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Editorial

Bakhshali Manuscript: Earliest evidence of the use of zero in India
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The date of use of zero has been determined through carbon dating of the Bakhshali Manuscript. Earlier, it was believed that zero was being used from the eighth century (800 AD). But the carbon dating of the Bakhshali Manuscript shows that zero was being used four hundred years earlier, i.e., from 400 AD.

This manuscript was kept in the Bodleian Library in 1902. The Bodleian Library (Oxford University) has determined the date of use of zero through carbon dating of the Bakhshali Manuscript. Earlier it was believed that zero was being used from the eighth century (800 AD). But carbon dating of the Bakhshali manuscript shows that zero was being used four hundred years earlier i.e. from 400 AD. This manuscript was kept in the Bodleian Library in 1902.

In 1881, it was found in the northwestern region of the then India, 70 km from Takshila in the village of Bakhshali. Due to this, it was called Bakhshali Manuscript. At present, this region is in Pakistan. Probably, during the rule of Rampal Dev, Sukhdas of Kayastha caste had obtained it from somewhere. A copy of this is preserved in the Asiatic Society of Kolkata and it had published it in a book called Ganitaavali.

The first concrete information about the use of zero is found on the wall of the Chaturbhuj temple in Gwalior. Information about zero was given in the writings on the wall of the temple (900 AD).The Bakhshali manuscript is incomplete. Only 70 pages of it are available. It is a handbook written in Sanskrit-Prakrit mixed, Gatha dialect and Sharada script, on Bhoj Patra. It mainly writes about arithmetic and algebra. Geometry, mensuration and astronomy have also been discussed.

It is divided into six chapters. Fractions, square roots etc. have been described surprisingly in it. India's rich heritage of ancient manuscripts, from mathematical texts to religious texts, holds invaluable historical and cultural significance. The Bakhshali Manuscript is an ancient mathematical document. It was discovered in 1881 buried in a field in Bakhshali village near Peshawar (Pakistan). It is written in Sharada script. It is older than the work of the 7th century mathematician Brahmagupta and the 9th century inscription found in the Chaturbhuj temple of Gwalior. It was probably obtained by Sukhadas, a Kayastha-caste, during the reign of Rampal Dev. A copy of it is preserved in the Asiatic Society of Kolkata and it published it in a book called Ganitawali.

The manuscript is made of 70 delicate leaves made of birch bark. It contains hundreds of mathematical notations, including the use of zero. Zero in the manuscript is represented by dots that serve as placeholders for various local values. Some pages date from the 3rd to 4th centuries, while others date from the 8th and 10th centuries. The manuscript is a wonderful collection of rules and illustrative examples. Each example in this manuscript is presented as a problem, the solution is described, and it is verified that the problem has been solved. The sample problems are in verse and the commentary is in prose concerning the calculations. The topics covered include fractions, square roots, arithmetic and geometric progressions, solutions of simple equations, simultaneous linear equations, quadratic equations, and undetermined equations of the second degree.

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VALUES AND INTERESTS: PREDICTORS OF MOTIVATION TO LEARN

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Abstract

This review study aims to investigate how learners' own beliefs and thoughts impact their motivation to learn. Interests and values have a major role in determining how motivated person is to learn. Values, which include personal standards and beliefs, influence behaviour and decision-making. When educational goals are in line with these values, intrinsic motivation results. Interests are characterised as favoured pursuits or topics that increase zeal and participation in the learning process. A strong synergy is created between ideals and interests, which deeply commits people to learning. Deep concentration and immersion are hallmarks of a state of flow that might result from this connection. Comprehending and using values and interests might greatly augment motivation, implying that educators have to customise learning settings to align with pupils' innate motivations. Thus, certain educational pedagogical guidelines to enhance learners' own values and situational interest in educational practice are suggested- an education that connects the heart, head and hand.

Keywords: Values, Interest, Motivation and Learner

Introduction

Many different components are thought to interact to produce a successful teaching-learning process. Numerous studies support the idea that the teaching-learning process is influenced by factors pertaining to students, teachers, and the surrounding environment. The most crucial of them is the learners' motivation in terms of their values and interests. Furthermore, values and interests can mix to provide a potent synergy that increases motivation. A student who is interested in environmental science, for example, could be motivated by principles of conservation and sustainability. This combination has the potential to inspire a strong dedication to acquiring and using new information.

In any teaching-learning process, a successful outcome often hinges on understanding the learner's motivation before they are taught or undergo behavior modification. The process of true learning lasts a lifetime. However, for learning to be fun and fulfilling, students must find it enjoyable in order to maintain the level of drive required for long-term success. Learners are more likely to respect education, persevere through difficult assignments, and do well when they desire and expect to achieve. Research indicates that learners with high levels of motivation typically engage in activities on their own initiative and enjoy the learning process without anticipating rewards or bonuses from outside sources (Skinner & Belmont, 1993). Conversely, students with low motivation levels frequently rely on rewards to motivate them to engage in tasks they might not find fun.

An individual's mentality, or their collection of presumptions, values, and ideas about themselves, is a crucial component of motivation. Motivation has been conceptualised in theoretical explanations as a collection of psychological processes and systems. The learner's perception of their own values and beliefs, as well as their aptitude, all affect their drive to learn. The purpose of this paper is to explore the significance of learners' own values and interests that affect motivation to learn. Personal ideals and standards, or values, are what guide actions and decision-making.

Learners are more likely to be intrinsically motivated when their academic goals are in line with their underlying beliefs, such as a dedication to personal development or a desire to make a positive contribution to society. This innate drive encourages more perseverance in the face of difficulties as well as a stronger connection with the course content.

Values, which encompass personal principles and standards, drive behavior and decision-making processes. Learners are more likely to be intrinsically motivated when their academic goals are in line with their underlying beliefs, such as a dedication to personal development or a desire to make a positive contribution to society. This innate drive encourages more perseverance in the face of difficulties as well as a stronger connection with the course content.

Interests are a person's favourite hobbies or subjects, and they have a big influence on how excited and committed they are to learning. When instructional materials are in line with students' interests, they can pique their interest and inspire enthusiasm, which improves the quality and significance of the learning process. This alignment may result in a state of flow, when students are totally absorbed and concentrated, which will increase their desire to study even more.

Values and interests are determining qualities of life. In many societies across the world, material riches is seen as a sign of success; nevertheless, true success is determined by an individual's purpose. A vast amount of information exists, along with lists of values and interests. The most extensive list of ideals and interests that each and every Indian citizen should uphold may be found in Article 51 A of the Indian Constitution, which is titled "Fundamental Duties." The NCERT framework states that values should be viewed as powerful tools that assist in overcoming the difficulties of the modern social reality rather than as an idealised notion. Values need to be emphasised because they are essential to a true and meaningful education that involves students in tackling concerns that impact them personally as well as those that are significant to mankind.

Review of Studies- According to Wigfield and Eccles (2000), the concept of value includes learners' assessments of a topic or task's (1) usefulness for accomplishing learning or life goals, (2) significance of the topic or task to the learner's identity or sense of self, (3) enjoyment or interest of the task, and (4) worth of pursuit. According to studies, task value appears to be the best indicator of motivation-related behaviour, such as selecting training subjects and decisions about participation (Linnenbrink-Garcia et al., 2008). Research demonstrates that unless students respect the learning activities and goals, they may not participate in a task or persevere with learning long enough to meet their objectives. The expectancy-value theory highlights how learners' objectives depend on their personal task-related beliefs and values (Wigfield and Eccles, 2000). Value education is also emphasised by the humanitarian approach. The Value-Based Education method presents a fresh perspective on education and outlines how students might be helped to grow into prosperous, content members of society at large. It promotes thoughtful and motivating qualities and dispositions. They may be raised to be excellent global citizens, assist others, and fully develop themselves, all of which will equip them for the workforce.

Apart from this, educators should take learners' interests into account when creating curriculum and choosing instructional materials since they can accommodate their interests. Because learners and trainees with little interest in a subject may exhibit greater absenteeism rates and worse performance levels, interest is also crucial in adult learning (Ackerman et al., 2001). Individual interest and situational interest are the two types of learner interest that have been extensively recognised. Personal or individual interests are seen to be a rather constant aspect of the person. A learner's long-lasting commitment to a topic and readiness to continue learning in that area throughout time are its defining characteristics (Schiefele, 2009). On the other hand, situational interest describes an innate psychological state that results from certain aspects of the task or learning context (Hidi and Renninger, 2006). Situational interest is flexible and impacted by the activities and resources teachers employ or

promote. It can have an impact on students' learning and engagement (Hunsu et al., 2017). Over time, student interest and intrinsic motivation may rise as a result of practices that engage them and shape their perspectives. According to a number of research, situational interest can be a reliable indicator of performance, positive attitudes, and engagement (Flowerday et al., 2004). These findings point to the effectiveness of situational interest in piqueing students' interest in what they are learning, which has consequences for how project- or problem-based learning is designed.

Interests and values are important factors in determining how motivated someone is to study. Educational psychology research supports the idea that values and interests work together to enhance motivation. Studies show that intrinsic motivation is greatly increased when learning activities are in line with a person's beliefs and interests. Deeper engagement and perseverance in learning activities are the results of intrinsic motivation, which comes from inside the learner as a result of personal fulfilment and interest. Renninger, Hidi, and Krapp (1992), for instance, have talked a lot about how matching learners' interests to curriculum might improve motivation and engagement. They emphasise that students are more likely to enter a state of flow, which is marked by intense concentration and absorption and greatly improves learning results, when they are engaged in the subject matter. Eccles and Wigfield (2002) talk about how a person's motivation and involvement in educational activities are shaped by the interaction of their values and interests. They stress that when students have interests that are in line with their values—for example, a love of environmental science and a dedication to sustainability—this may result in increased motivation and a greater commitment to learning and using new information.

Research on Self-Determination Theory (SDT) conducted by Deci and Ryan (2000) highlights the importance of activities that satisfy people's basic psychological needs and values in order to promote intrinsic motivation. Furthermore, Eccles and Wigfield's (2002) expectancy-value theory study emphasises how values and interests impact task perceived value and success expectancy, which in turn impacts motivation and learning outcomes.

The Expectancy-Value Theory of Achievement Motivation, introduced by Wigfield and Eccles (2000), asserts that people's motivation to do a job is determined by their expectations of success and the value they attach to the work. The research describes the ways in which different social, cultural, and psychological variables shape these elements. Value includes intrinsic attraction, perceived significance, and job utility, whereas expectation is a person's conviction in their capacity to accomplish. According to the theory, which emphasises the dynamic interaction between two elements, improving either expectation or value may greatly increase motivation and, as a result, learning results.

Renninger, Hidi, and Krapp (1992) examine how important interest is for learning and growth, highlighting the strong motivating effect it has. Their research makes a distinction between individual interest—a longer-lasting inclination towards specific topics or activities—and situational interest, which is transient and driven by external circumstances. The research included in this book show that curiosity promotes deeper comprehension and knowledge retention in addition to increasing cognitive engagement and perseverance in learning activities. The authors emphasise the need of encouraging both kinds of interest to enable sustained academic growth and lifetime learning by combining data from many educational contexts.

Thus, educational psychology has a wealth of evidence supporting the relationship between values, interests, and learning motivation.

Conclusion

Learners' interests and values are strong motivators for teaching and learning in compendium, guiding students towards more efficient learning. The relationship between interests and motivation to learn is well-supported in educational literature. Strongly anchored in Indian philosophy and culture, the

New Education Policy 2020 promotes inspiring and values-based education (GoI, 2020). As a result, certain pedagogical recommendations are made in order to strengthen students' personal values and situational interest in the classroom—an education that unites the hand, heart, and mind.

In conclusion, desire to study may be greatly increased by comprehending and using values and interests. Teachers may take advantage of this study by developing curriculum and learning environments that align with the beliefs and interests of their students, which will promote long-term engagement and academic achievement.

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EXPLORING THE INFLUENCE OF SOCIAL MEDIA MARKETING ON THE GROWTH OF MSMES

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Abstract

The advent of new information and communication technologies, particularly the Internet and social media platforms, has reshaped market dynamics and empowered consumers. This paper investigates the impact of social media marketing (SMM) on the growth of Micro, Small, and Medium Enterprises (MSMEs) in developing economies like India. Drawing on a comprehensive literature review, the study examines the conceptual framework of SMM and MSMEs. The positive impacts of SMM on MSMEs include increased brand visibility, targeted advertising, and access to market insights, reduction of market-related uncertainty and risk, alignment with consumer purchasing behavior, cost-effective marketing, building customer relationships, and improvement in sales performance. However, challenges such as the time-consuming nature, negative feedback amplification, and dependency on platform algorithms, privacy and security risks, and overreliance on digital marketing are also identified. The study underscores the importance of effectively leveraging SMM to unlock growth potential for MSMEs in developing economies, emphasizing strategies for overcoming challenges and maximizing benefits. Overall, the research contributes valuable insights to understanding the role of social media in facilitating MSME growth, offering practical recommendations for MSMEs to harness the power of SMM for sustainable development.

Keywords: Social Media Marketing, MSMEs, Influence of SMM on MSMEs Growth

1. Introduction

The rise of new information and communication technologies, specifically the Internet and social media platforms, has altered market dynamics, posing a challenge to the competitive standing of businesses (Porter, 2001) and increasing the influence of consumers (Urban, 2005). The advent of the Internet and the rise of online social media platforms have revolutionized consumer behavior, offering them novel avenues to explore, evaluate, select, and purchase products and services (Albors et al., 2008). The term social media refers to forms of electronic communication through which users create online communities to share information, ideas, personal messages, and other content. It has become a part of everyday activity and has changed the way people communicate. Consumers can easily connect with new products, services, and brands through social media platforms (Aral et al., 2013). With social media being such a huge part of our consumer culture, businesses have been quick to jump on the bandwagon and use it to their advantage. In

view of this, it is crucial to examine whether the utilization of social media can contribute to the overall growth of Micro, small, and medium-sized enterprises (SMEs) in India. By leveraging social media platforms, MSMEs can gather valuable feedback from consumers, enabling them to enhance their brand offerings (Massey et al., 2004). The present study thus, focuses on the impact that social media marketing projects on MSMEs to investigate whether it can be used as an effective instrument for the growth of MSMEs in developing economies.

1.2 Understanding Social Media Marketing (SMM)- SMM is a modern marketing instrument that stimulates increased engagement and involvement from customers by leveraging the power of social media platforms as explained by (Lakshmi et al.,2017) It involves utilizing social platforms to establish interactive communication channels with consumers (Richter & Schafermeyer, 2011). By leveraging the power of social media, businesses can refine their marketing strategies, improve customer satisfaction, and ultimately achieve their marketing objectives more effectively. Firstly, SMM aims to build brand awareness and establish relationships with customers by creating and sharing engaging content that resonates with the target audience on a personal level. Secondly, it seeks to drive sales and generate leads by harnessing social media platforms' advertising and promotional capabilities, allowing businesses to reach potential customers who are likely interested in their products or services. Additionally, social media marketing enables organizations to gain valuable customer insights through social media listening, which involves monitoring brand mentions, analyzing customer sentiment, and understanding the preferences and behaviors of the target audience.

1.3 An Introduction Micro, Small and Medium Enterprises (MSMEs)- Micro, Small, and Medium Enterprises (MSMEs) encompass a diverse range of businesses operating in both manufacturing and service sectors. These enterprises are classified based on their investment in plant and machinery or equipment and their annual turnover.

According to the *Ministry of Micro, Small and Medium Enterprises*, working under the aegis of *Government of India,* these are defined as follows: -

- **Micro-enterprises** are characterized by investments not exceeding Rs.1 crore in machinery or equipment, with annual turnovers not surpassing Rs.5 crore.
- **Small enterprises** have slightly larger investment limits, with up to Rs.10 crore allocated for machinery or equipment and annual turnovers capped at Rs.50 crore.
- **Medium enterprises** are distinguished by investments not exceeding Rs.50 crore in machinery or equipment, coupled with annual turnovers not surpassing Rs.250 crore.

MSMEs play a vital role in driving economic growth and employment generation (Chatterjee & Kar, 2020), contributing significantly to innovation, entrepreneurship, and the overall development of economies (Ahi et al., 2017). They represent a diverse ecosystem of businesses, ranging from local artisans and craftsmen to emerging startups and established firms, each contributing to the socio-economic fabric of their respective regions.

1.4 Use of Social Media by MSMEs- Various research has emphasized the benefits of utilizing social media to foster the expansion of small and medium-sized enterprises (SMEs). Small and medium-sized enterprises (SMEs) may opt for social media platforms if they view them as cost-effective, user-friendly, and compatible. The integration of social media into business operations has given rise to innovative business strategies such as 'social commerce'. This approach is seen as a way to provide consumers with online engagement opportunities through social media, enabling them to compare products and make informed purchasing decisions (Chatterjee et al., 2018).

Social media platforms have facilitated a seamless connection between small and medium-sized enterprises (SMEs) and potential customers (Kafai, 2010). The utilization of social media by enterprises to sustain their business operations can be referred to as Social Media Marketing (SMM) (Shareef et al., 2019).

2. Literature Review

Maru (2012) examined the growth and performance of Micro, Small, and Medium Enterprises (MSMEs) in India, emphasizing their significant contribution to the Indian economy. The study highlighted MSMEs' substantial share in the GDP and exports of India, as well as their role in generating employment, particularly in labor-intensive sectors.

Adegbuyi et al. (2015) studied the impact of social media marketing on small-scale businesses in Ota Metropolis, Nigeria. They found that most MSMEs lack effective social media strategies. Employee training in social media was shown to improve brand image and exposure. Despite widespread use, MSMEs need better knowledge to engage consumers effectively. **Srinivasan et al. (2016)** examined the role of social media marketing in MSMEs, focusing on customer acquisition and retention. The study found that social media helps raise product awareness and retain customers, offering a cost-effective marketing option for MSMEs facing financial constraints. **Bhuyan (2016)** investigated the performance of Micro, Small, and Medium Enterprises (MSMEs) in India, highlighting their significant contribution to the country's exports and GDP. However, the study also revealed challenges faced by MSMEs, such as their predominantly informal nature and high mortality rate. Many MSMEs struggle to manage their working capital effectively, leading to financial hardships and eventual closure. **Lakshmi et al. (2017)** investigated the impact of social media on small and medium enterprises (SMEs) in the Arab world, emphasizing its influence on medium-sized businesses. The study found that social media uniquely affects the religious, political, cultural, and economic environment of the region. It highlighted social media's role in marketing, increasing sales, reducing costs, and facilitating direct client communication.

Hassan et al. (2018) investigated the impact of social media marketing on small business performance, focusing on strategies employed by MSMEs. The study highlighted social media as a viable marketing tool for products. The study emphasized the need for MSMEs to actively engage with social media platforms like Facebook and Twitter, rather than merely creating accounts and posting sporadically, to effectively promote their products. **Babu and Reddy (2022)** The authors explore how Micro, Small, and Medium Enterprises (MSMEs) utilize social media for marketing despite limited budgets. It examines the challenges and benefits of adopting social media marketing and emphasizes the importance of enhancing e-skills among entrepreneurs/managers and improving integrated marketing strategies for small businesses.

The thorough review of existing literature led to the formulation of the following research objectives:

4. Objectives of the Study

1. To study the conceptual framework of social media marketing and MSMEs.
2. To understand the positive and negative influence of Social Media Marketing in MSMEs.

5. Research Methodology- This study employs a descriptive research design with an inductive approach, relying on secondary data sources to investigate the impact of social media marketing on MSMEs' growth. The sources for secondary data include papers accessible in the main database research engines such as Google Scholar, Emerald insight, ScienceDirect, and EBSCO to collect the relevant articles. Ethical considerations are prioritized, and limitations related to data quality and generalizability are acknowledged.

6. Findings

For the sake of conceptual clarity, the findings of the study have been divided into positive and negative impacts of SMM projects on the growth of MSMEs. They are enlisted below:

Positive Impact of Social Media Marketing on MSMEs:

i. **Increased Brand Visibility**: Social media platforms provide MSMEs with an opportunity to enhance their brand visibility and reach a wider audience at a relatively low cost.

ii. **Targeted Advertising**: Social media platforms offer advanced targeting options, allowing MSMEs to reach specific demographics and interests, leading to more effective advertising campaigns.

iii. **Access to Market Insights**: By monitoring social media conversations and analytics, MSMEs can gain valuable insights into customer preferences, trends, and competitor activities.

iv. **Reduction of Market-Related Uncertainty and Risk**: MSMEs that utilize social media networks for direct communication with customers experience reduced uncertainty and risk in their market activities. This direct engagement allows businesses to gain insights into customer expectations and demands, helping them make informed decisions.

v. **Alignment with Consumer Purchasing Behavior**: Social media marketing aligns with the way consumers make purchasing decisions in today's digital age. With increasing numbers of consumers conducting product and price research online before making final decisions, MSMEs can effectively reach and engage with their target audience through social media platforms.

vi. **Cost-Effective Marketing**: Marketing products through social media channels costs less compared to traditional methods like physical retail outlets. MSMEs can leverage social media marketing to personalize offers to customers based on their purchasing history and preferences, thereby maximizing their marketing budget.

vii. **Building Customer Relationships**: Social media marketing enables MSMEs to build and nurture relationships with customers and prospects through regular, personalized communication. By engaging with their audience on social media platforms, businesses can create communities around their brand, fostering loyalty and trust among customers.

viii. **Improvement in Sales Performance**: Studies indicate that MSMEs adopting social media marketing experience improvements in various aspects of their performance, including increased sales, enhanced customer relationships, improved market access, and cost reduction. These positive outcomes contribute to the overall growth and success of MSMEs in the digital era.

Negative Impact of Social Media Marketing on MSMEs:

i. **Time-Consuming**: Managing social media accounts and creating engaging content can be time-consuming for MSMEs, especially if they lack dedicated resources or expertise.

ii. **Negative Feedback Amplification**: Negative feedback or criticism on social media can spread quickly and harm the reputation of MSMEs, requiring prompt and effective management.

iii. **Dependency on Platform Algorithms**: Changes in social media algorithms can affect the visibility and reach of MSMEs' content, leading to fluctuations in performance.

iv. **Privacy and Security Risks**: MSMEs may face privacy and security risks when handling customer data or engaging in online transactions through social media platforms.

v. **Overreliance on Digital Marketing**: MSMEs that focus solely on social media marketing may neglect other marketing channels, potentially limiting their reach and growth opportunities.

7. Conclusion

Overall, the study aims to contribute valuable insights to the understanding of social media's role in MSMEs' growth by providing both the positive and negative impacts of SMM. Social media marketing (SMM) empowers MSME growth in developing economies. These

platforms connect MSMEs with a wider audience, fostering brand awareness and customer engagement. They provide a cost-effective marketing alternative compared to traditional methods, enabling direct sales. However, challenges like limited digital literacy and unreliable internet connectivity persist in developing economies. MSMEs can overcome these hurdles by targeting specific audiences with strategic content, utilizing free and paid social media tools, actively engaging with the online community, and constantly analyzing results to optimize their approach. By embracing SMM effectively, MSMEs in developing economies can unlock significant growth potential.

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THE IMPACT OF SOCIAL SECURITY POLICIES ON WOMEN'S LABOUR FORCE PARTICIPATION

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Abstract

Women's roles in the past were mostly restricted to household chores with few prospects for advancement. However, as times change, women's roles also shift. Women now have more access to education, legal rights, and participation in a wider range of activities, including as politics and the workforce. They and men are splitting the responsibilities equally. Initiatives that support skill development, entrepreneurship, and access to job opportunities in India help empower women through employment. The goal of government initiatives like MGNREGA and Skill India is to improve the social standing and economic independence of women. This study looks into how women's labour force participation is affected by social security measures, such as pension plans, maternity leave, and childcare subsidies. By employing secondary data from surveys, government publications, and statistical databases, our goal is to clarify how these policies influence women's employment decisions. The author synthesizes previous study findings and identifies knowledge gaps about women's engagement in the workforce through a thorough review of the literature. Researcher have analysed 5 social security schemes passed by Indian Government to promote and empower women in working areas. The researcher has examined the secondary data released by the governments using analytical and descriptive methods.

Keywords: Social security policies, women's labour force participation, gender equality, retirement age, maternity leave, childcare support, pension schemes, economic empowerment.

Introduction

As per Gandhi Ji message in a conference:

"When a woman, whom we call abla becomes sabla, all those who are helpless will become powerful." (Parikh, n.d.)

Women gain far less from social changes and developmental initiatives as civilization advances than do men. Throughout history, women's organizations, progressive governmental officials, and social and religious reformers have fought against the restrictive status quo for women. However, the majority of the country is still plagued by scourges like illiteracy, ignorance, and superstition, which have led to the exploitation of low-paid, unorganized women workers. Globalization and trade liberalization have increased opportunities for educated, working men and women, but they have also increased risks and challenges for them. A woman's position was traditionally in the house, where she moved within the confines of her kitchen, cooking, childrearing, and serving her husband, in-laws, and relatives. Nevertheless, she always demonstrated an inclination to work and become well-known. Women's outside-the-home employment options were typically limited to teaching, medical, secretarial, and domestic assistance roles. But things are starting to change now. Today's women are shattering stereotypes and old boundaries, changing people's perceptions of themselves, and demonstrating their competence in many fields. West, (2006) stated rightly about the women employment,

"Employment to be more empowering to

women and for women's empowerment in India to be facilitated in general, the structural barriers to women's right and equality must be addressed in the household, the community, the state, the nation and around the globe."

Women's rights and opportunities have come a long way, yet obstacles still stand in the way of their full participation in the workforce. The purpose of this study is to look into how social security policies—such as pension plans, paid maternity leave, and childcare subsidies—affect Indian women's involvement in the labour sector. In order to advance gender equality and strengthen economic empowerment, it is imperative to comprehend how these policies affect women's job decisions. The purpose of this study is to investigate the connection between women's labour force participation in India and social security programs. The purpose of this study is to provide guidance for policy proposals that support women's economic empowerment and gender equality. Researchers have examined five policies implemented by the Indian government to support and empower working women by giving them access to resources that make their jobs easier.

Significance of the Study - Addressing gender gaps in the workforce and promoting women's empowerment in India are major goals of this study. The research advances our knowledge of the variables influencing women's engagement in the workforce by demonstrating how social security policies affect women's employment decisions. The results of this study can guide the creation of programs and policies meant to advance gender equality, elevate women's status in society, and encourage their financial independence correct it in points.

Objectives of study

1. to investigate how women's roles in society are changing, especially in the workforce, in order to shed light on how the dynamics of economic empowerment and gender equality are changing.
2. to determine, in the framework of social security Schemes, the obstacles and enablers that impact

women's involvement in the labour force.
3. to look into the ways that social security policies—stand up India, Working Women hostel India Scheme, etc.—affect women's choices to enter the workforce.
4. to offer evidence-based perspectives that can guide the creation of social security policies and programs that are more successful in encouraging women to enter the labour field.

Methodology- This study uses descriptive, review, and analytical methods to characterize women's labour force participation and the effects of social security programs on it. Examining secondary data has allowed for the analysis of the study's various facets.

Literature Review

West (2006) investigates the connection between work and Indian women's empowerment. West investigates the relationship between women's job and their status in society, drawing on a range of research. She explores the subtleties of this relationship, emphasizing its advantages as well as disadvantages. West adds to the conversation in India about gender, work, and empowerment with her perspective. **Sánchez-Marcos and Bethencourt (2018)** provide insights into the ways in which pension systems affect women's employment decisions over the course of their lives in their study on the effect of public pensions on women's involvement in the labour market. By doing a quantitative analysis of this relationship, they provide a valuable contribution to the field by illuminating the interplay between public pension programs and female workforce engagement. For scholars and policymakers who are interested in gender economics and social security, their work has important ramifications. **Thévenon (2013)** looks into the variables that affect women's participation in the labour force in all OECD nations. She investigates factors including family patterns, the availability of childcare, and socioeconomic circumstances while analysing trends and policy. In the context of the OECD, Thévenon's research sheds light on the intricate interactions

between economic, social, and policy issues that influence women's involvement in the labour market. Understanding the dynamics of gender equality and labour market participation in various country contexts is aided by this research. The variables influencing the decrease in women's labour force participation in India are examined by **Mehrotra and Parida (2017)**. They examine the socioeconomic, cultural, and policy-related factors influencing women's participation in the labour, drawing on a wealth of research. Their research offers insightful information about the intricate processes affecting women's engagement in the labour sector in India. Mehrotra and Parida contribute to our understanding of the potential and problems associated with advancing gender equality in the Indian labour market by means of theoretical analysis and empirical evidence.

The gap in the literature is the absence of a thorough examination that integrates the effects of several programs for working women in India with the larger picture of women's empowerment and labour force participation. Studies that specifically look at how government programs aimed at working women interact with socio-cultural dynamics, policy frameworks, and economic factors to either reinforce or lessen barriers to women's employment and empowerment are needed, even though existing studies explore factors influencing women's engagement in the labour market.

Women's Labour Force Participation in India- The percentage of women in India who are actively employed is known as women's labour force participation. Gender equity in work remains a concern for India, despite notable progress in certain areas. Lower female participation rates are caused by a number of factors, including cultural norms, barriers to education and skill development, a lack of support for work-life balance, and discrimination based on gender. In order to increase women's participation in the labour force and economic empowerment and, consequently, promote inclusive growth and sustainable development in India, it is imperative that policies supporting maternity leave and childcare be combined with initiatives that support women's education, vocational training, and entrepreneurship. **Mehrotra & Parida, (2017, p.375)** rightly explained in their paper, *"women in these towns is likely to improve the female LFPR. With recent improvements in the level of girl's education, this urbanization would help Indian women to begin to break the social barriers and join the labor force."*

The data displayed in the following table is taken from the Ministry of Labour and Employment's April 2023 report, "Female Labour Utilization in India," which guaranteed an employment statistic.

Table 1: Labour Force Participation rate in usual status for persons of age 15-59 years (in%)

Year	Rural		Urban		Rural+Urban	
	Male	Female	Male	Female	Male	Female
2017-18	80.2	26.6	80.1	22.3	80.2	25.3
2021-22	82.1	39.3	81.2	26.5	81.8	35.6
Change in 2021-22 over 2017-18 (%)	1.9	12.7	1.1	4.2	1.6	10.3

Source: Ministry of Labour and Employment, 2023 (p.11)

Table 1: Labour Force Participation rate in usual status for persons of age 15-59 years (in%)
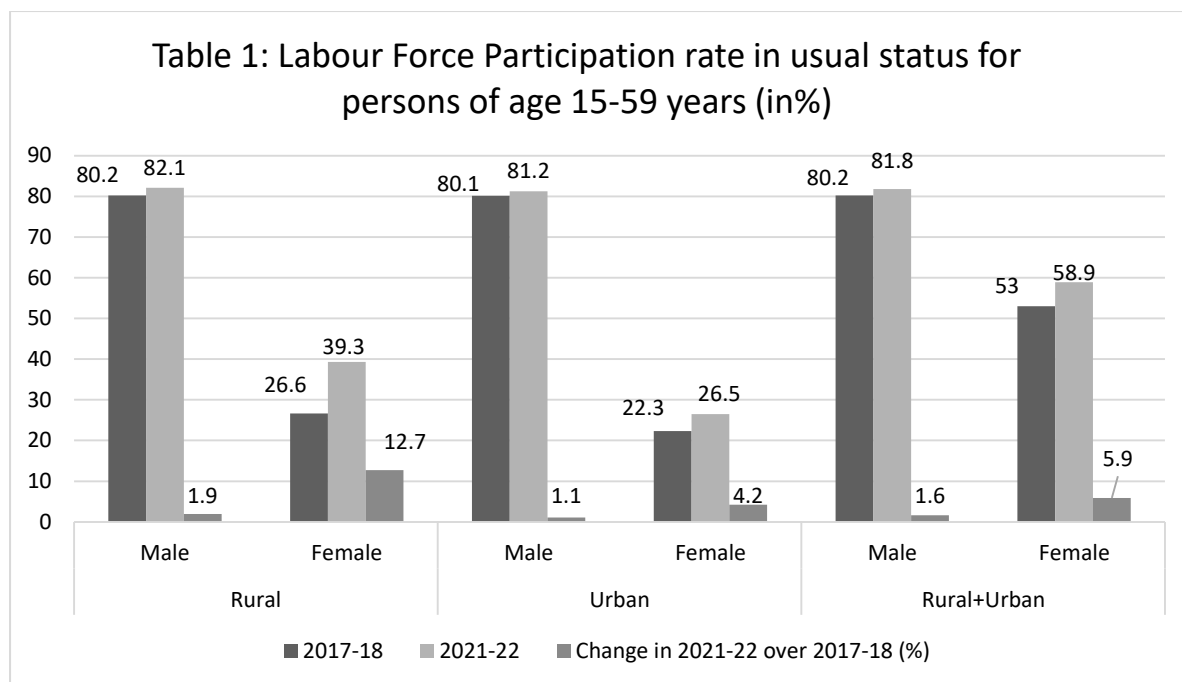
Source: Ministry of Labour and Employment, 2023

The report's data demonstrates unequivocally how little women make up India's labour force overall. In 2017–18, women's labour force participation was just 26.6% in rural areas and 22.3 in urban areas, compared to 80.2% in rural areas and 80.1% in urban areas for men. Only 25.3% of workers were women overall. The overall number of female workers (rural and urban) increased by 10.3% in 2021–2022. Yet, the proportion of women in the workforce overall is still only 35.6%, or one-third that of men.

Women working in Organised and Unorganised Sector in India- Women are involved in both the formal and unorganized economies in India. Within the organized sector—which encompasses sectors like government services, finance, IT, and manufacturing—women are frequently employed in clerical and management capacities. Nonetheless, they continue to be underrepresented in positions of leadership and deal with issues like discrimination at work and gender pay disparities. Conversely, the unorganized sector includes unofficial endeavours such home occupations, agriculture, and small-scale enterprises. Women make up a sizable share of the workforce in this industry, and they are frequently employed in jobs including housework, street vending, and agricultural labour. Women who labour in the unorganized sector often endure unstable working conditions, low pay, and restricted access to social security benefits despite making a significant economic contribution. In both fields, programs that support entrepreneurship, skill development, and specialized social protection are among the ways to better the lot of women.

