial Training Institute (ITIs) through public private partnership with government authorities to upgrade the quality. Several technical and vocational programmes are run for rural youth from the project areas. Special programmes are also run for

women including sewing training, beautician courses, manufacturing food products and utility items and assembly work.

**HDFC** partially supporting the setting up of the school. Association for Sarva Seva Farms (ASSEFA) is rural development organization working for socio-economic programmes such as agriculture, dairy, micro-enterprises, basic education, community health etc.

**INDIAN OIL** Indian Oil Corporation Limited established in 1959 is a public company which is owned by the Ministry of Oil and Natural Gas, government of India. Its headquarters are in New Delhi. It is one of the largest companies in India and ranked at 142nd position on the Fortune Globe List 500 of world's biggest corporations as of 2021. Indian oil is the largest government owned oil producer in the country and earned net profit of \$6.1 billion. It is providing employment to various people. As of 31 March 2021, there were 31,648 employees working in the company among them, 17,762 are executives and 13,648 are non executives. Indian oil has 8.77% of women staff.

**Employment Generation** is also a CSR activity related to minimisation of unemployment. A lot of employment opportunity is generated by the industrial organisations in their production as well as service divisions. During the first decade of the globalisation, the existing industrial organisations were freezed the employment opportunity considering their existence as well as reduction in cost. But after establishment of new branches as well as expiry of first decade of globalisation, further, they started to generate employment opportunity in the country.

### **Suggestions**

After the completion of study on the subject of **“A Comparative Study of Corporate**

**Social Responsibility on Selected Public and Private Sector Companies”,** some important suggestions are concluded by the researcher which are as follows:

1. CSR has also importance in risk management in different ways. CSR also support human resources of the organization as high morale, retention in organization, quality production and job satisfaction, etc.
2. The area cover under CSR activities by industrial organizations are found very limited. It is found mostly in the field of education, health and rural development. Sports and games should be incorporated in main stream of corporate social responsibility.
3. Special CSR activities should be incorporated for remote as well as rural areas by industrial organizations so that mass population can avail the benefit of CSR activities.
4. CSR is the source of business opportunities and competitive advantage and due to CSR activities the organization assure their survival in future in competitive era of business. CSR activities the organizations gain popularity in the societies.
5. CSR is a source for business opportunities activity in any specific area the estimatrd expenditure of government should the curtailed by the government for that activity in the area.
6. It is found that CSR help in cost reduction through efficiency improvement. CSR activities for different industrial organizations should also be determined to the basis of percentage amount of expenses.
7. CSR helps in improvement of financial performance, sales and customer loyalty etc. of the organizations gain more profit and become able to improve financial performance. Due to CSR activities of the organizations the customer attracted towards the purchasing of manufactured products.
8. The CSR activities also strategy dor advertisement of product as well as industrial organizations hence they do not disclose their CSR activities.
9. Special measures should be made to improve consciousness on implementing CSR activities in the country. So that the public sector as well as private sector organization could be conscious in implementing CSR activities.
10. The respondents opined that CSR activities are also a strategy of advertisement of products as well as industrial organisations hence they do not disclose their CSR activities. It may be suggested to all industrial organisations to disclose their CSR activities in limited areas.

### **Conclusion**

From the above study we can conclude that both Public and private companies are actively taking part in Corporate Social Responsibility activities. All the companies engaged in contributing more in health care, helping in Pandemic, Education, Skill Development, sports, development of rural areas and women empowerment. There are some areas which need more attention like welfare of tribal people, animal welfare, reducing emission of chemicals in air and water etc. Some companies are pursuing a unique CSR initiative in education sector by offering classes on skills and attitudes. The standard programme at schools offers knowledge and skills among the students; however, it does not cover up soft skills which will assist the students

to progress further on in a competitive environment. The findings revealed that the major reasons for implementing CSR is to be socially responsible citizen followed by increased consumer awareness, competitor's pressure and just for a formality. The private sector corporates in India need to follow the example of these large public sector companies of India, and there is a need to bridge the gap in resource allocation for CSR activities between the public and the private firms. The factor analysis has clearly factorized & summarized the components of CSR practices of companies under this study. The components of CSR practices, which have been studied and explained. As per the changing market scenario, companies should contribute more for the upliftment of the Indian society. Indian economy is in a developing stage and there are many backward regions and underprivileged people which need a support in real sense with relation to health, education and livelihood, Spread more awareness about sustainability so that our planet would become better to live in.

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# **METACOGNITIVE AWARENESS: A TOOL TO ENCOURAGE AN INCLUSIVE AND EQUITABLE CLASSROOM ENVIRONMENT**

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**Abstract-** This paper presents meta-cognitive awareness as a tool to promote a classroom environment inclusive for students with disabilities in college and university level students. This study aims at promoting reflection on the methodology to address diversity within the classroom, considering the population with disabilities as one of the major groups to bear in mind using different teaching style for enhancing disable students learning. Within the conceptual approach, inclusive education is seen as the way to address diversity in the Indian education system, where education is considered a fundamental human right. The Ministry of Public Education of Uttar Pradesh is moving from a rehabilitative approach to an inclusive education approach. Meta-cognitive awareness is a way to raise awareness on the pedagogical mediation within the classroom environment. This paper includes results from a series of descriptive (quantitative) and qualitative studies conducted at school and colleges which demonstrate that many of the difficulties presented in the student population are due to methodological aspects and an inadequate delivery of the contents by the teachers. The methodology used helps us to understand the ways in which students perform the cognitive processes through meta-cognitive strategies. It is concluded that the teaching strategies proposed to meet the educational needs comprehensively is fundamental for achieving inclusive educational processes.

**Keywords:** Meta-cognitive Awareness, Inclusive Education, Diversity, Pedagogical Mediation, Teach

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Currently, there is a surge of proposals oriented towards inclusive education, so in the international as well as national area, based on the principle of attention to diversity, which aims to create social and educational contexts that enhance the participation of all education system, in the framework of respect for human. Metacognitive awareness is the taking of awareness of one's own cognitive processes, that is to say, of the form in which information coming from the inclusive education is processed in a conscious manner. Metacognitive awareness is the knowledge and control of one's own cognitive activity (Mateos, 2001). Metacognition is a valuable tool to promote a positive classroom environment for inclusive education, if we consider the population with disabilities as one of them the many groups that constitute diversity. One of the questions that teachers, fathers, mothers of the family and Professionals linked to the

educational attention of populations that, due to their characteristics, If minorities are considered, what type of strategies should be implemented to address them diversity, with quality methodological proposals that satisfy the entire population. The population with disability is one of these diverse groups and their approach is educational state historically influenced by traditional or rehabilitative approaches, concentrated in the deficit of the person and in the form in which it is adapted to society and others. From this perspective, people with disabilities are not masters of their lives and have very little social participation moreover, there is an emphasis in the criteria of the person's experts, who are seen as possessors of knowledge. On the other hand, the social model makes a break with the paradigm and plants that disability is recognized as the consequence of the individual's interaction with an environment that does not accommodate

him. The educationally inclusive environment is then a space in which, teachers as students, based on their relationships in respect for diversity and the elimination of barriers through learning and participation in the joint construction of learning.

### **Objectives:**

- To study the inclusive education in relation to their metacognitive Awareness.
- To study the Meta-cognition Strategies to encourage an inclusive classroom.
- To Study the Metacognitive Awareness for Equitable classroom environment.

### **Inclusive Education:**

Inclusive education derives from the principle of attention to diversity, which According to Arnaiz (2003) it has “a broader meaning of what has come representing the special education, referred exclusively to students with disabilities.”According to Arnaiz (2009), the principles of inclusive education are:

a) classes that accept the diversity, b) a more comprehensive curriculum, c) interactive teaching and learning, d) the support a teachers and e) the participation of the family.

This researcher proposes the adoption of a concept of diversity broader than Considered as an educational value. Inclusive education is a tool to do real attention to diversity in educational centers. Talking about diversity implies considering a series of very diverse indicators such as the origin social, family, cultural, sexual, intra or inter-psychological, and linked to needs educative specials associated with some type of disability or over-donation (Marchesi Martin, 1998).

### **The needs of Inclusive and Equitable Classroom Environment:**

The need of the entire population, including those who present with conditions of disability. Disability is conceptualized as the interaction of the deficiency it presents the person with the barriers to learning and participation that those different social contexts. Since diversity, disability is one of the many indicators of the only reason why it is not possible to equate the concepts of special education and education

inclusive, not those of integration and inclusion, that is, they respond to different paradigms and postures. From this perspective, the person does not present a disability, but is in the impossibility of the environment to respond to the diversity of the people and the barriers that assigned for free participation. The collaborative work and other techniques and strategies are ideal for inclusive educational approach. The researcher said, moreover, that it is necessary to adjust the educational programming to the diversity of students present in the classroom in order to “offer an educational response Adequate” (Arnaiz, 2003). Propose a series of strategies to attend to the diversity, which is enumerated below:

- Starting from the previous knowledge of the student population.
- Debate and achieve consensus regarding the common interests.
- Considering differences as opportunities for learning.
- Analyze the processes that lead to exclusion.
- To have a present that requires a great wealth of resources.

Methods in the classroom to diversify the teaching-learning processes:

- Reflection and share specific aspects of the practice
- Create conditions of support that facilitate innovation in the classroom.

Within that wealth of resources and methodologies to diversify the processes of pedagogical mediation to which Arnaiz (2003) refers, considering equally, the metacognitive strategies as a possibility that allows the real participation of all persons involved in educational contexts.

The metacognition: taking into account the awareness of how to learn and how to teach. “The metacognition refers to a series of cognitive operations Exercised by an internalized set of mechanisms that allow collecting, producing and evaluating information, as well as controlling and auto regulating the intellectual functioning of its own”. Metacognition is shaped by components: The metacognitive knowledge: it refers to knowledge of the individual about his own

cognitive resources, about the demands of the Metacognition understood as control of one's own cognitive activity, also. The so-called executive function refers to a process of monitoring or self-evaluating one's own knowledge and one's own cognitive activity (monitoring), when we carry out tasks of learning or solving problems, as a process of regulation of that same activity. (Mateos. 2001) The awareness of how each person learns and the type of strategies used to learn, constitutes a form of self-knowledge that is of vital importance for they gain significant learning. But this involves all the actors in the processes of pedagogical mediation, that is, teachers must also be aware of the forms in which learn and, most importantly, of the forms that we teach, in a process of construction set of knowledge, considering, in addition, the different forms of appropriation.

#### **The metacognitive strategies:**

The strategies constitute plans of action prepared by a person to represent. One problem is the ability to prevent one's difficulties and to take decisions about the actions one have to be realized. Metacognitive strategies are procedures that are developed systematically and consciously to influence information processing activities such as search and evaluate information, store it in memory and retrieve it to solve problems and self-regulation of learning. So that the metacognitive strategies are one group of strategies that allow cognitive processes to be carried out in a manner that the information is processed properly.

The metacognitive strategies in general involve the transversal planning; the monitoring and evaluating the cognitive process performed, that is to say, the strategies to establish. The control processes that people put into action when faced with various tasks. It is necessary to educate teachers and children in the use of metacognition as an everyday form of approaching knowledge. The use of metacognition in the classroom, the greater will be the benefits in achievement significant and functional learning for all actors of the educational process. Mora et al. (2006, p. 258) conclude that Evidence of the importance of working with metacognitive strategies for

children as for their teachers, as well as the need for a training in their construction and employment, which allows to know its usefulness and applicability in classroom work. Metacognition allows, both the teacher and the learner, to be aware of the in the form in which one learns better and the difficulties one faces in the process of learning.

#### **Metacognitive Awareness as a fundamental tool that promotes the **Inclusive and Equitable Classroom Environment:****

Consciousness individually and collectively by the teachers and students, as well as by all the actors involved in the classroom environment that the metacognition potentiates the ability of people to know, control and evaluate their own processes, through the creation and implementation of metacognitive strategies that allow overcoming the barriers of learning, as well as the attitudinal and those of participation. The metacognitive strategies seek to realize the cognitive processes of attention, storage, processing, retrieval and execution of information, when a person performs a certain cognitive task, such as understanding a text, solving a mathematical operation or a problematic situation, such as tasks related to aspects emotional or behavioural among others. According to Mora et al. (2006) the use of metacognitive strategies, independently of the content to be covered, constitutes very valuable tools for working with children that present cognitive disability. This has great relevance to the work of teachers. In this way, every teacher should strive to, in the development of mediation pedagogical, by the potential of the construction and application of metacognitive strategies that allowing every student to have the knowledge and control of his cognitive activity, of the form that the educational environment is inclusive, participatory and of quality; with it, to minimize the barriers to learning and how to improve the way information is presented in an effective and relevant manner to the students, which guarantees, ultimately, the achievement of significant learning.



## Conclusion:

Metacognition constitutes a valuable tool in the educational field. Learning what metacognition is about highlights the importance of its inclusion. This is, in reality, the foundation indispensable for every teacher can design and implement strategies that satisfy, in an integral way, the needs of the student population, in order to achieve a process of pedagogical mediation. Arranging truly meaningful learning. Metacognition must be taught explicitly at all levels of the system educational national; because many people do not know the potential of its application and its. The benefits it has in cognitive development and in the inclusive processes. Using Different metacognitive strategies at university and school level we can improve teaching learning style of disable students.

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# MEASURING EMPLOYEE ENGAGEMENT: BEST PRACTICES AND METHODOLOGY

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**Abstract-** Employee engagement is a critical metric for organizational success, influencing productivity, retention, and overall company culture. This article explores the best practices in measuring employee engagement, delving into traditional methods such as surveys and performance evaluations, as well as emerging approaches like sentiment analysis and social network analysis. By examining the benefits and limitations of each method, alongside real-world case studies, this article aims to provide insights into how organizations can effectively measure and enhance employee engagement to drive sustainable business growth and employee satisfaction.

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**Introduction-** Employee engagement has emerged as a pivotal factor influencing organizational success, productivity, and employee well-being in today's competitive business landscape. As organizations strive to optimize their human capital, measuring and understanding employee engagement has become imperative. This study explores the best practices and methodologies employed in measuring employee engagement, aiming to provide insights into effective strategies for enhancing organizational performance and fostering a positive work environment. By delving into both traditional survey-based approaches and innovative techniques such as sentiment analysis and social network analysis, this research seeks to illuminate the complexities of engagement dynamics within diverse organizational contexts. Through a comprehensive review of literature and empirical evidence, this study aims to equip organizational leaders and human resource professionals with actionable insights to drive sustainable engagement and success within their respective organizations.

**Review of literature-**Employee engagement has garnered significant attention in contemporary organizational research due to its profound impact on productivity, retention, and overall business success. This literature review

aims to synthesize key findings and best practices in measuring employee engagement, drawing insights from various scholarly works and empirical studies.

**Survey-Based Approaches:** Survey instruments remain one of the most common methods for assessing employee engagement (Saks, 2006). Notable frameworks include the Gallup Q12 survey (Harter et al., 2002) and the Utrecht Work Engagement Scale (Schaufeli et al., 2006), which capture different dimensions of engagement such as job satisfaction, organizational commitment, and discretionary effort.

**Multi-Dimensional Perspectives:**

- Recognizing the multifaceted nature of employee engagement, researchers have advocated for comprehensive models that integrate cognitive, affective, and behavioral dimensions (Rich et al., 2010). This holistic approach enables a more nuanced understanding of engagement dynamics within organizations.
- Emerging Methodologies: Beyond traditional surveys, researchers have explored innovative methodologies such as sentiment analysis of employee

feedback (Kumar et al., 2018) and social network analysis to map informal communication patterns and identify influential actors (Cross et al., 2016). These approaches offer valuable insights into the underlying drivers of engagement and organizational dynamics.

- **Contextual Factors:** Contextual variables such as leadership style, organizational culture, and job design significantly influence employee engagement (Bakker & Albrecht, 2018). Studies have highlighted the importance of considering these contextual factors when designing engagement measurement strategies to ensure relevance and accuracy.
- **Practical Implications:** Research indicates that organizations that prioritize employee voice and participation in the engagement measurement process tend to achieve higher levels of engagement and performance (Macey & Schneider, 2008). Moreover, regular feedback and action planning based on engagement data are essential for driving continuous improvement (Lockwood, 2007).
- By synthesizing findings from diverse literature sources, this review underscores the importance of adopting a multi-dimensional, contextually sensitive approach to measuring employee engagement. Such an approach not only provides organizations with actionable insights but also fosters a culture of transparency, trust, and empowerment among employees.