As per Dey, 2023, in a report published in **'The Diplomat',** *"As per a 2018 International Labour Organisation (ILO) report, about 82 percent of the total number of working women in India are concentrated in the informal sector, working in fields such as domestic work, home-based, waste picking, construction, street vending and so on."*

Social Security Schemes for Working Women in India- In India, social security plans for working women comprise a range of programs designed to support their economic security and social safety. Maternity benefits, Provisions for Crèches, stand up India, etc. are a few examples of these programs. The Maternity Benefit Act of 1961, is one of the examples of government initiatives designed to support women through important life transitions and improve their financial stability. It is possible to comprehend the many social

security programs for women in India after reviewing the discussion that follows:

Stand Up India

The Stand Up India initiative seeks to encourage women to start their own businesses by offering bank loans, ranging from ₹10 lakhs to ₹1 crore, for the establishment of greenfield businesses. The program increases women's participation in the labour force by empowering them to start and grow their own enterprises through easier access to financial resources. Women who pursue entrepreneurship have the chance to become financially independent and create jobs, which eventually improves their socioeconomic standing as a whole. The program's focus on female-friendly entrepreneurship creates an atmosphere that is more conducive to women joining and succeeding in a variety of fields, which in turn increases their participation in the workforce. In report by Ministry of Women and Child Development (2022) it was sated about the scheme,

"Government of India launched the Stand Up India scheme on 5th April 2016 to promote entrepreneurship amongst women, SC and ST categories." (Ministry of Women and Child Development, 2022)

Further in the same report it has been stated,

"The Scheme facilities bank loans Rs. 10 lakhs to Rs 1 crore to at least scheduled Caste/Scheduled Tribe borrower and at least one-woman borrower per bank branch of Scheduled Commercial Banks." (Ministry of Women and Child Development, 2022)

1.1. Working Women Hostel Scheme

The Ministry of Women and Child Development launched the Working Women Hostel Scheme, which offers working women—including those from underprivileged backgrounds—safe and reasonably priced housing. These hostels, which are located in urban, semi-urban, and rural locations, provide amenities such recreational grounds, mess services, and dormitories. The program's goal is to facilitate women's migration for work and education by making sure their living conditions are favourable. Additionally, by meeting their housing needs and encouraging a feeling of community among inhabitants, it advances women's empowerment, independence, and general well-being. As per a report 'Government Schemes for Women Empowerment in India' (Joad, 2023),

"Through this government schemes for women, the Government provides grant-in-aid for the construction and new hostel buildings and the extension of an existing building in rented premises."

Provisions for Crèches- According to the Indian Ministry of Labour and Employment, any organization that employs fifty or more people is required to have a crèche. This facility needs to have the right amenities and infrastructure, and it needs to be situated close to the place of employment. All female employees should be able to use the crèche, and its hours should align with their work schedules. It should also be manned by qualified individuals who are able to watch over and care for kids. By guaranteeing childcare support at work, advancing gender equality, and enabling work-life balance, these provisions seek to empower working mothers.

Maternity Benefits-The Maternity Benefit Act, 1961, requires employers to provide paid leave to their female employees for a predetermined amount of time both before and after childbirth. Women who meet the eligibility requirements are granted 26 weeks of paid leave, with the possibility of a further 12 weeks under specific conditions. The company is required to pay the employee her full salary throughout this time. Maternity leave is another perk available to commissioning moms and adoptive mothers. The goal is to assist women's employment while balancing their parental duties in order to protect mother and child health and advance gender equality in the workforce. As per Government of India,

Ministry of Labour and Employment, (2023),

"The Maternity Benefit Act, 1961 regulates the employment of women in certain establishments for certain periods before and after child-birth and provides maternity benefits."

Prohibition of Night Work- According to Indian government standards, the Prohibition of Night Work law prohibits some types of workers—women in particular—from working late hours for their own safety and well-being. By forbidding working during certain night hours, this law seeks to safeguard the health and safety of workers, especially during late-night hours. The rule also seeks to advance the creation of a welcoming workplace that honours employees' physiological requirements and safety concerns, particularly those of women.

It is evident from the talks above that the Indian government has put in place a number of programs and measures to assist working women and advance their social and economic well-being. These include initiatives like Stand Up India, which provides financial support to women entrepreneurs; the Working Women Hostel Scheme, which offers safe and reasonably priced housing; provisions for crèches to assist working mothers; maternity benefits, which guarantee paid time off for childbirth; and the Prohibition of Night Work law, which protects the safety of employees. Together, these initiatives seek to address the unique demands and obstacles faced by women and to foster an atmosphere that encourages their involvement in the workforce.

Conclusion- To sum up, the advancement of gender equality, the promotion of women's empowerment, and the development of a more inclusive society depend heavily on the Indian government's commitment to designing and executing extensive social security programs that are suited to the needs of working women. There is still an urgent need for more action, even while current programs like Stand Up India, the Working Women Hostel Scheme, maternity benefits, crèche arrangements, and the Prohibition of Night Work law reflect

important strides in this regard. Increasing the number of accessible, reasonably priced child care options is crucial to helping working mothers manage their obligations to their families and careers. Enhancing maternity healthcare support and paid leave are two ways that improving maternity benefits might help women adjust to parenting more smoothly while preserving their financial stability. To optimize the impact and reach of existing initiatives, it is imperative to ensure their successful execution at the local level and to increase public knowledge of them. India can build a more inclusive and egalitarian society where women have equal possibilities to succeed professionally and contribute to the socioeconomic development of the country by placing a higher priority on the empowerment and general well-being of working women. In conclusion, persistent efforts to build comprehensive social security policies that support working women would not only help individual women but also advance the progress and prosperity of the country as a whole. Policymakers, stakeholders, and the general public must prioritize and support women's empowerment since it is a crucial component of social justice and sustainable development.

Suggestions & Recommendations - The Indian government should keep creating and implementing comprehensive social security programs that are suited to the various demands of working women, in addition to the plans that have been emphasized. This entails making more reasonably priced childcare facilities available, improving maternity benefits, enforcing the law more strictly to ensure women's safety at work, and encouraging gender-sensitive policies in all areas of the economy. Additionally, there is a need to guarantee the successful execution of current programs at the local level and to raise awareness of them. India can create a society that is more inclusive and egalitarian by giving working women's empowerment and overall well-being top priority.

Upcoming suggestions should focus on improving oversight systems to guarantee that

current programs are carried out successfully, especially at the local level. Targeted awareness efforts should also be launched to inform the public about the services and programs that are accessible to working women. In addition, social security laws must be reviewed and updated often to reflect the changing requirements and difficulties that women in the workforce confront. Making real progress toward gender equality and women's empowerment will require cooperation between government, civil society, and commercial sector partners.

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IMPACT OF ORGANIZATIONAL CLIMATE ON EMPLOYEES' PERFORMANCE IN PUBLIC SECTOR ORGANIZATIONS

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Abstract

The influence of Organizational Culture (OC) on employee morale, productivity, and engagement can manifest in a dualistic manner, encompassing both advantageous and detrimental effects. Numerous sectors exhibit a deficiency in the implementation of sufficient safety and well-being measures, thereby giving rise to a pervasive array of labour-related challenges. The aforementioned factors encompass a range of deficiencies, namely the presence of substandard tables, unsuitable equipment, restricted airflow, inadequate lighting conditions, excessive noise levels, insufficient fire safety provisions, and a lack of appropriate personal protective equipment. Workers in such environments are prone to occupational illnesses that can have a detrimental impact on their productivity. The impact of the office environment on productivity is a significant factor to consider. The impact of the work environment on an employee's motivation and overall effectiveness is of paramount importance. The efficacy of individuals' interactions within their organization, particularly within their immediate environment, exerts a substantial influence on their propensity for errors, degree of creativity and collaboration with peers, frequency of absences, and ultimately, their tenure within their current employment. Creating a conducive work environment that optimizes employee productivity and cultivates a high-performing workforce is crucial in augmenting an enterprise's financial prosperity, regardless of its classification as a corporation, organization, or small-scale business. The interrelationship among employment, workplace ambience, and job equipment constitutes a pivotal facet of the essence of labour. The central objective of optimizing employee productivity through managerial strategies is centered on two fundamental dimensions: individual motivation and the structural components of the workplace.

Within this paper, we embark upon a comprehensive exploration of the operational milieu within diverse governmental entities. Furthermore, our study aims to explore the given environment's influence on the employees' proficiency and effectiveness. Furthermore, the primary objective of this work is to expound upon a comprehensive array of strategies with the explicit purpose of augmenting the overall work environment within governmental organizations.

Keywords: Conditions at work, Worker Performance, Workplace Layout, Outside Forces, and Employee Motivation

Introduction- In the contemporary milieu of heightened competition, it is of utmost importance for enterprises to effectively harness the latent capabilities of their personnel. The impact of the work environment on employee motivation and productivity is of considerable importance. The impact of the office environment on employee morale, productivity, and engagement is a subject of significant importance, as it yields a range of outcomes that can be either advantageous or unfavorable. The undeniable connection between the proliferation of initiatives advocating for healthy lifestyles, work-life

equilibrium, and physical fitness, and their heightened significance in the perception of job seekers and leading corporations cannot be casually disregarded as a fortuitous occurrence.

Organisations have adopted a variety of strategies to recognize and motivate their employees, including the implementation of performance-based compensation systems, the provision of employment contracts that guarantee job stability, the promotion of work-life balance, and the utilization of diverse information-sharing methods. The possession of necessary skills and competence by employees is of utmost importance to carry out their assigned duties effectively. The presence of motivational factors complements this requirement. The integration of employee education has emerged as a crucial component within the production process for a multitude of enterprises.

The statement of the problem: Numerous industries manifest perilous and deleterious working conditions as an inherent attribute of the occupational milieu. Several factors have been identified as contributing to suboptimal working conditions. These factors encompass poorly constructed workstations, unsuitable furniture, inadequate ventilation, inappropriate lighting, excessive noise levels, insufficient provision of personal protection equipment, and the occurrence of fires. Employees working in such environments face an elevated susceptibility to occupational illnesses, which may have adverse effects on their overall job productivity.

The impact of the workplace atmosphere on efficiency levels is a significant factor to consider. The focus of our study revolves around an expansive industrial area wherein workers face notable difficulties within their occupational setting, particularly with physical and environmental stressors. Providing amenities that effectively augment individuals' productivity can present a considerable challenge.

Scope & objectives:

The primary aim of the ongoing research is to put forth a set of proposed exchanges that have the potential to significantly improve the operational environment within governmental institutions. The prescribed interactions were derived from a thorough examination of the occupational milieu. The primary purpose of this research paper is to proficiently accomplish the subsequent objectives.

Aims and Objectives of the Research:

1. To explore the relationship between employees and their work environment.
2. To assess the factors impacting employee performance in a workplace.
3. To propose efficient strategies that enhance the collective work environment for optimizing productivity.

This study aims to examine the relationship between the organizational context and employee productivity. Moreover, it evaluates the working conditions in various Public sector organizations. The identification of essential elements for attaining a specific goal has been accomplished through diligent effort. Due to the significant expansion of these entities, only one organization has been the subject of research. The chosen company, employing over 2000 individuals, is renowned for its dedication to fulfilling legal obligations and upholding superior employee welfare standards in its operations.

Research methodology- This study utilized both primary and secondary data sources for a comprehensive descriptive analysis. The formulation of research questions plays a crucial role in shaping the overall research inquiry.

The research scholar utilized stratified random sampling as the method of choice for this investigation. The random sampling procedure entails partitioning a population into discrete groups and subsequently randomly selecting individuals from each group. The researcher employed proportional allocation to determine the sample size across three distinct sections: the Engineering facility, the Administration facility, and the Shop floor facility. The research findings were derived from the survey responses of a cohort of 285 currently employed individuals.

The primary data was obtained through the

implementation of a carefully designed survey instrument. The survey was carefully planned and executed. Modifications were made to enhance measurement accuracy. To assess the impact of the work environment on employees' job performance, the collected primary data underwent a comprehensive statistical analysis.

The contemporary workplace- The modern work environment exhibits two contrasting patterns. Employees are granted a degree of autonomy in selecting their attire and behaviour, albeit within prescribed boundaries. There has been a noticeable increase in the management's inclination to exert excessive control over every detail. The interconnection between these two elements, despite their inherent differences, is unquestionably intertwined. The rise in micromanagement tendencies can be attributed, in part, to the perception that younger employees lack the qualities of dedicated and professional workers due to their attire, communication style, and behaviour.

Management must take proactive measures to create a conducive physical environment and cultivate a climate that enhances employee productivity. Executives should consider modifying their management style to better align with their employees' needs and desires. The aforementioned refers to the improvement of different aspects, including ethical conduct, behaviour, commitment, expertise, drive, and interpersonal connections among staff members.

In order to successfully drive transformation in modern industries, supervisors must adapt their approach accordingly. The prioritization of managing different aspects of the work environment over excessive control of every detail is of utmost importance.

To achieve this objective, one must proceed with the following sequential actions:

It is strongly recommended to provide employees with sufficient authority.

In order to enhance project efficiency, it is advisable to assign specific responsibilities and tasks to individuals, thereby distributing the workload.

- Enhance their level of responsibility.
- Promoting teamwork and cultivating a collaborative mindset is strongly recommended.
- To optimize team performance, the manager must strike a balance between control and trust.

By refraining from excessive control and demonstrating confidence in the capabilities of team members, the manager empowers them to fulfil their responsibilities effectively. The professional conduct of a superior towards their subordinates is likely to influence the behaviour of the subordinates reciprocally. This approach promotes commitment and self-assurance among the staff, leading to enhanced engagement among its members. Furthermore, individuals develop a sense of ownership towards the institution.

Establishing a conducive work environment that promotes employee productivity can greatly improve the financial performance of any organization, irrespective of its scale or industry. Management concepts primarily revolve around two key aspects: personal drive and workplace structure. Several factors significantly contribute to the optimization of employee productivity..

Organisational climate factors- Many authorities erroneously believe that an employee's salary is closely linked to their job performance. While there may be limited instances where this claim is valid, the majority of employee surveys suggest that it is largely false. Research indicates that salary increases and performance-based rewards tend to produce short-term and limited effects. Over time, the provision of extra funds is frequently regarded as an entitlement or luxury rather than a means of fostering motivation.

The work environment significantly impacts an employee's motivation and subsequent productivity. The effectiveness of individuals in collaborating with their organization, especially those in close proximity, has a substantial impact on their error rate, creativity, peer cooperation, attendance, and ultimately, their job tenure. Numerous studies have demonstrated that the

strength of the relationship between an employee and their immediate supervisor is the most significant factor influencing employee turnover.

The diagram depicts the factors within the work environment that have the potential to impact employee engagement or disengagement. Performance can be affected by external factors, including environmental conditions, physical surroundings, and individual traits. A thorough analysis of these elements is essential to ensure that employees effectively apply the skills acquired from training programmes upon their return to the workplace.

Figure 1 – OC factors affecting Employee Performance
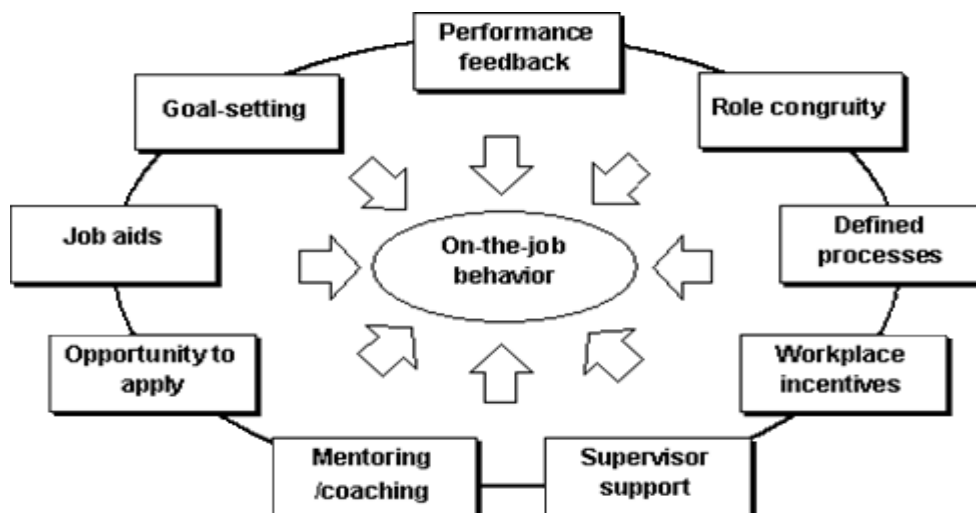
1. **Goal-setting-** The active involvement of employees in the establishment of significant objectives and the evaluation of their performance with regard to assigned tasks is a pivotal aspect of organizational dynamics. The attainment of this objective can be feasibly accomplished through the utilization of diverse methodologies. These methodologies encompass engaging in an informal discourse between the personnel and their immediate supervisor or adhering to a well-defined performance evaluation framework established by the organization.

2. **Performance Feedback-** The provision of regular and consistent feedback to employees regarding their performance is an essential aspect of effective management practices. The process entails providing valuable feedback to the staff members, encompassing commendation for exceptional accomplishments and suggestions for areas necessitating enhancement.

3. **Role congruity-** The allocation of tasks to an employee is congruent with the prescribed responsibilities associated with their integration into the organization, as well as any supplementary training they may have received. The alignment of role expectations within an organization with the assigned responsibilities by an employee's immediate manager is a crucial aspect to consider. This synchronization ensures that the employee's understanding of their role is consistent with the expectations set by the organization. By establishing this coherence, the organization can effectively manage and guide its workforce towards achieving its objectives.

4. **Defined processes-** The organization employs a strategic approach to effectively handle the diverse range of methods employed in task execution. This is accomplished through the meticulous documentation and standardization of procedures, which are subsequently disseminated among its workforce as comprehensive guidelines. The primary objective of implementing this strategy is to establish a systematic and standardized

methodology for carrying out various tasks within the organization. By doing so, it ensures a consistent and uniform approach to the organization's activities.

5. **Workplace incentives-** In the field of organizational behaviour, it is widely recognized that a critical component of successful management entails the identification and understanding of the factors that influence employee motivation. The establishment of formal and informal protocols within an organization is of utmost importance in order to duly acknowledge and inspire individuals who consistently demonstrate the desired behaviours. Once these incentives have been duly recognized, it becomes imperative for the organization to implement appropriate mechanisms to ensure that such individuals are duly acknowledged and motivated. The achievement of this objective can be facilitated by the establishment of a corporate environment that fosters active participation and optimal resource utilization. This, in turn, will result in improved performance and successful outcomes.

6. **Supervisor support-** Supervisors play a vital role in the workplace by serving as advocates for employees' concerns. The responsibility of the individual in question entails the collection and allocation of essential resources to enable staff members to carry out their duties efficiently. Additionally, the authors express their sincere gratitude to the team members for their outstanding achievements. The active involvement of supervisors is crucial in creating a thriving work environment that enhances employee well-being and productivity. Supervisors are vital in providing employees with the necessary resources and motivation to excel in their roles, serving as advocates for their staff.

7. **Mentoring/coaching-** Proficient and esteemed professionals are accessible to aid employees in enhancing their performance within their present role and to facilitate their growth towards a prospective position.

8. **Opportunity to apply-** The allocation of work responsibilities to employees, as well as the organizational systems and processes in place, do not impede the utilization of current skills or the cultivation of novel skills within the workforce.

9. **Job aids-** Job aids are purposefully crafted tools that aim to optimize work procedures and mitigate errors and potential customer discontentment. The aforementioned assets encompass a diverse array of resources, including various instruments such as patterns, manuals, prototypes, and inventories.

10. **Environmental factors-** The well-being of individuals is significantly influenced by a range of environmental factors, including temperature, lighting, and ventilation. These elements exert a direct and discernible impact on human health and overall quality of life. One illustrative instance involves the potential consequences of significantly heightened temperatures, which can result in the manifestation of severe heat strain and exhaustion.

11. **Physical factors-**Insufficient workplace design or excessive congestion can lead to a high prevalence of accidents, including stumbling or colliding with various objects.

Motivation in workplace

Successful entrepreneurs understand the significance of delegation and credit sharing. They acknowledge that it is impractical and unwise to personally handle every task or take sole credit for their achievements. This study delves into the biography of Andrew Carnegie. All living organisms are motivated by a range of physiological functions. Incentives are often indispensable in professional settings. Achieving success as a leader in the workplace requires possessing a robust sense of motivation and unwavering resolve. Leaders must possess a thorough understanding of motivation and skillfully employ it. The impact of wages and advancements on employee motivation is often discussed, but it is important to note that this relationship is not universally applicable. Contemporary research on the efficacy of human resource management reveals that employees' motivation is predominantly influenced by non-monetary factors. Promoting equitable treatment of employees is essential for cultivating a vibrant work environment. Managers must prioritize the cultivation of a sense of value among all individuals within the organization, regardless of their level of engagement. Devotion plays a critical role in motivating employees and improving the overall effectiveness of an organization.

Compliments provide employees with inspiration. Project managers must possess a comprehensive understanding of this potent technique for motivating their team members. The lack of recognition from supervisors for one's efforts can present a significant challenge. The act of commending has been found to improve efficiency in various situations.

Workplace culture & interventions

The current discourse pertains to the examination of the organizational milieu and the subsequent implementation of requisite remedies. Feeling considerable discomfort can occur when individuals conform to the established standards and principles of a professional environment, even if it is characterized by innovation. Gaining a comprehensive understanding of corporate culture, encompassing communication patterns, authority structures, dress codes, physical workspaces, and interpersonal dynamics, can yield invaluable insights. Noncompliance with workplace norms can lead to interpersonal tension and strained relationships with colleagues and superiors. Anxiety can stem from multiple sources, including strategic maneuvering within an organization and the dissemination of rumours. Through the successful implementation of diverse strategies, individuals can mitigate adverse outcomes by minimizing external pressures, modifying administrative factors, adapting to the social context, improving personal stress management abilities, and aligning job demands with the physical capabilities of employees. Based on the extant literature, certain approaches have shown superior efficacy in comparison to alternative options. Multiple measures still require comprehensive evaluation.

The work environment exerts external pressures on the human body, leading to internal strains on different body parts and tissues. The implementation of strategies to minimize or eliminate interaction with external influences requires the initial recognition and evaluation of an individual's actions and endeavors, encompassing vibrations and heat exposure. A systematic analysis of the project is often necessary to evaluate the specific physical vulnerabilities and their distinctive attributes. Upon identifying specific sources of physical strain, the subsequent step involves determining the origin of these pressures. The transformation of the office necessitates modifications to multiple elements, such as tools, equipment, desks, materials, tasks, work methods, work procedures, and the work environment. The modifications are carried out based on their influence on the recognized causes of conflict.

Resolving disputes at work

Conflict is a prevalent phenomenon in all collaborative environments. Workplace conflicts are inevitable due to the inherent diversity in work styles, values, and communication approaches among individuals. Implementing clear boundaries regarding job responsibilities, advancement protocols, and scheduling concerns can partially alleviate tensions, albeit not completely eliminate them. Regularly reassessing the tasks and responsibilities of specific staff members is crucial to avoid overburdening them. When certain employees consistently fail to meet expectations, it is inevitable that their colleagues will become aware and express concern. Individuals who possess inadequate skills necessitate the provision of guidance and instruction. If an employee's inefficiency is due to poor time management or lack of organization, it would be advantageous for the company to invest in and promote training sessions.

Prepare yourself for potential conflicts in your interpersonal connections. Provide mediation and counseling services to facilitate a sense of comfort among team members when accessing these resources. When faced with a workplace conflict that hampers productivity and employee morale, it may be prudent to contemplate the adoption of mediation. Finally, let us examine the internal dynamics of the department. Some individuals consistently demonstrate effective functioning, while others consistently engage in conflicts. In this specific scenario, it appears that the department head may be fostering disharmony rather than seeking a resolution.

Workplace environmental influence

Designing a workplace necessitates careful consideration of multiple factors. Understanding the correlation between workplace behaviour and productivity is

essential for cultivating a more proficient and successful work setting. Joroff et al. (2003) argue that the work process is intricately connected to both the physical workplace and the tools employed within it. Understanding how the utilization of physical space aligns with different objectives and facilitates various work approaches contributes to a deeper comprehension of the workplace. The inclusion of diverse workplace options is imperative to accommodate the needs of individuals engaging in both independent and collaborative work.

In 2005, Gensler Architects conducted a survey of 200 business managers in the UK. The findings indicate that improving the office environment has a significant positive impact on both employee and management productivity, with a notable increase of 19% and 17% respectively. If these verified changes occur, they may affect the economy. To further explore the topic, Gensler (2006) conducted an extensive survey among 2,000 office employees in the United States. Based on the survey findings, a significant majority of participants, precisely 90%, held the belief that the design and layout of office spaces exerted a favorable influence on employee productivity and efficiency.

The American Society of Interior Designers (ASID) conducted a comprehensive survey in 1999 to analyze the perspectives of employees and managers on their physical workspaces. According to workers, the primary factors that positively impact job productivity include efficient use of space and a pleasant work environment. The office designers emphasized the importance of privacy, adaptability, coziness, and visual appeal, as indicated by the managers.

This study examined the workplace efficiency of employees and the influence of the indoor environment. The study utilized the Occupational Stress Indicator (OSI) as a tool to evaluate productivity, considering multiple factors.

The objective of office organization and office comfort is to establish a correlation between the physical workspace and employee productivity. The literature on office design primarily focuses on the debates surrounding open-plan and cellular workspaces, as well as the significance of aligning work processes.

To establish an optimal setting for technical and professional employees, four initial steps can be taken:

- An assessment of the control system implemented within one's organization is warranted.
- Please indicate your preferred attributes.
- Revise the composition of technical and managerial personnel to conform to the evolving cultural paradigm.
- To optimize the effectiveness of a task, it is imperative to diligently monitor its progress and offer meaningful feedback.

Barnard's 1997 study revealed that well-designed workplaces can reduce attrition among technically skilled employees.

Evaluating the factors that contribute to the workplace environment:

1. **The Necessary Spatial and Infrastructural Prerequisites for executing the Assigned Tasks:** The optimization of productivity in an office environment is contingent upon the strategic arrangement of the workspace. The first table displays workers' satisfaction levels with the physical surroundings and facilities that support their job performance. According to the survey results, a significant majority, 66.7% of participants, expressed satisfaction with the space and amenities provided by the company. Most employees are provided with adequate workspace and necessary amenities to fulfill their job duties.

Table 1: Employee Satisfaction with Facilities

Sr.No.	Responses	Percentage
1	Highly Satisfied	6.4
2	Satisfied	66.7
3	Partially Satisfied	17.9
4	Dissatisfied	7.1
5	Highly Satisfied	1.9
	Total	100.0

2. Relationships with Workplace Superiors: In an organizational context, leaders assume the role of advocating for employees by procuring and allocating essential resources to improve job performance, while also offering positive feedback to reinforce exemplary work.

Based on the findings presented in Table 2, it can be observed that a significant proportion of the participants indicated a strong affiliation with their supervisor in the workplace.

Table 2: Friendly Relationship with Bosses at Work

Sr.No.	Responses	Percentage
1	Very Strong	9.0
2	Strong	49.4
3	Partially Strong	31.4
4	Not Strong	8.3
5	Not Very Strong	1.9
	Total	100.0

3. Equal Treatment at the Place of Employment: Ensuring equitable treatment of workers in their professional environments has been found to serve as a significant motivator for employees, leading to increased engagement and commitment to their work. Based on the findings presented in Table 3, it is evident that a significant majority of 51.9% of the respondents expressed agreement with the notion that their workplace motivation is indeed influenced by the fair treatment they receive. Egalitarianism posits that all individuals are inherently deserving of equitable and unbiased treatment.

Table 3: **Equal Treatment at the Place of Employment**

Sr.No.	Responses	Percentage
1	Strongly Agree	10.3
2	Agree	51.9
3	Partially Agree	25.6
4	Disagree	12.2
	Total	100.0

4. **Communication System Utilized Within the Workplace:** The implementation of a structured communication system in a professional environment has been shown to foster confidence and dedication among employees, while also promoting increased collaboration and connections. According to the data in Table 4, a substantial majority of participants (75%) believe that their professional environment has a well-established formal communication system.

Table 4: Communication System at the Workplace

SR.No.	Responses	Percentage
1	Yes	75
2	No	25
	Total	100

5. **Conducive Organizational Climate:** Establishing a pleasant and comfortable work environment is of utmost importance for businesses to prioritize in relation to their employees. The consensus among workers is that environmental factors, such as temperature, lighting, and ventilation, have minimal impact on health. According to the data presented in Table 5, a significant proportion of participants, specifically 46.2%, express agreement regarding the high level of productivity facilitated by the work environment in the organization under investigation.

Table 5: Conducive Organizational Climate

Sr.No.	Responses	Percentage
1	Strongly Agree	11. 5
2	Agree	46.2
3	Partially Agree	28.2
4	Disagree	11. 5
5	Strongly Disagree	2.6
	Total	100.0

6. **Methods Employed To Ascertain And Manage Potential Hazards:** Multiple techniques are employed to identify and mitigate potential hazards. The stringent enforcement of safety protocols in the workplace is widely acknowledged by employees as a significant factor in enhancing the overall quality of working conditions. The data in Table 6 indicates that a substantial proportion of participants, specifically 57.7%, agree with the company's adherence to established procedures for identifying and managing potential risks.

Table 6: **Procedures to Identify and Control Hazards**

Sr.No.	Responses	Percentage
1	Strongly Agree	8.3
2	Agree	57.7
3	Partially Agree	22.4
4	Disagree	11. 5
5	Strongly Disagree	0
	Total	100.0

Influence of organizational climate on employee's performance

The impact of the workplace environment on employee performance is a topic of significant interest in organizational research.

a. **Workplace Attitude Influencers:** The impact of workplace attitudes can be ascribed to multiple factors, including social interactions, environmental influence, shifts in responsibilities, emotional elements, job allocation, heightened workload, and extended working hours. These elements have a collective impact on the overall perception and mindset of individuals in the workplace (see Table 7). The emotional factors have a significant impact on employee attitude, as indicated by a magnitude of 4.92. External factors impact non-cognitive skills. The decline in efficiency is observed. The interpersonal contact rating is 4.79, ranking it second. The lack of efficacy in professional connections in promoting confidence and positivity. The perspective of workers has the potential to undergo a transformative shift.

The workplace control is ranked at 3.99, positioning it in third place. Many people feel helpless in their work environment, which can affect their overall demeanor. The fourth element, known as the shift system or 3.91, is significant. The three-shift system is perceived as burdensome by workers. Hence, there exists a potential for a detrimental effect on employee morale. The mean of the job assignment for the sixth place is determined to be 3.59. The lack of comprehension regarding their duties and the organization's goals can lead to a decrease in employee productivity. During periods of crisis, work duration experiences a substantial increase, placing it at the sixth position with an average score of 3.57. There is no evidence to suggest that extended working hours have a detrimental effect on employee morale. Overtime duty, with an average value of 3.23, is assigned with the lowest priority and is only given in situations where work has been delayed. The influence of emotional factors on workplace attitudes is significantly greater than the impact of overtime.

Table 7: **Workplace Attitude Influencers**

Factors	Mean Value	Rank
Interpersonal Relationships	4.79	2
Control over environment	3.99	3
Shift	3.91	4
Emotional Factors	4.92	1
Job Assignment	3.59	5
Overtime duty	3.23	7
Extended work	3.57	6

b. **Physical Workplace Factors Influencing Employee Performance-** The average value of office space is indicative of its impact on worker performance. Based on the accounts of multiple employees, an inefficient workplace layout leads to the wastage of time and energy as it does not support effective work practices. The current spatial capacity of the company is inadequate to accommodate the tasks that need to be performed. According to employee feedback, furniture and decor are considered the second most important physical element, with an average rating of 2.71. Employees often feel a lack of competence in their work setting. The phenomenon under consideration exerts a discernible influence on

the level of job productivity. The mean value for material storage is 2.20, positioning it in the third rank. The company provides a wide range of storage solutions to facilitate efficient management of personal belongings. Therefore, the efficiency of work remains unchanged. The value of corporate interior space, with an average of 2.02, holds minimal significance. The positive impact of a pleasant indoor environment on workers is evident in increased efficiency, revenue, and overall well-being. The data in Table 8 demonstrates that the office environment has a substantial impact on employee performance, surpassing the influence of other physical factors.

Table 8: **Physical Workplace Factors Influencing Employee Performance**

Factors	Mean Value	Rank
Office Space	3.06	1
Furniture & Furnishing	2.71	2
Storage of Materials	2.20	3
Interior Surface	2.02	4

c. Motivating Role-Related Factors that Drive Employee Performance and Goal Achievement: Various incentives, such as engaging tasks, skill development opportunities, extensive knowledge, appropriate levels of authority, ample support and resources, supportive colleagues, the chance to witness the outcomes of one's efforts, competent guidance, well-defined responsibilities, and competitive compensation, motivate employees to attain desired outcomes (Table 9). The task is intriguing, with an impressive average score of 8.24. Most employees report finding their job engaging and motivating towards achieving their objectives.

The mean value for satisfactory remuneration is 6.89, positioning it as the second highest. Salaries are contingent upon the hierarchical position and job responsibilities within organizational structures. A competitive salary strongly motivates employees to excel in their duties. "Special talents cultivation" ranked third with an average score of 6.41. Employees participate in educational sessions to improve their professional skills.

"Crystal clear" definitions are precise and unambiguous. This statement suggests a potential correlation or inference. Duty is assigned a position of fourth, with an average score of 6.17. Staff members must adhere to specified timeframes when completing their tasks. Clearly defined responsibilities serve as a source of inspiration and motivation for employees. The average rating for the fifth position of authority is 5.30. Workers have a satisfactory level of independence to fulfill their responsibilities. Consequently, it serves as a catalyst for employee motivation towards the attainment of the objective.

The importance of "sufficient details" is ranked sixth, with an average score of 5.28. Employees are informed of their designated tasks. The organization endeavors to provide comprehensive job training to its employees. Therefore, it serves as a source of motivation for employees. The category "Adequate assistance and supplies" is ranked sixth, with an average rating of 4.69. Managers provide adequate direction for implementing corrective actions, while the organization furnishes the requisite tools and resources. Therefore, these factors act as motivators for employees to strive for excellence and accomplish their goals.

Coworkers who demonstrate kindness and helpfulness are ranked at an impressive average rating of 4.35, securing the ninth position. The degree of cohesion exhibited by employees during their interactions is moderate.

However, the absence of diversity does not appear to affect employee motivation. The eighth position is occupied by "The chance to witness the outcomes of one's efforts," which has an average score of 4.25. At the company in question, it appears that the act of monitoring an individual's tasks does not have any discernible influence on their job performance. The category of effective oversight exhibits the lowest mean value, specifically 3.89. The efficacy of supervision as a motivational factor is widely questioned, as a significant proportion of workers do not perceive it as such, leading to its overall ineffectiveness.

Table 9: Job Factors motivating Employees Performance to Attain the Target

Factors	Mean Value	Rank
Interesting Work	8.24	1
Opportunity to develop special abilities	6.41	3
Adequate Information	5.28	6
Enough Authority	5.30	5
Sufficient help and equipment	4. 69	7
Friendly and helpful co-workers	4.35	8
Opportunity to see results of work	4.25	9
Competent Supervision	3.89	10
Clearly defined responsibilities	6.17	4
Good Pay	6.89	2

Strategic Workplace Improvement Initiatives: The following recommendations offer valuable insights for companies seeking to achieve a competitive advantage.

- The user's text is already short and does not require any further rewriting. • Improve the visual attractiveness of your workspace. The inclusion of diverse elements such as furnishings, photographs, prints, reflective surfaces, botanical arrangements, decorative trinkets, playthings, sculptures, rugs, artistic creations, and gemstones should be considered.
- Please organize and arrange the items in a neat and orderly manner. This phenomenon leads to an increase in operational effectiveness.
- To enhance one's appreciation, it is advisable to integrate natural elements into the workspace.
- Despite the presence of a functional air conditioning system, individuals may still seek the sensation of a revitalizing breeze. Enhance your comfort by utilizing a portable air circulator.
- Acknowledging outstanding performance has a positive impact on team morale.
- Provide financial aid, transportation, or alternative incentives. Employee motivation can be influenced by their aspirations.
- Establishing efficient communication channels with employees is vital to identify the primary factors that drive motivation. This aims to improve employees' perception of their worth and amplify their influence within the organization.
- The working environment influences employee morale. Dreary and uninspiring work environments may hinder productivity. To enhance the atmosphere, one can introduce a selection of soothing shades, ample greenery, and refined artistic pieces.
- Encourage transparent and effective channels of communication between staff members and organizational leadership. Fostering a culture of open communication among employees has the potential to significantly improve the overall working environment and increase employee satisfaction.
- The mission statement should be revised to underscore the significance of cultivating inclusivity among employees and departments, while also accentuating a cohesive perspective towards the company's future. To cultivate a strong sense of pride among employees, it is essential to consistently reinforce the core values and ethical principles of the organization. Esteemed Corporations possess the ability to attract and captivate employees and improve the well-being of labourers. This study examines the impact of adaptability, telecommuting opportunities, and physical wellness benefits on individuals' work experiences.
- This study aims to offer guidance to individuals who have been affected by domestic issues. Experience pleasure and contentment. Although formal attire is not mandatory, it is crucial to prioritize employee satisfaction in the workplace.

Initiate dialogue with your personnel. The act of smiling is a facial expression that involves the upward curving of the corners of the mouth, often these factors are crucial for the success and growth of your organization.

Conclusion

The office ambiance serves as a source of inspiration and motivation for the staff. In contemporary professional contexts, it is evident that financial incentives lack efficacy as motivators. Supervisors must possess a comprehensive comprehension of the various factors present in the work environment that serve as sources of motivation for employees. The criticality of setting objectives, clarifying roles, and providing performance feedback cannot be overstated. Success in the professional environment necessitates a confluence of factors, including motivation rewards, efficient workflow supervision, sufficient resources, and guidance.

To ensure optimal functioning, managers and supervisors must give precedence to the human element within their organization. The significance of effective interpersonal communication and professional motivation cannot be overstated. This research demonstrates that public sector organizations provide a favourable work environment that does not affect employee productivity.

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NEP 2020 – A GAME CHANGER FOR BUSINESS EDUCATION

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Introduction- NEP 2020 was released under the Government of India's Ministry of Human Resource Development (MHRD) on 30th July 2020 with the motto of Education, Encourage and Enlighten. This policy came after 34 years of the previous policy. The **NEP 2020** is innovative and quite different from the earlier education Policy of the year 1968, 1986 and plan of action 1992. The New Education Policy (NEP) 2020 officially known as **National Education Policy 2020**, unveiled by the government of India, marks a significant transformation in the Indian education landscape. This comprehensive policy aims to revolutionize the educational system fostering holistic development and preparing students to excel in an ever-evolving globalized world. From the business education perspective, NEP 2020 envisions a future where business schools nurture industry-ready graduates equipped with the requisite skills and knowledge to navigate the dynamic business World. This policy recognizes that business education is the corner stone of economic growth and development. Further it also aims to prepare our youth not just for jobs but to become job creators, innovators, and entrepreneurs.

Against such a backdrop, an attempt has been made through this paper to examine how the New Education policy is going to be a game-changer for business education.

1. **Emphasis on Holistic Development:** Admittedly, education is the cornerstone of societal progress, shaping the minds of the future generation. In this context, holistic education stands out as an approach that goes beyond mere academic learning. The New Education Policy (NEP) of India, heralds a significant shift towards holistic education. NEP 2020 advocates for a shift from rote memorization to a more holistic approach to the education, emphasizing critical thinking, problem-solving, and cognitive flexibility. This aligns with the demand of well-rounded business professionals capable of adapting to the ever changing business landscape. NEP 2020 emphasizes the importance of Holistic development in business education, aiming to produce well-rounded graduates who are equipped with the skill and knowledge necessary to succeed in the 21st century workplace. The policy calls for a shift away from traditional rote learning and memorization towards a more experimental and hands-on approach to education. This includes a focus on critical thinking, problem solving, creativity, communication and teamwork.

NEP 2020 also encourages interdisciplinary and multi-disciplinary learning, recognizing that the business world is increasingly interconnected and requires a broad range of skills and knowledge. The policy advocates for the integration of business education with other disciplines such as Humanities, Social Science and STEM (Science, Technology, Engineering, and Mathematics) fields. This approach aims to produce graduates who have a deeper understanding of the Social, Ethical, and Environmental dimensions of business.

In addition, NEP 2020 stresses the importance of experimental learning and Work-Integrated Learning (WIL) opportunities.

This includes apprenticeships, and other forms of hands on experience that allows students to apply their classroom learning to the real world situations. Work-integrated learning opportunities provide students with the opportunity to develop their skills and knowledge in a professional setting, making them more marketable to employers upon graduation.

Overall NEP 2020's emphasis on Holistic development for business education aims to produce graduates who are well-prepared to meet the challenges and opportunities of the 21st century workplace.

2. **Interdisciplinary Approach:** The NEP promotes a multi-disciplinary and the Holistic approach to education. This means that students pursuing business education may have the opportunity to explore a wider range of subject before specialization in areas like finance, marketing, or entrepreneurship. This approach will lead to a more well-rounded education. As a matter of fact, survey reveals that 75% of students believe that having diverse course options has a positive impact on their career prospects. Besides, statistics also affirm that students who engage in interdisciplinary learning tend to exhibit a better grasp of complex business scenarios, with a 15% of higher adaptability rate in the work force.

3. **Flexible Curriculum:** The current policy encourages greater flexibility in a curriculum design, allowing universities, colleges and B-Schools to adapt their business programmes to changing industry needs and emerging trends. This flexibility will help institutions to introduce new courses or update existing ones to stay relevant.

4. **Vocational Education Integration:** The NEP emphasizes the integration of vocational education and practical skill development. It focuses on developing both cognitive and practical skill among students. In the context of technical education this means enhancing technical skills, problem-solving abilities, and critical thinking. Business Schools may need to enhance their programmes to ensure that students are well-equipped with the practical skills required in the business world, such as project management, data analysis, and communication skills.

5. **Research and Innovation:** The New Education Policy encourages research and innovation in higher education. This can benefit business education institutions by promoting research activities related to businesses and management, leading to more cutting-edge research and collaboration with industries. As a matter of fact, countries with a strong focus on research and innovation, like South Korea and Germany, have witnessed a 20% increase in GDP growth over the past decade. Thus, the NEP would have a positive impact on the GDP of our country on the coming years.

6. **Digital Literacy:** Recognizing the digital age, we live in, the New Education Policy emphasizes digital literacy and technology integration. Business education can leverage this by integrating digital tools and platforms to enhance teaching, learning and practical application of business concepts and skills. It is noteworthy that nations with a high level of digital literacy, such as Finland and Singapore, have reported a 10% higher productivity rate in their business sectors.

The NEP also underscores the importance of teacher training in digital literacy. Educators need to be proficient in using digital tools to deliver content effectively and engage students in an online or blended learning environment. The policy envisions continuous professional development for teachers to keep up with latest technologies and teaching methodologies.

However, integrating digital literacy into education is not without its challenges. In a country like India, infrastructure issues, such as internet connectivity and access to devices, remain significant obstacles, particularly in remote areas. Therefore, the government and educational institutions must work together to address these disparities and ensure that digital literacy initiatives reach every corner of the country.

7. **Inclusivity:** Inclusivity is a core value in the New Education Policy, with the goal of providing equal opportunities and quality education to all, thus promoting a more equitable and inclusive education system in India. Furthermore, it also aims to bridge the urban-rural divide and promote education among marginalized communities. Studies indicate that countries with inclusive education policies, like Canada and Sweden, have witnessed a 12% rise in standard of living among underprivileged communities.

8. **Global Competitiveness:** The NEP promotes a global outlook and aims to make Indian education globally competitive. The New Education Policy aligns India with the International standards, enhancing the global competitiveness of our graduates. This is especially important as international trade accounts for 42% of India's GDP. This can encourage Business Schools to seek International collaborations, offer exchange programmes and attract foreign faculty and students, providing a more diverse and global relevant education experience. Thus, a well implemented education policy like the NEP can contribute significantly to a country's global competitiveness by producing a highly skilled and adaptable workforce, fostering innovation, and ensuring quality education system that meets Global standards.

9. **Entrepreneurial Mindset:** NEP 2020 recognizes the importance of promoting entrepreneurship and innovation in the country. It aims to nurture an entrepreneurial culture among students, including those studying Commerce and management, by providing them with the necessary support, mentoring and exposure to entrepreneurship related activities. Infact, The New Education Policy of India is a promising framework that aligns with the goals of promoting entrepreneurship. Its emphasis on flexibility, practical learning, research, innovation, and technology equips entrepreneurial success. By fostering an entrepreneurial spirit among the youth, the NEP can contribute thriving entrepreneurial ecosystem in India,

ultimately driving economic development and job creation. Country, like United States, with a strong entrepreneurial culture, has witnessed a 50% increase in start-up growth over the last decade, contributing significantly to its GDP.

10. **Economic Impact:** Business education significantly contributes to a nation's economy. In India, the business education sector is projected to grow at an annual rate of 15%, becoming a $ 160 billion industry by 2030, employing millions. However, the economic impact of New Education Policy can vary significantly depending on its specifics. Generally, education policies that improve access to quality education, skill development and workforce readiness can have positive economic effects. This policy can lead to a more educated and skilled workforce, potentially increasing productivity and innovation.

11. **Quality Enhancement:** The NEP 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 mechanism. Management education is a critical component of the education system, and the NEP 2020 aims to improve its effectiveness and relevance to meet the evolving needs of the business world and society. The NEP emphasizes the need to improve the quality of education and faculty. Business School may need to invest in Faculty Development Programmes (FDPs) and ensure that their faculty members are well-equipped to deliver high-quality education.

12. **Autonomy for Institutions:** The NEP promotes institutional autonomy, which can allow Business Schools more flexibility in decision-making, curriculum development and resource allocation. This autonomy can lead to innovation and better alignment with industry needs.

13. **Assessment Reforms:** The policy seeks to move away from high-stakes examination and encourages a more Holistic Assessment approach. Business Schools may need to adapt their assessment methods to evaluate students based on their

practical skills and understanding of business concepts. As we move forward, it is imperative for educational institutions to embrace this new paradigm. By incorporating the principles of the new education policy into business education, we can empower our standards to thrive in an environment where agility and continuous learning are keys to success.

14. **Industry Collaboration:** With a focus on practical skills and vocational education, Business Schools have to strengthen their ties with industries through internship, apprenticeships and collaborative projects to ensure that students are industry-ready upon graduation. The NEP 2020 offers opportunities for business education in India to evolve and become more relevant, practical, and globally competitive. However, the successful implementation of these reforms will depend on the initiatives taken by individual educational institutions and the degree of collaboration between academia and industry.

15. **Research and Development:** The introduction of New Education policy (NEP) in many countries has significantly impacted the landscape of research and development (R&D) in the field of education. As such, research and development is crucial for the development of innovative teaching methods and technology and the creation of digital content to make education more engaging and accessible. Research and development institutions and experts can collaborate to design cutting-edge e-learning tools, educational apps and platforms, thus making education more interactive and effective.

16. The New Education Policy and research and development are intertwined in their pursuit of transforming education. R&D is the divine force behind innovation, quality improvement and the alignment of education with the evolving needs of society and the job market. As the NEP continues to shape education system, fostering collaboration between education and researchers is essential to unlock the full potential of this policy. This synergy can lead to a brighter future for education,

preparing students for a rapidly changing world and driving progress in the education sector.

17. **How NEP will benefit B-School students:** The B-School students will benefit tremendously from NEP 2020 as they will get the necessary exposure and the experience of the real business world. Moreover, all the skills and knowledge needed for real business will be imparted. Earlier, Business educations were mostly theoretical which was not clearly applicable in businesses. This step of the government (NEP) will aid in preparing highly skilled and logical businessmen for the future. India will reap the benefit of this move in the coming days ahead and as a consequence, will be more developed and highly skilled. Indeed, the NEP 2020 is a key step towards a brighter future for the B-School students of our Country.

Conclusion: Admittedly, the New Education Policy is a visionary roadmap that recognizes the importance of business education as a catalyst of economic growth. It encourages a dynamic, flexible and inclusive approach that aligns with the demands of 21st century. With the policy in place, India's future business leaders will be equipped not only with knowledge but also with the skills, creativity, and vision to drive our nation forward.

The marriage of a forward-thinking education policy with business education is a blueprint for nurturing the business leaders and entrepreneurs of the future. It is a call to action for all of us in the education sector, urging us to adapt, innovate and create an ecosystem where our students not only excel academically but also develop the skills and mindset necessary to drive positive change in the business world and society at large.

As we embark on this transformative journey, let us embrace the opportunity it presents and work together to ensure that our education system equips our students not to just survive, but to thrive and succeed in the dynamic world of business.

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VOICE OF THE GLOBAL SOUTH – ISSUES, OBJECTIVES AND CHALLENGES

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Abstract-The term 'Global South' is used to refer to the developing countries of Asia, Africa, and Latin America, while economically developed countries such as the United States, Canada, Europe, Russia, Australia, and New Zealand constitute the Global North. The global South includes the world's poorest countries. The global south is defined with the help of the Brandt Line, an invisible line around the world that divides the rich North from the poor South. It corresponds to the division between economically developed and industrialized countries and countries that are less economically developed. The Brandt Line was introduced by Willy Brandt in the 1970s to depict the rich and poor countries of the world. These are those countries whose economic condition has worsened after Covid. There are many such countries where poverty and starvation are showing their severe form. India is committed to becoming the voice of these poor countries. In 2023, the G20 summit was held in Delhi. It was presided over by India. In G 20 summit, India used the platform to present the problems of the Global South to the world. After this, India hosted to global south summits, 'Voice of Global South' in the year 2023.

In this article, a detailed review of the objectives, challenges and role of India of Voice of Global South has been done.

Key words- Global south, India voice of Global South, Brandt line, Willy Brandt, poverty and Hunger, developed countries, developing countries.

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Global South and Brandt Line-The Brandt Line[1] is important to understand the concept of the Global South. Brandt Line was proposed by former German Chancellor Willy Brandt in the 1980s as a visual depiction of the North-South divide is based on GDP per capita. This line symbolizes the global economic divide, zigzagging across the continents, covering parts of Africa, the Middle East, India and China, except Australia and New Zealand. In other words, the Brandt Line is an invisible line around the world that divides the rich North from the poor South. It corresponds to the division between economically developed and industrialized countries and countries that are less economically developed. The Brandt Line was introduced by Willy Brandt in the 1970s to depict the rich and poor countries of the world.

The United States, Europe, and Russia are all north of the Brandt Line, and therefore considered more prosperous. On the other hand, most African and South American countries lie below the Brandt line. The Brandt Line circles the globe at about 30 degrees north, although in Australia and New Zealand it shifts radically southward to join those two countries in the rich north. The Brandt Report was report presented by an independent commission, first chaired by Willy Brandt in 1980. According to the Report there exists a large North-South gap in living standards and hence there should be a large-scale transfer of resources from developed to developing countries. According to the Report, countries to the north of Brandt are extremely prosperous because of their successful trade in manufactured goods, while countries south of the divide face poverty because of their trade in

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[1] https://www.bisa.ac.uk/articles/brandt-line-after-forty-years-more-north-south-relations-change-more-they-stay-same

intermediate goods, where export earnings are low. The Brandt Commission envisioned a new kind of global security. It built its arguments on a pluralistic perspective that combines multiple social, economic, and political threats with classical military threats. Twenty years later, in 2001, the Brandt Report was updated by James Quilligan. His updated report was called "The Brandt Equation".

Figure 1: Brandt line
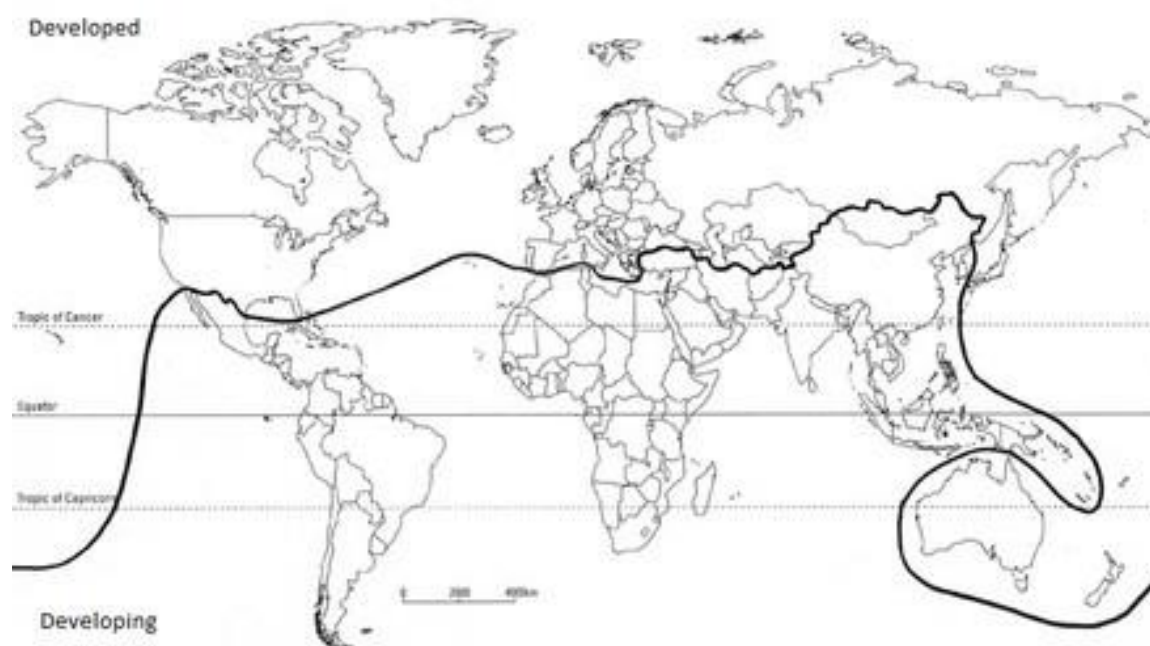
1. Voice of Global South and India

After successfully organizing the G-20 Summit, India now feels that it can play the role of a coordinator to meet the needs of the countries of the Global South, and through it can also bring peace and prosperity across the world. Among those challenges, terrorism and global warming are big challenges. To deal with these challenges, there is a need for mutual coordination and balance between all the countries of the world. There is also a need for mutual conversation and understanding of each other's feelings and needs. About two-thirds of the world's population lives in Africa, India and Latin America, and to meet the needs of this population, resources are used that have a negative impact on the environment. Due to which one has to face challenges like global warming.

What is important here is that developed countries have modern technology, resources and money. If these countries use their technology, their resources and money to help developing countries, then the problem of global warming can be reduced to a great extent. For example, in India, people once used coal stoves, but with the advent of new technology, LPG gas cylinders replaced the stoves. Due to which the environment improved a lot.

Voice of Global South **is** a program through which India is ready to bring along with it all those countries of the world which have lagged behind in the race of development. As we all know, majority of the people of the world are living a life of poverty and hunger. In such a situation, India, being the world's largest democracy cannot step back from its responsibilities. India has made great progress in the last 70 years by strongly implementing its

people oriented plans. But most of the developing countries of the world are still struggling with these problems. When the problems of all the these developing countries are similar, then surely all the countries can sit together and make a significant contribution in solving each other's problems, and can put pressure on those countries of the world have treasures of most of the world's resources. It is the hankering of all the developing countries including India, that the developing countries should be able to respectfully negotiation with the developed countries of the world on socially, economically, culturally, and politically important issues in the interest of their citizens. Today, no country wants to be excessively dependent on any other country, because excessive dependence of any country on other countries leads it towards economic and political slavery. This is the reason why a sense of mutual cooperation and coordination is developing among the developing countries of Latin America, Africa and Asia, and India is capable of playing a leading role in this movement.

2. Challenges before developing countries of Global South

After the COVID-19 pandemic, economic imbalances in the developing countries of the world increased significantly and the pandemic increased the existing economic inequalities. These countries faced significant barriers to health, nutrition, health care and infrastructure. Supply chains were severely disrupted due to the lockdown. Countries in the Global South were adversely affected due to their heavy reliance on sectors vulnerable to lockdowns. The recalibration of global supply chains following the pandemic and in the context of recent geopolitical conflicts such as the Russia–Ukraine war triggered discussions on reshoring production centers, insisted some Global South economies like India to restructure and enhance their roles.

It is a new and unique initiative of the Government of India, which envisages bringing together global countries so that member countries share their perspectives and priorities on various issues on a common platform. This initiative is inspired by the vision of Prime Minister Shri Narendra Modi of 'Sabka Saath, Sabka Vikas, Sabka Vishwas and Sabka Prayas' and is also based on India's philosophy of 'Vasudhaiva Kutumbakam'.

The Voice of the Global South Summit aims to provide a common platform to discuss and exchange ideas and solutions on concerns, interests and priorities affecting developing countries, and most importantly, to address the concerns of to overcome is to be united in voice and purpose.[2]

India as a leading member aims to ensure that the valuable inputs received from participating countries in the deliberations of the Voice of the Global South Summit receive due cognizance at the global level. India's current Chairmanship of the G20 provides a special and strong opportunity for India to include these inputs in the deliberations and discourse of the G20.

3. First Voice of Global South Summit

India hosted a special virtual summit named Voice of Global South Summit under the theme 'Unity of Voice, Unity of Purpose' on January 12-13, 2023. This was a new initiative which was envisioned to bring global countries together. The objective was to share their views and priorities on various issues on a common platform. The initiative was inspired by Prime Minister Shri Narendra Modi's vision of 'Sabka Saath, Sabka Vikas, Sabka Vishwas and Sabka Prayas', and also based on India's philosophy of Vasudhaiva Kutumbkam.

4. Second Voice of Global South Summit

India hosted the Second Voice of Global South Summit on 17 November 2023 in Delhi. The theme of the second 'Voice of the Global South Summit' hosted by India was: 'Global South: Together for everyone's Growth, Everyone's Trust'. At the summit, leaders pledged to come together amid the unprecedented challenges

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² https://www.mea.gov.in/voice-of-global-summit.htm#:~:text=Voice%20of%20Global%20So uth%20Summit%20has%20been%20India's%20en

deavour%20to,addressing%20the%20concerns%2 0and%20priorities.

facing countries in the Global South. The summit discussed issues like the COVID 19 pandemic, the impact of climate change and rising inflation as well as food and energy insecurity that are creating geopolitical tensions. They discussed the current challenges facing their efforts towards poverty alleviation, access to concessional financing and achievement of the SDGs.[3]

a) The Summit stressed the need to reform global governance structures to become more responsive to contemporary realities and global challenges, especially the needs of the Global South.

b) Development cannot be realized without peace and security. Therefore, the summit expressed its strong commitment to find peaceful and just solutions to disputes and reaffirmed the need to build a peaceful, just and inclusive society. Expressed its commitment to promote a systemic change towards a more inclusive, just, peaceful, resilient and sustainable world, for people and planet.

c) The need to shift international systems to a human-centered approach was stressed.

d) A commitment was expressed to work tirelessly to enable equitable access for sustainable development, poverty alleviation and reduction of inequalities.

e) Underlined that to make development truly human-centric and for the development of all, development cooperation must be driven by the key principles of trust, transparency and equal partnership; Must be demand-based; Must respect national sovereignty, and be consistent with local, national and regional needs and circumstances.

f) Stressed upon the need for promoting human-centred climate action through individual actions (LiFE)

g) The need for increased global investment was identified to meet internationally agreed climate goals and to rapidly and massively scale up investment and climate finance for countries in the Global South, from billions to trillions of dollars.

h) Emphasis laid on implementing equitable, affordable and inclusive energy

i) Call for restraint amid Israel-Hamas conflict: India expressed deep concern about the plight of civilians affected by the Israel-Hamas conflict. India called on all parties concerned to exercise restraint, prioritize the safety of innocent civilians and de-escalate tensions. Emphasized the urgent need to work in the direction.

j) 'C' for Global South: India also called for 5 'C' for Global South: consultation, cooperation, communication, creativity and capacity building.

Leaders highlighted the following broad areas for collective global actions in order to realise the vision for an inclusive, peaceful and

Broad areas for collective global actions in order to realize the vision for an inclusive, peaceful and prosperous future for all [4]

1. Fostering Human Centric Development for our 'One Future': Together for Everyone's Growth, Everyone's Trust

2. Promoting Human Centric Climate Action- through individual actions (LiFE)

3. Implementing just, affordable and inclusive energy transitions while

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[3] https://www.mea.gov.in/press-releases.htm?dtl/37261/2nd_Voice_of_Global_South_Summit#:~:text=India%20will%20host%20the%202nd,January%202023%2C%20in%20virtual%20format.

[4] Source:https://www.mea.gov.in/bilateral-documents.htm?dtl/37278/Chairs_summary_2nd_Voice_of_the_Global_South_Summit_November_17_2023

leaving no one behind

4. Delivering on Financing for Development
5. Leveraging technological transformation though Digital Public Goods for benefit of all
6. Reinvigorating and Reforming the Multilateral System for an Inclusive, Peaceful and Prosperous Future
7. Encouraging Women-led Development to achieve SDGs
8. Accelerating the integration of Global South countries in global value chains
9. Prioritizing the achievement of 2030 agenda and its SDGs
10. Strengthening International cooperation on Countering Terrorism

5. Conclusion

Poor and developing countries located south of the Brandt line are referred to as the 'Global South'. The term 'Global South' is used to refer to the developing countries of Asia, Africa and Latin America, while economically developed countries such as the United States, Canada, Europe, Russia, Australia and New Zealand constitute the Global North. India has raised issues in international forums and United Nations meetings and conferences that were relevant to the countries of the Global South. During the Covid (pandemic), made-in-India vaccines were sent to around 100 countries. During this period, 150 countries imported medicines from India. India hosted the first Voice of Global South summit with representatives from 125 countries in this summit. The first summit consisted of eight ministerial-level thematic segments dedicated to addressing the most pressing concerns of the developing world. At the 15th BRICS summit in South Africa, PM Modi had said that Global South is not just a diplomatic term but represents the shared history of these countries against colonialism and apartheid, on the basis of which modern relations are being reshaped.

In the second Voice Of Global South Summits, leaders pledged to come together amid the unprecedented challenges facing countries in the Global South. The summit discussed issues such as the COVID 19 pandemic, the impact of climate change and rising inflation as well as food and energy insecurity that are creating geopolitical tensions. They discussed the current challenges facing their efforts towards poverty alleviation, access to concessional financing and achievement of the SDGs.

Through Voice of Global South, India is trying to bring all these countries on one platform and find common solutions to their problems. In the last one year, India has hosted two Global South Summits. This shows how serious India is on this issue.

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CULTURAL DECADENCE OF TRIBALS IN JHARKHAND AMID INDUSTRIALIZATION, CONTEXT KOLHAN COMMISSIONARY

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Abstract- Rapid Industrialisation after Independence, in addition to few existing one prior to that, 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 wents 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 Tribal life style. As Jharkhand is a mineral rich state all forms of industrial side-effect can be noticed in its ultimate form in Jharkhand hampering Adivasi life style. No doubt, Industrialisation brought some luxury for few and convenience for some more but a composite socio cultural set-up seems cracking slowly. For centuries the indigenous people of Jharkhand lived in harmonious relationship with their environment. After creation of the state of Jharkhand on 15th nov.2000 an industrial policy has been formulated for optimal use of available resources. In Singhbhum Kolhan commissionary, large scale Iron ore mining is going on in places like Gua, Jamda, Noamundi, Chiria, Manoharpur, Kiriburu, Meghahatburu etc. Large scale flora and fauna bound to be excavated randomly also leading towards social and cultural disasters due to money oriented mentality and blind immitation of some westernised life styles. So many 'Jaher sthans'(places of Sarna puja offerings), holy jungle spots, holy fountains, holy mountains and community places (akhra ghar) were destroyed and bound to vanished. They were the chains by which a social boundation was running through since time immemorable. This is just one small example, so many occurings are there, as part and partial of Industrial side effect, that damaging the existing socio cultural chain.This study proposes to provide a glimpse of that disastrous scenario and probable solution.

Key words- Industrialization Economic development Jharkhand Tribes Kolhan Belt

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Introduction- Jharkhand is one of the areas rich in minerals like Uranium, Manganise, Dolomite, Iron ore, Mica, kyanite, Copper, Coal,chromite, asbestos, limestone and many more. Hence industries relating to above minerals obviously growing by leaps and bounds in the province. Original Jharkhandi Adivasi population consists about 30% of total population, Santals, Mundas, Oraons, Hos, Gonds, Khairas, Bhuiyans, Bhumijs, Birhors, 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. But each-an-everyone, if getting some advantage financially, bound to face a bulk side effect environmentally.

Rapid Industrialisation after Independence, in addition to few existing one prior to that, 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 wents 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 Tribal life style. As Jharkhand is a mineral rich state all forms of industrial side-effect can be noticed in its ultimate form in Jharkhand hampering Adivasi life style.

Background- Prevalent concept of political economy believes in rapid growth through Industrialisation, to some extent damn caring about its after effects, in terms of socio cultural unity and integrity. This concept of economic growth also prevailing in India and obviously in Jharkhand. Politically, though Jharkhand is divided into 22 districts for administration, broadly the province consists of two major parts namely Chhota-Nagpur and Santhal-Pargana. Singhbhum Kolhan Commissionary is situated in south Chhota-Nagpur, the southern-most part of the province. Sometimes, whole Jharkhand is also known as Chhota-Nagpur plateau, and to a large extent Jharkhand depicts the meaning of "the forest area".

The Jharkhand government has granted 524 leases for mining various major minerals-206 of which have been granted for coal alone. In addition, 2,717 leases covering an area of 8,426 ha have been granted for extracting minor minerals in the state. A significant portion of Jharkhands population, 44 per cent, is below the poverty line and more than six per cent is still unable to get sufficient food. The poverty ratio in the state is much higher than that of the country.

In Jharkhand, Jharia, Bokaro and Karanpura coalfields started in the 1856. The opening of coal mining in Dhanbad area during the second half of the 19th century and the establishment of the Tata Iron and Steel in Jamshedpur in Singhbhum district in 1907 marked the beginning of the large scale exploitation of mineral and other industrial resources in this area. Results and discussion: The Jharkhand region an account of its richness in some key ores and minerals and its abundance in cheap labour, thanks to its backwardness, otherwise, has been the site of a good many industrial

establishment since pre-Independence days and that industrialization has brought with it concomitant ill effects the worst of which is the devastation of its environment. Jharkhand out smarted other eastern provinces by signing as many as 71 MOUs, out of which 62 are only steel companies, including Jindal, Mittal, Essar, TATA etc with a total estimated investment proposals of over 03 lakh crore rupees. But practically many projects are still in dormant position, till date per capita consumption of steel is stabilised at300k.g. in Jharkhand. Again as, many as 50 new steel projects waiting to take off in Jharkhand!

Problem- In the name of the development large forests have disappeared, tracts of inhabited land have gone under water. Water in the region around industrial areas have been polluted to an extent far exceeding the prescribed safety level. In fact polluted water carried down the streams and rivers spreads mischief in distant areas also. Industrial pollution is already playing havoc with the life and health of the people of the region. The natural wealth of this area contrasts vividly with the desperate poverty of the people who inhabit it. This region has been far the ages and the homeland of aboriginal races such as the Mundas, Asurs, Santhals, Oraons, Ho, Kharias etc. These indigenous groups have been the worst hit by the large scale exploitation of the natural resources of the region through the development of mines, industries and commercial exploitation of forests. The majority of them live in a state of semi-starvation throughout the year.