## Objectives

- Identify effective strategies to boost employee morale and productivity.
- Enhance retention rates and reduce turnover through targeted interventions.
- Establish benchmarks and metrics for ongoing evaluation and improvement of organizational culture.

## Findings and discussion

Effective strategies:

- **Clear Communication and Goal Alignment:** Ensure that employees understand the company's vision, goals, and how their individual contributions contribute to the bigger picture.
- Clear communication fosters a sense of purpose and direction, boosting morale and motivation.
- **Recognition and Appreciation:** Implement regular recognition programs to acknowledge employees' efforts and achievements publicly. Whether through verbal praise, awards, or incentives, recognition reinforces positive behaviors and encourages higher levels of productivity.
- **Professional Development Opportunities:** Invest in employee growth and development through training, workshops, and mentorship programs. Providing opportunities for skill enhancement and career advancement not only increases job satisfaction but also enhances productivity as employees feel valued and invested in.
- **Flexible Work Arrangements:** Offer flexibility in work schedules or remote work options, where feasible. Providing a better work-life balance helps reduce stress and burnout, leading to increased morale and productivity.
- **Empowerment and Autonomy:** Delegate responsibilities and empower employees to make decisions within their roles. Giving employees autonomy fosters a sense of ownership and accountability, leading to higher engagement and productivity.
- **Regular Feedback and Performance Reviews:** Conduct regular performance evaluations and provide constructive feedback to employees. Feedback sessions help employees understand their strengths and areas for improvement, allowing them to grow

professionally and feel supported in their roles.

- *Promote a Positive Work Environment:* Foster a positive workplace culture by promoting collaboration, teamwork, and mutual respect. Encourage open communication, celebrate diversity, and address conflicts promptly to create a supportive and inclusive work environment conducive to high morale and productivity.
- *Wellness Initiatives:* Implement wellness programs that focus on physical, mental, and emotional well-being. Providing resources for stress management, healthy living, and work-life balance demonstrates a commitment to employees' overall health and happiness, leading to increased productivity and morale.

#### Targeted Interventions:

- *Employee On boarding Program:* Implement a comprehensive on-boarding process to ensure new employees feel welcomed, valued, and equipped with the necessary tools and information to succeed in their roles. A well-designed on-boarding program can enhance job satisfaction and reduce early turnover.
- *Regular Check-Ins and Feedback:* Conduct regular one-on-one meetings between managers and employees to discuss goals, performance, and any concerns or challenges. Providing continuous feedback and addressing issues promptly can help employees feel supported and valued, reducing the likelihood of turnover.
- *Career Development Opportunities:* Offer opportunities for career growth and advancement within the organization. Provide training, mentorship programs, and clear paths for progression to encourage employees to stay and invest in their long-term development with the company.
- *Competitive Compensation and Benefits:* Ensure that employees are

fairly compensated and provided with competitive benefits packages. Conduct regular salary reviews to remain aligned with industry standards and provide additional perks or incentives to reward tenure and loyalty.

- *Recognition and Rewards:* Implement a formal recognition program to acknowledge employees' contributions and achievements. Recognizing employees for their hard work and dedication can increase job satisfaction and loyalty, reducing the likelihood of turnover.
- *Flexible Work Arrangements:* Offer flexible work options such as remote work, flexible hours, or compressed workweeks. Providing flexibility in how and where work is done can improve work-life balance and job satisfaction, leading to higher retention rates.
- *Workplace Culture and Environment:* Foster a positive workplace culture that values diversity, inclusion, and employee well-being. Promote open communication, teamwork, and a supportive environment where employees feel respected and appreciated.
- *Exit Interviews and Feedback:* Conduct exit interviews with departing employees to gather insights into their reasons for leaving and identify any areas for improvement within the organization. Use this feedback to inform targeted interventions aimed at reducing turnover and enhancing retention rates in the future.

#### Benchmarks and Metrics:

- Establishing benchmarks and metrics for ongoing evaluation and improvement of organizational culture is essential for maintaining alignment with company values and fostering a positive work environment. Here are some steps to achieve this:
- *Identify Key Cultural Attributes:* Define the core values, beliefs, and behaviors that characterize the desired

organizational culture. These attributes should reflect the company's mission, vision, and strategic goals.

- *Develop Measurement Criteria:* Determine specific metrics and benchmarks that can effectively gauge the organization's cultural health and alignment with its stated values. This may include employee engagement surveys, turnover rates, diversity and inclusion metrics, and performance evaluations.
- *Set Baseline Metrics:* Establish baseline measurements for each identified metric to provide a starting point for evaluation. This allows for comparison over time and helps track progress towards cultural improvement goals.
- *Regular Monitoring and Assessment:* Implement regular assessments to track cultural metrics and benchmarks. This could involve conducting periodic surveys, analysing turnover data, and gathering feedback from employees through focus groups or town hall meetings.
- *Compare against Industry Standards:* Benchmark the organization's cultural metrics against industry standards and best practices to gain perspective on performance relative to peers and competitors. This helps identify areas of strength and areas for improvement.
- *Implement Actionable Insights:* Use the data collected to identify trends, patterns, and areas of concern within the organizational culture. Develop actionable insights and strategies to address identified gaps and enhance cultural alignment.
- *Encourage Continuous Feedback:* Foster a culture of open communication and feedback where employees feel empowered to share their perspectives on the organizational culture. Regularly solicit feedback from employees and incorporate their input into cultural improvement initiatives.
- *Measure Impact and Adjust Accordingly:* Continuously evaluate

the effectiveness of cultural improvement efforts by measuring the impact on key metrics and benchmarks. Adjust strategies and interventions as needed to ensure ongoing alignment with organizational values and goals.

- By establishing clear benchmarks and metrics for evaluating organizational culture and regularly monitoring progress, companies can proactively identify areas for improvement and implement targeted interventions to foster a positive and thriving work environment.

### Implications of the study

The study of measuring employee engagement best practices and methodology carries significant implications for organizations aiming to enhance employee satisfaction, productivity, and overall performance. These implications include:

- **Improved Organizational Performance:** By implementing effective measurement strategies and methodologies, organizations can gain valuable insights into employee attitudes, motivations, and levels of engagement. This understanding allows for targeted interventions and initiatives aimed at improving organizational performance, productivity, and profitability.
- **Enhanced Employee Satisfaction and Retention:** A comprehensive approach to measuring employee engagement enables organizations to identify factors contributing to job satisfaction and retention. By addressing areas of concern and implementing strategies to enhance engagement, organizations can improve employee morale, reduce turnover rates, and retain top talent.
- **Informed Decision-Making:** Data-driven insights derived from engagement measurement efforts provide organizational leaders and managers with valuable information to make informed decisions. Whether it's optimizing work processes, adjusting

policies and practices, or allocating resources effectively, these insights enable decision-makers to prioritize initiatives that positively impact employee engagement and organizational outcomes.

- **Development of Best Practices:** Through the study of measuring employee engagement, organizations can identify and develop best practices tailored to their unique organizational context. By sharing these best practices with industry peers and stakeholders, organizations contribute to the collective knowledge base and foster continuous improvement across the broader business community.
- **Cultural Transformation:** Engaging in the study of employee engagement best practices and methodology can catalyze cultural transformation within organizations. By promoting transparency, communication, and employee involvement in the measurement process, organizations foster a culture of trust, accountability, and continuous improvement.
- **Competitive Advantage:** Organizations that prioritize employee engagement and invest in effective measurement methodologies gain a competitive edge in attracting and retaining top talent. A positive workplace culture characterized by high levels of engagement not only enhances employee satisfaction but also strengthens employer branding and reputation, making the organization more attractive to prospective employees and customers alike.
- **The implications of studying measuring employee engagement best practices and methodology extend beyond the organization itself, influencing employee satisfaction, retention, decision-making processes, and overall competitive advantage. By embracing a data-driven approach to understanding and enhancing employee engagement, organizations can foster a culture of excellence, innovation, and sustainable growth.**

## Limitations

- **Subjectivity:** Employee engagement measurements can be influenced by individual perceptions and biases.
- **Lack of Context:** Metrics may not capture the full spectrum of factors influencing employee engagement within diverse organizational cultures.
- **Response Bias:** Survey-based approaches may suffer from respondent bias, with employees providing socially desirable rather than honest responses.
- **Limited Scope:** Some methodologies may overlook crucial aspects of engagement, such as emotional well-being or work-life balance.
- **Static Nature:** Employee engagement is dynamic and can fluctuate over time, making it challenging to capture with static measurements.

**Conclusion**-The study of measuring employee engagement best practices and methodology underscores the importance of adopting a multifaceted and contextually sensitive approach to assess and enhance organizational engagement levels. By synthesizing insights from various scholarly works and empirical studies, it is evident that traditional survey-based approaches, coupled with emerging methodologies such as sentiment analysis and social network analysis, offer valuable tools for understanding the dynamic nature of employee engagement. However, it is imperative for organizations to recognize the limitations inherent in these methods, including subjectivity and response bias, and to supplement quantitative data with qualitative insights to gain a holistic understanding of engagement drivers. Moreover, fostering a culture of transparency, employee participation, and continuous feedback is crucial for leveraging engagement measurement as a strategic tool for organizational improvement and sustainable success.

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# THE ROLE OF CUSTOMER RELATIONSHIP MANAGEMENT (CRM) IN ENHANCING CUSTOMER LOYALTY IN THE RETAIL SECTOR

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## **Abstract:**

In this study, the author investigates "The Role of Customer Relationship Management (CRM) in Enhancing Customer Loyalty in the Retail Sector." Customer loyalty is essential for long-term success in the ever-changing retail industry. This research examines the effects of customer relationship management (CRM) on retail customer loyalty by exploring the theory and practice of CRM. The goals, technology, difficulties, and potential benefits of customer relationship management (CRM) in a retail setting are detailed in the conceptual framework. The article delves into the many goals of customer relationship management (CRM) in retail, including customer happiness and retention, while highlighting the technical aspects of CRM implementation. Integrating omnichannel efforts, data-driven tools, and personalisation technology are crucial components. From worries about customer data protection to the necessity of extensive staff training, the study covers all the bases when it comes to the obstacles that stores have when trying to use CRM. Concurrently, it finds ways to improve customer loyalty through the use of CRM tactics. Case studies and empirical research highlight the triumphs and tribulations of well-known merchants' CRM deployments. The article provides methods for gauging client loyalty and up-to-date approaches to CRM success. Finally, the study concludes with a look ahead at potential trends, such as how AI, predictive analytics, and ethical concerns could influence the future of customer relationship management (CRM) and its effect on retail consumer loyalty. Retailers, practitioners, and researchers may all benefit from the results, which provide light on how to understand and use CRM to foster lasting customer loyalty.

**Keywords:** Customer Relationship Management, CRM, Customer Loyalty, Retail Sector, Relationship Marketing, CRM Technologies

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An integral part of every economy, retail is always adapting to new technology, shifting consumer preferences, and general market conditions. The retail landscape is complicated and competitive, requiring constant adaptation to be relevant and profitable. It includes both traditional brick-and-mortar stores and e-commerce giants. Big changes have been happening in retail recently, which is a great place for companies and consumers to dance. Omnichannel experiences, personalised journeys, and harsh rivalry have replaced the days of brick-and-mortar monoliths brought about by the digital flood (Solomon, 2014).

Within this ever-changing environment, client loyalty is seen as the ultimate goal, the sought-after secret to long-term prosperity that goes beyond one-time sales.

Customer Relationship Management (CRM) is a powerful technology that is important to this loyalty quest. It acts as a conductor, coordinating interactions with the brand across many platforms, building trust, and creating long-term relationships. With its enormous variety of goods and services, retail has long been an engine of global economic growth and job creation. Retailers, whether mom-and-pop stores or massive multinational conglomerates,



face a constantly shifting landscape defined by shifting consumer tastes, rising expectations, and the convergence of online and offline sales platforms. The sector's capacity to adapt to a dynamic market by embracing new techniques like omnichannel approaches is a testament to its resiliency.

When you can make sunshine your friend, why bother chasing rainbows? According to Reichheld (2006), loyal consumers go beyond being just repeat purchases; they take on the role of brand ambassadors and champions, singing your praises and spreading the word about your business. They are the backbone of a company's competitive edge since they spend more, are more forgiving of mistakes, and are more likely to interact (Lemon & Peter, 2009). Businesses may weather pricing wars and fleeting trends with the help of loyal customers, who provide resilience in an oversaturated market. Customer loyalty is immensely important in this complex retail world. Loyal customers are not only valuable for their purchases, but also for the excellent word of mouth they generate, which is crucial to a store's long-term success. A sophisticated grasp of client preferences, effective service delivery, and the capacity to design unique and unforgettable purchasing experiences are the three pillars around which customer loyalty is built and sustained.

Performing this digital symphony of devotion is customer relationship management. It's a way of thinking about your clients' wants, requirements, and problems rather than merely a piece of software (Accenture, 2021). By allowing you to personalise interactions, predict wishes, and customise products, customer relationship management (CRM) turns customers into partners in your brand story, rather than passive observers. It creates a web of interconnected experiences, from personalised marketing to instantaneous support, so you can keep up with their beat at all times. Customer Relationship Management (CRM) stands out as a crucial strategy need in the retail industry's complicated landscape. Rather of being limited to a technology solution, customer relationship management (CRM) is an all-encompassing strategy for maintaining and improving connections with

customers. Payne and Frow (2005) characterise CRM as "a cross-functional process for managing customer relationships that involves customer understanding, segmenting, targeting, acquiring, retaining, and collaborating with like-minded customers to enhance profitability."

Within the complex dynamics of the retail industry, this research study aims to investigate and clarify the crucial function of CRM in enhancing consumer loyalty. The purpose of this research is to dissect the complex link between customer relationship management (CRM) techniques and client loyalty using theoretical frameworks and supporting empirical facts. This paper seeks to offer a thorough understanding of how CRM can be strategically used to cultivate and maintain customer loyalty in the modern retail environment by analysing successful CRM implementations, difficulties encountered by retailers, and future trends.

## **2. Review of Literature**

Over time, the notion of Customer Relationship Management (CRM) has expanded to encompass many different aspects. Customer relationship management (CRM) originally referred to tech-driven systems made to handle interactions with customers. Nevertheless, modern viewpoints go beyond technology implementations and include a strategic, multi-departmental strategy centred on comprehending, constructing, and maintaining interactions with customers (Payne & Frow, 2005). The necessity of building long-term relationships with clients has been emphasised in CRM's progress, which indicates a shift in viewpoint from transactional to relational.

### **2.1 Customer Relationship Management:**

A new way of thinking about relationships with customers has emerged in the retail industry, thanks to Customer Relationship Management (CRM). This literature study delves deeply into customer relationship management (CRM) in the retail industry, covering all the bases: its definition, history, theoretical foundations, implementation difficulties, and effects on consumer loyalty.

Strategically focusing on the management of a company's connections and interactions with its consumers is what Customer Relationship Management (CRM) is all about (Payne & Frow, 2005). Developed as an alternative to transaction-based approaches, customer relationship management (CRM) uses data analytics, technology, and customer-centric techniques to improve interactions with customers (Ngai et al., 2009). An emphasis on relationships rather than transactions has been central to customer relationship management's development throughout the years (Peppers & Rogers, 2004).

Its multifaceted aspect is emphasised by the theoretical frameworks that support CRM. Customers become loyal to a store when they feel their interactions with the business are valuable, according to the Social Exchange Theory, which places an emphasis on the two-way nature of relationships (Blau, 1964). Factors impacting consumers' acceptance of CRM technology are investigated in the Technology Acceptance Model (TAM) (Davis, 1989). You may learn more about the technical and psychological aspects of customer relationship management deployment from these frameworks.

Customer relationship management (CRM) in retail entails collecting, analysing, and making good use of consumer data via the use of technology. According to Ryals and Payne (2001), one important tactic is personalisation, in which stores modify their products and services according to customers' tastes and actions. Integral components of customer relationship management (CRM) adoption in retail include loyalty programmes, customer segmentation, and targeted marketing efforts (Rigby et al., 2002).