The Jharkhand government has granted 524 leases for mining various major minerals-206 of which have been granted for coal alone. In addition, 2,717 leases covering an area of 8,426 ha have been granted for extracting minor minerals in the state. Eliminating of existing vegetation and alteration of soil profile due to open cast mining operations, including shifting of over-burden and reject dumps, have caused severe soil erosion and silting of adjoining courses and degraded the productive capacity of the lands in the area. Excessive underground mining, especially of coal, is causing subsidence of land in many areas as a result of which such lands have been rendered unsafe for habitation, agriculture and grazing. In 1980Â´s the coal mining industry became identified as a

major cause of damage to the environment, with more than 80 sq. kms. of land being destroyed every year.

Effects- In Singhbhum districts' (Kolhan Belt) a similar devastation of forest lands happened for extracting iron ore. According to the Forest Survey of India´s State of Forest Report, during an assessment published in 1997, Jharkhand had 2.6 million ha of forest. In 1999, it had 2.2 million hactre, a loss of 0.4 million hactre of forest cover. The forest cover in the Damodar valley coalfield, once 65 per cent, stands at only 0.05 per cent today. Saranda, once so dense that even the sunrays couldn´t penetrate it, has Asia´s largest sal (Shorea robusta) forests and is an important elephant habitat. Today, uncontrolled mining for iron ore, both legal and illegal, is destroying not just the forest, but also the wildlife, apart from the livelihoods of the local tribal communities.

The impact on the forests has been significant. According to the state of forest reports, between 1997 and 1999, about 3,200 hactre of forest was lost in the Singhbhum region. Between 2001 and 2003 some 7,900 ha of dense forests were lost in the East and West Singhbhum districts. Saranda too has been affected, and further degradation will have serious consequences for its considerable biodiversity.

The Karo river in the West Singhbhum is polluted with red oxide from the iron ore mines of Noamundi, Gua and Chiria. The Subernarekha shows a different type of pollution which is even more hazardous in nature. Metallic and dissolved toxic wastes from TISCO, Jamshedpur and HCL Ghatsila and radioactive wastes from the uranium mill and tailings ponds of the uranium corporation of India limited at Jaduguda flow into Subernrekha and its tributaries. It is generated by wind sweeping dust from water heaps, blasting and the use of heavy machinery. Blasting also produces noxious fumes that are released into the atmosphere.

A case study of Roro asbestos mining area: To assess the impact of this abandoned chromite and asbestos waste, a fact-finding team (FFT) was constituted by the mines, minerals & People (mm &P) and Jharkhandi Organisation for Human Rights J.O.H.A.R. in December 2002 Roro hills is located about 20 kilometers west of Chaibasa, the district headquarters of West Singhbum (Kolhan Belt), Jharkhand. The region has had an active history of mining operations for about seven decades starting with the mining of magnetite. Roro hills were mined for chromite and asbestos by major industrial houses like Tatas and Birlas. This hill range is contiguous to Jojohatu hill which is also mineralized with chromite. TISCO, which used to mine chromite from Roro, stopped operations before 1958 as they struck better deposits elsewhere. Asbestos mining was started by Hyderabad Asbestos Cement Products Ltd. after the area was abandoned by Tatas and Kesri, who were mining magnetite and chromite.

Many experts have suggested that the tribal be made partner in the process of industrialisation. Part of cash compensation could go towards making them shareholders in power stations and other enterprises to ensure a constant source of income to them. But for more important is the establishment of a national policy on resettelement and rehabilitation. The UNDP human development report (HDR) 2009 covers 182 countries ranked according to their Human development index (HDI). India was placed in 134th poition.

India spents 3.4% of budget for public health, the lowest value in relation to the BRIC group. In education it is 10.7% where as Brazil spents 14.5% and Russia 12.9%. The condition of Jharkhand is still more pathetic in sectors of education, health and infrastructures like road ways and electricity. Since independence various separatists' secessionists' ideological and religious movements and groups fight for autonomy. In Jharkhand also extremist groups like M.C.C./ T.P.C./C.P.I.M.L. etc. Noticed fighting for some causes and also killing thosands of govt. Officials, including police personnels and common people. the process is still continuing having no near future resolution.

After creation of the state of Jharkhand on 15th nov.2000 an industrial policy has been formulated for optimal use of available resources. As large as 40% of the total minerals of the country are available in this state. It ranks first in production of coal, uranium, pyrite, coal, mica, kynite and copper. Future of gold, silver, metals, decorative stones and precious stones is

also bright. At govermental level resolutions has been taken for social infrastructure in close proximity of industrial areas/estates would be developed. The goverment would encourage private participation in putting up well planned and systematic residential facilities, quality residential, non-residential schools, hospitals etc. Large industries would be persuaded to establish such facilities individually or to pool their resources to set up these facilities collectively. The state goverment shall endeavour to provide land and other facilities at concessional rates for this purpose. But practically the aim is not achieved.

Recent influx of population of various caste, creed, colour, religion and sex consists of about 15% of total Jharkhandi population. No doubt Industrialisation brought some luxury for few and convenience for some more but a composite socio cultural setup seems cracking slowly.The state govt. of Jharkhand has "formulated an ambitious plan to set up and promote 3 tier growth centres namely as 'Mega', 'Mini' and 'Micro' levels. Under Mini growth centre Tasar / Silk Park at Chaibasa and Godda was proposed. Similarly software technology park (STP) was proposed at Ranchi and Jamshedpur".*

In Singhbhum Kolhan commissionary, large scale Iron ore mining is going on in places like Gua, Jamda, Noamundi, Chiria, Manoharpur, Kiriburu, Meghahatburu etc. Large scale flora and fauna bound to be excavated randomly also leading towards social and cultural disasters due to money oriented mentality and blind immitation of some westernised life styles. So many 'Jaher sthans'(places of Sarna puja offerings), holy jungle spots, holy fountains, holy mountains and community places (akhra ghar) were destroyed and bound to vanished. They were the chains by which a social boundation was running through since time immemorable. This is just one small example, so many occurings are there, as part and partial of Industrial side effect, that damaging the existing socio cultural chain.

Review- Tribal population which was 45% in 1941 came down to 30% in 1971. So indepence didn't bring cheers to tribals, rather Deshi Sahookars kicked them to the level of extinction, some variety already vanished and some other on the verge of extinction. Situation

is really grim and needs immediate precautionary measures. Illitaracy, un-scientific heath status and prejudices also responsible to some extent for that sort of pathetic condition.

Anthropologist Charles Erasmus believes in the, 'dominance of economic factors in development and possibilities of adopting cultures to the needs of economic growth'. He also points out that peoples non-acceptance of change in methods of production may appear to be cultural at first, but a deeper analysis would often reveal that such a behaviour also reflects economic calculations, citing the example of failure of irrigation systems introduced in Mexico. Erasmus remarks that, 'the refusal of the local population to use apparently superior techniques was mainly due to relevant technical factors ignored by the western experts. This is Neo-classical political economy, which is a significant development in economic literature of the present time, that can throw light on the interaction between public policies and private lobbies and interest groups thus explaining why some economic group grow faster than others.

Solutions- Worst experiences of yester years making public super-sensitive to oppose even good projects very often. The same people protesting Dam/Hydel projects can also be easily seen in rallies demanding 24hour subsidised electric supply and sufficient water supply in fields for harvesting. In Jharkhand, in Kolhan Commissionary particularly thousands of crores of rupees drained in projects like 'Koel-karo' hydel project, 'Subernarekha' multi-purpose project and many more for decades but still not completed, only due to public protest and pressure group. Undoubtedly govts. Relief operations proved un-satisfactory in many previous projects. But where a deadlock situation prevails development upto mark may prove day-dream. Policy makers may cut the ice by declaring advance, sufficient and justified compensations with holding fruitful dialogues with related parties as one pre-cautionary measure, what National Highway authority(NHAI) peoples doing now a days. In political-economic theory very often the state is seen to be pulled by lobbies and interest groups that are mostly interested in redistribution rather than growth and development. In this situation state intervention intended to improve the efficiency of resource allocation and

channel in it. Socially desired directions may end up diverting resources to a significant extent from production to' rent seeking'. In Jharkhand during yester years farming land seems developed by Tribals with hard labour in jungles but snatched away by various lucrative means by bourgeois, compelled British rule also to promulgate 'Chhota-Nagpur Tenancy Act.' and 'Santal -Pargana Tenancy Act'. Popularly known as CNT and SPT Act., enacted in the year 1908, to keep those fraction at bay to such inhuman acts. of illegal land transfer.

As Jharkhand is an eastern province bordering with west-bengal, Odisha, Bihar and Chattisgarh it has immense opportunities of industrial production and easy marketing. The development of tribal should be along the line of genious 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 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 of tribal, the right of the tribal on the land and forest should be preserved and they should themselves be prepared and trained for administration and development.

Conclusion- The traditional khutkatti, Bhuhari or Kodkar right gradually seems weekend. Unfortunately the indigenous people and their culture, however rich, scientific or eco-friendly they ought to be, immediately facing hatration and laugh from contractors, neo-aristocrats and Mafias of Non-adivasi community, thus creating heavy irritation and counter hatration among the sufferer group. All the big industrial complexes, multi-purpose dams, mining projects, afforestation schemes, even tiger projects and agricultural marketing centres are financed by the foreign companies and the community life of Jharkhand and Singhbhum in particular has suddenly been juxtaposed with the modern culture which is mainly bureaucratic, capitalistic and self centred. Lust for modern electronic goods and lack of money to procure such items also creating inferiority complexes among poor and down troddens. The poor and powerless people are unable to utilise their esteem and political or say democratic power due to lack of awareness and mis-guidance. This misguidance again is solely

responsible for misdeeds, for example joining a protest march to developmental steps for their larger benefit! So proper education, positive decisiveness and involvement in ongoing projects along with village oriented projects may curve the worsening situation.

Dr. B.P. Keshri, a front runner tribal activist has rightly said that, "It is very evident that the tribal did not built sophisticated forts, palaces and temples xxx culture of Chhota-nagpur has passed through many ups and downs."** Lastly it may be concluded that, in addition to various major factors as discussed by others, crackdown of socio-cultural heritage due to industrial development, simultaneously produces constraints of equal gravity in terms of protests, for the sake of society and culture, infront of industrial development. Issue is very much case sensitive and emergent in countries like India and provinces like Jharkhand in particular. In Jharkhand again, southern most part, Kolhan commissionary is industrially much vibrant and revolution wise most potential, being the battle field of 'Kolh Mutiny', 'Bhumij mutiny' and 'Birsa Munda' movement . Birsa is the icon for 'save Jal, Jungle, Jameen' movement, that touched the tribal heart and later paved ways for creation of a separate state for the same cause. Till date the socio-cultural concern is most relevant despite amalgamation of Bihar and creation of a new state 'Jharkhand'.

Foot Notes

1. * Deptt. Of Industries, Govt. Of Jharkhand, memo.no.1888, dt-25.08.01. ** Keshri B.P., 'Cultural Jharkhand', Ranchi,2003, p-14.

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AN EXPLORATION INTO PANCHAKOSHA VIKAS (FIVE-FOLD DEVELOPMENT): A FUNDAMENTAL COMPONENT OF INDIAN TRADITION WITHIN INDIA'S NCF 2023

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Abstract

This paper examines the Panchakosha Vikas, or the "five-fold development," as a fundamental idea in Indian culture and how it fits within the country's National Curriculum Framework 2023 (NCF) 2023. Panchakosha Vikas includes the five facets of physical, intellectual, emotional, social, and spiritual growth in its comprehensive framework. This study investigates the philosophical foundations and historical sources of Panchakosha Vikas, emphasizing its applicability in modern educational discourse, by drawing on ancient Indian philosophical and educational works. This study explores the possibilities and problems of implementing Panchakosha Vikas concepts in educational policies and practices by critically analyzing India's National Curriculum Framework 2023. The ultimate goal of this study is to highlight the role that Panchakosha Vikas has played in forming an all-encompassing, very culturally-based educational system in India.

Key words: National Curriculum Framework 2023, Indian Tradition, Panchakosha Vikas, Five-fold Development, and Holistic Education

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Introduction

Indian culture has a lot of philosophical and teaching ideas that have stood the test of time. The idea of Panchakosha Vikas, or five-fold development, stands out as a guide light that shows the way to complete growth and happiness. Panchakosha Vikas is a method to education that goes beyond just academic learning and includes the physical, intellectual, emotional, social, and spiritual aspects of being human. It is based on ancient wisdom and rich cultural history.

The main ideas in Panchakosha Vikas come from deep intellectual ideas in India, especially those found in the Vedantic tradition. The idea comes from the idea of "koshas," or sheaths, which stand for the different levels of awareness in a person. The five koshas are:-

- The Annamaya Kosha (physical sheath),
- The Pranamaya Kosha (vital sheath),
- The Manomaya Kosha (mental sheath),
- The Vijnanamaya Kosha (intellectual sheath), and
- The Anandamaya Kosha (bliss sheath).

They are the basis for total development in Indian culture. In Panchakosha Vikas, it is emphasized how important it is to keep all of these koshas in balance. This is because real education is more than just learning facts; it also includes improving health, making friends, achieving spiritual growth, and being emotionally strong. This emphasizes how these aspects are linked and supports an all-encompassing method of teaching that meets each person's unique requirements.

In modern times, India's National Curriculum Framework (NCF) 2023, which guides

educational policy and practice in the country, is similar to Panchakosha Vikas in many ways. The addition of Panchakosha Vikas to the NCF shows a deliberate effort to improve Indian educational discourse with native knowledge and cultural values, making learning better for all students across the country.

1.1 Background of Panchakosha Vikas-

Ancient Indian philosophy and spirituality, notably Vedantic thinking, inspired Panchakosha Vikas, or the five-fold growth. Vedanta, one of six major Indian systems of philosophy, explains human and cosmic foundations. Vedantic philosophy centers on the ego (Atman) and ultimate reality (Brahman). Vedanta says the self is everlasting, immovable, and transcendent. However, ignorance (avidya) and misperception frequently obscure the self, preventing people from seeing themselves.

The idea of 'koshas' (sheaths) helps explain human existence and self-realization. According to the Taittiriya Upanishad, a Vedantic Sanskrit scripture, the koshas are five sheaths that reflect different aspects of human consciousness:

- **Annamaya Kosha (Physical Sheath):** The outermost layer, related to body functions. The five elements—earth, water, fire, air, and ether—make up the physical form.
- **Pranamaya Kosha (Vital Sheath):** The second layer, which contains the life force (prana) that animates the body. It includes breathing, circulation, and other life-sustaining activities.
- **Manomaya Kosha (Mental Sheath):** Thoughts, emotions, desires, and senses. It controls cognition, perception, and sensory processing.
- **Vijnanamaya Kosha (Intellectual Sheath):** Wisdom and discernment, related with greater thinking, discrimination, and comprehension. It fosters critical thinking, contemplation, and intellectual pursuits.
- **Anandamaya Kosha (happiness Sheath):** The deepest layer, signifying spiritual happiness that transcends life.

It represents ultimate unification, tranquility, and transcendence beyond dualism.

Panchakosha Vikas stresses comprehensive growth across these five dimensions, emphasizing the connection of body, mind, intellect, and spirit. It promotes a balanced education that promotes physical, emotional, intellectual, social, and spiritual well-being. In Indian culture, Panchakosha Vikas guides personal progress, social peace, and spiritual advancement. Its deep ideas continue to influence modern educational philosophies, promoting a holistic approach to learning and development that values human diversity.

1.2 Importance of Integrating Indian Tradition into Education-

Integrating Indian heritage into schooling is important for several reasons:

- **Cultural Heritage Preservation:** Indian heritage includes ancient wisdom, spiritual activities, art, literature, and social ideals. Integrating Indian tradition into education preserves and transmits this cultural legacy to future generations, giving them pride, identity, and belonging.
- **Promoting Cultural Literacy:** Indian tradition in the curriculum helps pupils understand their history. They learn cultural literacy to appreciate and participate in Indian society's customs, rituals, and beliefs.
- **Holistic Development:** Indian culture promotes physical, mental, emotional, social, and spiritual well-being. These concepts promote holistic learning that nourishes the full child's intellectual, emotional, and spiritual growth.
- **Emphasizing Education:** Indian culture emphasizes honesty, compassion, tolerance, nonviolence, and elder respect. Schools may teach kids character, integrity, and ethics to become responsible citizens and contributors by incorporating these principles into curriculum.

- **Curriculum Enrichment:** Indian heritage enriches education by adding depth, diversity, and richness. It exposes pupils to more knowledge, opinions, and cultural practices outside academic disciplines.
- **Relevance to Contemporary Issues:** Indian tradition offers solutions to environmental sustainability, social justice, mental health, and interpersonal connections. Indian heritage in education gives pupils the insight and means to handle these difficulties.
- **Cultural Understanding and togetherness:** Integrating Indian heritage into education improves cultural understanding, empathy, and togetherness among varied groups in multicultural India. It promotes cross-cultural, religious, and linguistic respect, admiration, and discussion.
- **National Identity and Pride:** Embracing Indian tradition in schooling gives children a sense of connection to their country and history. They feel more connected to the nation's history, culture, and ideals and more responsible for its future.

Indian tradition in education helps create well-rounded people who are anchored in their culture, armed with ethical ideals, and enabled to negotiate the modern world with knowledge and perseverance.

1.3 Objectives of the Research

- To examine the philosophical underpinnings, conceptual structure, and cultural importance of Panchakosha Vikas in Indian tradition.
- To examine Panchakosha Vikas' conception, implementation, and effects on educational policies and practices under India's National Curriculum Framework 2023 (NCF) 2023.
- To identify Panchakosha Vikas' physical, intellectual, emotional, social, and spiritual elements of comprehensive growth.
- To evaluate how Panchakosha Vikas-based educational programs and activities promote holistic development in Indian students.
- To examine cultural sensitivities, instructional techniques, and evaluation procedures related to Panchakosha Vikas integration into education.
- To examine how teachers, institutions, and policymakers promote Panchakosha Vikas-oriented education and a good learning environment.
- To consider how Panchakosha Vikas affects curriculum, teacher training, and educational reform in India to promote holistic education.
- To suggest policy, curriculum, and professional development changes to improve Panchakosha Vikas' integration into India's education system.
- To advance national and worldwide research on holistic education, Indian philosophy, and cultural integration in education.

1.4. Literature Review- The paper **A Critical Analysis of Panchakosh Theory** by **Sharma, K., Sharma, M. K., Sharma, S., & Sharma, H. (2023)** discuss that in Vedanta, the inquiry of human uniqueness is broken down into five koshas, which are also known as strata. As a result, the fundamental components that make up the macrocosm and the cosmos are brought into view. The body is shown to us as a tool for the mind and the soul, from the evident qualities of the physical body to the more subtle components of the psyche and consciousness. This is a revelation that we may take away from this. The purpose of this is to differentiate each component, explain the operation of each component, and illustrate the interrelationships between the various components. It is referred to as Pancha-koshavishleshana, which is the study of the five sheaths. It is founded on the Taittiriya Upanishad, which serves as the model of the individual or conceptualization of the person.

Satpathy, B. (2018) discusses in **Pancha Kosha Theory of Personality-**There is a wide variety of theories about personality. The majority of the theories of personality that are currently widely recognized and popular were created in Western countries. However, the notions of personality that were formed in the Upanishads have been fully proven and have an inherent technique to obtain pleasure and harmony in life with a greater degree of personality. Different aspects of a person's physical, mental, and spiritual selves come together to form their personality. In Eastern culture, the concept of personality is conceived of as a composite of three different aspects: tamas, rajas, and satva. This characterization of personality is known as the Triguna personality theory. A human being is said to have a five-fold personality, which is referred to as Pancha Kosha in the Taittiriya Upanishad. This personality is comprised of five sheaths: the material or gross body (Anamaya Kosha), the vital or instinctual component (Pranamaya Kosha), the mental or psychological component (Manomaya Kosha), the intellectual component (Vigyanmaya Kosha), and the fifth aspect of pure bliss and happiness (Anandmaya Kosha). Research on the Triguna theory of personality has been conducted by western scholars as well as researchers from Eastern countries. The Pancha Kosha personality theory, on the other hand, has not been subjected to sufficient empirical investigation or the construction of necessary tools. As a result of the fact that the theories are intended to be culture-specific, the researchers from both the East and the West ought to accord the Eastern concept of Pancha Kosha the appropriate amount of attention.

Raina, M. K. (2016) explores in **The Levels of Human Consciousness and Creative Functioning: Insights from the Theory of Pancha Kosha (Five Sheaths of Consciousness)** that the believers' perspectives on the nature of creativity have been influenced by a variety of cosmological perspectives. There have been multi-level cosmological models that have arisen from the Indian tradition. These models give structural frameworks that may be used to explore the link between awareness and creativity. Among these is the pancha kosha, which, according to Goswami (2000), is considered to be the "most useful springboard for a modern scientific understanding of cosmology and evolution." The term "pancha" comes from the Sanskrit word "pancha," which means "five," and "kosha sheath," which refers to the five bodies of consciousness. These bodies are as follows: Annamaya, which is the food body or physical body; Pranamaya, which is the vital sheath or prana or life force; Manomaya, which is the emotional body or mind; Vijnanamaya, which is cognition, intellect, or wisdom; and Anandamaya, which is bliss. This article explains the theory and the attributes of various sheaths; draws implications related to human creativity's nature and emergence; examines the role of ''phenomenal awareness'', blissfulness (ananda), ''extension of borders'' and the ''extension of persona'' in the manifestation of creativity; documents the role of such a state of consciousness in some exceptionally creative individuals' lives, and discusses implications for broader understanding of experiential sources of creativity and consciousness.

Rathee, N., & Swati. (2023) in **Critical Review of NCF-2023 for Secondary Education** have have studied that in the light of NEP-2020The Indian government, after 34 years, has finally presented an education strategy that addresses the fundamental problems that are plaguing the education system in India. The national strategy on education for the year 2020 proposes a number of modifications to the educational curriculum, the organization of education delivery, the requirements for infrastructure, as well as the motivations for learning and holistic development. The policy statement, which is referred to as NCFSE-2023, places an emphasis on the following: discipline, flexibility, experimental learning, and technology-based qualitative education. The researcher has determined the ground-level difficulty that exists in the execution of these two policies by conducting a comprehensive study of each of the policies. Therefore, the researcher's goal tries to find solutions to the problems that he discovers via his extensive knowledge of a variety of fields and the many educational needs that are now in place across the world. The researcher in this study proposes a number of characteristics, including the deployment of advanced curriculum, the teaching of life skills, and a particular emphasis on STEM learning.

Bharath, S. (2023) in **Beyond Traditional Learning: A Critical Review of the Status of Peace Education in India** discusses that the unrelenting efforts of peace advocates and international organizations have contributed to the expansion of the concept of peace to encompass micro-economic elements that are associated with the peaceful coexistence of persons. According to the world Finance Magazine's World's Most Peaceful Country 2023 — Global Peace Index, 2023, the level of world peace has decreased by more than three percent over the past fifteen years, despite the efforts that have been made. In terms of the global peace index, even the most industrialized nations have a performance that is surprisingly poor. For example, the United States of America is ranked 131st on the global peace index, despite the fact that it is often considered to have the most developed economy in the world (Global Finance Magazine - World's Most Peaceful Country 2023 — Global Peace Index, 2023). It is often implied by such pieces of evidence that world peace is not a complementary to growth, but rather that it is something that needs to be nurtured via thoughtful practices. Although the Indian economy has made significant efforts to promote peace, it is now ranked 126th on the Global Peace Index (Global Finance Magazine - World's Most Peaceful Country 2023 — Global Peace Index, 2023). This is despite the fact that India has been making extensive efforts to promote peace. The Nation Council Framework (NCF) for education has clearly specified ways to include peace education into the existing educational framework. This is due to the high degree of correlation that exists between the value systems of an individual, which are ingrained and constructed throughout the early years of their life, and their views towards peace.

1. **Conceptual Framework: Panchakosha Vikas in Indian Tradition**

2.1 Historical Roots and Evolution- Panchakosha Vikas (Five-fold Development) originated in ancient Indian intellectual and spiritual traditions like Vedanta and Yoga. Hindu Vedanta explores reality, Atman (the self), and Brahman. It considers the ego everlasting, unchangeable, and Brahman-like.

Vedanta uses 'koshas' (sheaths) to explain human existence and self-realization. A basic Vedantic work, the Taittiriya Upanishad, lists five koshas symbolizing human consciousness aspects. Annamaya, Pranamaya, Manomaya, Vijnanamaya, and Anandamaya include physical, vital, mental, intellectual, and joyous existence.

Panchakosha Vikas offers a comprehensive approach to human evolution based on Vedanta and other Indian intellectual traditions. Honoring their interconnectivity, it harmonizes physical, mental, emotional, intellectual, and spiritual qualities.

Panchakosha Vikas blends with Yoga and Ayurveda. Yoga balances and aligns the koshas through asanas, pranayama, meditation, and self-inquiry. Ayurveda, the ancient Indian medicine, recognises the interconnectedness of the koshas and offers comprehensive therapies to improve health. Panchakosha Vikas has been passed down orally and in religious writings for millennia. For centuries, the Upanishads, Bhagavad Gita, and Yoga Sutras have taught spiritual searchers about holistic growth and self-realization.

2.2 Spiritual Dimensions and Cultural Significance- Indian philosophy and tradition emphasize Panchakosha Vikas (Five-fold Development) for spirituality, culture, and self-realization. Panchakosha Vikas represents ancient sages and seers' holistic vision and spiritual ethos in Indian culture and tradition. Its roots in Indian philosophy, as expressed in the Upanishads, Vedas, Bhagavad Gita, and Yoga Sutras, guide people toward peace, ethics, and spiritual growth. It promotes a meaningful life based on higher principles by emphasizing our interdependence.

Panchakosha Vikas promotes spiritual progress beyond material requirements. The five koshas symbolize consciousness levels that aid self-realization and connectedness to ultimate reality. Meditation, self-inquiry, and self-discipline can help people transcend these koshas and find their actual identity as Atman, making Panchakosha Vikas a spiritual roadmap for enlightenment.

Along with its spiritual and cultural importance, Panchakosha Vikas has practical implications

for personal progress and well-being. Recognizing and developing the physical, vital, mental, intellectual, and happy components of human existence helps create a harmonious and integrated personality. Yoga, meditation, mindfulness, and self-reflection improve Panchakosha Vikas-aligned health, resilience, and inner peace.

Panchakosha Vikas promotes human progress via philosophy, psychology, spirituality, medicine, and holistic wellness. It integrates body, mind, intellect, and spirit to explain human life across disciplines.

The spiritual and cultural importance of Panchakosha Vikas is still there today. It reminds people of their spirituality and the significance of living a healthy, meaningful life despite materialism, stress, and alienation. Panchakosha Vikas stimulates self-discovery and helps people find meaning, pleasure, and tranquility. Panchakosha Vikas' ageless spiritual and cultural value makes it a roadmap for holistic growth and spiritual awakening in Indian tradition and beyond.

2.3 Relevance of Panchakosha Vikas in Modern Contexts

Panchakosha Vikas (Five-fold Development) is relevant in present times because it addresses life's many obstacles and promotes overall well-being, personal progress, and spiritual enlightenment. Despite fast technological and societal change, Panchakosha Vikas' ageless wisdom gives insights and practical advice for managing modern life. Here are numerous reasons Panchakosha Vikas is applicable today:

- **Holistic Wellness:** Panchakosha Vikas promotes physical, mental, emotional, social, and spiritual well-being in a period of rising stress, anxiety, and lifestyle-related disorders. Recognizing the interdependence of these dimensions and balancing them can help people cope with modern life's challenges and find resilience, energy, and inner peace.
- **Stress Management:** Panchakosha Vikas activities including yoga, meditation, mindfulness, and self-reflection reduce stress, relax, and clear the mind. These techniques improve self-awareness,

emotional control, and coping skills for work, relationships, and daily life.

- **Personal Development:** Panchakosha Vikas stresses self-discovery, self-improvement, and self-realization as essential to human progress. By fostering the five koshas—physical, vital, mental, intellectual, and blissful—people may reach their full potential, develop their gifts, and live a meaningful life that aligns with their beliefs and goals.
- **Social harmony and relationships:** Panchakosha Vikas promotes empathy, compassion, and collaboration, promoting societal harmony. Individuals may help create a more inclusive, compassionate, and socially fair society by acknowledging our interdependence and practicing non-violence, tolerance, and mutual respect.
- **Spiritual Awakening:** In a world of materialism, commercialization, and existential distress, Panchakosha Vikas offers calm, purpose, and transcendence. By understanding consciousness, practicing spirituality, and connecting with the divine, people can feel joy, bliss, and oneness with the cosmos.
- **Cultural Identity and Heritage:** Panchakosha Vikas is anchored in Indian history and philosophy, reflecting old sages and seers' knowledge. In a globalized world, Panchakosha Vikas reminds Indians of their rich cultural and spiritual past, creating pride, identity, and belonging.
- **Environmental Sustainability:** Panchakosha Vikas views humans and nature holistically. By understanding the interconnection of all life and exercising ecological stewardship, people may help preserve the environment and promote sustainable living.

3. Overview of India's National Curriculum Framework 2023

The Indian National Curriculum Framework 2023 (NCF) defines the purpose, aims, and

organization of the school curriculum at all levels. Its broad and inclusive framework promotes learners' growth, critical thinking, and creativity to prepare them for active involvement in a quickly changing global world. NCF is inspired by the Indian Constitution, national policies, and educational philosophy. It promotes democracy, social justice, equality, secularism, and inclusiveness to provide quality education to all pupils. The NCF emphasizes comprehensive development—cognitive, emotional, social, and physical. The framework emphasizes varied intelligences and skills, values-based education, and student well-being.

The NCF's child-centered approach prioritizes students' needs, interests, and abilities. This educational paradigm promotes active learning and greater knowledge through learner-centered, experiential, and inquiry-based methods. The NCF includes several topics, disciplines, and extracurricular in its curriculum. It emphasizes the need of a well-rounded curriculum that includes languages, mathematics, sciences, social sciences, arts, physical education, and vocational education to meet students' diverse needs and goals. Flexible curriculum customization and delivery to local settings, cultural diversity, and learner needs is NCF strength. The framework supports students' different learning styles and abilities using creative teaching, instructional materials, and evaluation methodologies. The NCF promotes inclusive education by encouraging all students, especially those with disabilities, special needs, or marginalized backgrounds, to succeed. It stresses the need of barrier-free learning settings, support services, and respect, acceptance, and inclusion.

Continuous assessment and feedback are important in teaching-learning, hence the NCF emphasizes it. The framework encourages formative and summative cognitive, social, emotional, and practical evaluations for holistic development. Teachers are crucial to educational change and innovation; hence the NCF stresses professional development, capacity building, and support. The framework aims to improve teaching and learning by improving pedagogical skills, topic knowledge, and learner diversity.

Technology has the potential to alter education,

and the NCF promotes its seamless integration into teaching and learning. Digital technology, multimedia resources, and online platforms are used to improve access, engagement, and education quality. The NCF also emphasizes life skills and promotes education for personal, social, and professional success. The framework encourages critical thinking, communication, cooperation, creativity, problem-solving, empathy, integrity, responsibility, and diversity to create well-rounded people who can handle modern life.

India's National Curriculum Framework 2023 promotes holistic growth, inclusive education, teacher empowerment, and educational excellence for everyone. The framework guides educational reform and innovation and supports national development goals, creating a knowledge-based society.

4. Integration of Panchakosha Vikas Principles

Panchakosha Vikas (Five-fold Development) concepts in India's National Curriculum Framework 2023 (NCF) might transform education by promoting holistic development and cultural continuity. The NCF can improve education and develop well-rounded students by implementing Panchakosha Vikas ideals into the curriculum. The NCF may use Panchakosha Vikas themes in numerous ways-

First, the NCF can set Panchakosha Vikas-aligned holistic development goals. By concentrating on physical, mental, emotional, social, and spiritual growth, the curriculum may cultivate each kosha and promote student well-being. Second, an interdisciplinary approach helps integrate Panchakosha Vikas into many subjects and extracurriculars. Teachers may combine physical health, emotional intelligence, ethical values, and spiritual awareness into their teachings to improve learning.

Panchakosha Vikas might also inspire the NCF to promote inclusive pedagogies for varied learning styles and capacities. Teachers may accommodate diverse intelligences, interests, and cultural backgrounds by using learner-centered methods, providing equitable instruction and progress for all pupils. Qualities education across the curriculum may

also promote Panchakosha Vikas qualities like compassion, honesty, empathy, and diversity. This method lets students discuss morality, ethics, and personal and social responsibility. Panchakosha Vikas' physical part can also support health and well-being programs. The NCF may promote school-based exercise, nutrition, mental health, and stress management programs through physical education, mindfulness, counseling, and health awareness campaigns.

Inspired by Panchakosha Vikas' emphasis on ecological care and life's interconnectedness, the curriculum might include environmental awareness and sustainability. The NCF may include students in eco-friendly initiatives, activities, and community efforts by encouraging sustainability, conservation, and environmental ethics.

Teachers must be trained and supported to successfully integrate Panchakosha Vikas ideals within the NCF. Teacher training programmes should cover holistic education, mindfulness, values education, and inclusive pedagogies to help teachers adopt Panchakosha Vikas-based techniques.

To achieve its goals, the NCF must engage and collaborate with parents, community people, NGOs, and educational institutions. By forging relationships and creating supportive learning environments, stakeholders may promote holistic development within and beyond the school.

Panchakosha Vikas concepts in India's National Curriculum Framework 2023 can improve education, holistic development, and cultural continuity. The NCF can create a more inclusive, values-driven, and environmentally sensitive educational system that prepares students for a changing world by adopting these principles.

5. Pedagogical Approaches and Assessment Methods

Pedagogy and evaluation are the keys to implementing Panchakosha Vikas (Five-fold Development) under India's National Curriculum Framework 2023. Panchakosha Vikas can be integrated into education using these pedagogical and assessment methods:

- **Experiential Learning:-** The concept of experiential learning involves hands-on activities, real-world experiences, and reflective practices that encourage holistic growth throughout the five koshas. Teachers can construct classes that allow students to directly experience and observe their sensations, emotions, ideas, beliefs, and inner wisdom.
- **Inquiry-Based Learning: -** Students are encouraged to ask questions, study phenomena, and develop their own knowledge of subjects. Teacher-led inquiry-based activities can help students explore Panchakosha Vikas issues including self-awareness, emotional intelligence, ethics, and spiritual growth.
- **Mindfulness Practices:-** Integrate mindfulness techniques like meditation, breathing exercises, and guided imagery into daily routines for emotional regulation, stress management, and mental clarity. To assist pupils become aware of their thoughts, emotions, and body sensations, teachers might organize brief mindfulness sessions.
- **Holistic Assessments:-** Holistic evaluations analyze cognitive, emotional, and psychomotor development in students. Portfolios, projects, performances, presentations, reflections, and self-assessments can measure students' Panchakosha Vikas development.
- **Reflective Practices:-** Promotes introspection, self-reflection, and self-assessment of students' learning path. Instructors might use reflection exercises, diary prompts, and group discussions to help students consider their Panchakosha Vikas experiences, insights, problems, and development.

- **Value-Based Education:-** Promotes ethical ideals including compassion, honesty, empathy, and respect for variety. Teaching moral dilemmas, case studies, role-playing, and community service initiatives helps students apply ideals in real life and reflect on their ethical decisions.
- **Multiple Intelligences:-** Panchakosha Vikas recognizes individuals' diverse intelligences and talents. Teacher techniques can accommodate visual, auditory, kinesthetic, interpersonal, intrapersonal, and naturalistic learning styles and intelligences. This gives all students equal chances to participate in the program and showcase their skills.
- **Formative Feedback:-** Continuous, constructive feedback enhances student learning and progress. Formative assessment methods including questioning, peer evaluation, observation, and rubrics can help teachers track students' Panchakosha Vikas goals.
- **Community-Based Learning:-** This approach links classroom learning to real-world concerns and community needs. Teachers can organize service-learning projects, field excursions, guest lectures, and partnerships with local groups to help students apply Panchakosha Vikas ideas to social, environmental, and humanitarian issues.
- **Teacher Training and Capacity Building:-** Implementing Panchakosha Vikas pedagogies and evaluation methodologies needs proper teacher training and support. Workshops, seminars, peer learning networks, and mentorship can improve instructors' subject, pedagogical, and holistic education expertise.

6. Panchakosha Vikas-Oriented Education in Learning Environments

By using holistic approaches, instructors promote Indian Panchakosha Vikas-based education, which promotes the physical, mental, emotional, social, and spiritual elements of persons. They support holistic development via open communication, empathy, and trust, respect, and emotional stability, encouraging student well-being and belonging. Teachers also use experiential learning and inquiry-based methods to accommodate varied learning styles and intelligences and promote emotional intellect by developing self-awareness, self-regulation, and interpersonal skills. They also teach compassion, integrity, and empathy by modeling ethical conduct and organizing moral discussions to assist pupils make ethical choices. Instructors use mindfulness, contemplation, and philosophical discussions to help students examine existential issues, discover meaning, and connect with themselves.

7. Institutions' learning environments to promote holistic development and Panchakosha Vikas-oriented education

Institutions focus on students' overall growth by planning complete lessons that meet their physical, mental, emotional, social, and spiritual needs. They do this by incorporating Panchakosha Vikas ideas into classes, outdoor activities, and the way things are done at school. They also put money into professional development for teachers by setting up workshops, seminars, and mentoring programs to help teachers understand and use holistic methods better. Institutions also make sure they have supportive infrastructure by having well-equipped classrooms, libraries, sports facilities, and quiet areas for meditation and mindfulness. They also offer counseling, health resources, and pastoral care to make sure the well-being of both students and staff is a top priority. They also encourage involvement in the community by working with parents, local groups, and other interested parties to promote social duty and all-around growth through outreach programs, service-learning projects, and community events.

8. Policymakers and frameworks to promote holistic development and Panchakosha Vikas-oriented education

Integrating holistic ideas into national curriculum models, educational standards, and teacher training programs is a key way that policymakers help holistic education move forward. These attempts show how important it is for schools to improve the physical, mental, emotional, social, and spiritual health of their kids. Policymakers also support inclusive practices that give all students, no matter their background or skills, fair access to education. This is done by putting in place policies that help students with disabilities, special needs, and backgrounds of poverty. In addition, they support values education by putting an emphasis on moral values like kindness, honesty, understanding, and respect for variety in the lessons, which makes it easier for schools to offer values education. Also, policymakers put a lot of effort into giving teachers more power by funding programs that give teachers the skills they need to help all of their students grow. These programs include funding for professional development, mentoring, and research opportunities related to Panchakosha Vikas. Lastly, policies that focus on social and emotional learning, mental health support, and stress management stress how important it is for students to be healthy and happy in order to develop fully and be resilient. They also recognize how important a healthy school environment is for promoting whole-person growth.

1. Conclusion

In conclusion, Panchakosha Vikas is relevant in modern times because it addresses the holistic needs of individuals, promotes personal growth and well-being, promotes social harmony and environmental sustainability, and upholds Indian tradition and philosophy in a rapidly changing world. Panchakosha Vikas helps people manage modern life with knowledge, resilience and inner serenity. Panchakosha Vikas concepts in India's National Curriculum Framework 2023 might make education a comprehensive, transforming experience that promotes learners' physical, mental, emotional, social, and spiritual well-being. Panchakosha Vikas can help India raise a generation of students who are intellectually gifted, emotionally balanced, socially responsible, and spiritually enlightened.

India's National Curriculum Framework 2023 requires Panchakosha Vikas-based pedagogy and evaluation to foster a loving, inclusive, and transformational learning environment. Using learner-centered pedagogies, holistic evaluations, and reflective practices, educators may help students become compassionate, ethical, and self-aware persons who can contribute to society.

By encouraging holistic development, inclusion, values education, and environmental awareness among students, Panchakosha Vikas concepts in India's National Curriculum Framework 2023 revolutionize educational policies and practices. India's educational system may better educate students for satisfying lives and beneficial contributions by adopting Panchakosha Vikas. Fostering Panchakosha Vikas-oriented education and optimal learning environments requires collaboration among teachers, institutions, and policymakers. Stakeholders may help learners reach their potential and live purposeful lives in line with Panchakosha Vikas by embracing holistic ideas, encouraging inclusive practises, and supporting policies. Schools use technology, hands-on learning, and student-centered methods to keep students interested and help them grow in all areas of their education. They also try to be innovative and adaptable so they can meet the changing needs and goals of their students. One can develop well-being, empathy, and lifelong learning by working together to build holistic education settings that support the physical, mental, emotional, social, and spiritual aspects of persons.

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COMPARATIVE EXAMINATION OF THE ECONOMIC DEVELOPMENT OF KERALA AND GUJARAT, WITH PARTICULAR REFERENCE TO THE FUNCTION OF INFRASTRUCTURE IN THE ADVANCEMENT OF THE ECONOMY.

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Abstract- India's economy has been growing at one of the quickest rates in the world for the past several years, and it is regarded as one of the top ten fastest developing nations in the world. Following economic reforms in 1991, the nation began to gain impetus for growth. This was followed by significant foreign investment in the nation's infrastructure, as well as the accession of numerous new nations and businesses through their involvement in FDI. The country is forecasted to grow at a higher rate in future also which is evidenced by the data released by international agencies such as IMF, WTO and the World Bank. The country's inclusion in trade blocks such as BRICS is an indication of its growing importance among various trading nations. From 1991 onward, the economy has grown at an average yearly pace of about 6.02 percent. Infrastructure development is an unavoidable requirement to keep up the pace of expansion, since every economic sector depends on a fundamental infrastructure for effective and seamless operation. Even if the growth of output was previously the primary indicator of economic development, an accurate picture of economic progress may be obtained by calculating the growth rate of per capita output and the human development index, both of which are strongly impacted by infrastructure development. The evolution of infrastructure in a country like India is greatly influenced by a multitude of elements, including topographical, economic, and political aspects. Regional imbalances have also arisen in India as a result of the unequal distribution of industry investment and economic overhead such as irrigation, power, and transportation and communication infrastructure. Even though Kerala and Gujarat are relatively tiny states in India, their improved infrastructure has drawn the attention of development economists worldwide.

Keywords: Power, Transportation, Regional Development, Economy, and Infrastructure Development.

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Introduction-An economy cannot achieve stability in growth without the provision and upkeep of adequate infrastructure facilities, which should also be sustainable. Because infrastructure and other economic activity in a nation are interdependent, having access to infrastructure facilities such as power, telecommunication, and transportation is essential for the prosperity of all other economic sectors. Infrastructure development should precede, follow, and succeed economic development as part of a continuous chain of processes that reflects the interactive relationship between the two. This relationship is not one-size-fits-all (Rao, 1981). Development of the infrastructure has a major impact on output and contributes to economic growth (Fedderke et al., 2006). Hence, in order to enhance productivity by synchronizing numerous operations in different sectors of the economy, well-planned and well-structured infrastructure facilities are needed in the fields of healthcare, education, electricity supply, transport and communication, water sewage systems, etc. A credible argument in favour of the relationship between infrastructure expansion and economic development is the industrialized nations' attainment of more

wealth and living standards through sound infrastructure development (IBRD, 2005).This study aims to investigate the effects of two essential infrastructure components, namely power and transportation, on the economic growth of India. Specifically, it looks at the infrastructure development of two states, namely Kerala and Gujarat. The selection of power and transportation in this study was primarily motivated by the conclusions of numerous studies on the connection between energy, transportation, and economic growth in developed nations (van Ruijen et al., 2008). These studies found that these infrastructure components were critical in creating the growth momentum by trickling down to other economic sectors (Toman and Jemelkova, 2003). For a nation like India, the production of power is essential since it promotes economic growth in a number of areas, including manufacturing, agriculture, commerce, and transportation. India has the fifth-largest capacity for producing electricity in the world, but since 1991, a number of economic reforms have created a growth momentum that has increased demand for electricity to the point where the current supply of power is significantly less than the demand in many regions of the nation. Given the current rapid expansion of the economy, it is anticipated that the disparity between supply and demand will continue to rise in the future. The transportation network and infrastructure are also essential components of infrastructure that are required for an economy to grow since logistics demand has been rising nationally and lower-cost means of transportation are required to lower the cost of moving goods. The predicted Compound Annual Growth Rate (CAGR) for road length development in India from 2001 to 2017 was 3.52%, which is not enough to keep up with the country's growing need for road transportation.

Review of literature- States in India have different methods to development. States and local self-governments share a common approach to economic development that is centered on financial metrics and the creation of tangible assets (Thompson, 2010). It is measured in some nations using both economic and social indices (Lynch, 2004). Since independence, many growth models have been synchronized to form the model of growth that the entire country of India has followed (Nagaraj, 2012). The growth models of Gujarat

and Kerala are widely compared due to their distinctiveness, making them one of the most well-liked models. While Jagadish Bhagawati hails the Gujarat model as the greatest, economist Amartya Sen is a big fan of the Kerala model.

Many specialists and economists have claimed that Kerala is a "model of development" since the 1970s. Morris & McAlpin, 1982; Amin, 1991; Franke & Chasin, 1994, 1997; RatcliRe, 1978. It is a fact that despite low per capita income and sluggish economic growth rates, the state may garner significant attention on a national and international level due to its accomplishments in social development and improving living conditions (Ramachandran, 1997).

Gujarat seems to be a prime illustration of progress from the turn of the century onward. Numerous studies attempted to concentrate on various facets of Gujarat's economy. Hirway (2000) concentrated on a varied economic structure and the role of the government in diversification, whereas Kundu (2000) attempted to evaluate the trends and patterns of urbanization in Gujarat. It has been noted that the state has grown its manufacturing sector tremendously while maintaining the significance of its primary sector (Bhalla & Singh, 1997). It is undeniable that infrastructure, such as power and transportation, plays a significant role in creating a solid foundation for sustainable development, notwithstanding expert disagreements over the efficacy and sustainability of the models.

The economics and management literature contains a substantial amount of scholarly study papers and empirical data that demonstrate the positive causal association between infrastructure development and economic growth in many different nations, including India. The study by Ahluwalia (2007), which examined infrastructure development in several Indian states, found a positive association (correlation value of 0.5) between state infrastructure spending and economic growth. Bibek Debroy and Laveesh Bhandari conducted a study in 2009–12 that focused on a thorough inter-state analysis of the impact of infrastructure development, taking into account its effects on the social, economic, and human

development of different Indian states. Mundle et al. (2012) explored the inter-state comparison of the governance performance of different Indian States with respect to infrastructure and economic growth, using a similar line of inquiry. Recently, Shrikant Rao (2013) assessed the infrastructure development performance of Indian states on the front of economic freedom.

According to Sahoo, Dash, and Nataraj's (2010) analysis of the benefits of infrastructure development across states, directing direct investment into infrastructure:

1. Production facilities and promotes economic activity;
2. Lowers trade and transaction expenses; and gives the underprivileged access to employment opportunities.

The survey also reveals that in many regions of the nation, inadequate infrastructure generates obstacles to long-term prosperity and the fight against poverty. Using a composite infrastructure development indicator, Patra and Acharya (2011) observed even regional differences in the development of infrastructural faculties across 16 major Indian states. Using a composite infrastructure development indicator, Patra and Acharya (2011) observed even regional differences in the development of infrastructural faculties across 16 major Indian states. Using a correlation matrix and path regression analysis, the infrastructure factors and their effects on growth were examined. The results show a positive link between infrastructure development and economic growth and a negative correlation with poverty.

The regional disparities in power, communication, and transportation infrastructure have a significant impact on the economic expansion and regional advancement of numerous Indian states.

Objectives

I. The study aims to investigate the patterns of economic growth in Gujarat and Kerala.
II. To evaluate the relationship between economic expansion and infrastructural development

III. To evaluate how Gujarat and Kerala's transport and electricity generation industries are performing.

Research methodology-In order to study the growth models and the impact of infrastructure growth and economic development in India, two sample states are selected, such as Gujarat and Kerala. The sample states are selected as these states show relatively high growth in infrastructure building, healthcare and education. The study focuses on the expansion of infrastructure related to electricity generation and transportation. The primary sources are the databases maintained by government organisations, including the Department of Economics and Statistics, the State Planning Board of Gujarat, the Ministry of Finance of the governments of Kerala and Gujarat, the National Sample Survey Organisation, the Central Statistical Organisation (CSO), and the National Council of Applied Economic Research (NCAER). Additionally, data is gathered from reputable websites, trade publications, magazines, research journals, and newspapers. The levels and trends of physical infrastructure performance metrics are selected for the designated sectors. Transportation and electricity are the infrastructure- related topics covered.

The influence of infrastructures on India's economic development- The term "infrastructure" has been defined in a number of ways in scholarly publications and research projects. It can be broadly defined as the essential infrastructure, services, and systems that underpin a nation, state, city, or other geographic area. These include the facilities and services required for an economy to run smoothly (Sullivan, Sheffrin & Steven, 2003). Hard infrastructure and soft infrastructure are two major categories into which these services and facilities necessary for an economy's operation can be divided (Yasheng, 2003). The hard infrastructure consists of capital assets that provide all the physical networks necessary for an economy to sustain itself and expand, such as transportation, utilities, drainage systems, and so on. The framework required to preserve and uphold different institutions, including financial systems, software, and governing laws and regulations, is known as the "soft infrastructure. India's economy is among the fastest growing in the world, and in 2019 and

2020, it is predicted to gain up more speed as it is forecast to grow at a pace of 7.3%, which is significantly greater than that of China and other developing nations (World Bank, 2018). India must build enough ports, airports, railways, roads, and electricity generation to integrate the various growth components cohesively and create inclusive growth, which will allow the economy to directly link the macro and micro determinants of growth. This will help India maintain its current rate of growth. Simultaneously, the nation must be able to link its operations with those of the outside world, since nearly all economies now prioritise infrastructure development (Estache & Lewis, 2009). Because infrastructure affects a wide range of economic activities including production, consumption, distribution, and resource allocation in the nation, its relationship to the economy is therefore wide, varied, and complex. Given that they affect the Indian economy directly and indirectly, transport and electricity are important infrastructural components in the current study. However, compared to other industrialised nations, India's level of transport infrastructure development is not as good in terms of both number and quality. Only the hard infrastructure variables—such as power and transportation—in the two sample states of Gujarat and Kerala, India, are the subject of this study. Since the government and numerous research organisations have ranked these states highly in numerous development parameters, the sample is chosen to allow for a fair comparison of the states based on GDP and PCI growth relative to the development of infrastructure.

Model of growth: Gujarat and Kerala- The two states have chosen distinct approaches to economic growth; the Gujarat Model seeks to bring about social change by economic reforms, while the Kerala Model aims to accomplish economic development by stimulating the economy through social transformations. Amartya Sen (2013) asserts that the Kerala model of growth is regarded as one of the best due to its influence on social development. Sen is adamant that investing in social infrastructure accelerates economic growth since it has a pervasive impact on enhancing capabilities across the economy, as demonstrated by Kerala's experience. Sen Faults the Gujarat model for having inadequate infrastructure in the areas of healthcare, education, and transportation. Kerala is used as an illustration of a poor state that developed economically and human potential throughout time to become a rich state. Renowned economists like Jagadish Bhagwati have praised Gujarat's growth strategy as the best for long-term, sustainable economic development (2013). According to him, the Kerala model of growth is unstable since it cannot pass the test of sustainable development because there is insufficient funding for it, and social infrastructure can only be developed via the development of economic infrastructure. Bhagwati asserts that Kerala's prosperity is not attributable to its better health and education systems, but rather to the advantages of its growth-oriented approach. Compared to the rest of the nation, the state began with stronger social indicators, and it has managed to keep the even at this moment.

Table1.Comparison of GDP of Gujarat & Kerala with All India Average

YEARS	GDP Growth in Gujrat [Crores of Rupees]	GDP Growth in Kerala [Crores of Rupees]	GDP Growth in India [Crores of Rupees]
2004	168080	96698	2971464
2005	203373	119264	3390503
2006	233776	131294	3953276
2007	253393	141667	4582086
2008	281273	154093	5303567
2009	300341	162659	6108903
2010	334127	177571	7248860
2011	367581	189851	8391691
2012	392058	200958	9388876
2013	416163	212860	10472807
2014	443546	225354	11493596

Source: CSO,2015

Fig 1 GDP Growth Rate- Gujrat Vs Kerala
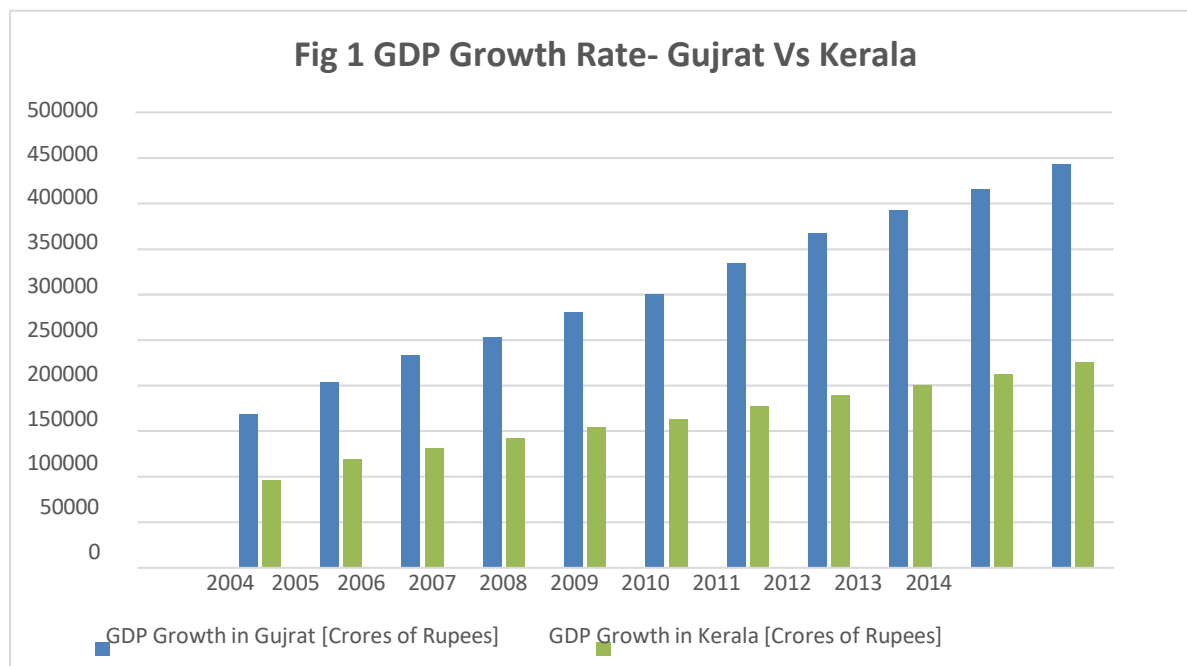
Source: CSO,2015

From the standpoint of the current growth attained by both states, it can be said that each model has pros and cons of its own. The Net State Domestic Product (NSDP) and Per Capita Net State Domestic Product (PCNSDP) of economies are the primary metrics that economists and analysts place the greatest focus on when gauging economic progress and growth.Both states can be ranked according to the information provided in Table 2 based on the NSDP and PCNSDP.

Table 2 NSDP and PCNSDP of Gujarat and Kerala State (1980-2016)

Year	NSDP [Current Price in Crores of Rs]				PCNSDP [Current Price in Crores of Rs]			
	Gujrat		Kerala		Gujrat		Kerala	
	NSDP	Ranking	NSDP	Ranking	PCNSDP	Ranking	PCNSDP	Ranking
1980-81	7076	7	4631	10	2089	6	1835	7
1985-86	13081	8	7878	10	3468	6	2918	7
1990-91	26133	7	12173	11	6343	5	5110	10
1995-96	62017	6	35330	11	13665	5	11469	7
2000-01	92110	6	63094	10	19228	7	19463	6
2005-06	206440	4	120269	8	37780	4	36958	5
2010-11	454853	4	233177	9	77485	6	69943	8
2015-16	1029010		561546		139254		148011	

Source: Central Statistical Organization; Statistical Organization of Punjab; Economic Survey, Ministry of Finance (1980-2016). 2015-16 ranking is not available.

The table, which is further divided into 8 periods, displays statistics for 15 years pertaining to the NSDP and PCNSDP of the states of Gujarat and Kerala at current prices during a period spanning from 1980 to 2016. It

is clear from the table that Gujarat is rated fourth for NSDP and sixth for PCNSDP in the 2010–2011 academic year. Throughout the course of the research period, the state's NSDP ranking has been steadily rising. The PCNSDP increased to the fourth rank before regressing to the sixth rank, which is equivalent to the growth rate observed between 1980 and 1981. When Kerala is taken into account, there was a noticeable improvement in the NSDP's growth between 2005 and 2006, as it was able to move up from 10th place in 1981 to eighth place in 2006. However, the number fell to ninth place in 2011 due to regression. Kerala's per capita income increased between 2005 and 2006, but by 2011, it had fallen to eighth place. Gujarat has therefore had a notable growth rate when the total NSDP is taken into account, and this accomplishment is attributable to the industrialization of the state's economy during this time. Over the research period, Gujarat was able to expand its net national savings (NSDP) by around 64 times, while Kerala was only able to increase its NSDP by 50 times. Regarding PCNSDP, the state of Gujarat has the potential to expand the figure by 39 times over the course

of 31 years, while the state of Kerala has the same potential to increase the figure by 38 times. Gujarat was unable to sustain the same pace of development in its PCNSDP, despite being able to boost its NSDP by 64 times. According to the most recent data for the year 2016, Kerala's PCNSDP has significantly improved in comparison to Gujarat, whose NSDP has grown significantly during the previous 35 years. The primary cause of this PCNSDP tendency is the fact that Gujarat's population has grown significantly faster throughout the research period than Kerala's has. However, data for the years after 2011 indicates that Gujarat's population growth has been slowing, which is encouraging for the state's steady growth.

In Kerala's situation, population growth has been declining, and after 2020, growth is predicted to turn negative (World Population Review, 2017). Table 3 provides a quick comparison of population increase. Comparison of Population Growth of both the states is given in Table 3

Table3. Comparison of Population Growth

Year	Gujrat [Population in millions]		Kerala [Population in millions]	
	Total Population	Population Growth	Total Population	Total Growth
2013	62.7		35.2	
2014	63.9	1.91	35.7	1.42
2015	65.2	2.03	36	0.95
2016	66.1	1.38	36.6	1.65
2017	67.16	1.58	36.96	0.97

Source: India Population (www.indiapopulation2018.in)

Table 4 presents the Gross Value Added (GVA) in the NSDP for both states in 2016. It provides a comprehensive breakdown of the individual sectors' contributions to economic growth.

Table 4 Sector-wise contribution towards GV

SI. No.	Economic Activity	Gujrat [%]	Kerala [%]
1	Agriculture, Forestry and Fishing	0.23	-0.7
2	Mining and Quarrying	34.3	17.9
3	Manufacturing	15.4	5.7
4	Power and Utility	6.4	-0.39
5	Construction	3.5	2.6
6	Trade, Repair and Restaurants	8.5	5.4
7	Trade, Repair and Restaurants	8.4	6.8
8	ʼrage, communication and broadcasting	7.3	8.4
9	Financial Services	8.4	8.1
10	Other Services	8.5	5.2

Source: Growth in Gross Value-Added Ending 2016 (Sector wise comparison), SIPI 3rd Edition, NCAER 2017.

A comparison of the sectors' contributions to the National Savings and Development Plan (NSDP) in 2016 reveals that the primary sector, or agriculture and related activities, accounts for 34.53 percent of Gujarat's NSDP's Gross Value Added (GVA), while Kerala's accounted for 17.20 percent. Kerala's agricultural industry is trending downward as more jobs are being produced in the IT sector and labor costs are so high due to the pay structure. This makes agriculture less profitable. Gujarat's manufacturing sector contributes 15.40% of its GVA, while Kerala's manufacturing sector makes up only 5.70%. Kerala's industrialization is trailing behind Gujarat's because trade union activity is impeding the expansion of businesses in the state. Recently, the trend has improved as a result of the growth of the tertiary industries, which include tourism, IT, and healthcare. In Gujarat, power contributes significantly to the economy, while in a state like Kerala, it is pitifully low. In a state like Kerala, the source of power is not diversified towards profitable avenues, while in Gujarat,

over the past 20 years, power generation and growth have been demonstrated as models.

Role of Infrastructure: Power & Transportation

Power Sector: Gujarat and Kerala- With a total installed capacity of 228722 MW, India ranks fifth in the world for electricity generation. Of this, 90062 MW come from state-owned electricity boards, 72,927 MW come from privately held businesses, and 65733 MW come from central government-owned utility providers (IREDA, 2018). Gujarat has the largest installed electrical generation per capital and accounts for 16% of India's installed capacity, making it the country's powerhouse. Kerala, however, is among the Indian states with the lowest rates of power production and consumption per capital. The table displays information from a comparison between Kerala's and Gujarat's installed electrical capacity as of March 31, 2015.

Table 7 Total installed electricity capacity in Kerala & Gujarat as on 31.03.2015

Fuel	Percentage		
	Kerala [2836 MW]	Gujrat [40950 MW]	India 278734 [MW]
Thermal	25.35	75.25	69.6
Hydro	73.41	11.68	15.2
Nuclear	0	1.73	2.1
ʼenewable sources	1.24	11.34	13.1

Source: Kerala economic review 2015 & Socio-economic review of Gujarat, 2015

Some major obstacles, such insufficient production, an excessive reliance on hydropower, and a deficiency in renewable resources, are impeding Kerala's power sector. Gujarat, on the other hand, has developed generation capacity largely dependent on thermal power (75.25%), which has allowed it to become the world's largest generator of energy. Kerala's 73.41% reliance on hydel power is an indication of the state's extreme reliance on traditional energy sources. The crisis in electricity generation from hydro-projects in Kerala and other states is caused by a declining monsoon combined with environmental and human rights issues linked to reservoirs. In Kerala, where only hydel plants account for three-fourths of the state's electricity production, the prevalence and effects of these issues have severely impeded power output. While only 1.24 percent of Kerala's installed capacity has been produced by renewable resources, Gujarat, with a noteworthy share of 11.34 percent, has been able to diversify its power generation capacity to include wind, tidal, and solar energy. Kerala's main barrier to the establishment of new industrial units is a lack of power (KSPB, 2016).

Table 8: All India Allocated Power Capacity, 2015 for Gujarat and Kerala

All India Allocated Power Capacity 2015										% of National Total
Thermal					**Renewable[MW]**					
State	Coal	Gas	Disel	Sub Total	**Nuclear[MW]**	Hydel	Others	Sub Total	Total [MW]	
Gujrat	16354	6806		23160	559.32	772	4940	6271.32	29431.13	10.66
Kerala	1038.7	533.6	234.6	1806.9	228.6	2100	204.05	2085.55	4121.02	1.49

In terms of megawatts, Kerala's total thermal power is just 7.80% of Gujarat's entire power capacity assigned for 2015. Although nuclear power generation varied little throughout the states in 2015, more recently the state of Gujarat has witnessed a notable increase in the share of nuclear power in electricity generation (CEA, Report 2018). Kerala barely receives 14% of Gujarat's budget for renewable energy. The percentage of the national total itself demonstrates the significant variation in power distribution throughout the states in 2015. Gujarat has been working to industrialize itself by providing incentives to domestic and international businesses (ISID, 2017). This feature suggests that the government is encouraging both domestically inclusive growth and outside investment. The most recent data on the total installed capacity of Kerala and Gujarati power plants shows the sector-specific investment in power generation.

Table 9. Total Installed Capacity (MW) in Power Stations in Gujarat and Kerala as on 31.03.2017

Sector	Thermal				Nuclear	Hydro	Renewal energy	Grand total
	Coal	**Gas**	**Diesel**	**Total**				
Gujrat	5230	2321.82	0	7551.82	0	772	8	8331.82
private	7765.67	3960	0	11725.67	0	0	663.89	1839.56
central	3021.09	424	0	3436.09	559	0	0	3995.09
subtotal	16007.76	6705.82	0	22713.58	559	772	6671.89	30716.47
Kerala state	0	0	159.96	0	0	1881.5	145.02	2186.48
private	615	174	0		0	0	193.7	982.7
central	1108.18	359.58	0	1467.76	362	0	0	1829.76
subtotal	1723.18	533.58	159.96	2416.72	362	1881.5	338.72	4998.94

Source: Central Electricity Authority (CEA, 2017)

In Gujarat, state-owned energy firms account for roughly 27.12% of the total installed capacity, but in a state like Kerala, the percentage is closer to 43.73%. In Kerala, the private sector contributes just 19.66%, but in Gujarat, it makes up about 60%. In Gujarat, the central government contributes barely 13%, whereas in Kerala, it approaches 37%. It is ironic to observe that a state like Kerala, which receives significant unilateral payments from other countries, is unable to draw in investment in the production of electricity, which is essential to the state's development. Despite having one of the lowest rates of per capita energy use in India, the state is finding it difficult to meet the requirements. The state's heavy reliance on hydropower generating makes it difficult for it to generate enough electricity to meet demand. The data makes it clear that the Central Government contributes significantly to the production of thermal electricity as well.

Transport System- Gujarat has garnered significant interest from both domestic and international audiences due to its rapid economic expansion and infrastructure development during the past twenty years. It has been cited in numerous research and literary developments in relation to a variety of political, social, and economic topics. It is thought to have a thriving economy. Gujarat, an Indian state on the western coast, has experienced rapid urbanization and has developed connections with other regions of the nation through a network of roads, highways, airports, and seaports. The state has approved its plan to create a public transportation networking system and green urban mobility that offers the general public a variety of transportation options (GIDB, 2018). 17 national expressways totaling 4032 km in length and almost 300 state roads totaling 19,761 km in length are available (GIDB, 2017). According to Morris (2012), Gujarat State boasts the longest ocean shore in India, spanning 1600 km, which accounts for 33% of the nation's oceanfront. Major Gujarati seaports include Navlakhi, Magdalla, Pipavav, Porbandar, and Veraval are important hubs for the import and export of products in both internal and international logistical processes. Gujarat has seventeen air terminals for air freight. The Gujarat Civil Aviation Board (GUJCAB) was established to foster the development of Gujarat's aviation infrastructure. Ten distinct air terminals as well as the universal air terminal in Ahmadabad are used by the state's residential transportation network. Because the GST system has eliminated a number of obstacles and bottlenecks, the flow of goods via the state's transport networking system has been facilitated. The state of Kerala contains eight National Highways that span approximately 1457 km, and there are 31812 km of internal roads overall, according to Economic Review (2010–2017). With a coastline spanning over 590 km and a railway route spanning 1588 km, the state is home to 17 intermediate and minor ports, the most significant of which being Cochin Port, which is governed by the Central Government. The Keralan government oversees the management of all intermediate and minor ports. For logistical purposes, every port facilitates the movement of products and merchandise. Kerala currently accommodates over 10 million passengers annually at its universal airport terminals in Thiruvananthapuram, Kozhikode, Kochi, and Kannur. There have been 95790 flights conducted in all. When compared to the state of Gujarat, the overall movement of air and sea freight is comparatively low because to a number of issues, including labor issues, competitive ports nearby, and a slow rate of industrial expansion. 2016's Economic Review.

Power and road development's impact on economic growth-The data obtained from CSO throughout several decades, from 1981 to 2010, reveals the following tendencies when examining the relationship between the NSDP and infrastructure development. The association between PCNSDP-funded infrastructure development in the areas of transportation and power and the trend growth rates for the states of Gujarat and Kerala is displayed in Tables 10 and 11.