There will be obstacles to overcome while implementing CRM in the retail industry, despite the many potential benefits. Employee and consumer reluctance to change is a major obstacle (Parvatiyar & Sheth, 2001). Transparent and ethical customer relationship management methods are necessary due to privacy issues around consumer data gathering and use (Chen & Popovich, 2003). Adopting customer relationship management systems is

difficult for merchants for several reasons, including technological complexity and the requirement to make large expenditures (Bose, 2002).

Customer relationship management (CRM) has a major impact on retail loyalty when implemented. Reinartz et al. (2005) found that customers are more loyal when they have favourable experiences due to targeted marketing, rapid problem resolution, and personalised interactions. According to Verhoef et al. (2010), customer relationship management systems may improve long-term loyalty by anticipating consumer requirements and preferences, which helps to build emotional ties.

Information on effective customer relationship management (CRM) deployments in retail may be found in academic papers and case studies. According to HBR (2020), one example of a customer relationship management (CRM) system in action is Amazon's use of data analytics to foresee and meet consumer demands. The effects of customer relationship management (CRM) on happiness, loyalty, and profit have been the subject of academic studies like Reinartz and Kumar's (2003).

Redefining consumer connections and loyalty, customer relationship management (CRM) has arisen as a game-changing tactic in the retail industry. Its transformation from transactional to relationship-oriented models mirrors the ever-changing retail landscape of today. Retail customer relationship management (CRM) is multi-faceted, including theoretical frameworks, implementation tactics, obstacles, and effects on consumer loyalty. Despite ongoing difficulties, customer relationship management (CRM) has the ability to greatly aid retail businesses in their quest for long-term partnerships with their customers.

## **2.2 Customer Loyalty:**

The importance of customer loyalty in maintaining a company's profitability has made it a hot topic in the retail industry. The many facets of customer loyalty, including its causes, ways of being measured, and consequences for stores, are explored in this literature review that compiles the best available research.

Many things impact customers' propensity to buy from a certain brand again and again; these are the roots of customer loyalty. According to Cronin and Taylor (1992), one reliable indicator of customer loyalty is the quality of service provided. Successful stores that go above and beyond for their consumers develop deeper connections with them on an emotional level, which in turn increases brand loyalty. Customer happiness and loyalty are directly correlated with product quality and innovation (Bhattacharjee, 2001). Customers are more likely to remain loyal to retailers who take a proactive approach to meeting their wants and preferences.

There are two parts to measuring client loyalty: attitudes and behaviours. Loyalty in attitude is a measure of how strongly consumers feel about and think highly of a certain brand or store (Dick & Basu, 1994). Behavioural measures of loyalty include things like frequency of patronage and repeat purchases (Jacoby & Kyner, 1973). One such statistic that measures consumers' tendency to suggest a shop to others is the Net Promoter Score (NPS) (Reichheld, 2003).

Retailers may increase their profits and market share through customer loyalty programmes. According to Blattberg and Deighton (1996), customer lifetime value is higher for loyal customers since they are more likely to be retained. Customers who are happy and loyal to a brand are more likely to recommend it to others and have a favourable impression of it (Homburg et al., 2005). Increased competitiveness in ever-changing marketplaces is a boon for retailers who cultivate customer loyalty via relationship-building and personalised experiences.

Developing loyal customers in the retail industry is important, but it's not easy. Conventional methods of fostering customer loyalty are facing new threats from the rise of e-commerce and the importance placed on competitive pricing (Verhoef et al., 2010). The need to attract customers through sales and retain them through long-term loyalty programmes is a constant challenge for retailers.

Customer loyalty in retail has been transformed by the digital era. To influence consumer loyalty, e-commerce platforms use data analytics and AI to personalise the shopping experience (Li & Kannan, 2014). According to Cheng et al. (2019), the influence of technology on consumer loyalty is being magnified by the incorporation of digital loyalty programmes and mobile applications.

Retail customer loyalty highlights the multi-faceted character of loyalty, impacted by factors such as service excellence, product innovation, attitudes, and behaviours. In order to develop strong loyalty-building tactics, it is necessary to have accurate assessment tools and a detailed knowledge of the difficulties caused by changing customer behaviours. Successful retailers in today's fast-paced market are those who adapt to new technologies and develop customer-centric strategies.

### **3. Objectives of the study**

The objectives of the study form the strategic framework that guides the research endeavor, directing its focus and delineating the specific aims to be achieved. This research study aims to achieve following objectives:

- To Explore the Landscape of CRM Technologies in Retail
- To Identify Challenges Faced in Implementing CRM in Retail
- To Explore Opportunities Arising from CRM Implementation in Retail
- To Examine the role of CRM in enhancing Customer Loyalty in Retail
- To Explore Emerging Trends in CRM and Customer Loyalty

### **4. CRM Technologies in Retail**

Technologies for customer relationship management, or CRM, have revolutionised the retail industry by changing the way companies engage with consumers and creating enduring bonds with them. The importance and effect of essential customer relationship management technologies in retail are explained in this exploration.

#### **4.1. Customer Database Management:** Managing customer databases effectively is key

to customer relationship management in retail. Effective database systems are utilised by retailers for the purpose of collecting, organising, and analysing consumer data. Businesses may keep tabs on client demographics, preferences, purchases, and interactions using a thorough database (Chen & Popovich, 2003). Personalised interactions and tailored marketing tactics are made possible by improving our understanding of individual client behaviours via the use of modern database management systems. A strong client database is the backbone of every successful CRM approach. By collecting and keeping data from various online and offline points of contact with customers, this central repository serves as an authoritative source (Rust et al., 2000). A detailed image of each consumer is painted by the data, which allows for targeted ads and personalised interactions, based on factors such as demographics, purchase history, preferences, and sentiment analysis. Retailers may guarantee accurate information and enable deeper consumer knowledge by utilising technology such as data cleansing and deduplication (Gupta & Kohli, 2006).

**4.2. Personalization Technologies:** When it comes to customising consumer experiences, personalisation technologies play a key role. Personalised content distribution, recommendation engines, and behaviour- and preference-based targeted marketing are all part of this category (Payne & Frow, 2005). Retailers may increase consumer engagement and loyalty by providing a one-of-a-kind purchasing experience through personalisation. To meet this problem, CRM personalisation technologies are evolving to provide personalised product recommendations, targeted promotions, and personalised content according to each customer's tastes and past purchases (Lemon & Verhoef, 2016). Every contact is made to feel personally relevant by combining recommendation engines, segmentation tools, and dynamic content production platforms (Ngai et al., 2007). This fosters connection and brand loyalty.

**4.3. Omni-Channel Integration:** The omnichannel strategy is crucial in today's retail environment. Customer relationship management systems allow for the smooth

incorporation of several channels, including as brick-and-mortar shops, web-based platforms, and mobile apps (Rigby, 2011). Customers are able to easily switch between channels with the help of this integration, which keeps their personalised interactions and purchase history accessible. Customer relationship management systems fill this need, guaranteeing a uniform and tailored encounter across all points of contact. According to Kim et al. (2019), omnichannel integration helps to simplify the customer experience and build trust in the business. This includes features like synchronised product availability across channels, easy recovery of abandoned carts, and store-specific promotions based on online browsing data. In order to better serve their customers and increase engagement throughout the buying process, merchants should eliminate silos between channels and provide a holistic perspective of the consumer.

#### **4.4. Data Analytics and Predictive Modeling:**

Retail customer relationship management systems rely heavily on data analytics and predictive modelling. Vendors mine massive databases for useful information on shoppers' habits, tastes, and tendencies (Davenport, Harris, & Shapiro, 2010). Using this data, predictive modelling may foretell what customers will do next, allowing for proactive decision-making. Retailers may improve inventory management, tailor marketing efforts to individual customers, and even foresee what those customers will want by using predictive analytics. You may find patterns, identify consumers at danger, and forecast their future behaviour with the use of advanced analytics technologies that turn customer data into actionable insights. For instance, according to Anderson et al. (2004), predictive modelling enables businesses to proactively personalise goods based on client demands, which in turn boosts retention and prevents churn. Machine learning and AI help retailers better understand their customers, which in turn helps businesses make data-driven decisions that improve service, boost marketing efforts, and increase profits.

A paradigm shift towards customer-centric strategy is underscored by the incorporation of CRM systems in retail. merchants may thrive in

today's fast-paced industry with the help of data analytics, omnichannel integration, personalisation technology, and customer database management systems. These tools allow merchants to build lasting relationships with consumers, provide them with unique experiences, and adapt quickly to market changes.

## **5. Challenges and Opportunities in CRM Implementation**

There is a revolutionary potential for companies to implement Customer Relationship Management (CRM) systems in the retail industry, but there are also a number of problems that must be skilfully handled.

**5.1. Data Privacy and Security:** Ensuring the privacy and security of client data is one of the principal issues in CRM deployment. Breach can have devastating legal and reputational effects for retailers because of the sensitive information they manage (Rigby & Ledingham, 2004). Integrating strong encryption and access restrictions with using client data for personalised experiences is of utmost importance.

**5.2. Employee Training and Adoption:** Having competent and enthusiastic employees is crucial for a successful CRM installation. Employees must be adequately trained in order to become acquainted with new customer relationship management tools and to develop a customer-centric attitude (Dyche, 2002). It is crucial to address concerns, emphasise the benefits, and offer continuing assistance to promote seamless adoption because resistance to change is widespread.

**5.3. Integration with Business Processes:** This is one of the biggest challenges with CRM. Marketing, sales, and customer support are just a few areas that should work together in harmony with customer relationship management systems (Sheth, Sisodia, & Sharma, 2000). Inadequate alignment may lead to data silos, inefficiency, and a failure to grasp the big picture of client interactions.

**5.4. Real-Time Responsiveness:** There is a chance and a threat in meeting customers' expectations for real-time interactions. In order

to respond rapidly and intelligently, customer relationship management systems must provide immediate access to client data (Peters, Chen, Kaplan, Ognibeni, & Pauwels, 2013). A competitive edge may be achieved through real-time responsiveness, but this can only be achieved with a solid technology foundation and simplified procedures.

## **6. Role of CRM in enhancing Customer Loyalty**

When it comes to retail, client loyalty is king, and customer relationship management (CRM) is key to making that happen. Increased customer satisfaction, repeat purchases, and advocacy may be achieved via the implementation of successful CRM tactics, which allow businesses to establish enduring connections with their consumers.

**6.1. Personalized Interactions:** Customer relationship management systems allow stores to collect and analyse customer data, which helps them understand each client's unique tastes, habits, and buying history (Ryals, 2005). With this data, companies may better cater to their consumers' needs by creating unique experiences that speak to them on a deeper level.

**6.2. Targeted Marketing Campaigns:** Retailers may create personalised marketing strategies that cater to customers' tastes and spending habits by analysing customer relationship management data (Chen & Popovich, 2003). Businesses can attract customers, keep their interest, and inspire loyalty through the delivery of personalised incentives and content.

**6.3. Efficient Issue Resolution:** CRM solutions centralise a database of client interactions and support history, which streamlines customer service and allows for efficient issue resolution. According to Parvatiyar and Sheth (2002), this helps customer care agents handle issues faster and improves the client experience overall.

**6.4. Loyalty Programs and Rewards:** Customer relationship management software makes it easy to set up loyalty programmes that reward customers for coming back and

engaging with the brand. Businesses may enhance the emotional connection customers have with the brand by measuring their behaviour and rewarding loyalty (Reinartz & Kumar, 2003).

**6.5. Continuous Engagement:** Customer relationship management solutions allow companies to maintain contact with clients even after a single transaction has taken place. According to Kaplan and Haenlein (2010), firms may maintain brand awareness and client loyalty with focused communications that include updates, product suggestions, and relevant material.

**6.6. Predictive Analytics for Anticipating Needs:** CRM systems that include predictive analytics enable companies to foresee what their customers will want. According to Verhoef et al. (2010), companies may anticipate consumer needs and wants by looking at their previous actions.

**6.7. Seamless Cross-Channel Experience:** According to Ngai, Xiu, and Chau (2009), an integrated CRM strategy guarantees a streamlined experience for customers across all channels, including online and in-store interactions. Customer impression and loyalty are both bolstered by encounters that are consistent and unified.

**6.8. Customer Feedback and Improvement:** CRM systems make it easy for firms to get client input, which helps them identify areas that need improvement. Companies show they care about their customers and want to satisfy their expectations when they actively incorporate their feedback (Rigby, Reichheld, & Scheffer, 2002).

If a retail company wants to increase client loyalty, customer relationship management (CRM) is a crucial tool. Businesses may establish long-lasting connections with consumers through the use of targeted marketing, efficient problem resolution, loyalty programmes, ongoing engagement, predictive analytics, seamless cross-channel experiences, and customer feedback.

## **7. Measuring Customer Loyalty**

In order to evaluate the efficacy of their tactics and make educated decisions, merchants must have a reliable way to quantify consumer loyalty. The retail industry's customer loyalty may be better understood with the use of a variety of indicators and approaches.

**7.1. Net Promoter Score (NPS):** The Net Promoter Score (NPS) is a popular measure for measuring customer loyalty. It asks a simple question: "How likely is it that you would recommend our company to a friend or colleague?" The customers' responses range from zero to ten. Respondents are categorised as promoters if they give scores between 9 and 10, and detractors if they give ratings between 0 and 6. Subtracting the number of naysayers from the percentage of believers yields the net promoter score (NPS) (Reichheld, 2003).

**7.2. Customer Lifetime Value (CLV):** CLV captures the sum of a customer's anticipated income generated by the brand throughout the course of their association with the brand. Predicting future purchases and factoring in the price connected with them is what it entails. Customer lifetime value (CLV) is a useful metric for analysing the profitability of various customer categories and guiding marketing strategy (Blattberg & Deighton, 1996).

**7.3. Repeat Purchase Behavior:** This metric provides a clear picture of how loyal a consumer is. You can tell how strong the customer-brand relationship is by looking at consumer behaviour, such how often they buy and what products or services they prefer (Uncles, Dowling, & Hammond, 2003).

**7.4. Customer Feedback and Surveys:** Surveys and reviews allow us to hear directly from consumers, which is great for gauging their level of happiness and loyalty. Items like "overall experience," "likelihood to repurchase," and "perceived value" could pop up in surveys. According to Parasuraman, Zeithaml, and Berry (1988), a more nuanced comprehension of consumer sentiment may be gained through the analysis of this qualitative data.

A holistic approach incorporates numerous metrics, each of which offers distinct insights. By integrating NPS and CLV, for instance, we

can get a whole picture of loyalty that takes advocacy and monetary donations into account. Customer feedback also adds qualitative dimension to quantitative measurements.

It's important to recognise that there are obstacles to measuring customer loyalty, such as biases in surveys, the ever-changing nature of consumer tastes, and the influence of outside forces. The accuracy and usefulness of measuring procedures are guaranteed by their continuous development. A smart mix of quantitative measures (such as NPS and CLV) and qualitative insights (such as customer feedback) is necessary for an accurate assessment of customer loyalty. Using a multi-pronged strategy, stores may better understand their customers' loyalty and develop plans to keep them coming back.

### **Strategies for Effective CRM in Retail**

Any store serious about creating long-term relationships with its clientele should implement CRM tactics. Implementing personalised tactics to improve client experiences and cultivate loyalty is essential for effective customer relationship management in the retail industry.

**1. Customization and Personalization:** One of the most important strategies for efficient customer relationship management is to tailor products and services to individual preferences. Retailers may provide tailored content, promotions, and suggestions by analysing consumer data. Individualization improves the buying experience as a whole and makes buyers feel appreciated and understood (Berger & Nasr, 1998).

**2. Customer Segmentation:** By dividing consumers into different groups according to their common traits, habits, or interests, stores may tailor their marketing campaigns to reach those groups more effectively. According to Kotler and Keller (2016), this method increases engagement and loyalty by tailoring communications and promotions to each segment's specific requirements.

**3. Loyalty Programs:** Loyalty programmes are a tried and true customer relationship management tactic for encouraging customers

to come back. Rewards, discounts, or early access to new product releases are all examples of what loyalty programmes might provide. In addition to encouraging repeat business, these initiatives also yield useful information for future customisation (Reinartz & Kumar, 2002).