Table 10 Relationship between developments in electricity and transport system with the PCNSDP

State	PCNSDP [Rs]			*Electricity [kWh]			**Road [km]		
	1981-90	1991-2000	2001-10	81-90	91-2000	2001-10	81-90	91-2000	2001-10
Gujrat	14637.7	22145.1	34743.2	298.3	643.9	1278.4	271.8	409.9	670
Kerala	13474.8	19986.1	34022.6	127.6	235	419.3	270.6	1086.6	2482.4

Source: Central Statistical Organization (1981-2010). *Electricity: kWh per capita **Road: Kms of surfaced road per 1000 sq. km of geographical area

Table11. Trend growth rate of PCNSDP and infrastructure variables in Kerala and Gujarat

State	PCNSDP[%]			Electricity [%]			Road[%]		
	1981-90	1991-2000	2001-10	81-90	91-00	2001-10	81-90	91-2000	2001-10
Gujrat	2.77	6	8.53	7.42	6.56	5.83	6.16	4.51	1.23
Keral	1.14	4.83	7.16	4.45	4.87	3.58	3.62	3.19	10.04

Source: CSO Data (1981-2010)

The economic variable that is applied to measure economic growth is the Per Capita Net State Domestic Product (PCNSDP) with that of physical variables such as power generation and road density. The power generation is measured by per capita electricity consumption (KwH) and the road density is measured by km of surfaced road per 1000 sq.km of geographical area. The state of Gujarat had high level of infrastructure availability in the beginning of 1980- 81 and it continued to develop it as electricity consumption increased by 7.4% in 1981-90. The consumption rate was more or less nearly 5% throughout from 1990s to 2000. Regarding road density, Gujarat saw rapid expansion in the years 1981–1990, but it then declined to 4.51% and 1.23% in the following decades, respectively. Kerala, which had lagged behind Gujarat in the first two decades, had the fastest increase rate in road densitybetween 2001 and 2010. Kerala has continuously outperformed Gujarat in terms of overall road density during the course of the three decades starting in 1981. It is clear from the study above that infrastructure factors like power and transportation are critical to the development of states like Gujarat and Kerala. According to a recent study by NCAER (2017), both states' overall infrastructure facilities follow the same trend.

Table 12 general comparison of the total infrastructure development in Gujarat and Kerala

SI. No.	Infrastructure	Gujrat		Kerala	
		Rating%	Ranking	Rating%	Ranking
1	Infrastructure Overall	32.5	8	36.9	5
2	Power Shortage as % of Demand	100	1	94.4	11
3	ICT- Readiness Index	76	4	73.6	6
4	Average Tariff for Industry	45.7	14	56.9	9
5	Bank Branches Per Lakh Population	38.2	11	56.5	7
6	Water Withdrawl by Industries	35.6	6	39.9	2
7	Groundwater Availability	20.1	15	29.9	8
8	Rail Density	18.2	11	18.3	10
9	Cargo Handled Per Day in Airports	9.8	8	12.9	7
10	Statutory towns as % of the State	6	6	1.7	17
11	Road Density	1.8	18	0.1	8
12	Cargo Handled Per Port	1	1	0	17

Source: National Council of Applied Economic Research, SIPI, Third Edition 2018.

Findings of the study

1. It is discovered that there is a positive association between per capita domestic product and infrastructure, such as roads and power. It is discovered that in the early decades, there was a 0.14% rise in domestic output for every percentage increase in power use. It was determined that the road transport system exhibited 0.09% negligence. Throughout the remaining

two decades, this pattern is also discernible.

2. In Gujarat's case, a greater rate of population growth—a critical component in determining PCNSDP—caused the influence of the state NSDP rise on PCNSDP, which should have been substantial, to regress. Kerala's higher position in terms of per capita capital output isn't attributable to a faster rate of GDP growth; rather, it's because the state has consistently had slower population growth (Table 3) across the studied period.

3. The rise in PCNSDP in Kerala between 1981 and 2015 has been attributed to remittances from overseas. The amount of overseas remittances was approximately
348.24 crores of rupees in 1980–1981; by 2010, it had risen to 43152 crores. Recent data indicates that in 2017, remittances accounted for around thirty percent of the state's GDP (CDS, 2017).

4. One significant source of revenue for Kerala is the unremittances made by foreign nationals living abroad, which make up approximately 31.2% of the state's GDP. One of the distinctive features that sets the state apart from Gujarat is this. It is true that Gujarat has been receiving FDI, but not to the same extent as Kerala has been receiving via remittances from overseas residents.

5. One of Gujarat's advantages is that foreign direct investment (FDI) contributes to sustainable economic development and income generation. Of the total FDI received by Gujarat, infrastructure represents a portion of the investment streams. In 2011– 2012, Gujarat got $1001 million in foreign direct investment. The amount is $471 million for the state of Kerala (DIPP, 2012). Kerala receives FDI, much of which is directed toward the tourism and hospitality industries. The manufacturing sector's growth is regressed during the analysis period. This element poses a serious concern since it results in very low employment creation and discourages industries from operating in Kerala, primarily because of the trade unions' aggressive and confrontational tactics.

Conclusion- The growth models that Gujarat and Kerala adhere to are distinct from one another because of the variations in the economic factors that make up the components of economic growth. One of the top states with extremely high rates of economic growth is Gujarat, where the primary, secondary, and tertiary sectors are all given the weight they deserve in producing the different parts of the state's output. Because it focuses on improving capability-enhancing variables through wise investment plans that cover all economic sectors, the approach is therefore sustainable. The state has demonstrated this by drawing investment from both domestic and foreign sources and expanding its manufacturing and service industries. The Gujarat model places significant focus on the hard-infrastructure elements that are necessary to sustain and accelerate the growth pace. The Kerala model of growth relies more on social changes which is supposed to trigger off rapid momentum of growth in various spheres of activity. Various studies reveal that Kerala ranks high in various soft infrastructure indicators. However, despite the state's excellent social index ratings, there are a number of areas in which it is falling short of the national average. To be able to provide a solid foundation for future sustainable development, the state must concentrate on growing its manufacturing and agricultural sectors.

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INDIA'S DEVELOPMENT TOWARDS THE ACCEPTANCE OF THE CASHLESS ECONOMY: AN OVERVIEW

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Abstract

An economy that is considered cashless is one in which there is little to no currency in circulation. Services and goods are purchased using digital channels under this system, including mobile wallets, debit and credit cards, net banking, point of sale devices, and debit and credit cards. The most significant is the cashless economy.

Acomponent of the Indian government's digital India plan, which aims to run the economy entirely digitally or paperlessly. This paper focus on concept of cashless economy, advantages and challenges and to know the means of cashless transactions. to examine how the growth of the digital economy is being aided by digital payments. The government of India's flagship initiative, "Digital India," aims to transform the country into a knowledge economy and digitally enabled society. Digital India has designated "Faceless, Paperless, Cashless" as one of its rules.

Keywords: Cashless Economy, Means of Digital Transactions, Digital payments, UPI, Electronic Payment

Introduction- India is making every effort to minimise the use of physical cash in transactions in order to transition to a cashless economy. One mechanism that could assist the economy in moving towards a society without currency is digitalization. In the 1990s, transactions without cash and settlement started to become more commonplace. Online banking gained popularity. By 2010, digital payment methods had become commonplace in many nations. Examples include digital wallets run by corporations like Apple, intermediaries like PayPal, contract-free and NFC payments made with a debit or credit card or smart phone, electronic bills, and banking.

On July 1, 2015, Prime Minister of India Narendra Modi unveiled the Digital India plan, which aims to turn the country's economy into a nation that has established its digital economy and is moving away from currency. An economy that is cashless is one in which there are no cash transactions and all financial transactions take place via digital channels. Put differently, a cashless economy is a form of economic organisation where all financial transactions are conducted via digital means such as credit cards, debit cards, point-of-sale systems, net banking, mobile wallets, etc. By educating people about digital payment options, the Indian government and central bank are constantly working to decrease the amount of currency used in society. The cashless economy aids in curbing the growth of illicit commerce, tax evasion, and black money in society. As a result, the majority of nations currently use digital payment methods and are transitioning from cash to a cashless economy. The development of digital or electronic payment habits in society now necessitates the provision of essential utilities in order to successfully execute the vision of a cashless economy.

Litrature review- Prerana Raithatha (2024)**-** A cashless society is an economic system in which transactions are carried out using digital information, usually expressed in electronic money, rather than real cash. This system, enabled by digital currencies such as bitcoin, replaces traditional legal tender. Dr. Chandni Jain(2022) - The Indian government confronts a tremendous problem in moving from a cash-based to a cashless economy, which requires upgrades in fundamental infrastructure. Manashjyoti Mili (2021) **-** Cash is vital for economic activity, particularly in informal and unorganised economies. Cashless transactions enable actual purchases, which assist the impoverished. Increased digital payments can lower cash costs in India, hence reducing the reliance on cash.Dr.V.Chandrakala (2019)- The government's cashless India plan is expected to succeed because to public backing and enhanced economic transparency via e-commerce transactions and digital payment gateways. This would improve GDP, credibility, and investment, all of which will help Prime Minister Modi achieve his vision for Digital India.

Objective

a) To comprehend the notion of the Cashless Economy
b) To research cashless transaction techniques
c) To study the benifits and advantages of cashless economy
d) To research the growth of Digital economy
e) To examine the challeges of cashless economy

Research Methodology-The present study of this paper is based on descriptive and secondary data. Secondary data was collected from different sources such as articles published in journals websites Government portals, newspapers, published books, etc

Meaning of Cashless Economy-A cashless economy is a financial context in which people do not use paper money or liquid money to conduct transactions. Digital wallets, credit and debit cards, card-swipe or point of sale, and e-banking (mobile banking or PCs) are all included. A cashless society is becoming a well-liked solution to the problem of excessive currency use. The Indian National Payments Corporation, in concert with the RBI, has created UPI (united payment interface), which various banks, to offer several financial services all in a single mobile applications. In a truly cashless society, money are only exchanged in digitalform

Digital payments boosting the digital economy's rise- The goal of Prime Minister Narendra Modi's "Digital India" initiative is to make India a cashless and paperless economy. This is a big step towards the government's objective to boost the use of digital payments and decreasing dependence on cash transactions. The government's mission is to focus on 2,500 billion digital transactions in the 2017–18 budget year via UPI, USSD, Aadhar Pay, IMPS, and debit cards. India has witnessed an enormous increase in the use of phones and internet connectivity in recent years, making digital payments increasingly important there. As a result, the usage of digital payment systems including card payments, UPI, and mobile wallets has significantly increased. Due to a mix of government initiatives, rising web and cell phone usage, and the growth of e-commerce, the digital payment system in the nation has also expanded dramatically in recent years. The introduction of the Bharat Interface for Money (BHIM) app, which streamlines digital transaction processing, and the Unified Payments Interface (UPI), which enables real-time interbank transactions, are two of the major projects.

UPI (Unified Payments Interface) has seen tremendous growth in India since its inception in 2016.

Fig 1 Growth for digital payments in India)
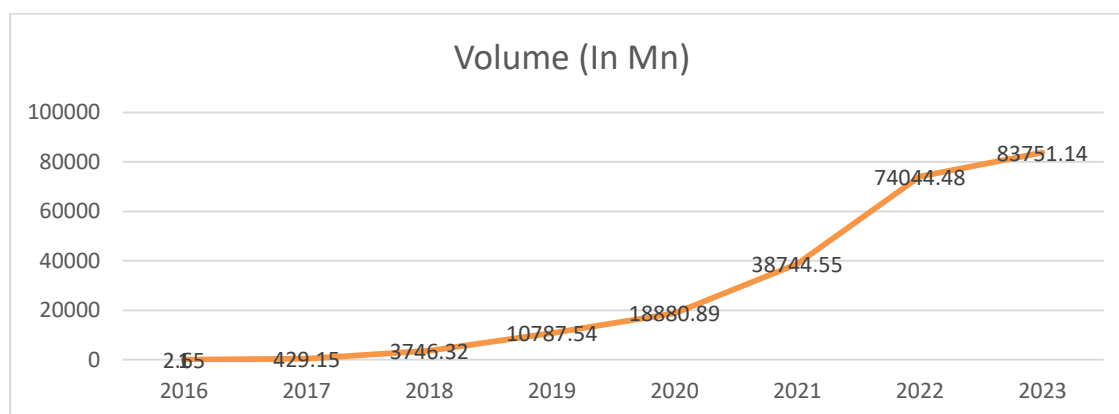
(Source- NIC)

Fig 2: Volume of transactions
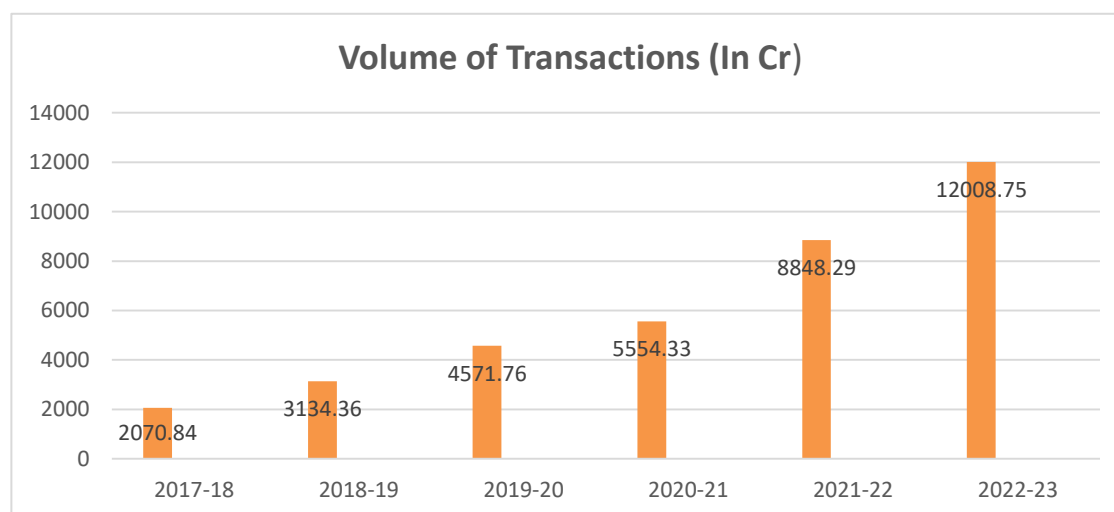
(Source- NIC)In FY 2021-22, 8,840 Millions Digital Payment Transactions were completed with 87.20% Current & savings accounts being established with Aadhaar Number and 81.05% with Mobile Number.

Methods of Digital Payments

1. UPI
2. Cheque
3. NEFT
4. AEPS
5. BHIM Aadhar
6. Debit card
7. Credit card
8. IMPS
9. Internet banking
10. Mobile banking
11. Demand Draft
12. Gift cards

Advantages of cashless economy

a) **Convenience**- Going cashless offers the most significant advantage in terms of monetary transactions. There will be no need to carry cash or debit/credit cards. Travelling with a cashless transaction system provides a secure and convenient payment option.

b) **Cashless method reduces costs** - for institutions by eliminating the need for manual account books and increasing efficiency. Manual accounting work and cash management incur significant expenses.

c) **Keep Proper Expense Records**-Proper expense records make it easier to manage finances. Cashless payment techniques are employed. The cashless transaction system simplifies the process of filing income tax returns by allowing for easy access to transaction details.

d) **Hygiene-** Soiled, tobacco-stained notes laden with germs are common in India. In our daily lives, we frequently exchange germs in the shape of rupee notes, whether intentionally or unintentionally. This could be avoided if we moved to a cashless economy.

e) **Low Production Cost-** Paper notes and coins are costly to produce. Thus, shift to cashless. The technique reduces the cost of creating paper currency.

f) **Tax Benefit**- Keeping less cash at home and more in bank accounts reduces the risk of hiding earnings and evading taxes. Cashless transactions can lead to increased tax income.

Challenges of cashless economy

a) Digital illiteracy is the most significant barrier to accessing cashless transactions and e-banking services.

b) Expensive Swipe Machines: Petty shops and street sellers are unlikely to employ swipe machines due to their high cost.

c) India has high internet costs. Failure to recharge a net pack on time can result in inability to use it. Use digital payment methods.

d) Inadequate bank coverage – Many rural regions lack even a single branch

e) Poor Internet connectivity.The transition to a cashless economy in India is tough because of limited internet connectivity, particularly in rural regions.

f) Lack of trust in cashless transactions due to inadequate security measures. There is a growing risk of internet scams, cybercrime, and data breaches. Improving cashless transactions presents a significant challenge.

Suggestions- To increase its understanding of digital transactions, the Indian government should prioritise financial literacy. Cashless systems should be promoted. To combat dark money and bureaucracy, significant investments in corporate transactions should be made cashless. Low internet rates and free WiFi in public spaces might encourage cashless transactions.

Conclusion-The government's move to implement cashless payments in India appears to be well-received and supported by the public, indicating a positive future. Economic openness will increase. E-commerce and digital payment gateways can boost economic growth. This boosts the country's credibility and attracts more investors. Cashless transactions will have a significant impact and contribute to Prime Minister Modi's vision of a digital India. The current state of the Indian economy has generated a significant turning point. If this situation is addressed properly The Indian economy may migrate from cash to a cashless system.

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REVIEW OF COLONIALISM AND IMPERIALISM OVER FEMINISTS' WAVE IN MODERN INDIA

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Abstract: The legacy of British imperialism certainly feeds the three fundamental flaws in post-independence socio-political treatment of women's issues in India: communal politics, the belief in monolithic religio-cultural groups, and the paternalism inherent in the state system. Drawing on increasingly critical feminist research approaches, I argue that this understanding must and can be extended to our conception of women's role in colonialism. Once again, women's rights and bodies serve as the grounds on which the struggle and negotiation over state power occur. However, this time women have more of a voice in that contemporary discussion—serving as members of Parliament and in the judiciary at historic levels. Protecting multiculturalism and feminism in India may require a more dynamic solution than the Uniform Code.

Keywords: colonialism, women Liberty, feminists' movement, postcolonial feminism, Women Rights, Feminists Nationalism.

Introduction: In Colonial Period, the social status of women seemed to be dependent on their men (Mill, 1840). In short, the access to social justice and equality were denied to them. They were unaware of their basic rights as individuals due to illiteracy, ignorance and economic subordinate through the age. (Manu Smriti with six commentaries, 1886). Feminism is responsible for women possessing the right to vote, yet some still act as though the feminist movement is cancerous to society. Feminism is a movement that was born of women being fed up of the repeatedly unequal treatment they received in every aspect of life. Feminism was born out of a need for equality, and a need to be treated as a human being. The importance of women's experience and contribution and to empower women throughout they reminder of the 20th century. Internationally too recognition of women was growing the united nations declared 1975 to be the international women's year. This dedication was intended to highlight the nasality of women's active participation development and equality in achieving international peace and social progress and to recognize the international contribution of women additional outcomes of the women's movement.

By imposing western religious, political, and economic ideals on non-western communities, the west develops a pattern of cultural imperialism, and Feminism, however noble its intentions, is no exception. In the 19th century, the male social reformers with the blessings of the British administration, influenced by Western liberal democratic values, initiated the process of fighting against female infanticide, widow-burning, segregation of women from the public life, prostitution and begging by the destitute women. They also formed and organized public meetings and functions for widow-remarriages. And consequently, all this resulted in a boycott by their relatives, neighbours, religious leaders and the organized religion (Vibhuti, 2010). During the latter half of the 19th century, a section of the Hindu elite begins to seek a religious foundation for reform. While spreading consciousness and pride in indigenous cultural tradition, institutions like the Arya Samaj, Rama Krishana Mission and the Prathana Samaj encouraged social services, educational and reform activities. This was supposed to bring about social change favouring women's upliftment (Bala, 1999). Numerous organisations and groups took up women's issues as a core agenda of their manifesto. The most notable among these organizations/groups

were Bahrat Mahila Parihad (1904), Bharat Stri Mahamandal (1909), Women's India Association (1917), National Council of Women in India (1925) and All India Women's Conference (1927). What was important for these groups and organizations was women's liberation and their upliftment (Everett, 1978).

Ancient Time and female condition

During the Vedic Age wife was put in an esteemed position. She was considered as half of the man, his trust friend, companion in solitude, father in advice and the rest in passing the wilderness of Life. The women were provided opportunity to attain high intellectual and spiritual standard. There were many women Rishis during this period. Though monogamy was mostly common, the richer section of the society indulged in polygamy. There was no sati system or early marriage. But from enjoying free and esteemed positions in the Rig-Vedic society, women started being discriminated since the Later-Vedic period in education and other rights and facilities. Child marriage, widow burning or sati, the purdah and polygamy further worsened the women's position The Indian cultural tradition begins with the Vedas. It is generally believed that the Vedic period is spread over from 2000 BC to 500 B.C.

Feminists' Movement during Colonialism

Begum Rokeya Sakhawat Hossain (9 December 1880 – 9 December 1932), the legendary Bengali writer-activist whose leadership had transformed the lives of thousands of people in this region and beyond, was born on this day in 1880. Incidentally, she died on the same day, 52 years later. For those who may not know, Begum Rokeya was an advocate of women's rights in the Indian subcontinent during the British rule. Through her charismatic and resilient leadership, she defied all obstacles put up by a society that barred women from pursuing their dreams. In her various writings, she draws the comparison of both Muslim and Hindu women as to how they have been both subjugated by the patriarchy. In one of her books 'Nari Puja,' she depicts vividly the nature in which the purdah system has plagued and subjugated the women from both (Hindu and Muslim) religious communities for centuries and how men have

treated them like animals and sometimes worse than animals. She asserted the rights of women and wanted men and women to stand side by side in both material and spiritual spheres of life.

Ishwar Chandra Vidyasagar (1820-1891)

Ishwar Chandra Vidyasagar was always vocal about the oppression that the society inflicted on women at that time. He challenged the Brahmanical authorities and proved that widow remarriage is sanctioned by Vedic scriptures. He took his arguments to the British Authorities and his pleas were heard when the Hindu Widows' Remarriage Act, 1856 or Act XV, 1856, was decreed on July 26, 1856. He did not just stop there. He initiated several matches for child or adolescent widows within respectable families and even married his son Narayan Chandra to an adolescent widow in 1870 to set an example.

Ishwar Chandra Vidyasagar crusade for improvement in the situation of widows led to the widow remarriage Act in 1856. He also demonstrated that system of polygamy without restriction was not sectional by the ancient Hindu Shastra. Vidyasagar not only strived for the education of girls but also for the establishment of girls in a position of dignity in society. Vidyasagar also wrote several satirical pamphlets on the abolition of polygamy and the introduction of widowhood such as "Koshyachit Upjokto Vaiposyo", "Bidhoba Bibaho Bisoyok Prastab", "Ratna Parikha" etc.

Vidyasagar and Women Education:

Vidyasagar devoted himself to women's emancipation and women's education. In his time, the girls of ordinary families and the girls of rural areas lived in the dark days of ignorance. That is why; he was struggled in his life to be remembered in the history of Indian women's liberation. Vidyasagar took some important initiatives to spread women's education. Vidyasagar was deeply hurt by the immense humiliation of women. He realized that the only way to remove the humiliation and deprivation of women wants to spread women's education. In 1849, Vidyasagar established the first unpaid school for women's education in India under the government of Drinkwater Bethune. Mr. Bethune accepted Vidyasagar as

the main force of the women's liberation movement as a friend and comradein-arms. He was always trying to get the girls of the relative's house admitted to this school at first. He said if the women are educated and knowledgeable, they will be able to give good education to their child.

Raja Ram Mohan Roy(1774-1833)

The initiator of the Indian Renaissance Movement as the country's finest feminist was Raja Ram Mohan Roy (1722–1833). He was an activist for social change, a freedom warrior, the creator of the Indian vernacular press, the Brahmo Samaj, also a journalist for the Jana Jagaran. 'The Father of the Bengali Renaissance' is the moniker bestowed upon him by the British government. Hindu civilization cannot advance, according to Raja Ram Mohan Roy, until women are liberated from barbaric kinds of tyranny including lack of education, underage marriage, sati, and purdah.

Raja Ram Mohan Roy: on Polygamy

He attacked polygamy using the shastras as a foundation. Although there were several prohibitions within the Shastras that forbade polygamy as this wasn't the case in Bengal. If a man's initial spouse was still living, he required appealing to the legal system with justifications for needing another wife; only after receiving the court's approval might he remarried.

Women's Right to Property

Establishing ownership privileges for Hindu women became a key component to the societal justice effort. A booklet titled "Brief Observations Concerning Contemporary Encroachment on the Traditional Liberties of Females" was published in 1822 by Raja Ram Mohan. Roy used the ancient Indian law to demonstrate in the brochure that the shastras supported women's ability to acquire land. The Married Women's Property Act of 1874 enhanced women's rights for possession or acquisition through extending the definition of stridhan (women's ownership).

Abolishing Sati Pratha

Raja Ram Mohan Roy was raised in the horrifying Sati practice, in which widows as young as 12 had to leap into the bonfire of their deceased spouses. The Sati Regulation Act, issued throughout 1829 under Lord William Bentinck, outlawed the custom of sati in India and declared it to be unlawful or punished by law. The British administration outlawed Sati by establishing legislation, but Raja Ram Mohan Roy was in charge of putting the ban into practice at the local level.

Raja RamMohan Roy was a great advocate for women's educational opportunities and held to opinion so women must not be kept in purdah or restricted within their houses, must rather receive a similar educational opportunity as men to ensure individuals might confront against the injustices committed towards females and combat many societal ills. Roy established the AngloHindu school around 1822, so that boys or girls could attend classes there together

The Three 'Waves' of the Women Movement

Of the various ways of looking at the women's movement in India, one approach (Gandhi and Shah in Khullar 2005) identifies phases or 'waves' of the women's movement in India. The first phase which is spread over a century between the 1850s to the 1930s was dominated by social reform movements. In this phase educated, upper class men were responding to the impact of colonialism in two ways. Various 'social evils' such as widow immolation (sati), child marriage, etc. and gave the impression of Indian society as primitive and backward. Apart from the need to rectify this impression, the upwardly mobile, educated and professional Indians also felt the need to educate women so that they may become worthy companions to their male counterparts and also present an image of a civilised nation. Change was sought by recourse to legislation. Many organisations such as the Brahmo Samaj and Arya Samaj played a pivotal role in this apart from the contributions of many individual reformers such as Raja Ram Mohan Roy, Jyotiba Phule, Veeresalingam and Ishwar Chandra Vidyasagar. The banning of the practice of Sati in 1829 and the passage of the Widow Remarriage.

The second wave of the women's movement was sparked by the freedom struggle. The period between the two World Wars

(1919~1939) saw the women's movement take up two issues prominently. s. It is argued that Mahatma Gandhi's call to women to take the lead in offering Satyagraha was a way of converting 'liabilities into assets' (Saxena in Sen 2005: 94). Not only would this forestall violent action by the state but also lead to widespread condemnation in case women were brutalised. However, once the movement was withdrawn women's participation would be seen as purely symbolic while men continued to dominate the leadership. An attempt to move beyond such stereotypes and symbolisms was reflected in the recommendations of the sub-committee on women set up by the National Planning Committee (1939-1940) chaired by Jawaharlal Nehru and appointed by the Indian National Congress.

The third wave of the women's movement witnessed many women's organisations6 revive their activities after a period of hibernation following the culmination of the freedom struggle. The women's movement moved out of the shadow of the national movement wherein political independence superseded all other concerns. The focus of women's organisations was now on sites of domination and exploitation of women rather than on mobilisation (Sen 2005: 84). Along with these veteran organisations a number of local movements also gained ascendency. Some of the movements during the 1970s and 1980s which are often flagged include the Shahada and the anti-price rise movements in Maharashtra and Gujarat in 1972 and 1973 respectively, the anti-alcohol agitation in western India and setting up of the Self-Employed Women's Association (SEWA) by Ela Bhatt also in 1972.

Here, the ideal woman is in opposition to the memsahib. The ideal woman is drawn by Brahminical notions of female self-sacrifice and devotion. When an ideal gentlewoman is constructed, this woman is separated from their lower- class sisters, who are servants or sources of folk or popular music and tales, dramas and wit. In this condition, many forms of women's popular culture are marginalized. These forms expressed difficulty of women "in male-dominated society or sexual desire using powerful humour, sharp" (ibid). Women are half the population of any nation. Even we know little or nothing about the "widows themselves and of the fact of their pain" (ibid 185). The discussions around these "widows" have a striking place within postcolonial theory because they "are the agency of the colonized" (ibid). The women's voices become absent in the immolation discussion. This absence shows the "intermixed violence of colonialism and of patriarchy" (ibid). Women are "real targets of colonialist ad nationalist discourses" (ibid).

Postcolonialism and Feminists' movement

Women in India did not have to struggle for basic rights as did women in the West. Women's participation in the freedom struggle developed their critical consciousness about their role and rights in independent India. The post-independence period was primarily a period of women's accommodation in India. Some of the organizations took up constitutional as well as legal measures such as the Marriage Act of 1954, the Hindu Code Bill of 1955–56, the motive of these legislations was to eradicate issues of marriage, divorce, succession, guardianship and adoption from Indian society. The lines between women's social, economic and political rights became blurred in this period (Jain, 2020). The Chipko movement in 1973, for instance, saw women protest for their rights against environmental and economical calamities. The late 1960s period in India has been marked by economic crisis and stagnation, rising prices, increasing landlessness and generalized discontent in rural and urban areas. Some of the regional, as well as politically based organizations, were set related to women's issues like CPI(M) set up the Shramik Mahila Sangathana6 during 1973-74, Maoist women, formed the Progressive Organization of Women, initiating a self-consciously feminist critique of radical leftist politics along with an overarching analysis of gender oppression (Pande, 2018: 8). The Committee on the Status of Women in India (CSWI) was appointed by the Government of India in 1974 to examine all the questions related to the rights and status of women in the context of changing social and economic conditions of the country. Towards Equality was the report of the Committee in which it made several important recommendations and also stressed the need for special temporary measures to transform the de-jure equality guaranteed by India's Constitution and legal edifice into de-facto equality (Bala, 1997: 6).

All these events during this period highly emancipated women in different ways.

The MeToo movement remained quite prominent in India in the early part of 2018 to fight against women's sexual abuse. To support survivors of sexual harassment and assault #MeToo campaign was started by Tarana Burke, an activist and a black woman in the USA in 2006. Later this campaign spread as a movement in the rest parts of the world. Pegu (2019) has conducted an extensive and in-depth interview with five women from different backgrounds, to explore the movement's significance, impact, unresolved questions, and potential solutions. In concluding remarks, Pegu expands that lack of intersectionality, structural inequalities, workplace harassment are some of the core unresolved questions. The MeToo movement, as it took place in India, has called for much introspection and rethinking of strategies in the larger trajectory of feminist movements in India (Naraharisetty, 2020).

Communalism and economic liberalization

Increasing instances of communal violence and the complicity of women have forced the women's movement to re-think the existence of an-overarching category of gender united in their fight against patriarchal domination and violence which could find common cause with women of other religious persuasions on the grounds of marriage, divorce, maintenance and inheritance laws. Communalism changed the discourse within the women's movement. Rather than viewing women as victims of violence including communal violence there was a realisation that women do play an active role in inciting and abetting collective violence. Un-packing this behaviour often led women activists to argue that the sense of power and purpose that women experienced in 'defending the faith publicly' compensated for the lack of voice and agency that women experienced in the typical patriarchal set-up of the private domain. However, such acts could no longer be defended on the basis of lack of knowledge or coercion of women. Pro-sati women campaigners in the late 1980s made it evident that a woman's identity which was distinct from communal/caste identity may not exist. Economic liberalisation with its concomitant roll back of the state as an active player in the economy has led to further marginalisation of women apart from thinning out of the gender based identity that the women's movement had forged. The culture of consumerism makes particular use of women in promoting/marketing products by creating an imagery of an empowered woman who makes her own choices albeit limited to the kind and range of products that she consumes.

The reaction of the women's movement to the processes of economic liberalisation has ranged from an outright critique to a qualified support for the move towards globalisation in particular. Mary John (2008: 194-202) summarises these positions as follows: The anti-liberalisation positions when posited in the context of their adverse impact on women tend to be ideologically committed to a 'pre-capitalist', 'pre-imperialist' formation. This is true of eco-feminists too whose focus is on indigenous/ local knowledge systems situated in a pre-modern visualisation of production relations based on conservation rather than exploitation. Hence, the alternative that activists working within Marxist, eco-feminist schools of thought privilege is based on working with the past rather than the present dispensation.

Rights of Women as concerned by India

Now, Indian Council of Medical Research, All India Institute of Medical Sciences and Institute of Research in Reproduction (IRR) have shown readiness to discuss scientific, medico legal and operational dimensions of biomedical research conducted on human subjects. United Nations Population Fund (UNFPA) and World Health Organization (WHO) have drawn guidelines about population policies that shift focus from targeting women for population control to women's reproductive rights (Sen, Germain and Chen, 1994). Ethical guidelines for bio-medical research are drawn. Still in the interior parts of India, poor women have been the main targets of the abusive sterilisation operations and unsafe injectable and oral contraceptives. Recent research on adolescent girls and abortion has highlighted the problem of teenage pregnancies, trafficking of young girls for sex trade and complicity of the criminal justice system. Campaign against sex determination resulted in central legislation banning amniocentesis, chorion-villi-biopsy and sex pre-selection techniques for femicide.

Feminism and Nationalism

The interaction between feminism and nationalism was a complex phenomenon. West (1992) has argued that the emergence of a feminist movement may be facilitated by a nationalist movement. The impact of nationalism upon the feminist movement in the case of India may be seen as the nationalist movement drew many women into public life and active participation in the protest. However, contradictions were there amongst some nationalist men over women's demands for changes to laws on marriage, divorce and inheritance (Ryan, 1994: 488). Nevertheless, feminism and nationalism need not always clash head-on most of the time. They may attempt to accommodate each other with changing circumstances. The activities of women in both local and national organizations and the activities of thousands of women who joined the nationalist movement together made up the women's movement. The freedom movement did not lead to a separate, autonomous women's movement since it was part of the anti-colonial movement, but it did generate a sense of power among women who realized their own strength. While many women who picketed shops selling foreign cloth or liquor, who marched in processions, or went to jail did not question patriarchal values, political involvement for others did spur their feminism and commitment to improving women's status.

Feminists Critics

In "Under the eyes of the west: feminist scholarship and colonial discourse", first published in 1982, is frequently acknowledged as a significant postcolonial challenge to mainstream Western feminism. Postcolonial feminists writers Chandra Talpade Mohanty pointed out: "the third world woman" this analytic category in the two layers of meaning is the nature of colonialism. m. It is well known that woman of the third world is reproduced as 'ignorant, poor, uneducated, tradition-bound, domesticated, family-oriented, victimized', facilitates and privileges the self-representation of Western women 'as educated, modern, as having control over their bodies and "sexualities", and the "freedom" to make their own decisions' (Mohanty, 1994, p. 200). Gayatri Spivak's also challenges this feminist intellectual system of western liberalism. In the article "French feminism in an international frame", (1987) Spivak is known as the famous feminist Julia. Kristeva's "About Chinese Women" as the object of criticism, this article analyses the narcissism of liberal feminists. Spivak points out that in Kristeva's text, Chinese women eagerly expected the speeches of French feminists, and there was a serious gap between the silence of Chinese women in the observation status and the discourse hegemony of feminists in the observation status.

Conclusion

It was very widespread in India until the British government prohibited it in 1930. In this section, a universal view of some pieces of the status of women in Hindu teachings was briefly introduced. The complex caste system that divides people into certain socio-economic groups with imbalanced rights has very much affected the position of women in the Hindu teachings. I am rotating my work focus on the status and rights of women in India. The following segment will bring into perspective the way women are presented in the modern context. The image of women in the modern context is not satisfying. The Old Testament verses represent women in the record immoral image. In one place, they are shown as the source of deceitfulness, which led to the misfortunes of manhood. Eve was blamed as the one who convinced Adam to eat from the forbidden tree with the result that Adam and his posterity were banished from paradise. In childhood, a female must be reliant on her mere father, in youth on her husband, her lord (husband) being dead, on her sons. A woman must not seek independence.

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ENHANCING WOMEN ENTREPRENEURSHIP THROUGH DIGITAL PLATFORMS: A STUDY OF E-COMMERCE ON SOCIO-ECONOMIC DEVELOPMENT IN JHARKHAND.

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Abstract

This study examines the impact of digital platforms, particularly e-commerce, on the socio-economic development of women entrepreneurs in the state of Jharkhand, India. With the rapid expansion of digitalization, especially in the realm of e-commerce, there is growing interest in understanding how these platforms influence entrepreneurship, particularly among women who historically faced barriers to entry in traditional markets. Using a combination of qualitative and quantitative methods, this research investigates the role of e-commerce in enabling women entrepreneurs to overcome socio-economic challenges, access markets, and contribute to local development in Jharkhand. By analyzing data collected through surveys, interviews, and case studies, this study aims to provide insights into the opportunities and challenges faced by women entrepreneurs in leveraging digital platforms for business growth. The findings of this research will contribute to the existing literature on women entrepreneurship, digitalization, and economic development, while also offering practical recommendations for policymakers, businesses, and civil society organizations to support and promote women's participation in the digital economy.

Keywords: Women Entrepreneurship, Digital Platforms, E-commerce, Socio-economic Development, Jharkhand, India.

Introduction: The advent of digital platforms has revolutionized the way businesses operate, offering new opportunities for entrepreneurship and economic empowerment, particularly among marginalized groups such as women. In India, the state of Jharkhand presents a unique context characterized by rich natural resources, cultural diversity, and socio-economic challenges. Women in Jharkhand have historically faced barriers to participation in the formal economy due to factors such as limited access to education, financial resources, and market opportunities. However, the proliferation of digital technologies, especially e-commerce platforms, has the potential to transform the landscape of women entrepreneurship in the region. This study seeks to explore the impact of e-commerce on the socio-economic development of women entrepreneurs in Jharkhand, shedding light on the opportunities and challenges they encounter in leveraging digital platforms for business growth.

Literature review: (S. Ambiga, 2013)in their article "women entreprenurship development In india" It's seen that women entrepreneurship is increasing at a considerable rate but unfortunately government sponsored development activities have benefited only a small section of urban middle class women. Rural Women Entrepreneurship should need some attention now. Awareness about available opportunities, training programmes and financial assistance should be spread through media. Women entrepreneurship must be moulded properly with entrepreneurial skills to

meet the changes in trends and challenges of global markets to sustain and strive for excellence in the entrepreneurial arena. (jain d. s., 2014) – in their article "Role of women entrepreneurs in social and economic development of Jharkhand" here factors responsible for the growth of women entrepreneurship and their demographic profile is analysed to understand the perceptions of woman entrepreneurs regarding their business activities. Random sampling technique, Primary and secondary data, structured questionnaire methods are used to gather information from woman entrepreneurs. Tremendous opportunities are opening up for women entrepreneurs but the presence of women entrepreneurs is very low in Jharkhand state that have benefited only a small section of women. (jain D. S., 2014) in their article "Status of Women Entrepreneurs in Jharkhand State" profile of women entrepreneurs is potrayed to identify problems of women in setting their enterprise. Efforts are being taken at the economy to give equality of opportunity in all spheres to the Indian women and laws guaranteed equal rights of participation in political process, rights in education and employment were enacted. But unfortunately, the Jharkhand women are lagging far behind to utilize this opportunity as the government sponsored development activities have benefited only to small section. Despite all these odds successful women entrepreneurs do exist. Having examined the functioning and performance of the various agencies governmental as well as non-governmental, working for the welfare and social, economic and health indicators of women in the state. one comes to the conclusion that we have to cover a long, arduous journey in Jharkhand for the development of women entrepreneurs. (Professor M.K Jones 2017) "UNFOLDING POTENTIAL OF WOMEN ENTREPRENEURSHIP FOR ENHANCING ECONOMIC EMPOWERMENT AND EFFICIENCY" in their article it is examined how women entrepreneurship leads to proper utilization of their human potentiality. To highlight the plans of government of Jharkhand in boosting entrepreneurship and finding out the hurdles for inclusive growth of women entrepreneur and evolving certain strategies to formulate policies for upliftment of women entrepreneurship.

This is a descriptive survey. Here secondary data collected from various sources such as articles, research papers, and different websites. Women entrepreneur is expected to have a reasonable level of technical knowledge which signifies the better chance of success than his counterpart who possesses low levels of these basic qualities. (P., 2021) "Women Entrepreneurship In India: Issues, Challenges And Ways Forward" in their article it is seen that almost all women in India are economically active. However, the majority of them work in the unorganized sector and unpaid family domain, resulting in limited government benefits, lower wages compared to men, unemployment, underemployment, and casual work affect their physical and mental well-being, leading to poverty and deteriorating self-image and self-esteem. For women entrepreneurs, despite legislative measures providing socio-economic security, these do not address the socio-economic and cultural discriminations that many Indian women face. The challenge of entrepreneurial participation is more acute due to their multiple roles as workers, housewives, and mothers. The lack of capital, irregular income, poor working conditions and limited opportunities for training and marketing further contribute to their deprivation, discrimination, poverty, and status degradation."(K. M. Srividhya, 2022) "a study on perception towards women entrepreneurship in digital marketing" in their article the purpose is to explore motivational factors and opportunities in the digital marketplace and explore the opportunities available to them. This research is based on primary data in which samples have been taken from 106 female entrepreneurs. The results have been analyzed by garret ranking techniques or statistical tools. At present, women are playing the same role as men, taking the same responsibilities as them and contributing to the development of the society. Women are contributing to entrepreneurial activities and helping to live life and feed their families, which is leading to a growing paradigm. (Fr. Dynu kurian former guest lecturer, (2023) "Exploring the Success Stories of Women Entrepreneurs in Different States through Self Help Groups (SHGs)"in their article objectives of SHGs are highlighted. Organizing rural poor, collecting savings of their members, providing loans without any collateral security, providing them timely loans

for a variety of purposes, providing reasonable rate of interest and easy repayment terms for loans and making SHG a platform to discuss and act on a variety of social issues such as education, health, nutrition, domestic violence etc. Self Help Group has played a major role in uplifting the dignity of women in our country improvement in their socioeconomic status as well as inculcating thrift among them. They are now given consideration even in taking an important decision in society and family. In a nutshell we can say that SHGs are helping hand for the women empowerment.

Research Objectives:

1. To examine the current status of women entrepreneurship and to investigate government policies promoting women entrepreneurship.

Hypothesis of the study:

- Null Hypothesis: There is a progressive status of women entrepreneurship.

- Alt Hypothesis: There is no progressive status of women entrepreneurship

- Null Hypothesis: Policy improvisation in relation to digital platforms can give a boost to women entrepreneurship.

- Alternative Hypothesis - Policy improvisation in relation to digital platforms cannot give a boost to women entrepreneurship.

Research Methodology: The study will adopt a mixed-method research design combining both approaches (quantitative and qualitative) approaches. This will provide a comprehensive understanding of the role of e-commerce in enhancing women entrepreneurship. Only secondary data were used in the study. Secondary data were used from various journal, website, books, magazine etc

The collected data provided from government website doing their business through social media platforms, 30% respondents are selling different types of cloths, 24% food delivery, 27% jewellery, 10% handcrafts and 8% are doing other types of business (Fig. 1).

Fig. 1. Business Types of the Women Entrepreneurs of Jharkhand doing business on Social Media
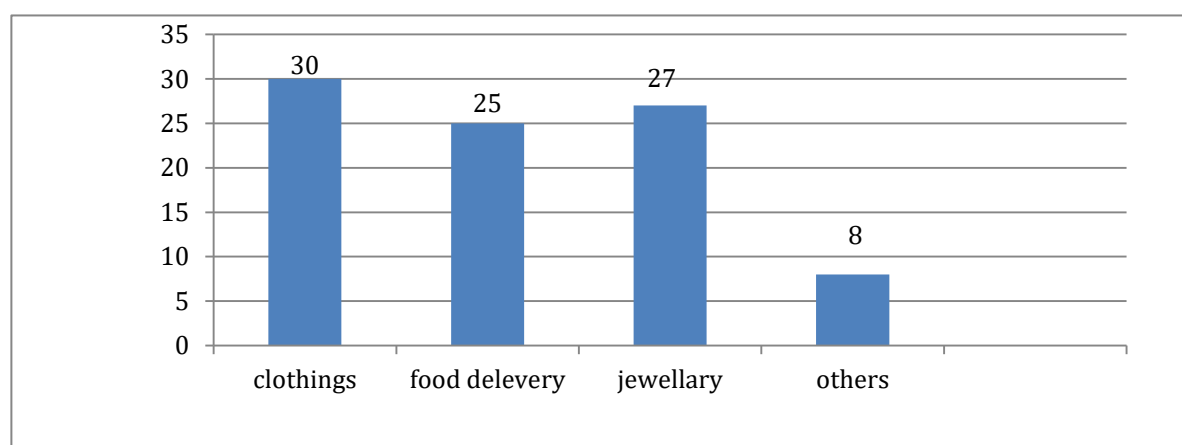
Business through social media platform in percentage- Only 40% entrepreneurs can uphold their sales in between Rs 20,000 to Rs 30,000 and only 20% business women can sell their products for above Rs30,000 Only 30% women entrepreneurs ensure monthly sales in between Rs25,000 to Rs 30,000 whereas Only 10% women entrepreneurs ensure that their monthly revenue from social media is below Rs 20,000 .

Fig. 2. Monthly sales of the Women Entrepreneurs doing business on social media

Policy improvisation in relation to digital platforms can give a boost to women entrepreneurship

1. Financial Assistance Programs: These programs provide financial support to women entrepreneurs in the form of grants, loans, or subsidies to start or expand their businesses. This support can help overcome initial capital barriers. Examples include the Pradhan Mantri Mudra Yojana (PMMY) and the Stand-Up India Scheme.
2. Skill Development and Training: Government schemes offering skill development and training programs tailored to women entrepreneurs can help enhance their business management, technical skills, and entrepreneurial capabilities. These programs may cover areas such as marketing, financial management, and digital literacy.
3. Market Linkages and Networking: Policies facilitating access to markets, supply chains, and business networks can help women entrepreneurs expand their customer base and reach new markets. Government-supported initiatives may include trade fairs, exhibitions, and business matchmaking events.

4. Technology Adoption and Innovation: Programs promoting the adoption of technology and innovation by women entrepreneurs can enhance their competitiveness and productivity. This may involve providing access to information and communication technologies (ICT), e-commerce platforms, and digital marketing tools.
5. Entrepreneurial Support Services: Government initiatives offering business development services such as mentoring, coaching, incubation, and advisory support can assist women entrepreneurs at various stages of their entrepreneurial journey. These services may be provided through entrepreneurship development centers or business incubators.
6. Incentives and Subsidies: Government incentives and subsidies targeted at women entrepreneurs, such as tax breaks, preferential procurement policies, and discounted utility rates, can reduce the cost of doing business and encourage entrepreneurial activity.
7. Gender-Sensitive Policies: Policies incorporating a gender perspective and addressing specific challenges faced by women entrepreneurs, such

as access to childcare facilities, maternity benefits, and protection against gender-based discrimination in the workplace.

8. Partnerships and Collaboration: Collaboration between government agencies, private sector organizations, civil society groups, and academic institutions can strengthen the effectiveness of policies promoting women entrepreneurship through resource-sharing, knowledge exchange, and joint initiatives.

9. These are the types of government policies and initiatives that may promote women entrepreneurship in Jharkhand

Significance of the Study: This paper significant for several reasons. Firstly, it will shed light on the current status of women entrepreneurship in Jharkhand and highlight the potential of e-commerce in supporting their business endeavors. Secondly, the findings will contribute to the existing body of knowledge on women's empowerment and entrepreneurship in the digital era. Moreover, the study's insights will be valuable for policymakers and stakeholders in designing and implementing targeted initiatives that foster a conducive environment for women entrepreneurs.. The study will provide for aspiring women entrepreneurs to establish and scale their ventures, regardless of their geographic location. E-commerce platforms can serve as a bridge to them to connect themselves with consumers not only within the state but across the nation and the world.

Conclusion and findings

- **Pectoral Distribution:** Women entrepreneurs in Jharkhand may be engaged in diverse sectors such as agriculture, handicrafts, textiles, food processing, healthcare, education, and small-scale industries. Certain sectors like handicrafts and textiles may have a higher representation of women-owned businesses due to cultural and historical factors.
- **Challenges Faced:** Women entrepreneurs in Jharkhand may

encounter various challenges including limited access to finance, lack of collateral, bureaucratic hurdles in business registration, inadequate infrastructure, gender biases, social norms restricting women's mobility and decision-making, and limited networking opportunities.

- Government Support: Government policies and programs aimed at promoting women entrepreneurship in Jharkhand may include financial assistance schemes, skill development and training initiatives, market linkages, technology adoption programs, and entrepreneurial support services. However, the effectiveness and reach of these policies may vary, and there may be gaps in implementation.
- **Digital Adoption:** Women entrepreneurs in Jharkhand may increasingly leverage digital technologies such as e-commerce platforms, social media marketing, and mobile applications to overcome traditional barriers and access markets beyond geographical boundaries. Digital literacy and access to affordable internet services may be key factors influencing digital adoption among women entrepreneurs.
- **Success Stories**: Despite challenges, there may be numerous success stories of women entrepreneurs in Jharkhand who have overcome obstacles and achieved significant business growth and socio-economic impact. These success stories can serve as inspiration and role models for aspiring women entrepreneurs and highlight the potential for women's entrepreneurship development in the state.
- **Need for Supportive Ecosystem:** There may be a growing recognition of the importance of creating a supportive ecosystem for women entrepreneurship in Jharkhand, including initiatives to address gender disparities in access to

finance, promote women's leadership and participation in decision-making roles, provide targeted training and capacity-building programs, and foster an enabling environment for women-owned businesses to thrive.

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A STUDY ON THE PERFORMANCE OF WOMEN ENTREPRENEURSHIP IN INDIA

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Abstract

Women-owned enterprises account for a considerable share of small businesses in developing countries and make a significant contribution to local economies. The majority of the burden for agricultural productivity is usually carried by the female of rural areas, in addition to taking care of domestic responsibilities and raising children. Self Help Groups (SHGs) have made it possiblefor rural women in third world countries like India—where the financial condition of female is extremely appalling, particularly in rural areas—to become economically independent. This studyfocuses on the prospects and limitation faced by female business owners in remote areas and provides a concise overview of the literature in this field. It regarded the effects of SHGs and microentrepreneurship on empowering women. Because of women's entrepreneurship, families' and communities' economic well-being has increased, and poverty has diminished. Expansion of Self-help group provides evidence that women are coming out of their shells and remaining active members of society.

Role of self-help groups in promoting women entrepreneurship and problems and challenges of the women entrepreneurs have been discussed in this research paper

Keywords: Women, Entrepreneurship, Self Help Group.

Introduction

Industrial growth of countries determines the development of its economy. Entrepreneurship abilities & knowledge of the populace provide the framework for industrial growth. Thus, entrepreneurship promotion is essential at this time. The French term entreprendre is the source ofthe English word "entrepreneur." 'To undertake' is what it means. Therefore, the entrepreneur is the one who takes the risk. The entrepreneurial process was described by Bygrave and Hofer as "involving all the functions, activities, and actions associated with recognizing opportunities and forming organizations to take advantage of them" in 1891. In accordance with the description given above, an entrepreneur is "one who engages in innovations, finance, and business acumen in an effort to transform innovations into economic goods."

Women Entrepreneurship-

Indian women are crucial to the country's economic success. They engage in company operations at all levels and greatly support economic growth. Females of India are becoming more involved in the fields of the economy that were traditionally thought to be the preserve of men today. However, particularly in rural regions, women's entrepreneurship has not developed at all in India. Women's entrepreneurship has recently become a source of worry. Today's females are more conscious of their legal rights, physical presence, and employment circumstances. Self-help groupsnow play a big part in motivating women to seek microfinance entrepreneurship. In addition to urban women's entrepreneurship, SHGs are growing among rural women as well.

India has adopted modified variations of the Bangladeshi model. In the new economy, micro- finance has emerged as a powerful weapon for ending poverty and uplifting female. Due to the availability of microfinance, self-help group and credit organizations have grown in India. Consequently, the SHG movement has expanded across India. SHG

participants are currently starting their own businesses. Women actively managing their own work with the support of SHGs because they possess these fundamental qualities: the capacity to mobilize and arrange resources, powerful willpower and confidence, willingness to take chance, capacity to accept modifications at the correct time, access to and attention to the most recent facts in science and technology. They work in varieties of industries like food processing and preservation, fast food restaurants, catering book binding, interior design, dairy work, poultry, home appliances, stationery, packaging, pathology clinics, communication centers with telecommunications, ready-made clothing, embroidery and fashion designing, art and crafts projects, and the leasing of warehouses. Even though female entrepreneurship in India is a relatively new concept that first gained attention in the late 1970s, we are now observing growth in the percentage of female entrepreneurs across all industries, including the service sector. Though it first exclusively flourished in metropolitan areas, women's entrepreneurship has recently spread to rural places.

Review of Literature

Lalitha Shiva Kumar (1995): It was emphasized that tiny saves by the female of remote areas can provide the necessary funds to wean the population away from the abuse of loan sharks. It was also stressed that saving depends on practices, and that voluntarily saving is essential for financial growth.. Additionally, it has been shown that the poor can save a lot of money by banding together. **Karl (1995)** After examining the impact of SHGs on decision-making, researchers came to the conclusion that power is an intricate process that involves both the development of local women's vocational and manual skills, managerial, supervisory, and organizing capabilities, as well as their capacity for analytical review. It also involves the bringing together of resources to develop common strength and countervailing forces. **Gurumoorthy (2000).** The importance of women's involvement in remote jobs is stated in the self-help program would be centered on the participants' and their village's overall growth. Non-credit activities like those pertaining to education, wellness, and the

environment would fall under the purview of the groups. **Ritwik Saraswat and Remya Lathabahvan (2020)** in their paper 'A Study on Women Entrepreneurship in India' emphasizes the importance of women embracing entrepreneurship, despite societal constraints. It encourages women to share personal experiences and case studies, boosting their participation in the workforce and driving economic growth. The study emphasizes the value of women's creativity and ingenuity in driving economic growth in India. **Yogita Sharma (2013)** in her paper 'Women Entrepreneur in India' observed that India's societal norms perpetuate male dominance, limiting women's access to education, social obstacles, legal requirements, and high production costs. However, with support from the government, women entrepreneurs can become integral members of the national economy and contribute to India's economic progress, despite facing challenges such as limited managerial skills and self-confidence. **Rudresh Pandey (2016)** in his work 'Women Entrepreneurship and Education' finds that Formal education significantly impacts entrepreneurs' Entrepreneurship Quotient, empowering women and fostering entrepreneurship. Education is crucial for job creation and economic growth in Madhya Pradesh. The Madhya Pradesh government has implemented policies to support women, emphasizing the need for dedicated efforts to promote women's education and entrepreneurship, as education has made significant progress. **Sunil Deshpandey (2009)** in his paper 'Women Entrepreneurship in India' found that the rise in women's entrepreneurship is attributed to societal shifts towards open-mindedness and progressiveness. Government policies and societal support have helped women take risks and showcase their unique abilities. Empowering women in the business world is crucial, and NGOs can provide support services, such as pooling financial resources and spreading education. By recognizing women's strengths and their significant role in society, they can contribute to industries and the economy. By embracing women's significance and committing to their individual growth, we can overcome traditional mindsets and contribute to the growth and development of women entrepreneurship both nationally and globally. **Ranbir Singh (2012)** in his paper 'Women Entrepreneurship Issues, Challenges

and Empowerment through Self Help Groups: An Overview of Himachal Pradesh' finds that the country should utilize all resources, including human capital, and involve women in economic activities to elevate their status in society. Government policies should promote women's entrepreneurship, aiming to improve their economic and social standing, integrating them into national life and progress.

Objective of the research

- to carry out research on India's growing number of female entrepreneurs.
- to identify the problems that female business owners face.
- to comprehend how SHGs support the development of female entrepreneurs.
- to offer appropriate suggestions for the advancement of female entrepreneurs.

Research methodology **- Secondary** sources of data were utilized for the research project. These sources included material gleaned from government websites, journals, periodicals, and publications. The fact that the data are secondary makes them more trustworthy and reliable than traditional data. For the purposes of this poll, only female entrepreneurs who are members of SHG qualify as respondents.

Self-help Groups for Rural Women Entrepreneurship- A SHG is a 10- to 25-person community-based organization. Members are mostly females from comparable social and economic circumstances who voluntarily join forces on a regular basis to save small amounts of money. Discovered that an ordinary regional female SHG is an excellent illustration of entrepreneurship capacity enhancement. One of its objectives is to assist participants in becoming autonomous and self-sufficient who have no prior background in academia, work, or commerce. In order to preserve money and mutually agree to make contributions to a shared fund that would be used for lending money to fellow individuals as the group deems fit, self-help groups are tiny, economically homogeneous, and powerful groups of rural and urban poor people. These are social groupings that come around to work toward a common objective, handle resources for the benefit of the community, and share a common cultural identity, ancestry, caste, or line of work.

Table 1: Indian women entrepreneurs' performance

State	No. of female entrepreneurs	% of female entrepreneurs
Tamil Nadu	2930	30.06
UP	3185	39.84
Kerala	2135	38.91
Maharashtra	1394	32.12
Gujarat	1538	39.72
Karnataka	1026	26.84

The above table which show the states and the proportion of female entrepreneurs in each, illustrate this. Compared to Karnataka, which has a lesser ratio (26.84 percent), UP has a larger percentage of female entrepreneurs. Maharashtra is responsible for 32.12% of the total. On the other side, Tamil Nadu holds a 30.36 percent share.

The Difficulties Women Faces in work

Lack of technical expertise and the need to balance family life with work are the main problems faced by females of remote areas. Among the difficulties that rural businesses confront:

- **Women play dual roles, juggling responsibilities for both work and family:** Women who run businesses in their families have a special set of

hurdles relating to individual identity, role conflict, trust, connections with relatives, & behaviors toward authorities because the lines within the family and the business sometimes blur. Additionally, female-owned family enterprises face financial barriers and are forced to depend on their own funds rather than outside funding.

- **Financial issue:** There are many obstacles, including a discrepancy in female access to financing. There is neither a sufficient listing of the variety of programs nor organizational networking. Consumers approaching one institution are consequently not informed of the optimal choice for their needs.

- **Female illiteracy in rural areas:** The educational attainment rates of women in India are worse than those of men. The women in rural areas are uneducated or lack certain abilities. They typically experience difficulty conducting research and obtaining the necessary education. Without a formal training, rural women lack surveying and basic accounting abilities.

- **Limited risk-taking capacity:** Because of financial dependency and the supremacy of the male gender in society, women in India have a safe and sheltered life inside their homes, but they have less influence over commercial decisions.

- **Limited Mobility:** One of the fundamental issues facing women business owners in India is restricted mobility. They are unable to travel alone or stay in hotels for business without having concerns for their safety. A lot of hotels in the country still won't let women check in unless they're along with a man, too! Even though many economically independent women have begun to invest in cars, there are still fewer women in India who own cars. The combination of these variables limits the freedom of movement of female owners of companies.

- **A lack of knowledge and support:** Another significant ambition shared by many femaleowners of businesses is to receive the Assistance and details required to move their companies to the following stage of growth. Those who were just starting out requested support and instruction with putting their business plans into effect, locating their first sources of capital, and advertising and promotion in a study to determine what data women entrepreneurs required.

- **Need of training and development:** Rarely are female business owners used as examplesor case studies. In addition, the male model of business continues to be taught by a substantial percentage of male teachers in the business schools where more than 90 percentof today's certified counselors acquired their credentials. Eemale entrepreneurs and studies virtually ever appear in textbooks. Men and women students do not learn about the innatequalities and skills that women employ to be successful as entrepreneurs nowadays. However, the process won't change quickly unless educators take some very significant initiatives.

- **Male dominated society:** The competition between men and women is another factor thatputs obstacles in the way of female entrepreneurs in the corporate management process. Women business owners are excellent at maintaining their services on schedule anddelivering them, but because they are less organized than males, they face competition. Women business owners are less likely than male business owners to feel confident traveling at night, during the day, and across different regions and states. This illustrateshow limited mobility and the liberty of expression are for female company owners.

Suggestions

It is imperative that women entrepreneurs receive consistent inspiration, encouragement, and motivation, as well as collaboration. The government should increase the frequency with

which it lends money to self-help groups (SHGs). The government should initiate a program to encourage the growth of women entrepreneurs. Female entrepreneurs ought to have access to finance at a rate of interest that is lower than the average. Extension agencies might establish a participation program that would allow women's groups to visit the locations of their businesses and gain knowledge about the operations in order to create awareness within the women's group. The government should provide women with better educational programs and resources.

Conclusions- Self-help groups for women have undoubtedly had a significant impact on the way that poor women live and on how empowered they are as individuals, as well as as members of their families,the community, and society as a whole. In order to meet their basic needs, SHGs now issue loan as and when it's needed. They have improved their socioeconomic behavior and raised their position and value among the general populace. Women are more equipped for self-employment.If she is in charge of her own work schedule, she can change it. Women have currently dismantled men's dominance and shown that they are equal to men. Women have been challenging the traditional roles of housewife and mother over the past few decades. The study makes it evident that women SHG entrepreneurs have good labor resources. The future will be prosperous and successful if women entrepreneurs are given the necessary guidance and training to boost the revenue of their firms in the cutthroat business environment. It is clear from the discussion above that female-owned companies in the country confront various difficulties. obstacles for Indian women entrepreneurs include those related to social, financial, personal, marketing, technology, education, competition, and management. To be effective in the current global economy, firms need a favorable national economic policy environment. It should give entrepreneurs the ability toadd a special touch to any business, whether it be in the public, private, or joint sectors, so that it can operate quickly, adaptably, creatively, and with a strong sense of self-determination. In addition to boosting the economy by adding jobs,

entrepreneurship fosters economic growth by acting as a link between fresh ideas and the marketplace.

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ONLINE GROCERY CUSTOMER SEGMENTATION: SERVICE ATTRIBUTES AND 4 P S' PERSPECTIVE

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Abstract: This paper investigates the influence of service attributes and the traditional marketing mix (4 P's) across various consumer segments, focusing on the youth demographic in Central India, and specifically their expectations regarding online grocery shopping. Data was gathered via surveys, with respondents rating different service attributes and marketing factors on a Likert scale. The findings reveal that promotional schemes on social media, membership benefits, and receiving information through emails are strongly associated with perceived relative advantage among one segment. Service attributes such as ease of ordering, merchandise return policies, and ease of contacting the company emerge as highly correlated variables. Additionally, membership benefits, brand reputation, and local presence are highlighted as key factors contributing to perceived relative advantage.

Key Words: Online grocery shopping, Customer Segmentation, Service attribute and 4 P s

Introduction:

The term "online grocery" describes the practice of purchasing food and other home purchases using digital channels, usually the internet. It enables users to peruse a virtual supermarket and choose goods from a large assortment of offerings. Customers may buy for groceries more conveniently by doing it online, saving them from having to go to the store in person. Additionally, they may order the groceries to be delivered right to their home, select the things they want, and pay online. Due to its advantages in terms of saving time, increased product selection, and price comparison, this method of shopping has become more and more popular. To improve the whole shopping experience, online grocery platforms frequently include features like tailored suggestions and practical delivery alternatives.

There is penetration of online shopping but the data from the google trends show that the central India need to be explored. The grocery delivery market in India is expanding at an impressive rate; by 2024, it is predicted to generate INR 30.65 billion in sales. Furthermore, it is anticipated that by 2028, there would be 247.7 million users, a significant rise in usage. As of 2024, the user penetration rate is 11.7%, indicating that a sizeable segment of the populace is using online grocery delivery services. This increase highlights how these platforms have completely changed the way people buy for groceries, providing customers all throughout India with unmatched accessibility and convenience. Central India is the region that is still in the nascent stage for the online grocery shopping.

Online grocery shopping includes service and the management of P s of marketing .Purchasing groceries online, service criteria include a wide range of factors that are essential for both consumer pleasure and operational effectiveness. A wide range of products is the first step towards a flawless experience, making sure that clients can find whatever they want, from speciality goods to fresh fruit. Ordering

should be as simple as possible, and features like stored shopping lists and user-friendly interfaces make this easier. Accurate and dependable delivery is necessary to maintain confidence, and flexible delivery alternatives, such as same-day or next-day delivery slots, meet different schedules and preferences. Confidence is also increased by efficient customer service channels and open communication about order progress and delivery dates. While transparent return and refund procedures provide piece of mind, a wide range of payment choices and strong security measures guarantee seamless transactions. Encouraging recurring purchases through loyalty programmes and discounts is essential, as is upholding strict quality control requirements for product freshness and sanitation. In the end, a seamless and satisfying online grocery shopping experience is facilitated by placing a high priority on accessibility and streamlining the user experience across platforms and interfaces.

Compared to traditional physical businesses, online grocery shopping has clear benefits in all four Ps of marketing. First off, because it isn't limited by physical area, it has a wider range of things, including niche and specialised goods. Second, because they have fewer administrative expenses, online platforms frequently provide competitive pricing in addition to the ease of comparing rates amongst different merchants. Thirdly, internet shopping offers unmatched ease by enabling access to groceries from any location at any time. It also overcomes geographic restrictions. Finally, individualised promos and suggestions are made possible by digital marketing technologies, which raise client engagement and loyalty. Online grocery shopping is becoming more and more popular with customers because it offers convenience, choice, affordability, and personalised experiences all at once.

Research Objective: The objective this study is to segment the customers into groups according the importance of different service attributes and the relative advantages.
Method: Data is collected by online google form from the youngsters of central India. Convenience sampling method is used to collect the data.
Literature Review:

Sheetal Grover (2018) in "Impact of Modern Technology on the Performance of Banks A Study of Public and Private Sector Banks of Haryana" concluded that banks must assure the public that money deposited with the banks is not only safe and secure but also multiplying. With the onset of globalization, banking industry must rethink their way of working and make it efficient to survive as well as sustain them. Awareness about E-banking lowers the transaction cost, offers services like debit cards, credit cards, EFT, fund transfer, bill payment etc. Products such as internet, ATM, mobile banking etc. have improved the quality-of-service and increased the transactions in banks. Jeyakumar N (2018) in "Impact of Technology on Banking A Study with Special Reference to Public Sector Banks in Theni District", concluded that the technology which is adopted in banking business provide relatively more benefits to the sample customers in the study area such as speedier transactions, avoiding wastage of time and energy. This technology gives banking services at anywhere and anytime basis. Jain & Gupta, 2019 stated that Regulatory reforms, such as the introduction of the Unified Payments Interface (UPI) and Aadhaar-enabled payment systems, have facilitated digital transactions and encouraged banks to invest in technology-enabled solutions for financial inclusion and interoperability. Ebinesan.A, (2020) analyzed that the Service quality was found to be significantly correlated with behavioral variables such as work motivation, job satisfaction, and organizational commitment of bank officials. The perceptions of different dimensions of service quality, both bank officials and customers had a favorable agreement. It is also observed that there are no consistent perceptions among customers in up-to-date equipment and physical facilities under tangibility dimension. Adithya A, et al (2023) stated that millennial are the segments of banks' client bases that are expanding quickest in India, and they are forcing banks to alter the ways they conduct business. Indian banking industry has improved a lot due to modernization. Bank should note that the current generation finds automation in every part of their day to day life but for some upcoming years banks also require a human interaction for their trust building. So maintaining a balance is important currently and lots of changes has to be brought. D. Murugun, (2023) in " Technology Adoption in

Indian Banking Sectors" conclude that mistily used e-banking for the bank account transfer, payment to other mobile phone , recharges, credit card bill payment etc. banks not only provides e-banking but increase the satisfaction level of customers. In India people fully not aware of advantage of technology banking. Important things is that people has to become sound in technology to adopt e-banking facility properly. Banks should also generate trust between customers that technology banking is safe. Sunil kumar, (2024) analyzed that effective cyber security board and executive oversights in the Indian banking sector required proactive approach that integrates cyber security into the organization governance structure, risk management processes, and strategic decision making. Cyber risk management requires a comprehensive and proactive approach, with collaboration across different departments within organization ad a commitment to staying abreast of emerging cyber threats and best practices in cyber security. The literature review reveals that technology adoption in the Indian banking sector is influenced by multiple factors, including regulatory environment, customer preferences, infrastructure readiness, organizational culture, security concerns, and cost-benefit considerations. Changing customer preferences, particularly among the younger

demographic, have fueled demand for digital banking services, prompting banks to adopt technologies such as mobile banking apps, internet banking platforms, and chat bots to meet evolving customer needs (Pattnaik & Panda, 2020). However, challenges related to organizational culture, security, and cost considerations hinder the pace and extent of technology adoption in the banking sector (Dwivedi et al., 2019).