**4. Feedback Mechanisms:** In order to evaluate consumer satisfaction and areas for development, it is vital to set up feedback mechanisms like surveys, reviews, and customer support channels. According to Zeithaml, Bitner, and Gremler (2006), when shops actively listen to consumer input, they may improve products or services, handle issues, and establish trust.

The key to effective customer relationship management (CRM) in retail is combining these tactics. By integrating personalisation with loyalty programmes, for instance, stores may design unique rewards for each consumer. In a similar vein, consumer segmentation guides the creation of successful loyalty programmes that appeal to various types of customers.

By utilising technology, CRM techniques are greatly improved. Data analysis, administration, and the automation of targeted marketing campaigns are all much improved by customer relationship management software. According to Rigby and Ledingham (2004), technology allows for unified and enjoyable customer experiences through the seamless communication of many channels.

Despite the many advantages of customer relationship management methods, merchants still face obstacles include protecting customer information, keeping customers informed about how their data is being used, and preventing too personalised content that might be seen as invasive.

### **Future Trends in CRM and Customer Loyalty**

The key to long-term success in today's ever-changing retail industry is staying ahead of the curve when it comes to Customer Relationship Management (CRM) developments. The future of customer relationship management (CRM)

and the methods used by merchants to foster loyalty to their brand are both affected by new technology and changing consumer expectations.

**1. Artificial Intelligence in CRM:** One revolutionary development in customer relationship management is the use of artificial intelligence (AI). Data analysis, automation of mundane processes, and useful insights into consumer behaviour are all greatly improved by AI-driven systems. According to Larivière et al. (2017), chatbots that are driven by AI provide real-time customer service and help with smooth and personalised interactions.

**2. Predictive Analytics:** This second type of analytics uses data, ML, and statistical algorithms to foretell how customers will act in the future. By anticipating consumer tastes and problems, stores may better serve their customers through hyper-targeted advertising and individualised service. Customers are more satisfied and loyal as a result of this proactive strategy (Davenport, Harris, & Shapiro, 2010).

**3. Enhanced Personalization:** CRM going forward will prioritise an even more profound degree of customisation. With the help of modern technology, stores can sift through mountains of client data to provide hyper-personalized suggestions, product offers, and messaging. Customers are more likely to form lasting emotional bonds with brands that cater to their unique tastes (Verhoef et al., 2015).

**4. Ethical Considerations:** Think about the ethical implications of CRM as it develops. Keeping consumers informed about data usage should be a top priority for retailers when it comes to transparent data practices. Maintaining a balance between personalisation and intrusion is essential to ethical customer relationship management, as is gaining informed consent and preserving consumer privacy. According to Martin and Murphy (2017), trust must be upheld in order for CRM activities to be considered responsible and ethical.

When these trends are used together, CRM will have a bright future. As an example, the precision of tailored suggestions may be increased by merging AI skills with predictive

analytics. To make sure that consumer values and expectations are aligned with technical improvements, CRM strategies should incorporate ethical concerns. Retail organisations need to foster a culture of adaptability and flexibility if they want to successfully incorporate these future trends. To successfully navigate the ever-changing world of customer relationship management, it is crucial to be open to change, to engage in training, and to cultivate a mentality that is customer-centric (Rigby, 2011).

## **Conclusion**

Ultimately, CRM plays a crucial part in changing the retail industry's dynamics, creating lasting relationships with consumers, and encouraging their unfaltering devotion. Customer relationship management (CRM) has far-reaching effects on connections with customers that go beyond simple transactions and into areas like engagement, ethics, and personalisation. In today's retail market, customer relationship management solutions are at the forefront of the digital revolution. The use of customer relationship management (CRM) databases, personalisation tools, and omni-channel connectivity is taking merchants on a quest beyond just processing sales. When these technologies work together, merchants can learn about their customers' tastes and habits, plan ahead for their requirements, and provide them with a unique shopping experience across all of their channels of interaction.

Implementing CRM in the retail industry does not come without its fair share of hurdles, despite the many potential it presents. Finding the right balance between data privacy, staff training, real-time response, and seamless integration with corporate operations is no easy feat. These obstacles are not insurmountable, but they do serve as reminders to improve CRM tactics so companies can keep up with changing client demands and market trends. client relationship management (CRM) is all about helping to increase client loyalty, which goes beyond just getting customers to buy from you again. Stores may learn more about their customers' loyalty and how to make them happier by using tools like the Customer



Lifetime Value (CLV), the Net Promoter Score (NPS), and feedback systems. In addition to providing useful insights for ongoing improvement, these metrics evaluate loyalty.

Personalisation and customisation, consumer segmentation, loyalty programmes, and strong feedback systems are all part of a comprehensive CRM strategy for the retail industry. To go beyond the transactional level of connection with the brand and create an atmosphere where consumers feel noticed, respected, and connected, each of these methods is essential. When customer relationship management is done right, it helps stores anticipate and fulfil consumer demands, going above and beyond in every engagement.

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# A TECHNICAL APPROACH OF H R M SYSTEM IN BSNL

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**Abstract-** In the digital age, communication is paramount in human life. In ancient times, businesses were conducted traditionally, but India has seen revolutionary changes in business practices. Initially, communication was limited, hindering small businesses. They managed manually, but over time, India transformed its industries. A significant change occurred after India's independence, when the country gradually modernized its business practices. However, communication remained a challenge for small businessmen. This began to change in the 1990s when India adopted a licensing policy that improved communication. This policy enabled India to make significant strides in industry, allowing businesses to operate more freely with other countries. India's adoption of a foreign trade policy in 1991 further facilitated communication and trade, transforming India into a major consumer country. Communication plays a crucial role in this transformation, with companies like BSNL, Tata Teleservices, Airtel, and Vodafone providing essential communication services across India. BSNL, a government communication service, has been particularly innovative in serving the communication needs of the population. With the advent of globalization and technological advancements, the financial landscape has changed dramatically. This has led to a greater emphasis on human resource development (HRD) in industries like BSNL's Secondary Switching Area (SSA). The focus of education in this context is to understand the relationship between HRD practices and employee job satisfaction, as measured by the Job Descriptive Index (JDI) scale. HRD encompasses various factors such as recruitment and selection, physical health and wellness, performance evaluation and compensation, performance management, organizational culture, promotion and transfer policies, recognition and reward systems, employee health and safety, and labor relations.

**Introduction-** In the past four decades, India has witnessed significant changes in the field of information technology, with credit for its development often attributed to former Prime Minister Rajiv Gandhi. Today, technology forms the foundation of daily life for many, and numerous companies in India provide information technology services, including Reliance, Airtel, Vodafone, Idea, and BSNL. BSNL, a government-owned service provider in India, has seen a decline in its Star communication services in recent years. To improve its services, BSNL can consider several strategies. One approach could involve enhancing its infrastructure and technology to meet the growing demands of customers. Additionally, improving customer service and offering competitive pricing plans could help attract more users. Telecommunications services began in India in 1851 when a telegraph service was established between

Kolkata and Diamond Harbor, serving as tools of command and control for the British colonial government. The telegraph and later the telephone were crucial for maintaining law and order, as demonstrated during India's challenge to British rule in 1857, known as the "Sepoy Mutiny." India has experienced significant growth in IT over the last four decades, and performance evaluations are crucial for motivating employees and improving their performance. Performance appraisals can be conducted annually or monthly based on employee commitment. These evaluations assess an employee's performance against the job's requirements or expectations. The objective of the study is to qualitatively evaluate research performance in Bharat Sanchar Nigam Limited (BSNL) by analysing consumer views of BSNL mobile services using various theories of consumer behaviour. The Job Descriptive Index

(JDI) scale is used to measure aspects such as workload, supervision, salary, promotion opportunities, and co-worker relationships.

The research involved a sample of 928 respondents selected through stratified balanced random sampling. SPSS-30 and AMOS 30 were used for data analysis, and 70 hypotheses were tested. The study found that BSNL's human resource development practices are well-planned, integrated, and meet organizational needs, contributing to employee satisfaction and job performance. BSNL is an integral part of India's communication network, serving the entire country. It is known for its reliable and financially sound services, making it a preferred choice for many consumers.

**Objectives-** To study the performance appraisal system in “BSNL”

This study has descriptive research design to understand and to describe the existing performance appraisal system in BSNL. Primary data for the study collected through structured interviews with HR managers and employees involved in the appraisal process evaluation. A random sample of employees also selected for the study. Data collected through surveys or interviews to assess employees' knowledge and understanding of the review system. The data analysed quantitatively to determine the level of awareness among employees. Comparative analysis of HR metrics before and after the implementation of the current HRM system to evaluate its impact on organizational performance.

**Table 1(a)- Attitude of management**

Options	Managerial(IN)	Managerial	Non-managerial(N)	Non-Managerial (%)
Attitude of Management				
<b>Very Satisfactory</b>	<b>6</b>	<b>15</b>	<b>4</b>	<b>10</b>
<b>Satisfactory</b>	<b>24</b>	<b>60</b>	<b>21</b>	<b>52.5</b>
Moderately Satisfactory	8	20	5	12.5
Less satisfactory	4	10	7	17.5
Not Satisfactory At all	2	5	3	7.5
Total	40	100	40	100

**Table 1(b)- Collaborations at work at BSNO**

Options	Managerial(IN)	Managerial	Non-managerial(N)	Non-Managerial (%)
Collaboration at Work				
<b>Very Satisfactory</b>	<b>6</b>	<b>15</b>	<b>12</b>	<b>30</b>
<b>Satisfactory</b>	<b>18</b>	<b>45</b>	<b>10</b>	<b>25</b>
Moderately Satisfactory	7	17.5	8	20
Less satisfactory	5	12.5	6	15
Not Satisfactory At all	4	10	4	10
Total	40	100	40	100

**Table 1 c( Overall satisfaction level)**

Options	Managerial(IN)	Managerial	Non-managerial(N)	Non-Managerial (%)
Over all Employee Satisfaction				
Very Satisfactory	22	55	18	45
Satisfactory	10	25	14	35
Moderately Satisfactory	5	12.5	4	10
Less satisfactory	2	5	2	5
Not Satisfactory At all	1	2.5	2	5
Total	40	100	40	100

**Data Analysis**-15 percent managerial and 25% non-managerial employees are dissatisfied with the attitude of BSNL management. 22.5 percent managerial and 25% non-managerial employees are dissatisfied with the Collaborations of work at BSNL. 7.5 percent managerial and 10% non-managerial employees are dissatisfied in BSNL.

#### **Findings:**

- a) The existing performance appraisal system in BSNL is perceived positively by the majority of both managerial and non-managerial employees.
- b) Employee awareness of the review system varies, with a significant percentage of employees indicating neutral or negative awareness levels.
- c) Overall, employee satisfaction with the appraisal system is moderate, with room for improvement
- d) The current HRM system in BSNL is perceived positively in terms of collaboration at work and overall satisfaction.

#### **Suggestion**

- To further enhance the system, BSNL could consider incorporating more transparent and objective criteria for evaluation, ensuring regular feedback sessions, and providing opportunities for employee self-assessment.
- BSNL should focus on improving communication and training programs to ensure that all employees understand the purpose and process of the review system. Regular updates and reminders can help maintain awareness levels
- BSNL can enhance employee satisfaction by addressing issues such as perceived fairness, consistency in evaluations, and opportunities for career development and advancement based on performance.
- To further improve effectiveness, BSNL should focus on strengthening collaboration efforts, providing more training and development opportunities, and ensuring that HR policies and practices align with organizational goals.

These findings suggest that while BSNL's performance appraisal system and HRM practices have several strengths, there is also room for improvement. By implementing the suggested recommendations, BSNL can enhance employee satisfaction, improve performance appraisal processes, and ultimately, increase overall organizational effectiveness.

**Conclusion-** Going on the origin of education that the level of "HRM POLICY" is significantly great in the BSNL (NATFM), Gachibowli, and Hyderabad. The Harm Policy of the company provides facilities for all round growth of individuals by training in-house and outside the organization, reorientation, lateral mobility and self-development through self-motivation, the Policy implements equitable, scientific and objective system of rewards, incentives and control. Based on the analysis, it is evident that the HRM policy at BSNL (NATFM), Gachibowli, and Hyderabad, focuses significantly on the holistic development of individuals through various training programs, reorientation, lateral mobility, and self-development initiatives. The policy also emphasizes the implementation of an equitable, scientific, and objective system of rewards, incentives, and controls. However, there are areas where improvements can be made. Employees express dissatisfaction with the communication and decision-making processes, highlighting leaks of sensitive organizational information. They also feel that they do not receive appropriate recognition and rewards for their contributions, and perceive that their contributions are not fairly compensated. To address these issues and enhance employee satisfaction and motivation, BSNL should consider improving its communication channels, ensuring confidentiality of sensitive information, and revising its recognition and rewards system to more effectively acknowledge and compensate employees for their contributions. These measures can lead to a higher level of employee motivation, morale, and overall organizational performance.

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# AN EMPIRICAL STUDY ON DYNAMIC RELATIONSHIP AMONG MACROECONOMIC INDICATORS AND SELECT SECTORAL INDICES OF INDIA

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**Abstract-** Purpose-The Intent behind this paper is to explore the relationship that exists between the selected macroeconomic variables and the sectoral indices of Indian stock market. Methodology-In order to find out result, four independent macroeconomic variables is selected which are exchange rate, Gross Domestic Savings(GDS),Index of Industrial Production(IIP) and Brent crude oil whereas dependent variables are the sectoral indices of National Stock Exchange(NSE) NIFTY IT,BANKNIFTY and NIFTY Pharma.The data used in the study for the above mentioned variables are at quarterly frequency and for twenty two years spanning from January 2001 to December 2022.The study has employed Linear regression model using Eviews12.In order to make the nonlinear data to linear log transformation has been done. Findings-The study reveals that all macroeconomic variables have significant but positive as well as negative impact on different sectoral indices except Brent which has insignificant impact also NIFTY IT has negative correlation with Brent crude. Originality/value-This study emphasises on the impact of macroeconomic variables on the sectoral stock indices of Indian stock market.

**Keywords-** IIP, Exchange rate, GDS , Brent crude, Stock market , NIFTY, Indices, Regression

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**Introduction-** Any financial system's main building block is its capital markets, particularly its stock markets. "An efficient capital market promotes economic growth and prosperity through a stable financial sector and opens a wide arena of investment opportunities for the domestic as well as foreign investors"(Ray,2012).According to the efficient-market hypothesis (EMH) theory (Fama, 1970), an efficient capital market is one in which stock prices change rapidly as the new information becomes available (Maysami et al., 2004).Several studies conducted earlier shows that any changes in the basic structure of the economy or fundamentals also affects the stock market and market is dependant on economic factors.The importance of stock market can be well recognized from both, industries as well as investor's perspectives.It provides an alternative investment option to investors to invest their surplus funds which helps listed

companies or to be listed companies to fulfill their operation needs or expansionary vision.

Before New Economic Policy in 1991 Indian stock market volatility arose only due to the domestic economic indicators but due to liberalization and globalization economies of the developed nation and developing nation started integrating.Foreign Direct Investment,liberalization of export import policies expansion of business across the border brought more sophistication in stock market.Indian stock market became more prone to the policy changes and stock market changes in developed countries.It is evident that even a slightest change in world economy can have significant impact on Indian stock market.The stock market indices are influenced by plethora of factors like microeconomic & macroeconomic variables, company specific and sector specific environment in which the company is functioning.Macroeconomic



variables are one of the most important among all the factors and become an attractive and coveted subject for researchers, academicians and analysts. A stock market index is a statistical tool that reflects changes in financial market and performance of certain segment of the market or the entire market (India Infoline). Bombay Stock Exchange (BSE) Sensex and National Stock Exchange Nifty are two major benchmark indices present in India, other than this there are also certain broader indices such as Nifty 50 and BSE 100 and some sector specific indices like Nifty FMCG, Nifty Bank Index, CNX IT, S&P BSE Oil and Gas etc., this study uses Nifty sectoral indices. S&P BSE Sensex is the oldest in India and introduced in 1986. It consists of top 30 largest companies listed on BSE by market capitalization. CNX NIFTY (NIFTY 50) is well known as NSE Nifty which was started in 1996. The ownership and maintenance is done by India Index Services & Products Limited (IISL) which is a joint venture of Indian credit rating agency CRISIL and National Stock Exchange. **Literature Survey-** Impact that different macroeconomic indicators can exert on the benchmark index and on sectoral index may be contrasting and inconsistent. This paper is an attempt to explore how different sectoral indices react to changes in different macroeconomic indicators. Peseran and Timmerman (1995) examined the predictability of returns of stocks in U.S.A using a recursive modelling approach and it is found that returns of the stock are closely linked to the changes in economic variables. Cooper (2004) analyzed long run relationship between macroeconomic and stock market indices using Johansen's (1990) VECM. The study used composite index as well as sectoral indices as finance index, hotel index and property index. The study exhibits that Singapore's stock market and property index form a long run relationship with macroeconomic variables such as interest rate, exchange rate, industrial production and money supply. Kasman et al. (2011) examined the effects of macroeconomic indicators on the return of banking stocks in Turkey using OLS and GARCH estimation models and data sample consisted of daily closing price of the bank index, interest rate and exchange rate spanning

over a period of 10 years from 1999 to 2009. Macroeconomic indicators used were interest rate and foreign exchange rates. The study reveals that interest rate and exchange rate have negative and significant impact respectively on the bank stock return. The study also exhibits that stock return of banking stocks are more sensitive to market return rather than exchange rate and interest rate changes. Saeed (2012) examined the impact of macroeconomic variables on stock returns in Pakistan by applying multifactor model within an APT framework. The study uses five macroeconomic variables: money supply, exchange rate, industrial production, short term interest rate and oil prices. Sectoral indices are used. OLS technique is used to analyse the effect of economic variables on stock prices. The result reveals that variables have significant impact on return of sectoral indices but their contribution to bring variation in their return is very small. Only interest rate has significant impact on all sectoral indices whereas other variables have impact on specific sector. Singh (2014) examines the relationship between macroeconomic variables and benchmark indices using dependent variable as BSE 100 and CNX 100 indices and explanatory variable as Index of Industrial Production (IIP), Wholesale Price Index, Money supply (M3), Interest rate, Trade deficit, Foreign Institutional Investment (FII), exchange rate, crude oil and gold price. The data used in the study is of monthly frequency and study period of two years from 2011 to 2012. The result showed a significant impact of macroeconomic variable, FII shows significantly positive impact whereas gold is used as alternative investment and shows an inverse relationship with stock prices. In short run volatility in macro variables may not exhibit true relationship and may show a different picture as analysed by Cooper (2004). Tripathi et al. (2014) examined the relationship between selected macroeconomic indicators and some sector specific indices at National Stock Exchange (NSE). Macroeconomic indicators used in the study were exchange rate, crude oil prices, Foreign Institutional Investment, current account balance and foreign exchange reserves. Data used comprises of monthly time

series data from April 2005 to March 2013. The study revealed high correlation among variables and suggests that Only FII affect all sectoral indices however rest of variables affect different sectoral indices differently. Mugge (2015) Macroeconomic indicators especially inflation, GDP growth unemployment are important for economic governance. policymakers use them to assess the economic health. The study conducted by Joshi & Giri (2015) explored a new dimension of relationship among sectoral stock market and sectoral GDP. The study examined long run relationship among sectoral GDP and macroeconomic variables using ARDL bound testing approach to cointegration. The author used quarterly time series data from 2003 Q4 to 2014 Q4 and Ng-Perron test has been used to check order of integration of the variables. The results shows presence of existence of cointegrating relationship also it revealed that sectoral stock prices are significantly affected by changes in respective sectoral GDP. It has been found that the crude oil price is an important factor that affects sectoral price even in short run. The study conducted by Aravind (2017) shows that in order to observe performance of a particular stock observing its sectoral indices becomes very crucial and acts as a benchmark, the study also examined the synchronicity of twelve NSE sectoral indices and Nifty and data used were daily data from 2012 to 2016 using Granger causality test. The study exhibited a strong bidirectional synchronicity between private banking sector and Nifty. Also unidirectional linkage found for IT sector and FMCG sector. This helps investor to rationally take decision whether the stock from particular sector about its performance. Shailaja & Mandal (2018) examined the relationship between selected macroeconomic variables such as crude oil prices, foreign institutional investment and exchange rate and sectoral indices at BSE as BSE Auto, BSE IT, BSE energy and BSE bank. Monthly data for the above variable is used for a period of seven years from 2009 to 2015 using multiple regression model. The result suggest that there are high correlation among variables and FII affects all the sectoral indices whereas rest of the macroeconomic variable selectively affect different sectoral indices as supported by the

study of Tripathi et.al; (2014). Musnadi et.al; (2018) examined the overreaction and underreaction behaviors across the sectoral indices in Indonesian market.

mining, agriculture, consumer goods, real estate and finance for the period 2009-2012. The study exhibited overreaction presence among winner portfolio in all the sectoral indices except in basic industry and chemical sector being loser sector. The study also shows underreaction among all other sectoral indices. Camillari et.al; (2019) studied the existence of connection between benchmark stock index and interest rate evaluated using Vector autoregressions (VARs) on monthly data spanning over the period 1999-2017 and did not find any important link between interest rate and stock indices supporting the result even in sectoral indices; however the interest rate and money supply together came out to be a leading indicator of stock prices in France, Germany and Portugal. Huy et al., (2020) The study examines the impact of macroeconomic indicators on stock price of bank in Vietnam. It used seven macroeconomic indicators as GDP, inflation, interest rate, exchange rate to examine the impact on Vietcombank stock prices. The study uses data set from 2014-2019. The results showed that GDP growth rate, lending rate whereas it has negative correlation with inflation exchange rate and risk free rate. Bhuiyan and Chowdhury (2020) conducted a study that examined whether there is any sort of relationship that exist between macroeconomic variables and stock market indices composite as well as sectoral for the U.S.A and Canada. Vector Error Correction Model (VECM) has been used to examine the relationship. Macroeconomic indicators that have been used in the study are money supply, interest rate and real economic activity. It used monthly observation for all the macroeconomic indicators and stock indices over a period from January 2000 to June 2018. The results showed that composite and sectoral indices were affected with changes in macroeconomic indicators. Stock indices were positively affected with changes in the money supply but changes in the interest rate negatively impacted the stock indices in case of U.S.A. For Canada the results of cointegration does not show any linkage between

macroeconomic indicators and stock indices. The results also showed that any changes in money supply and interest rate influence the Canadian stock market. Maji et al. (2020) examined the association between macroeconomic variables and sectoral stock indices from the manufacturing industry. The study considers monthly data of five major manufacturing sector-specific indices such as BSE-Basic Materials, BSE-FMCG, BSE-Healthcare and BSE-Industrials for the period September 2005 to November 2016. The study reveals that economic policy uncertainty, Foreign Portfolio Investment Ratio and price factor are the most important determinants of all the five sectoral stock indices. Now, it is observed from the extensive literature survey that numerous studies have been conducted studying macroeconomic variables and benchmark stock indices in different countries and have been a subject of interest since a very long time. Many of them have examined empirically and developed various theoretical and econometric models. But this is one such subject which is very dynamic and will always be a matter of interest among researchers, academicians and financial analysts. The earlier studies have contributed new insights to the existing literature. However, limited studies have been conducted on sectoral-specific impacts so comprehensively. Majority of the studies have considered short-run analysis but in order to determine trends and patterns from an investment point of view, it is essential to find out long-run relationships. Thus, with this intention, this study examines the impact of macroeconomic variables on Nifty sectoral indices.

### Objective of the Study

- To examine the relationship between macroeconomic variables and sectoral indices of NSE NIFTY.
- To analyze the impact of macroeconomic variables on sectoral indices.

### Hypothesis

- H1: Brent crude has no significant impact on NIFTY BANK, NIFTY IT and NIFTY Pharma.
- H2: Exchange rates have no significant impact on NIFTY BANK, NIFTY IT and NIFTY Pharma.
- H3: Gross Domestic Savings have no significant impact on NIFTY BANK, NIFTY IT and NIFTY Pharma.
- H4: Index of Industrial Production (IIP) has no significant impact on NIFTY BANK, NIFTY IT and NIFTY Pharma.

**Data and Study Period-** The data used in the study are quarterly and the study period is twenty-two years, from January 2001 to December 2022. The variables used in the study are categorized as dependent and independent variables. Dependent variables used are National Stock Exchange (NSE) sectoral indices; NIFTY IT, NIFTY Pharma and NIFTY Bank. Independent variables used are macroeconomic variables: Index of Industrial Production (IIP), Exchange rate (ER), Brent crude oil (Brent) and Gross Domestic Savings (GDS). **Methodology-** The study uses quarterly time series data for variables. First, all data is transformed into natural logarithm so as to remove non-linearity patterns among variables.

Jarque-Bera (1980) test statistics has been used to examine the pattern of time series distribution, which is as follows:

$$B = n[S^2/6 + (K-3)^2/24] \quad (1)$$

Where,  $n$  denotes the number of observations,  $S$  and  $K$  are the skewness and kurtosis, respectively. Descriptive statistics have been calculated using EViews 12 software. The outcome of the descriptive statistics for all the variables has been displayed in Table 1. Mean and median values of the variables show that most of the observations are centrally placed as minimum and maximum values are also not too deviated, implying the absence of outliers in the data. Skewness and kurtosis show the symmetry of the data. If the values of skewness and kurtosis are 0 and 3

respectively then data are said to be normally distributed. From the descriptive statistics it can be said that all variables are negatively skewed except for exchange rate. Kurtosis value of all the variables are less than 3 showing distribution is not normal but Platykurtic. Jarque Bera (JB) statistic assumes null hypothesis to be

normally distributed. According to thumb rule if probability value is < 5% distribution is not normal. Thus from the given table it can be observed that frequency distribution of the variables are not normal except in case of Brent, IIP and IT.

**Table 1. Descriptive Statistics**

Variable	OB	Mean	Median	Max.	Min.	Std.Dev.	Skew.	Kurt.	JB	Prob.
logBRENT	88	4.113069	4.180017	4.940427	2.984671	0.479261	-0.49804	2.362830	5.126690	0.077047
logER	88	4.010643	3.949724	4.416261	3.674020	0.210522	0.244744	1.636163	7.698714	0.021293
logGDS	88	13.36333	13.56631	14.53709	11.82308	0.780356	-0.47780	2.052082	6.642988	0.036099
logIIP	88	4.961915	4.882598	5.536262	4.319634	0.250832	0.231158	2.206093	3.094759	0.212805
logIT	88	9.131389	9.253106	10.56362	7.656905	0.713012	-0.12275	2.267056	2.190767	0.334411
logPHRM	88	8.434063	8.529298	9.579591	6.755420	0.852596	-0.41047	1.947888	6.529895	0.038199
logBNK	88	9.104858	9.332766	10.66864	6.682071	1.074527	-0.65575	2.514939	7.169638	0.027742

Source(s): Author's own calculation

Thereafter, the study applied Phillips-Perron test (1988) to examine the stationarity of the time-series observation. Table 2 shows the outcome of the unit root test. From the outcome of the unit root test it is observed that the observations are not stationary at their level form. It is a prerequisite that observations should be stationary in case of time series data. Thus to make the data stationary unit root test are applied at 1st difference and it is observed that the observations become stationary.

**Table 2. Test of Stationarity**

P-P Test				
Variables.	Level Form		1st Diff.	
	t-stat.	Prob.	t-stat.	Prob.
logBRENT	1.25722	0.2449	-3.59153*	0.0002
logER	-1.87932	0.0000	-5.38675*	0.0000
logGDS	-1.88171	0.0000	-5.38848*	0.0000
logIIP	-4.75840	0.0000	-7.93251*	0.0000
logIT	0.27267	0.0069	-3.88897*	0.0000
logPHRM	-2.01305	0.0000	-5.42152*	0.0000
logBNK	0.53529	0.0724	-4.91851*	0.0000

Source(s): Author's own calculation. \*significant at 5% level.

Table 3. shows the outcome of correlation among BankNIFTY except for IIP which have negative variables. It can be observed that all the variables association with BankNIFTY. Thus it can be have positive and significant linkage withinferred that as IIP increases BankNIFTY decreases

and vice-versa. Exchange rate exhibits significant positive and significant relation with exchange rate positive association with GDS, NIFTY IT and Gross domestic savings except for crude oil and Pharma. Crude oil shows positive correlation with IIP showing that if crude oil prices increase the Exchange rate but not significant. NIFTY IT reveals NIFTY It index decreases.

**Table 3. Correlation**

	logBNK	logBRENT	logER	logGDS	logIIP	logIT	logPHRM
logBNK	1						
logBRENT	0.5702	1					
logER	0.7616	0.1095	1				
logGDS	0.9780	0.5379	0.8336	1			
logIIP	-0.5672	-0.2717	-0.5885	-0.5944	1		
logIT	0.3134	-0.2207	0.6760	0.3513	-0.1852	1	
logPHRM	0.9637	0.5050	0.8254	0.9717	-0.6321	0.3763	1

Source(s): Author's own calculation.

The present study has developed following dependent variable for the study and therefore three regression model for empirical analysis. In this separate equation have been framed as equation study three sectoral indices have been selected as (3), (4) and (5) as given below.

For sectoral index NIFTY Bank equation can be framed as follows:

$$BNK = \alpha_0 \text{Brent}^{\beta_1} \text{ER}^{\beta_2} \text{GDS}^{\beta_3} \text{IIP}^{\beta_4}$$

$$\Rightarrow \log BNK = \alpha_0 + \beta_1 \log \text{Brent} + \beta_2 \log \text{ER} + \beta_3 \log \text{GDS} + \beta_4 \log \text{IIP} + \epsilon_t \quad (2)$$

The data were not stationary as found in unit root test therefore to make it stationary variables were used at 1<sup>st</sup> difference. So the equation can be rewritten as following:

$$\Delta \log BNK = \alpha_0 + \beta_1 \Delta \log \text{Brent} + \beta_2 \Delta \log \text{ER} + \beta_3 \Delta \log \text{GDS} + \beta_4 \Delta \log \text{IIP} + \epsilon_t \quad (3)$$

Similarly for NIFTY IT equation can be written as:

$$\Delta \log IT = \alpha_0 + \beta_1 \Delta \log \text{Brent} + \beta_2 \Delta \log \text{ER} + \beta_3 \Delta \log \text{GDS} + \beta_4 \Delta \log \text{IIP} + \epsilon_t \quad (4)$$

And for NIFTY Pharma equation can be written as :

$$\Delta \log PHRM = \alpha_0 + \beta_1 \Delta \log \text{Brent} + \beta_2 \Delta \log \text{ER} + \beta_3 \Delta \log \text{GDS} + \beta_4 \Delta \log \text{IIP} + \epsilon_t \quad (5)$$

Where,  $\alpha$  is the intercept term and  $\beta$  values are the coefficients to be estimated.  $\Delta$  is the difference operator and  $\epsilon$  is the error term.

Equation (3), (4) and (5) has been estimated through OLS technique.

**Result and Analysis-** The result of the regression of equation (3) has been presented in Table 4 which shows that estimated coefficient of GDS are positively significant which means that GDS positively impacts NIFTY BANK index, if there will be 1% change in GDS ,NIFTY BANK changes by

1.64%.Similarly coefficients of Brent,Exchange rate(ER) and IIP are negative and not significant except Exchange rate which significantly affect index.This leads to infer that Gross domestic savings play a major role in driving NIFTY Bank index.

**Table 4. Outcome of Equation (3)**

Ind.Var.	$\beta$ Coefficient	t-statistic	Probability	F-statistic	Probability
$\Delta\log\text{BRENT}$	-0.1075	-1.3649	0.1760	565.5258	0.0000
$\Delta\log\text{ER}$	-1.1891	-4.2155	0.0001*		
$\Delta\log\text{GDS}$	1.6445	18.6938	0.0000*		
$\Delta\log\text{IIP}$	-0.0338	-0.3057	0.7606		

Source(s):Author’s own calculation.\*significant at 5% level

The outcome of the the regression equation (4) has been shown in Table 5 which exhibits that IIP and ER have positive and significant impact on NIFTY IT index,whereas Brent positively impacts the index but is not that significant.GDS has negative but significant impact on IT index .Thus it shows that all the

independent variables under study have significant influence either positive or negative on the IT index which leads to rejection of null hypothesis meaning that there are influence but positive influence by majority of independent variables on IT index.

**Table 5.Outcome of Equation (4)**

Ind.Var.	$\beta$ Coefficient	t-statistic	Probability	F-statistic	Probability
$\Delta\log\text{BRENT}$	0.1227	0.7161	0.4760	36.2628	0.0000
$\Delta\log\text{ER}$	4.7490	7.7363	0.0000*		
$\Delta\log\text{GDS}$	-0.6495	-3.3929	0.0011*		
$\Delta\log\text{IIP}$	0.6648	2.7631	0.0071*		

Source(s):Author’s own calculation. \*significant at 5% level

Table 6 presents the outcome of equation (5) that is impact of all independent variable on Pharma Index.The estimated coefficients of the GDS is found to have positively significant impact on Pharma index whereas IIP has negative but significant impact on the

index.Moreover Brent has negative impact but not significant and ER has positive but insignificant impact .Thus it exhibits that in case of Pharma index important determinant among the independent variables under consideration are GDS and IIP.

**Table 6.Outcome of Equation (5)**

Ind.Var.	$\beta$ Coefficient	t-statistic	Probability	F-statistic	Probability
$\Delta\log\text{BRENT}$	-0.0261	-0.3372	0.7368	364.6406	0.0000
$\Delta\log\text{ER}$	0.0459	0.1658	0.8687		
$\Delta\log\text{GDS}$	1.0050	11.6426	0.0000*		
$\Delta\log\text{IIP}$	-0.2783	-2.5656	0.0121*		

Source(s):Author’s own calculation.

**Conclusion and Recommendation-** From the above results and analysis it has been found that

macroeconomic variables under the study have significant influence and impacts the sectoral index under consideration.GDS, ER and IIP is

found to be significant and major factor in determining the movement of index. In contrast to other variables Brent crude oil does not show significant impact on the all index under consideration. Thus it can be concluded from the outcomes of the study that macroeconomic factor plays a significant and major role in determining impact on the movement of sectoral index. Therefore it can be recommended to all the market analysts, investors, academicians and researchers that study of influence of macroeconomic variables and its impact on composite index is not only a means to determine movement and its reaction but studying influence on sectoral indices is also equally important as it provides detailed analysis and in depth understanding of the impact of macroeconomic variables on the movement of stock market. Further for future study it can be recommended that comparative analysis of impact of macroeconomic variables on sectoral and composite index should be considered. Also based on the study it is recommended that more macroeconomic factors should be considered for comprehensive study which is also one of the limitations of this study.

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# RELATIONSHIP BETWEEN IMPLEMENTATION EFFICACY OF SEED PROJECT AND PRO-ENVIRONMENTAL ATTITUDE OF SECONDARY SCHOOL STUDENTS

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**Abstract-** Environment-related problems are rooted in human attitude and can thus be managed by changing the relevant attitude to reduce its environmental impacts. Pro-environmental Attitude refers to a person's collection of beliefs, intentions and effects towards the environment. SEED (Students Empowerment for Environmental Development) project is an educational Programme initiated by the leading newspaper Mathrubhumi in association with Federal Bank aims to create awareness among the growing student community on environmental protection and enable them to protect the water, soil and air. The project aims to pave the way for a new green culture by assembling high schools, higher secondary schools and upper primary schools in the state. The present study focuses on the relationship between the implementation efficacy of the SEED project and Pro-environmental Attitude among Secondary School students. The normative Survey method was adopted for the present study and the sample consisted of 300 secondary school students from Thrissur and Palakkad districts. Tools used for the study were the SEED implementation efficacy scale and the Pro-environmental Attitude scale. Based on the analysis the investigators concluded that there is a significant difference in the mean scores of Secondary School students regarding Pro-environmental Attitude based on the implementation efficacy of the SEED project. This indicates that the implementation of a sustainable educational program like SEED in schools is very helpful to achieve a pro-environmental attitude among the students

**Keywords** – Pro-environmental Attitude, Implementation efficacy

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SEED project relationship between Implementation Efficacy of SEED Project and Pro-Environmental Attitude of Secondary School Students- The possibilities of communication regarding environmental interaction have grown crucial and environmental education is now a substantial part of the curriculum in schools and research organizations. The community does, however, hardly acknowledge the significance and influence of environmental education. When students engage with the ecology and surrounding environment in which they live and reciprocate for its sustainable preservation and repair they are engaging in effective and efficient environmental education. Through community-based learning, affirmative action and student-

centered participatory curriculums the traditional theory-based environmental communication curriculum is currently being actively researched and reorganized. Since environmental education needs to be ingrained in school children's early lives school children are the primary target audience in this case. Environmental values must be integrated into the curriculum of schools for it to be comprehensive and capable of handling significant environmental changes and their effects.

SEED (Student Empowerment for Environmental Development) Mathrubhumi Daily Newspaper: Mathrubhumi, one of the leading Malayalam newspapers is thought of as the spokesperson for the Indian independence

struggle. A vital component of Kerala's social fabric Mathrubhumi was a newspaper founded out of the unwavering enthusiasm of liberation warriors. The newspaper was inspired to launch a social innovative project named SEED (Student Empowerment for Environmental Development) through Kerala schools by the history of women's participation in social action movements from the pre-independence era. Student Empowerment for Environmental Development (SEED) strives to empower students to maintain the land, water and air quality by raising awareness of environmental protection among the rising student body. The project brings together upper primary, higher secondary and high schools in the state of Kerala to pave the way for a new green culture. The purpose of the practical exercises is to empower students to promote growth and development that is environmentally beneficial (Mathrubhumi, 2013). The idea that unchecked environmental deterioration will result in the planet's catastrophic collapse gave rise to SEED. Every person must participate in any endeavor that strives to prevent environmental destruction for the planet and future generations. The project is connected to numerous government, business, and public sector initiatives as well as school teachers, students and parents (Mathrubhumi, 2013). The SEED project's operations are broken down into three sections this time. Each part is represented with a color code. 1) Green is for life which includes agriculture and related activities, 2) Blue is for water conservation, and 3) White is for health, sanitation, and related activities. The six-year-old project, which attracted the attention of the world, is heading towards its seventh successful year.

Students from UP, High School and higher secondary schools in the state are at the forefront of the project. This year the Lower Primary schools and Colleges are also a part of the project. Pillars of support to them, teachers, parents, various Government departments and private and public sector undertakings are with them too.

**Pro-environmental Attitude-** According to Félonneau and Becker (2008) attitudes toward the environment are beliefs, affections and

intentions of individuals regarding the development of activities and decisions that favor a sustainable planet. Pro-environmental Attitude can be defined as the human role in the sustainable development of the environment through the control of anti-environmental factors. In other words Pro-environmental Attitude is considered a system of environmental, economic and social components which also receive appropriate signals of new results. Although the Pro-environmental Attitude is not the only important variable in improving the world's environmental conditions, contributing to its development and consolidation can increase the likelihood that consumers will develop environmentally friendly behaviors that reduce the effects of global warming (Robertson and Barling, 2015; Berger and Wyss, 2021).

### **Need and Significance of the Study**

Life became more and more ambitious as science and technology advanced. Human reliance on the environment grew as a result of this evolution. Any effort to preserve a healthy balance and guarantee sustainable development must prioritize public education and awareness. The initial phase of achieving environmental security for sustainable development involves the dissemination of environmental awareness. A large segment of our community is made up of students. Therefore student participation is essential in all environmental programs. Much of the destruction of nature is due either to ignorance or to unpredictability due to the aimless short-term exploitation of natural resources. Therefore practical conservation programs are of the greatest importance; one must make society aware of the importance of environmental conservation. Society must be raised to be aware of nature conservation and understand its benefits on both a collective and personal level. This awareness can then lead to practical measures to protect nature. Facts and arguments had to be articulated to bridge the gap between conservation groups and the general public regarding respect for nature. An ongoing campaign to raise awareness of conservation issues can yield positive results after ten years. Similarly, environmental education training programs can produce

effective results over the same period. One such training program is SEED. This study emphasizes the propagation of the Pro-environmental Attitude among the students.

So it is necessary to make an aware of the environment. Educational programs like the SEED project are very effective for the development of environmental behaviour among Secondary school students. The secondary school level is the adolescent stage, in which students are highly impulsiveto their inner and outer world (Meinhold & Malkus, 2005). This stage is an important phase of education as from here the students will enter the world of adult. So the investigators hope this study also lead to the development of Pro-environmental Attitude among secondary school students.

### **Objectives**

- To study the level of implementation efficacy of the SEED project among Secondary School students (High, Average and Low).
- To study the level of the Pro-environmental Attitude among Secondary Schoolstudents (High, Average and Low).
- To compare the Pro-environmental Attitude with the implementation efficacy of the SEED project (High, Average and Low).

### **Hypotheses**

- **Hypotheses 1** There is no significant difference in the level of implementation efficacy of SEED project among secondary school students (High, Average and Low).
- **Hypotheses 2.** There is no significant difference in the Pro-environmental Attitude among the secondary school students (High, Average, and Low).
- **Hypothesis 3.** There exists a significant difference in the Pro-environmental Attitude of Secondary School students based on the implementation efficacy of the

SEED project (High, Average, and Low).

**The procedure of the study-**The purpose of this study is to investigate the relationship between the implementation efficacy of the SEED Project and Pro-environmental Attitude among Secondary SchoolStudents. As a result the descriptive quantitative approach's normative survey method was used for the study allowing the researchers to draw generalizations. Students from the Secondary Schools in the districts of Palakkad and Thrissur in Kerala constitute the population of the study. A sample of Three Hundred students from GVHSS Vattenad, GVHSS, Cherpu, HSS Peringode, CM Government Higher Secondary School, Kuttur, Hemambika Sanskrit High School, Kallekulangara, CMS Higher Secondary School, Thrissur and GVHSS Ramavarmapuram in Palakkad and Thrissur districts in Kerala were chosen for the study.

### **Tools used**

1. SEED Implementation Efficacy Scale prepared by the investigators
2. Pro-environmental Attitude Scale constructed by Neha Gupta and Prof. (Dr.) SavitaSrivastava

### **Analysis and Interpretation-**

The present investigation was aimed at studying the relationship between the implementation efficacy of the SEED project and the Pro-environmental Attitude of secondary school students after collecting data by using standardized tools that have been analyzed statistically concerning the objectives of the study.

1. To study the level of implementation efficacy of the SEED project among secondary school students (High, Average and Low

The data and the results of the first objective are given below.

**Table 1. Classification of the total group into High, Average and Low groups of SEED implementation efficacy.**

S. No	Groups of SEED implementation efficacy	Schools	
		NO	Percentage
1	High SEED implementation efficacy Group ( <i>Above <math>M + \sigma</math>, i.e., above 66.35</i> )	3	42.85
2	Average SEED implementation efficacy Group ( <i>Between <math>M + \sigma</math> and <math>M - \sigma</math>, i.e., between 38.36 and 66.35</i> )	2	28.5
3	Low SEED implementation efficacy Group ( <i>Below <math>M - \sigma</math>, i.e., below 38.36</i> )	2	28.5
	Total	7	100

Note: Table 1 shows that only three schools out of the total seven secondary schools under study have ‘High’ implementation efficacy of the SEED project. Two schools out of seven came under the ‘Average’ SEED implementation efficacy group and two schools also came under the ‘Low’ SEED implementation efficacy group. Hence the first null hypothesis, there is no significant difference in the level of implementation

efficacy of SEED project among secondary school students (High, Average, and Low) is **rejected**

2. To study the level of Pro-environmental Attitude among Secondary School students (High, Average and Low)

The data and the results of the second objective are given below.

**Table: 2. Classification of the total Group into High, Average and Low Pro-environmental Attitude Group**

Sl. No.	PEA Group	Subjects	
		No.	%
1	High Pro-environmental Attitude Group	54	18
2	Average Pro-environmental Attitude Group	224	74.67
3	Low Pro-environmental Attitude Group	22	7.33
		300	100.00

Note: 18% of a sample of 300 Secondary School Students exhibit a ‘High’ Pro-environmental Attitude, 74.67% exhibit an ‘Average’ Pro-environmental Attitude, and, 7.33% exhibit a ‘Low’ Pro-environmental Attitude. As a result the second null hypothesis, there is no significant difference in the Pro-environmental Attitude among the secondary school students (High, Average, and Low) is **rejected**.

3. Comparing the Pro-environmental Attitude of the sub-sample based on the implementation efficacy of the SEED project (high, average and low)

The data and the results of the Third objective are given below.

**Table 3. Pro-environmental Attitude Scores of the implementation efficacy of the SEED project**

Statistical Indices of PEA	Implementation Efficacy of SEED Project		
	High	Average	Low
N	49	197	54
Range	10	27	16
Mean	70.467	52.485	32.8
Median	71	53	34
Mode	69	42	36
SD	2.15	8.63	4.38
Skewness	0.258	-0.082	-0.807
Kurtosis	-0.120	-1.358	-0.426
SE <sub>M</sub>	0.125	0.498	0.253
M <sub>POP.05</sub>	70.14	51.51	32.3
	70.78	53.47	33.3
M <sub>POP.01</sub>	70.22	51.23	32.15
	70.71	53.77	33.45

Note: The important statistical indices such as Mean (M), Median (Mdn), Standard Deviation ( $\sigma$ ), Skewness (Sk), Kurtosis, Standard Error of Mean (SE<sub>M</sub>) and population values of the Project presented in Table 3. Comparison of the Pro-environmental Attitude of the Secondary School Students based on Implementation Efficacy of SEED Project in Schools.

A comparison of the Pro-environmental Attitude scores of the implementation efficacy of the SEED project was done to find out

Mean (M<sub>POP</sub>) calculated from the Pro-environmental Attitude Scores of the implementation efficacy of SEED

whether there is any significant difference between the groups (High, Average and Low) compared. The comparison was done by applying ANOVA—a test of significance for the difference between means. The details of the comparison concerning the different groups are presented in Table 4.

**Table 4. Comparison of the Pro-environmental Attitude of the implementation efficacy of the SEED project (High, Average and Low)**

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1695.78	2	847.5	14.77	.010
Within Groups	17040	297	57.38		
Total	18736.43	299			

Note: From the analysis the F value obtained for the implementation efficacy group is significant. F-value is 14.77 showing that the Pro-environmental Attitude of a high, average and low group of implementation efficacy are different. The above finding can be interpreted as because the implementation efficacy of

secondary schools of High, Average and Low groups had a significant relationship. To find out the relationship between different groups the investigators decided to conduct a post hoc analysis. The results of the analysis are given in Table 5.

**Table 5 Details of the Post Hoc Analysis of the Pro-environmental Attitude of the Implementation Efficacy of the SEED project (High, Average and Low)**

POST HOC ANALYSIS					
	MeanDifference	SEd	Significance	0.05Level	0.01Level
<b>categories</b>					
Average	1.83	1.23	N.S	2.42	3.18
Low	3.76	1.51	S	2.97	3.91
High					
High	-1.83	1.23	N.S	2.42	3.18
Low	1.93	1.18	N.S	2.32	3.05
Average					
High	3.76	1.51	S	2.97	3.91
average	-1.93	1.18	N.S	2.32	3.05
Low					

Note: The mean difference between the high and low groups is significant at 0.01 level. The other groups are not significant, this shows there is a significant relationship between the high and low groups of implementation efficacy in the SEED project. Hence the third hypothesis, there exists a significant difference in the Pro-environmental Attitude of the secondary school students based on the implementation efficacy of the SEED project (High, Average and Low) is **accepted**.

**Discussion-** The present study was undertaken to investigate the relationship between the implementation efficacy of the SEED Project and Pro-environmental Attitude among secondary school students. The result of the study reveals that there exists a difference in the level of the implementation efficacy of the SEED project (High, Average and Low). Only three schools out of the total seven secondary schools under study have a 'High' implementation efficacy of the SEED project. Two schools out of seven have 'Average' and the remaining two schools have the 'Low' implementation efficacy of the SEED project.

The findings of the study revealed that the majority of the Secondary School Students had average Pro-environmental Attitude and the least number of students scored extremely negative in their Pro-environmental Attitude. This indicates the need to encourage and motivate secondary school students to change their proactive Attitude in a manner consistent with their ethics towards the environment.

Educational programs like the SEED Project will have to try to make people aware and motivate them to environmental conservation. The findings of the present study related to the Pro-environmental Attitude of the implementation efficacy of the SEED project (High, Average and Low) show that the Pro-environmental Attitude of high, average and low groups of implementation efficacy are different. Based on the above findings there is a significant relationship between the high and low groups of implementation efficacy in the SEED project and the other groups are not significant. This indicates the students of secondary schools with high implementation efficacy of SEED projects possess a high affinity to Pro-environmental Attitude and the students of Secondary Schools with low implementation efficacy of SEED projects possess a low affinity to Pro-environmental Attitude. A positive attitude towards environmental protection should also come from the inner self of the individual. Therefore it is an urgent requirement to encourage and ensure that Policymakers, teachers, school administrators and parents conduct and coordinate this type of environmental-oriented educational program to create a positive attitude towards Environmental Awareness. The activities and facilities provided through the SEED Project should propagate Environmental Awareness among students and also help to live environment-friendly/eco-friendly.

**Conclusion-** This research has attempted to study the relationship between the implementation efficacy of the SEED project and Pro-environmental Attitude among Secondary School Students. The findings suggest that educational administrators and management should encourage and motivate environmental-oriented activities like Mathrubhoomi SEED, Haritha Kerala etc. to propagate positive attitudes toward environmental awareness, environmental protection, and environmental conservation among future generations. Every member of society must join hands to restore what we have lost, to nourish and care for the earth.

Students who are the future leaders of the world should be encouraged and motivated to become active stewards of the environment. The environment needs immediate solutions only through environmental awareness, environmental protection Attitude and Behaviour of its citizens. I hope that such an environment-oriented program like SEED is improving the quality of students. These findings, tools, and efforts are highly helping to evaluate students' positive attitudes toward the environment. The findings of this study also help to understand the effect of the environmental-related educational programs on developing an eco-centric human being.

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# THE FUTURE OF DIGITAL MARKETING: EMERGING TRENDS, CHALLENGES & OPPORTUNITIES

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## Abstract

Modern companies rely on digital marketing to promote brands & engage customers. This study examines how digital marketing has evolved from its internet roots to its complicated methods. AI, ML, voice search optimization & AR/VR are mentioned as digital marketing developments. Additionally, this study emphasizes on techniques focusing on personalizing & improving digital customer interactions. Despite these shifts digital marketers face many issues. Privacy concerns & regulatory compliance necessitates strict data protection requirements like GDPR & CCPA. Due to algorithm changes, marketers struggle constantly. Marketers must respond swiftly to algorithm adjustments to stay relevant online. However, these challenges offer opportunities for growth & innovation. The article describes how data-driven decision-making & predictive analytics assist marketers to understand consumer behaviour & preferences to tailor strategies & experiences. Also highlighted is how influencer marketing & user-generated content may boost brand loyalty. As internet connectivity grows, firms can expand globally into emerging markets. Digital marketing may reach diverse client groups worldwide by adapting to local tastes, languages & cultures. Strategies for this task are detailed here. This research paper explores digital marketing's current state, highlighting key trends, challenges & opportunities that shape the online world. It offers tips to assist practitioner's master digital marketing in the ever-changing digital ecosystem.

**Key words:** Digital marketing, AI, ML, Voice

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**Introduction:** Digital marketing involves utilizing digital channels, platforms & technology to advertise products, services & brands to consumers. It includes a range of online strategies like search engine optimization (SEO), social media marketing, email marketing, content marketing, pay-per-click (PPC) advertising & other techniques.

Digital marketing originated in the early days of the internet as firms sought innovative methods to connect with their online target audience. The World Wide Web's advent in the 1990s marks the inception of contemporary digital marketing. Businesses started creating websites & email campaigns to utilize the internet as a marketing tool. Advancements in technology led to the evolution of digital marketing tactics. In the early 2000s, search

engines such as Google emerged, transforming how people found information & how companies utilized SEO & PPC advertising to enhance their online presence. Social media platforms like Facebook, Twitter & LinkedIn were introduced in the mid-2000s, offering brands new ways to interact with their audience & engage in interactive communication.

Mobile technology has had a substantial impact on the development of digital marketing. The increase in Smartphone's & mobile devices resulted in the creation of mobile-responsive websites, location-based advertising & mobile apps, allowing brands to reach consumers while they are on the move & provide tailored experiences.

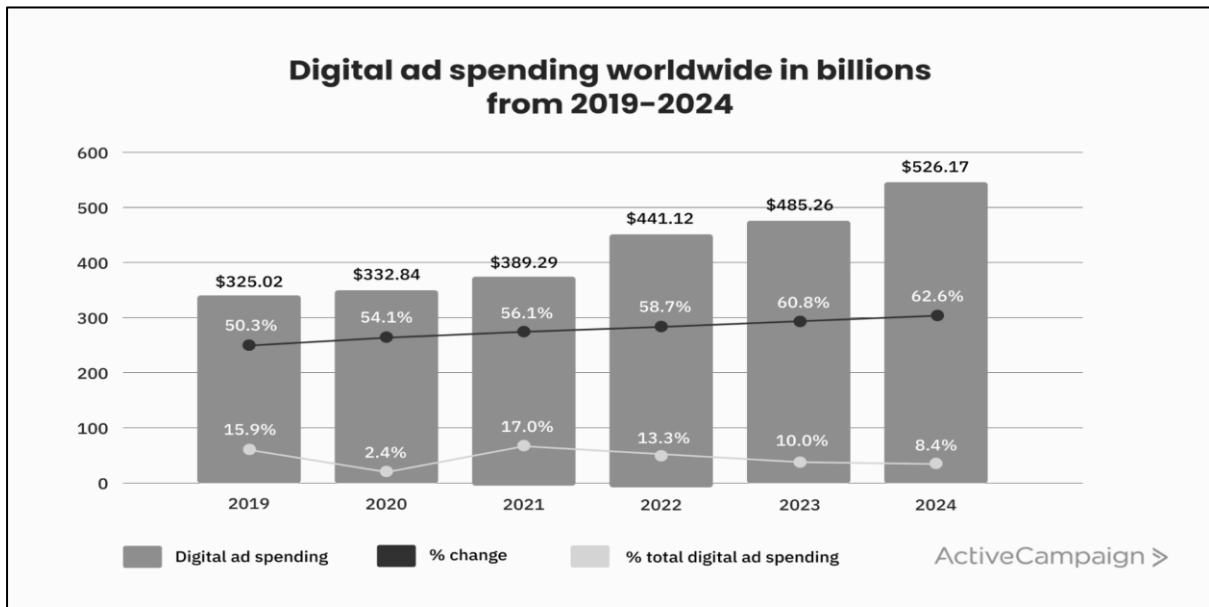
Recent breakthroughs in data analytics, artificial intelligence (AI) & machine learning



have significantly altered digital marketing techniques. Marketers now have extensive data & advanced tools to study consumer behaviour, customize marketing messaging & thus improve campaigns for superior outcomes. Digital marketing is now a crucial component of the marketing strategy for organizations

across various sizes & sectors. It has unmatched reach, targeting capabilities & measurement tools, enabling companies to engage with their audience in more meaningful & successful ways than ever.

**Table 1: Digital ad spending worldwide in Billions from 2019-2024)**



Source: Hufford Brendon. (2022). 61 digital marketing stats for 2022. Blog. <https://www.activecampaign.com/blog/digital-marketing-statistics>

**Review of Literature:**

Sestino, A. et. al. (2023) in their study examine, the prospects of online interactions by focusing on the thorough review of 2005–2020 academic studies on online marketing. The study suggests that consumer engagement strategies must address recent threats like web effects by managing consumer’s online existence & simultaneously addressing moral & secrecy concerns in terms of customer service response time & negative word-of-mouth containment.

Nguyen, T. M. et. al. (2021) explain in their work, that digital marketing has spawned new economic models such as economy sharing economy & various new business structures such as omnichannel marketing, co-creation marketing & influencer marketing & aspects

such as live streaming & content (user-generated & interactive) based services.

Busca, L., & Bertrandias, L. (2020) in their paper give three way basis of futuristic digital evolution landscape. They rationalized a framework for enhancing strategy formulation by managers for businesses which are digital.

Ryan, D. (2016) provides the conceptual understanding of the basic of digital marketing in his treatise called Understanding digital marketing: marketing strategies for engaging the digital generation published by kogan Publishers.

Le, D., Nguyen et. al. (2021) provide distinct understanding basis involving marketing through email, websites & search engines & even marketing based on co-creation, content & social media. It reflects on marketing through shared channels & AI-based marketing. It also

gives future research directions on influencer marketing, social service enhancement & raises valid issues on negative aspects of social media marketing & consumer-to-consumer interactions on two-sided platforms.

N. K. Agrawal (2021) in his study examines the latest digital marketing techniques & their effects on firms & the future trends on utilization of digital marketing by companies. It provides insights on the use of SEO, SEM, associated marketing & SMO as digital marketing approaches & its concerned benefits to firms.

Mishra, C. K. (2020) emphasizes that digital platforms will play a major role for entry players as well as big MNCs when they utilize digital marketing; consequently this will promote borderless & seamless economy.

Zahay, D. (2021) in his study explains that expanse of digital marketing in creating customer co-creation & engagement. It delves on the importance of digital marketing in providing a composite approach for value creation in any learning organization.

Ozoglu, B., & Topal, A. (2020) in their study emphasizes that digital age, centred on the Internet, has transformed marketing from traditional to new tools which come in the ambit of digital marketing. This new paradigm uses internet, mobile & interactive platforms for marketing & its unique qualities give firms economic & competitive advantages.

Emerging industries introduce new products & ideas to economies. A new industry entering a market confronts high expenses, unpredictability, complexity & volatility. Due to technology & digital marketing changes, traditional marketing may not work in certain businesses & in such scenarios digital marketing reaches out to customer at low costs.

### **Objectives of the study:**

These include:

- Exploring emerging trends evident in contemporary digital marketing landscape.
- To investigate the challenges faced by the digital marketers.

- To identify the opportunities for growth & innovation of digital marketing.

### **Emerging trends in digital marketing**

**Artificial Intelligence (AI) & Machine Learning:** AI & machine learning algorithms are being used to analyze massive data sets, personalize content, automate processes & optimize marketing strategies. From chatbots for fast customer care to predictive analytics for strategic decisions, AI is changing how organizations communicate with customers.

**Voice Search Optimization:** Voice search optimization is essential for SEO due to the propagation of voice-enabled devices like smart speakers & virtual assistants. Marketers must adjust their content & SEO to meet natural language queries & capitalize on voice searches.

**Augmented Reality (AR) & Virtual Reality (VR) Integration:** AR & VR provide immersive & interactive experiences that boost customer engagement & brand storytelling. Businesses are experimenting with AR & VR marketing from virtual product try-on's to augmented reality ads.

**Personalization & Customer Experience Enhancement:** Consumers now expect individualized online & email interactions. Data-driven insights & marketing automation tools are helping marketers offer highly targeted & relevant content to individual users, improving customer experience & brand loyalty.

**Video Marketing Dominance:** Video platforms like YouTube, TikTok & Instagram Reels dominate online engagement in digital marketing. Marketers use video for storytelling, product demos, and tutorials & live streaming to engage with their audience more authentically.

**Ephemeral Content & Stories:** Instagram Stories & Snapchat Snaps are popular because they are temporary & authentic. Marketers employ ephemeral material to promote urgency, engagement & FOMO (fear of missing out).

**Interactive Content & Gamification:** Quizzes, polls, contests & gamified experiences are engaging & shareable. Interactive features are used in campaigns to engage audiences, stimulate engagement & deepen brand relationships.

**Inclusive & Diversity-Centric Marketing:** As society emphasizes inclusivity & diversity, corporations are including varied representation & inclusive messaging in their marketing. Brands can reach more people & build deeper relationships by embracing diversity.

**Privacy-First Marketing:** Data privacy concerns including GDPR & CCPA are driving marketers to prioritize privacy-first initiatives. This involves explicit consent for data collection, transparent privacy policies & respecting user targeted advertising preferences.

**Sustainability & Purpose-Driven Marketing:** As environmental & social issues gain attention; consumers are turning toward sustainable & socially responsible products. Marketers are targeting socially conscious consumers & building brand reputation by linking messages & initiatives with sustainability aims.

#### **Challenges facing digital marketers:**

**Privacy Concerns & Regulatory Compliance:** Digital marketers must follow strict data privacy standards like GDPR & CCPA as data protection becomes more important. This includes getting clear authorization for data collecting, handling user data responsibly & employing strong security measures to preserve customer privacy.

**Content Overload & Attention Span Fragmentation:** The proliferation of digital content across media has caused information overload & shorter attention spans. Digital marketers must compete with a flood of content to grab audience attention.

**Skills Gap & Talent Acquisition:** Digital marketing is always changing, requiring analytics, content production, SEO, social media management & more. However, digital marketing experts are scarce. To compete,

digital marketers must train, up-skill & recruit personnel.

**ROI Measurement & Attribution:** Many marketers struggle to prove digital marketing ROI. Attribution models sometimes don't appropriately assign conversions & sales to marketing channels or touchpoints, making it hard to evaluate campaigns & allocate marketing expenditures.

**Ad Blocking & Ad Fraud:** Ad blockers & ad fraud make internet advertising difficult for digital marketers. Ad blockers reduce ad visibility & efficacy, while ad fraud schemes generate fraudulent clicks, impressions & transactions.

**Data Quality & Integration:** Marketers use data to guide their strategy & take decisions. However, data quality & integration from multiple sources can be difficult, resulting in inaccuracies, inconsistencies & data in silos. Marketing must invest in data management systems & build strong data governance procedures to maximize data assets.

**Fragmented Customer Journey:** Multiple devices, channels & touch points make the current consumer journey complex & nonlinear. Digital marketers must understand & optimize the customer journey to provide consistent & tailored experiences from awareness to conversion & beyond.

**Globalization & Cultural Sensitivity:** Digital marketers must manage cultural differences, language difficulties & regional preferences to engage various consumers as firms expand globally. Understanding cultural differences & adapting innovative marketing methods is crucial to reaching international consumers.

#### **Opportunities for growth & innovation:**

**Data-Driven Decision Making & Predictive Analytics:** Data analytics & Predictive modelling can help businesses understand consumer preferences, behaviour & trends. Marketers may improve strategy, personalize customer experiences & find new growth opportunities with data-driven decision-making.

**Expansion into Emerging Markets & Globalization:** Businesses can enter emerging areas & reach new consumers worldwide as internet connectivity grows. Businesses can expand internationally & broaden their consumer base by tailoring their digital marketing techniques to local tastes, languages & cultures.

**Integration of E-commerce & Social Commerce:** Businesses can boost sales through social media as e-commerce & social media merge. E-commerce capabilities on social networking platforms including shoppable posts & in-app checkout can speed the purchasing process & capitalize on impulsive buying.

**Sustainability & Ethical Marketing Practices:** Sustainability & ethical marketing can appeal to socially concerned consumers & differentiate brands. Businesses can show their sustainability by producing eco-friendly products, transparent supplier chains & cause-related marketing strategies that resonate with their target audience.

**AI-Powered Personalization & Customer Experience Enhancement:** AI & machine learning algorithms can create hyper-personalized marketing experiences that anticipate & meet customer wants. Businesses may engage & retain customers with personalized messages, product recommendations & customer care using AI-powered recommendation engines, chatbots & dynamic content optimization.

**Voice Commerce & Conversational Commerce:** Businesses can profit on voice commerce & conversational commerce trends as voice-enabled gadgets & virtual assistants grow. Businesses may improve the buying process & meet consumers' growing need for hands-free, speech-activated interactions by optimizing their digital presence for voice search & integrating voice-enabled shopping experiences.

**Agile Marketing & Real-Time Engagement:** Agile marketing helps organizations respond swiftly to changing market conditions, consumer preferences & competition dynamics. Leveraging agile principles like

quick experimentation, iterative optimization & real-time engagement can help firms innovate in digital marketing & grasp opportunities.

**Hyperlocal Targeting & Geolocation Marketing:** Geolocation data & hyperlocal targeting allow firms to send consumers targeted, location-based marketing messages in real time. Businesses may increase foot traffic, sales & customer satisfaction by geotargeting ads, promotions & offers to users' proximity to brick-&-mortar stores.

**Interactive Content & Experiential Marketing:** Quizzes, surveys, AR experiences, & immersive storytelling may engage audiences & brands. Interactive experiences that encourage involvement & feedback can build brand awareness, emotional ties, & social sharing.

**Successful implementations of digital marketing by corporates:**

**IPL Team's Digital Marketing Strategy By KKR:**The IPL Twenty20 cricket team Kolkata Knight Riders (KKR) represents Kolkata. Bollywood star Shahrukh Khan co-owns it.KKR has the most fan & following engagement due to its digital marketing. In the beginning, KKR focused on gaining internet followers, without mentioning Shahrukh Khan, how to stay connected with fans, & how to keep them informed. They initially launched "Inside KKR," a video blog for KKR fans to access their favourite players, to boost fan connection. Second, their website blog & official mobile app kept fans updated on the team's activities. They prioritized social media & digital marketing team staged a live Facebook conversation in Facebook's Hyderabad offices. The "Cheer for KKR" promotion & Twitter interactions with fans were unique to KKR. This is for sports teams that go digital.

The campaign's outcomes include:

- KKR leading IPL Twitter activity.
- KKR has over 466K Instagram followers.
- KKR's Facebook page had the most IPL likes all season, at 15 million.

**FloatABoat Campaign by Paper Boat:** Paper Boat is a popular Indian brand of cocktails such as aam panna, golgappe ka pani, Jamun Kala khatta, & kokum, which can be produced at home. Indian families love these flavors, but not everyone can make them. According to Paper Boat, these drinks were meant to bring back memories & float a boat this monsoon. The team also achieves its digital marketing goals well. They created imaginative ads that evoked emotions & made viewers love the company. Paper Boat said it will donate Rs.20 to children's education for every social media sharing. According to the company, this campaign reached millions with success, with paper boats filling timelines.

The campaign's outcomes include:

- By mid-July, 231 boats were posted on the platform.
- The company offered at least 25 distinct versions.
- Currently, the brand can be found in over 20,000 retail outlets across the globe. This includes establishments like as Barista Lavazza, Indigo & Jet Airways, Westin & Trident hotels & more. In only five months, the videos on YouTube have moved over forty thousand people.
- About 805 Parivaar Ashram children will benefit from Paper Boat donations.

**'Design Your Own Bucket', 'Radio KFC RJ Hunt', & 'Currycature' By KFC:** Social networking is the best way to increase internet visibility & domestic sales. Famous global food company KFC has followed suit. This is India's most popular restaurant brand on social media. KFC tried several social media methods to boost brand awareness. KFC promoted Radio KFC RK Hunt, Design Your Own Bucket, & Currycature on mobile apps to reach kids. They increased brand identification & engagement with these activities. When Radio KFC RJ Hunt Campaign began, 3000 people from 30 Indian cities competed. Newcomers wanted to try their hand at this quest partnered with the famous brand. Another inventive KFC campaign was "Currycature," where users created an ethnic Indian figure & uploaded it. Fans produced 17K Currycatures for a unique brand experience.

Users were encouraged to design their own KFC buckets in the "Design Your Own Bucket" promotion on social media. Competitors brought colorful KFC buckets for 5500 registrations. They also had bucket entries with Sachin's photo on a KFC bucket on retirement day. The campaign's outcomes included:

- According to Social Baker, KFC is one of the five most socially engaged brands in India & one of the five fastest-growing social media businesses in the country.
- The overall positive interaction on their Facebook page tripled from 6.2 to 93.8 percent, surpassing the sector average.
- Many digital marketers in India considered this campaign to be the best case study on digital marketing for online shopping.

**Transferkar Family by Tata Sky:** The marketing targeted families, as the name implies. Naturally, the campaign promoted Tata Sky+ Transfer. This revolutionary technology transfers TV footage to a mobile device or tablet. Each home has its own channel preferences. For whatever reason, not everyone in the family watches their favourite shows simultaneously. The campaign went viral on social media & TV. The sale provided low prices on family-related items. One of the top eCommerce Digital Marketing Case Studies in India, the campaign was successful because it understood the target market.

**'Mom's Touch' By Nivea India:** Nivea India produced this Mother's Day campaign to honour all selfless moms. Nivea's Mom's Touch ad included inspiring motherhood stories from across nation. The initiative supported moms who confront daily obstacles. Despite exceptional circumstances, mothers continue to provide her child a steady future. Mom's Touch is NIVEA's social initiative to help struggling moms; Mothers who will do whatever for their children despite insurmountable odds. The brand promoted this film on social media to encourage people to share their mothers' selflessness. Their marketing campaign had a nice goal: more viewers. The brand pledged to donate to the girls if this video was circulated on social media. This campaign case study was

one among India's most heartfelt e-commerce digital marketing success.

### Conclusion

To conclude; brands face new opportunities & threats as digital marketing landscape is ever-changing. This study has covered the opportunities, threats & developing trends in digital marketing. Increasingly businesses are taking advantage of cutting-edge technologies like AI & ML, as well as emerging trends like voice search optimization & augmented reality integration, to connect with their audience on a greater personal level. Privacy worries, algorithm updates & content saturation are just a few of the obstacles that come with these prospects & necessitate strategic intervention & navigation. Regardless of these obstacles, digital marketers nevertheless face a plethora of chances for advancement & new ideas. Organizations may enhance engagement, cultivate brand loyalty & tap into new revenue streams by utilizing data-driven insights, adopting influencer marketing & user-generated content & penetrating emerging markets. Businesses can remain ahead of competition & stand out in a crowded marketplace by embracing sustainable & ethical marketing practices, integrating e-commerce & social commerce & personalizing customer experience with AI-powered technologies. Simply put, for individuals that are open to change, innovation & adaptation, digital marketing world has limitless potential in years to come. To succeed in ever-changing digital world, organizations must be nimble, customer-centric, & futuristic.

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# EDUCATIONAL EMPOWERMENT OF MUSLIM WOMEN IN BENGAL: AN OVERVIEW

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## Abstract

A culture becomes rich and independent from another culture through education. Education is an important and essential factor in determining the progress of a large country like India. The issue of women's education is also related to this. The social status of women can be improved only through education. Women's education helps to move society forward on the path of progress. Muslim rule was established in India at the beginning of the 13th century. Although the ancient and medieval education systems were male-dominated, the expansion of female education was somewhat exceptional. In Islam, there was no obstacle for women to receive education, but due to strict religious rules and various social systems like veiling, it was almost impossible for Muslim women to receive traditional education. However, revolutionary progress in the education of Muslim women took place during the colonial period at the hands of the British. However, the modern education of Muslim women began much later than that of Hindu and Brahmo women. As a result, the awakening of women in the real sense was delayed in Muslim society. An important part of the Bengali Renaissance of the 19th century was the awakening of women. The reformist views of the Muslim society and the expansion of modern education for women made the Muslim society take the initiative to establish its own rights.

**Key words:** position of women in Bengal society, Muslim women, women's education, position of educated Muslim women.

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The place of women in society has always been neglected. However, Islam is much newer than other religions. In Islam, several rights were given to women from the early stages, such as the right to education, the right to express their opinion in marriage, later, the right to divorce etc. But despite this, the place of women in society was always at the back. An important aspect of the history of Bengal and the world is the awakening of women. Women's education has played one of the most important roles in the awakening of women. With the expansion of women's education, the number of working women has increased, and the importance of women in the family and society has increased comparatively. There was a three-tiered system of Arabic and Persian education in the Middle Ages, especially during the Mughal period. Maktabas were at the primary level, followed by the Madrasas, and finally the private

institutions. Where accounting, farman, etc. were taught. At the primary level of this educational system, Muslim women had the right to receive education. Many of the Muslim

Shahzadis were literate. Sultana Razia, the only woman Sultan of the Sultanate period, was very educated. In addition, Babur's daughter, Gulbadan Begum, was one of the most educated women; her Humayun-nama<sup>2</sup> is a remarkable book. This book is very important and valuable source of the great Mughal Emperor Humayun. She is said to have had a rich library. There were also Nur Jahan and Mumtaz Mahal, who were quite literate. Shah Jahan's daughter, Jahanara, wrote two books. Aurangzeb's daughter, Jeb-un-Nissa, was well versed in Persian and Arabic. In addition, Ustani, or female teachers, were appointed in elite circles to teach girls. But it was limited to

the upper class of the society. This education was not for everyone. However, in the works of Badauni and Abul Fazl, apart from Shahzadis, there are names of some other female poets of the society, one of whom was Nehani. Although their number was very small, Badauni called Nehani the best of all women poets<sup>3</sup>.

When the English took over the political power of India, the elite Muslim society became politically powerless. On the other hand, the lower-class Muslims also became powerless and depressed. Muslims did not hesitate to face war to change their status. The trend continued until the Great Revolt of 1857. When the Great Revolt failed, the British opposition to the Muslims intensified. This opposition created an aversion to western education among Muslims. Even in modern times, it can be seen that the number of educated people among the Muslim community of Bengal is quite low. In 1875 AD, the number of Muslim students at the college level was 5.4%, while Hindus were 93.9%. Among these educated Muslims, only 1.50% knew English<sup>4</sup>. The defeat of the Muslim class at the hands of the British, the rejection of Persian as the official language in 1837, and the lack of interest in western education are among the reasons for the backwardness of Muslims<sup>5</sup>.

In the early part of the nineteenth century, Bengali Muslim women did not have any changes. A conservative society restricted their access to the outside world. Most of the western educated Muslim men expressed reluctance about women's education and women's emancipation in the early stages. Until the first half of the nineteenth century, Muslim society lagged behind the neighbouring Hindu society in every aspect<sup>6</sup>. However, in the second half of the nineteenth century, a kind of renaissance began in Bengali Muslim society. A group of Muslim intellectuals started thinking about the liberation of the girls in their society. They moved away from the English opposition, took English education, and started working as helpers for the British. They took western education and tried to build a modern society. The influence of the western women's liberation movement on the awakening of Muslim women in colonial Bengal cannot be denied<sup>7</sup>. The women's movement in Indian Hindu society was associated with it. However,

the most significant was the mental change in Bengali Muslim society in the second half of the 19th century. All these Muslim enlightened men introduced a rational modern trend through reforming religion, society, and education. One of them was Sir Syed Ahmed Khan, Syed Ameer Hossain, Syed Ameer Ali, Abdul Latif Khan etc. Before Sir Syed Ahmed Khan, under the leadership of Abdul Latif Khan and Syed Ameer Ali, Bengali Muslims started showing interest in western education<sup>8</sup>. Abdul Latif, a native of Faridpur, was Bengali-speaking and learned English. He can certainly be called the most famous Muslim of the 19th century. Also, Ubaidullah of Dhaka, Nawab Abdul Jabbar of Burdwan, Abdul Hossain of Hooghly, and Abdur Rahman of Medinipur took special initiative to take English education<sup>9</sup>.

In the 19th century, Calcutta residents became quite aware of the utility of western education. With this awareness, conservative leaders like Radhakanta Dev also thought about the need for women's education. At the request of Radhakanta Dev, the first book on women's education, 'Stri Shiksha Bidhayak', was written by Gauri Mohan Vidyalkar. That book was published in 1821<sup>10</sup>. Efforts to improve the status of women continued throughout the nineteenth century. Some women were entering the field of education in the early part of the 19th century. Prominent among them were Rani Bhavani, Hotee Vidyalkar, Hotu Vidyalkar, though they were educated either to read scriptures or to look after the estates. They learned education from their relatives or scholar home tutors. There was still no institutionalized system for educating girls. The need to educate girls was felt so that girls would make suitable spouses and be able to raise children properly. Bethune School was established in 1849 to provide education to upper caste Hindu girls<sup>11</sup>. In the 1850s, several more girls' schools were established in several districts of Bengal due to Pandit Iswar Chandra Vidyasagar's efforts. Muslim women's education started fifty to sixty years later than that of Hindu women. A comparative discussion of Hindu Muslim women in 1901 shows that in Calcutta, Howrah, Hooghly, Medinipur, Murshidabad, and Nadia, where the literacy rate of Hindu women was 1.4 percent, the literacy rate of educated Muslim women



was 0.4 percent. In other districts, the female education rate was even lower<sup>12</sup>.

Among the Muslim women who achieved prominent positions in the world of education were Nawab Faizunnesa Chowdhury, Khujista Akhter Banu, Begum Rokeya Sakhawat, Nurunnesa Khatun, Fajilatunnesa, Sufia Kamal, and others. Khujista Akhtar Banu was probably the first Muslim woman to pass Cambridge. The first Bengali Muslim writer was Taherunnesa. Her writings were published in 'Bamabodhini' magazine<sup>13</sup>. Latifunnesa was a bright student who passed her medical school exams with distinction. She engaged in the profession of a doctor. Nawab Faizunnesa Choudhuri played a significant role in the expansion of women's education. She acquired skills in Sanskrit, Arabic, Persian, and Bengali at home. Her books are 'Rupjalal', 'Tatwa O Jatiya Sangeet', 'Sangeet Saar' and 'Sangeet Lahari'<sup>14</sup>. 'Rupjalal' is the first book written by a Muslim woman in Bengali literature and Bengali language. She established 'Comilla Valika Vidyalaya' in 1837 to spread education among women. The government gave her the title of 'Nawab' at the behest of Queen Victoria. Faizunnesa was the first Bengali woman to be conferred the title of Nawab. Karimunnesa was Begum Rokeya's elder sister. Karimunnesa learned some Arabic and Persian at home. Later, with the encouragement of her husband, she learned Bengali and English. She wrote two books named 'Dukkha Tarangini' and 'Manas Bikash'. A magazine called 'Ahmodi' was published in 1886 with her financial support.

Begum Rokeya was one of the pioneers of women's liberation in colonial India. One of the books written by her is 'Abarodhasini', through which she narrates the story of the plight of women in India. Begum Rokeya built a school in Bhagalpur with only five students. Later, she moved to Calcutta and established 'Sakhawat Memorial School' in her husband's memory. Initially, the primary school started with only eight students and two benches<sup>15</sup>. Here, the Muslim girl students got the opportunity to study English. Rokeya wanted to make Muslim women financially independent. She wanted the equality of men and women in the workplace as well. The purpose of Rokeya was the awakening of Muslim women and the

expansion of Muslim women's education. In one word, it can be said that Rokia was the pioneer of women's awakening in Bengali Muslim society. If Rokia was the pioneer of women's awakening, Nurunnesa Khatun gave impetus to Muslim women in the field of Bengali education. Nurunnesa also started studying Bengali literature and learning English with her husband's encouragement. 'Nikhil Bharat Banga Sahitya Sammelan' awarded her the title of 'Vidyavinodini'<sup>16</sup> for her voluminous literary works. Notable among her literary works were 'Ahban Giti', 'Atmadan', 'Vidhilipi', 'Niyati', and 'Janoki Bai' written in Bengali. Fazilatunnesa is a prominent name in the field of Muslim women's education. Fazilatunnesa was the first Bengali Muslim woman to pass her MSc in 1927. She was the first Muslim student to be admitted to Bethune College. She joined Bethune College in 1935 as a professor and in 1948 as principal at Eden Mohila College at Dhaka<sup>17</sup>. She wrote various articles on women's education and women's emancipation and the need for education among Muslim women. Notable among them are the 'Muslim Narir Shikshar Proyojoniyata' or necessity of Muslim women's education, 'Nari Jibone Adhunik Shikshar Aswad' or the taste of modern education in women's life, 'Muslim Nari Mukti' or Muslim women's liberation, etc. Sufia Kamal was a renowned social worker. She was greatly inspired by Begum Rokeya's philosophy. She joined the women's association 'Anjuman-e-Khawateen-e-Islam' founded by Begum Rokeya. She actively participated in the Bangladesh language movement in 1952 and the Bangladesh establishment movement in 1971. She wanted girls to be more combative and braver. Besides working at Calcutta Corporation School, she used to write for various newspapers and magazines. Some of the books written by her are 'Keyar Kanta', 'Sanjher Maya' etc. Rabindranath Tagore also praised her writings. Feminist thought is revealed in her writings.

Bengali Muslim women of the early stage highlighted the women-centric problems of society through their writings, thereby creating a kind of feminist awareness in Muslim society and feeling the need for women's education. Thus, a 'new women' group emerged in Bengali Muslim society. They awakened society against

various women-centric problems and male dominance. The Muslim women's liberation movement, which started in the second half of the 19th century with their hands, continued in the 21st century.

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