Data Analysis

The respondent were segmented into two groups cluster one and cluster two using K means cluster method. From scree plot (figure 1) there can be 2 clusters formed. Thus to observe the difference in the preferences in the variables of service attributes and the relative advantage variables are plotted. The average of each cluster is plotted for the service attributes and the relative advantages of 4 P s and it is observed from table1 the average response of cluster 1 is around score of 2 and cluster 2 is around score of 4 for the service attributes and relative advantages (Figure 3 and 4). The responses of two groups are analysed using the graphical method and further the cluster preferences of service relative advantage of 4 Ps using exploratory factor analysis.

Figure 1 Scree Plot
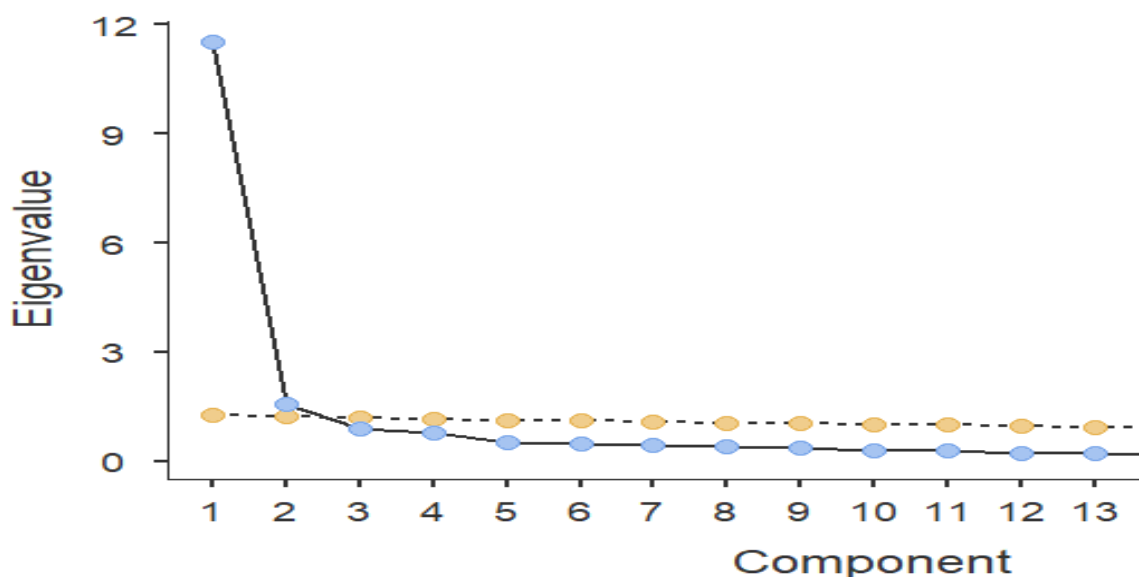
Table 1 Centroids of clusters for service attributes

Cluster No	S1	S2	S3	S4	S5	S6	S7
1	2.060	2.328	2.254	2.090	2.254	2.299	2.358
2	4.530	4.224	4.381	4.470	4.328	4.515	4.575

Source : Primary Data

Table 2 Centroids of clusters for relative advantages

Cluster No	PRODUCT1	PRODUCT2	PRODUCT3	STORE1	STORE2	STORE3	STORE4	PROM1	PROM2	PROM3	PRICE1	PRICE2
1	2.438	2.450	2.275	2.325	2.550	2.425	1.913	2.112	1.938	1.975	2.538	2.450
2	4.231	4.132	4.240	3.975	4.050	4.124	3.702	3.950	4.008	3.917	4.355	4.380

Source : Primary Data

Figure 3 Plot of Service attributes means across clusters
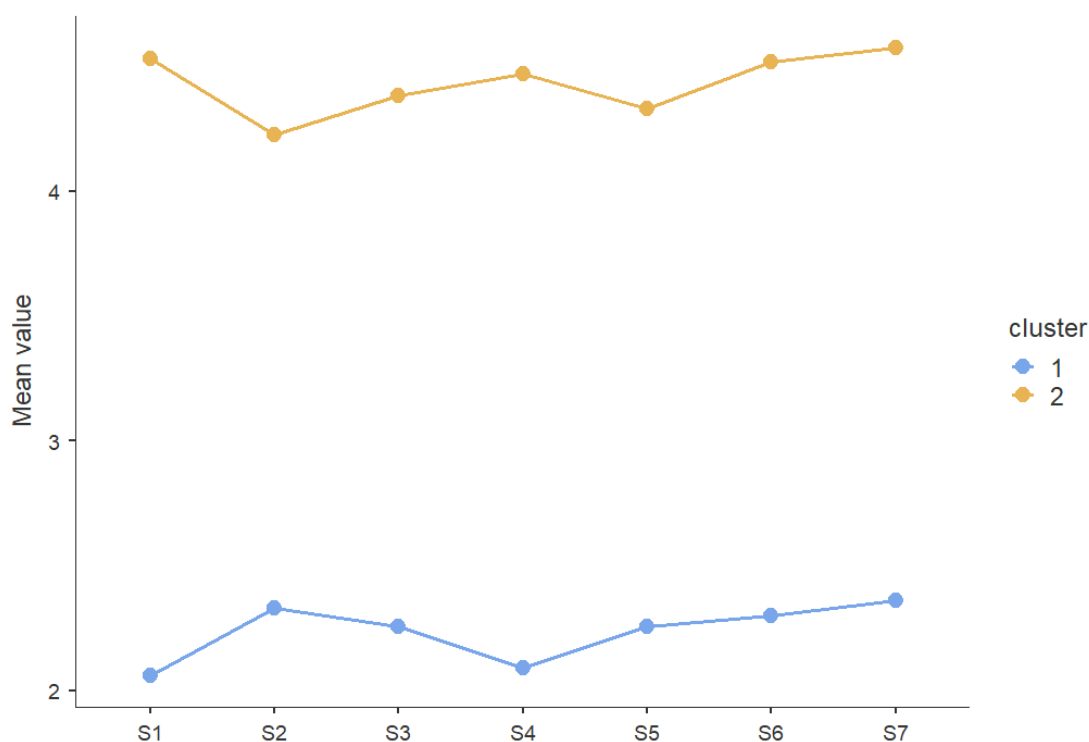
Figure 4 Plot of 4 P s means across clusters
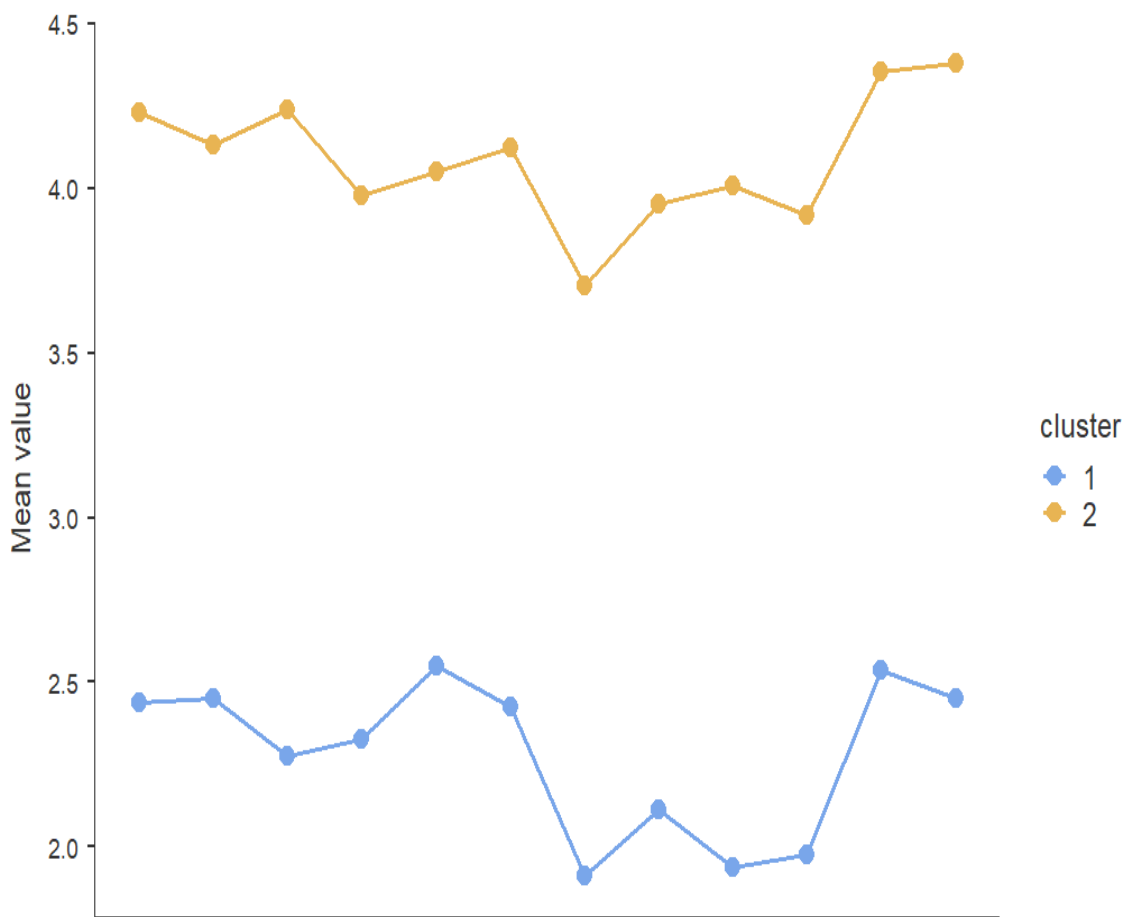
To understand the preferences of the variable for each factor service attribute and the relative advantage principal component analysis is applied on the different segment.Using this tool we can observe the difference of customer behaviour of the two segments.

Principal component analysis for segment 1: Cross loading PRODUCT1, PRICE2,PRICE1 so the researcher removed the mentioned factors.

For the group 1 the variables S3, S7 and S1 are more correlated. Thus ease of contacting company, ease of ordering, safety and security are the attributes which are correlated to the

service attributes. In the second factor relative advantage the top three factor are promotional factors. Promotional schemes on social media ,membership benefits ,information through mails are the top three highly correlated to the relative advantage of the group one. Thus it can be observed that the ease of contacting company, ease of ordering, safety and security ,information through mails, membership benefits, promotional schemes on social media are the parameters which need to be attractive for targeting segment one .

Table 3 Principal Component Analysis for group 1

	Component	
	1	2
S3	0.946	
S7	0.917	
S1	0.885	
S4	0.874	
S6	0.849	
S2	0.837	
S5	0.705	
PROM4		0.889
PROM2		0.866
PROM1		0.848
PROM3		0.797
PRODUCT3		0.768
STORE2		0.754
STORE1		0.739
PRODUCT2		0.623
STORE3		0.564

Source : Primary Data

Principal Component Analysis for segment 2: from table 4 PROM2, PRODUCT3 STORE2 are the top three correlated variables for the relative advantage. Membership benefits, Brands, Presence in near the locality are the top three variables related to the relative advantage

.S7 ,S6,S3 are the top three highly correlated variable with the factor service attributes . Ease of ordering, return of merchandise, ease of contacting company are the three variables highly correlated to service attribute.

Table 4 Principal Component Analysis for segment 2

Component Loadings

	Component	
	1	2
PROM2	0.886	
PRODUCT3	0.883	
STORE2	0.869	
PROM4	0.848	
PRODUCT2	0.808	
STORE1	0.800	
PROM1	0.743	
STORE3	0.695	
PROM2	0.693	
PRICE2	0.679	
PRODUCT1	0.662	
S7		0.925
S6		0.924
S3		0.916
S4		0.888
S1		0.881
S2		0.787
S5		0.723

Note. 'oblimin' rotation was used

Source : Primary Data

Managerial implications:

Thus for the segment most of the respondents is of the age group 18-25.82 percent of the respondent shop online only 18 percent of the respondent do not shop online. Thus to target the segment one customers mangers need to take following measures:

Communication Channels: the online business should have variety of channels for consumers to contact retailers, including phone assistance, social network messaging, live chat, email, and chat rooms. Use chatbots to offer quick support, and need to make sure website's contact details are visible on every page.

Ordering Process Optimisation: To cut down on stages and friction, retailers need to streamline website's checkout procedure. Incorporate functionalities such as progress tracking, and guest checkout to streamline consumer transactions and expedite their completion.

Invest in strong cybersecurity protections to safeguard consumer information and ensure the safety of online transactions. Showcase SSL certificates, trust badges, and secure payment methods to ensure clients that their personal data is protected.

Send out informative email campaigns to clients to educate them about new product arrivals, special deals, and promotions. To

boost interaction and encourage repurchases, personalise emails with information from previous transactions and user preferences.

Benefits of Membership: Create a loyalty programme that honours consumers for their continued patronage and involvement with your business. To promote sign-ups and loyalty, provide enticing offers like discounts, free shipping, and early access to promotions, and member-only events.

Engaging Social Media Presence: To interact with customers and promote your products, keep up an active presence on social media sites like Facebook, Instagram, and Twitter. To develop a devoted following, distribute user-generated material, hold competitions, and reply quickly to questions and comments from clients.

For segment 2:

Membership benefits: Create a membership programme that is tier-based and offers varying incentives according on expenditure or loyalty. Give members access to exclusive discounts on well-liked supermarket goods. Give members rewards points for each purchase they make, which they may exchange for deals or freebies. Provide members with free or heavily reduced delivery services to encourage them to make more frequent purchases. Give members first dibs on new releases or special offers.

Brands: Join forces with well-known grocery companies to provide members with exclusive offers or discounts. Emphasise high-end or specialty brands that are hard to get in neighbourhood supermarkets to provide the online platform a differentiator. Work together with nearby farmers or producers to provide fresh, locally sourced goods while highlighting quality and boosting the community's economy. Present reputable companies who have a track record of excellence and dependability to inspire trust in your customers.

Form alliances with nearby companies to provide your clients with a greater selection of goods and services, such as bakeries, butchers, and specialised food stores. In order to raise brand awareness and involvement, sponsor or take part in regional gatherings and community projects.

Local Presence: To get local clients to sign up for the membership programme, provide exclusive deals or promotions in particular regions. Based on the customer's location, make tailored recommendations, and including emphasising goods from neighbouring suppliers or recommending seasonal items that are available. Give consumers the option to use their purchases to support regional organisations or causes to show your dedication to the neighbourhood.

Prioritising consumer convenience and happiness is crucial for optimising the online grocery buying experience. The first step in doing this is making sure the website or mobile app has an easy-to-use layout with simple navigation, neatly arranged sections, and a quick checkout procedure. Furthermore, the convenience of finding relevant things is improved by personalised suggestions that are driven by sophisticated algorithms based on prior purchases and browsing history. Many ordering choices, such as category browsing, search filters, and customisable shopping lists, offer flexibility and adapt to a wide range of client preferences. Moreover, many payment ways are supported. Moreover, integrating effective search features with sophisticated filters and sorting choices facilitates buyers in quickly locating desired items or brands. We hope to give each and every one of our clients a smooth and pleasurable purchasing experience by putting these principles into practice.

Return Policy: Manager must place a high priority on developing a reliable and client-focused return procedure for online grocery shopping service. Managers need to create a visible and unambiguous return policy that specifies eligibility requirements, return deadlines, and acceptable returns reasons. This guarantees that clients are aware of the procedure and have faith in their capacity to return goods if necessary.

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A STUDY ON RETAIL STORE SERVICE QUALITY DIMENSIONS IN SELECT RETAIL STORES OF MUMBAI CITY

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Abstract

Given the evolving retail landscape, factors such as store location, layout, atmosphere, merchandise, and service quality are now crucial. Retail store service quality dimensions, including tangibles, responsiveness, reliability, assurance, and empathy, are crucial for a store's success. What sets stores apart is their customer service, which guarantees customer satisfaction. To survive and succeed in retail, retailers must develop internal strategies due to global competition. The internal retail business is rapidly changing due to evolving customer profiles and competition from reputable internal players. Organised retailers must devise strategies for success in a changing market.

This paper aims to determine optimal store location dimensions, rank store loyalty dimensions, and analyse quality dimensions in retail outlets. This study was conducted in Mumbai, Maharashtra. To represent the infinite population, we select a representative sample of 360, with 60 customers from each store. We chose stratified sampling, a reliable random method, to obtain a total sample of 360. This study relies on primary data. SPSS analysed data using various tools including student t-test, One-way ANOVA, Tukey-HSD test, Friedman test, and Chi-square test.

Keywords: Retailing, service quality, quality dimensions, SPSS, SERVQUAL, SERVPERF

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Introduction

Intense global competition and the arrival of multinational retail giants pose a threat to Indian retailers. With a favourable climate for foreign direct investment in the retail sector, both organised and unorganised retailers must reconsider their strategies. Pros and cons exist regarding the authorization of foreign direct investment. Despite the absence of a policy decision, there is a powerful movement advocating for foreign direct investment. Thus far, franchising arrangements have served as an indirect means for permitting foreign direct investment. Nevertheless, a propitious environment prevails for FDI, citing the triumph of China, Korea, and other nations. Furthermore, proponents of FDI contend that it can be gradually permitted, as in the case of China.

Amidst fierce competition, retail stores are recognising the importance of prioritising service quality to enhance their competitive edge. Customer service is a crucial factor in gaining a competitive edge. Excellent service entails courtesy, agility, timeliness, empathy, dedication to the customer, and creating protocols, processes, and solutions with the primary objective of ensuring the customer's comfort, importance, and contentment. Tom Peters once stated, "Attentively hearing customers should be the concern of all." In a fast-paced competition, victory belongs to the attentive and responsive. This holds true for all enterprises, but it is particularly pertinent to retail. The dimensions of customer service

quality are Tangibles, Reliability, Responsiveness, Assurance, and Empathy.

Moreover, the quality of service is context-dependent and primarily determined by the client, albeit frequently subjective yet qualitative. Furthermore, pleasing customers is a challenging domain. However, contentment of the client is the overall manifestation of the service excellence, which comprises of five elements: Tangibles, Reliability, Responsiveness, Assurance and Empathy,that align with the customer's quality requirements. Thus, this research evaluates clients' contentment regarding the quality of customer service/ retail service, including aspects such as Physical Appearance, Dependability, Promptness, Confidence, and Understanding.

Literature review

Quality encompasses all aspects and traits of a product or service that impact its capacity to meet expressed or implied requirements. The calibre of service is a forerunner of contentment and elation of patrons. Numerous writers have examined the distinct significance of service excellence for service enterprises (Normann, 1984, Shaw 1978) and proved its favourable correlation with earnings, augmented market portion, ROI, contented customers, and forthcoming buying intentions (Anderson, Fornell and Lehmen 1994, Boulding et.al, 1993, Buzzell and Gale 1987, Rust and Oliver, 1994). Superior service quality leads to better firm performance than inferior service quality. Water and Devries (2001) suggest that service quality can be evaluated based on multiple aspects, such as dependability, accessibility, efficiency, maintainability, esteem, safety, expertise, promptness, politeness, infrastructure, operations, protocols, and communication. The quintessential factors that determine service quality are tangibility, reliability, responsiveness, assurance, and empathy. Oberoi and Hals (1990) identified reliability, responsiveness, competitiveness, accessibility, courtesy, communication, security, understanding, and tangibles as the key components of service excellence.

Service quality is the degree to which the service provided meets or exceeds customer expectations. Parasuraman et al. (1985) suggest that service quality relies on the convergence of customer expectations and service providers' performance. Parasuraman, Zeithaml, and Berry conceptualised service quality as an attitude that arises from comparing performance perceptions to expectations, distinct from but related to satisfaction. Expectations are the perceived needs or wishes of customers regarding the services they anticipate from a provider, rather than what the provider intends to offer.

Parasuraman responded to Cronin & Taylor's (1992) critique. Zeithaml & Berry stated that despite validity issues with their scale and studies indicating that perception-only scores are superior to gap scores, the expectations component offers more precise and comprehensive diagnostic insights. Previous customer expectations impact perception and information processing, as shown by other studies, and is a significant factor among others, not a perceived quality component. Cronin and Taylor (1994) contend that requesting a respondent to indicate their perception of performance prompts a mental comparison of perceptions and expectations. Put differently, perception assessment may encompass a mental process of subtracting expectations from perception. They propose that SERVPERF is the optimal gauge for overall excellence. Yuksel and Rimmington (1998) propose that satisfaction can be best evaluated through performance alone, which is both reliable and valid. Efforts have been exerted to assess the comparative prognostic efficacy of different gauges for assessing excellence. All three experiments utilised different techniques (SERVQUAL, IPA, and SERVPERF) to determine that performance measures are more predictively valid than measures that consider expectations or preferences when calculating an overall quality score.

Numerous writers agree that customers' evaluations of regularly rendered services may rely entirely on performance, indicating that performance-based metrics account for a greater portion of the variability in a comprehensive gauge of service excellence. These findings align with previous studies that have compared these approaches in service activities, affirming that SERVPERF yields more dependable estimates, better convergent and discriminant validity, greater explained variance, and less bias than SERVQUAL

(Cronin & Taylor, 1992; Parasuraman et al; 1994; Quester et al; 1995).

This study employs the SERVPERF scale to assess the quality of service in retail, examining various dimensions.

Objectives of the study:

- To scrutinise the favoured aspects of store placement.
- To Scrutinise and prioritise store allegiance aspects.
- To analyse the top quality aspect among retail service dimensions including tangibles, responsiveness, assurance, and empathy.
- To evaluate the "significance" and "real value" of exterior and interior ambiance factors.
- To evaluate the "significance" and "real value" of various aspects of product appropriateness.

Hypotheses of the study:

1. Gender did not affect the respondents' perception of retail service quality dimensions.
2. Marital status does not affect the respondents' perception of retail service quality.
3. The respondents' family types do not affect their overall perception of retail service quality dimensions.
4. Age does not affect the respondents' overall perception of retail service quality dimensions.
5. The educational qualifications of the respondents do not significantly vary in regards to their overall perception of retail service quality dimensions.
6. The respondents' occupations do not affect their overall opinion on retail service quality dimensions.
7. Income groups of respondents do not vary significantly in their overall perception of retail service quality dimensions.
8. The mean ranks of respondents' overall opinion on retail service quality dimensions are not significantly different.

9. Store allegiance has no noteworthy correlation with the quality of retail service.
10. Retail service quality does not correlate with customer contentment.

Population of the study: Ascertaining the quantity of diverse retail establishments in Mumbai is an insurmountable task. Therefore, this study focuses solely on prominent supermarkets like Star, Spencer's Daily, Big Bazaar, Infinity, and Subhiksha. However, Akberallys is excluded as it falls under the category of department stores. This study evaluates the retail service quality dimensions, including tangibles, reliability, responsiveness, assurance, and empathy, at Mumbai's renowned Big Bazaar store.

i. **Sample size:** The current study was carried out in Mumbai, Maharashtra A 360-person representative sample is chosen in order to represent the infinite cross-section of the population, and it consists of 60 respondents, or customers, from each store.

ii. **Sampling method:** To obtain a sample size of 360, we have opted for the stratified sampling technique, which is a reliable and effective random sampling method. This approach regards every store as a stratum and picks a random subset of 60 from each.

iii. **Primary data:** This research relies on 'original' data obtained from 360 participants who 'encountered' the services offered by the studied stores. Therefore, this 'primary source' offers the 'real contentment' or essential hints to evaluate the service quality aspects of the retail store, which is the main objective of this research, in the studied stores.

iv. **Tools used:** SPSS was utilised to analyse and interpret data gathered through tools including student t-test, One-way ANOVA, Tukey-HSD test, Friedman test, and Chi-square test. Using the aforementioned tools, a meticulous examination yielded specific insights and inferences about the aspects of retail service excellence.

Limitations of the study: This research is restricted to Mumbai metropolis exclusively. This study is susceptible to sampling and non-sampling errors, as well as limitations such as time and resource constraints. Yet, the amalgamation is formed within the scope of the selected field and the resources acquired from the origin.

Highlight of the study: This study adapted the 'SERVQUAL' scale for retail stores by preserving the dimensions of tangibles (4 attributes), reliability (7 attributes), responsiveness (5 attributes), assurance (5 attributes), and empathy (9 attributes), totaling 30 attributes.

Despite the dimensional refinement of thirty attributes, the study solely employed the 'SERVPERF' scale to gauge perceived/received service, rather than evaluating expectation and perception through the 'SERVQUAL' scale. Thus, a satisfaction scale consisting of five points (highly satisfied, satisfied, neutral, dissatisfied, highly dissatisfied) has been employed to gauge the level of satisfaction experienced by the participants. Therefore, this research aims to quantify clients' contentment, a subjective evaluation based on their actual service encounter across five quality dimensions. In this study, customer satisfaction is gauged using a five-point scale ranging from highly satisfied to highly dissatisfy.

Statistical analysis and interpretation:

A descriptive statistic covering demographic and personal variables on the sample, as well as an inferential statistic covering the use of statistical tools on the sample, have been made as part of statistical analysis and interpretation in order to elicit and highlight specific information on the retail service quality dimensions of the stores under investigation.

Descriptive statistics on sample

Table no 1: **Ranking based on most preferred dimensions of store location**

The placement of retail stores is a crucial aspect of retail strategy. The strategic placement of a retail store is crucial for a favourable reputation and prosperous operations. Initially, this research centres on the aspects of store placement and the favoured aspects by store patrons as follows.

Sr.No.	Dimensions of Store Location	Mean	Rank
1	Convenient Location of the store	4 68	1
2	Ease in identifying the store	4 35	3
3	Ease of reaching the store location	4.39	2
4	Close to my shopping area	4.10	8
5	Close to my house	4.13	7
6	Close to my work place	3.56	10
7	Ease of traffic flow	4.19	5
8	Ease of commutation	4.14	6
9	Traveling time	4.33	4
10	Ease in getting into the store	4 14	6
11	Ease in getting out of the store	4.06	9

The table indicates that the store's location is ranked first for convenience, followed by ease of access at second place, traffic flow at third place, travel time at fourth place, and ease of commuting and entering the store both ranked sixth. 7th: "The store is in proximity to my abode." 8th: "The store is near my commercial district." 9th: "The convenience of exiting the store." 10th: "The store is in close proximity to my workplace."

Table 2: Ranking based on store loyalty dimensions

Shop visits can also depend on allegiance. Store loyalty is a positive inclination towards a specific store due to favourable experiences. This is evident in the study as follows.

Sr.No.	Store Loyalty	Mean	Rank
1	I like the store very much	4.21	1
2	I prefer this shop for my regular shopping	3.83	2
3	In the past one year, majority of my shopping Trips have been to this store	3.77	3
4	I prefer to shop at this store even if another Store advertises some deal	3.66	4
5	I occasionally prefer this store for major Shopping	3.51	5
6	I prefer this store for infrequent special Shopping	3.38	6

The table suggests that "I enjoy the store greatly" is the top-ranked phrase, followed by "This shop is my preferred choice for regular shopping" and "I have mostly shopped at this store in the past year" in second and third place, respectively. "I favour this store over others, despite competing deals" ranked 4*, "I sometimes favour this store for significant purchases" ranked 5th, and "I favour this store for rare, unique shopping" ranked 6th.

Table no 3: Ranking according to favoured aspects of retail service quality

Service quality is evaluated by customers using five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. The following assessment reveals the favoured characteristic within each aspect of service excellence.

A. TANGIBLES

Sr. No.	Tangibles	Mean	Ranks
1	Appearance of physical facilities/outlet	4.2	1
2	Appearance of personnel/sales associates (appropriately, smartly dressed)	3.81	3
3	Tools/equipment used to provide the service	3.78	4
4	Communication materials associated with the products displayed clearly, easy to read informative and appealing	3.85	2

The table reveals that the participants prioritised physical facility appearance, clear and attractive product communication materials, well-dressed personnel, and service equipment.

B. RE LIABILITY

Sr. No.	Reliability	Mean	Rank
1	Consistency and dependability of store(personnel performance)	3.98	1
2	Performing services right the first time itself	3.69	5
3	Performing the services at the designated time	3.69	6
4	Efficient checkout operations	*3.82*	3
5	Accuracy in billing (safe payment and receipt)	3.97	2
6	Maintaining error-free records	3.72	4
7	Accurate and on time home delivery	3.56	6

The table shows that respondents prioritised store personnel's consistency and dependability as the top rank, followed by accurate billing and safe payment. Efficient checkout operations ranked third, while maintaining error-free records ranked fourth. Performing services on time and accurately on the first attempt ranked fifth, and accurate and timely home delivery ranked sixth.

C - RESPONSIVENESS:

Sr. No.	Responsiveness	Mean	Rank
1	Willingness and readiness to help Customers and provide prompt service	4.08	1
2	Quickly identifying and responding to customers who require help (readiness to act on customers' request) Calling a customer back quickly after a query Giving prompt service (arranging an appointment) Having an efficient help-line or customer service des*	3.91	2
3		3.58	3
4		3.51	5
5		3.54	4

The table reveals that "Customer assistance and prompt service" is the top-ranked factor, followed by "Prompt response to customer requests," "Timely follow-up on customer queries," "Efficient customer service desk," and "Prompt service delivery."

D - ASSURANCE:

Sr. No.	Assurance	Mean	Rank
1	Welt trained sales staff, with relevant knowledge and skill to perform their tasks	3.92	1
2	Sales staff are customer concerned, interested in helping customers, friendly and respectful	3.87	2
3	Sales staff make customers feel safe in their transactions	3.84	3
4	Sales staff are consistently courteous (greet me friendly)	3.72	5
5	Presence of security staff, secure payment method, return policy and after sales guarantees	3.77	4

The table shows that customers prioritise well-trained sales staff with relevant knowledge and customer-oriented, friendly, and respectful behaviour. They also value feeling safe during transactions and the presence of security measures, return policies, and courteous greetings.

E - EMPATHY

Sr. No.	Empathy	Mean	Rank
1	Convenient location and opening hours / business hours	4.20	1
2	Waiting time to receive service / merchandise	3.77	2
3	Provision of information about products and offers	3.77	2
4	Explanation of payment methods	3.61	5
5	Sales staff deal with customers in a caring way	3.72	3
6	Sales staff has customers' best interest at heart.	3.60	6
7	Sales staff provide individualized attention / customized service	3.72	3
8	Sales staff recognize (the value of) regular customers	3.66	4
9	Provision for better complaint procedures	3.53	7

The table shows that "Convenient location and opening hours" is the top priority for customers, followed by "Waiting time for service" and "Product information." "Caring sales staff" and "Customised service" come in third, with "Regular customer recognition" in fourth. "Payment method explanation" is fifth, "Customer interest" is sixth, and "Improved complaint procedures" is seventh.

Table 4: Ranking by significance and actual excellence of outdoor ambiance.

Today's shopping is a sensory journey. Retail establishments must cater to the senses of vision, tactility, auditory perception, and olfaction. The ambiance both inside and outside should captivate and divert the customers from other establishments. It is a potent instrument to enhance the customer's perception. Therefore, this research centres on the significance and genuine excellence perceived by patrons of the establishments.

Sr. No.	Exterior Atmospherics	Importance		Actual Quality	
		Mean	Rank	Mean	Rank
1	Architectural Style	4.09	2	3.82	1
2	Store Front	4.05	3	3.63	6
3	Building Appearance	4.01	4	3.64	5
4	Entry/Exit points	4.09	2	3.76	2
5	Window Display	3.92	6	3.72	4
6	Outdoor Visibility	4.01	3	3.74	3
7	Parking Facility	4.29	1	3.57	8
8	Accessibility	3.99	5	3 62	7

The table compares the perceived importance of each dimension to its actual quality as experienced by the respondents.

Table 5: Ranking by significance and real excellence of indoor ambience

Sr. No.		Importance		Actual Quality	
	Interior Atmospherics	Mean	Rank	Mean	Rank
1	Flooring	4.23	2	3.99	1
2	Lighting	4.35	1	3.94	2
3	A/C comfort/Temperature	3.9	6	3.54	5
4	Trial Room	3.68	9	3.16	10
5	Children play/rest area	3.39	10	2.94	11
6	Stores cleanliness	4.23	2	3.74	3
7	Music/fragrance	3.81	7	3.38	9
8	Drinking Water points	4.11	5	3.62	8
9	Dustbins	4.16	3	3.64	4
10	Toilets	4.14	4	3.52	6
11	Cafeteria	3.74	8	3.45	7

The table implies a correlation between the perceived significance and the actual satisfaction of each dimension among the participants.

Table 6: Ranking by significance and actual excellence of goods

The variety of goods is a crucial factor in attracting customers to a specific retail establishment. Customer loyalty is mainly influenced by the calibre and variety of products provided by the establishment. If the goods are akin to those of another shop or commonly accessible, the patron may not discern any rationale for changing stores. This research emphasises the appropriateness of products, including the perceived significance and actual excellence as perceived by consumers.

Merchandise suitability	Importance		Actual Quality	
	Mean	Rank	Mean	Rank
Quality of goods	4.74	1	4.06	1
No of different items available	4.38	2	3.96	2
No of brands stocked	4.25	3	3.91	3
Availability of preferred brand	4.19	4	3.76	4
Availability of other related brands	4.11	7	3.6	8
Breadth of assortment/items	4.12	6	3.76	4
Ease of product selection	4.11	7	3.7	5
Demonstration of product/durables	3.89	10	3.47	10
Satisfaction with returns/adjustments	3.99	8	3.57	9
Value for the money/generally low price	4.14	5	3.76	4
Gift wrapping	3.93	9	3.62	7
Home delivery	4.12	6	3.66	6

The table implies a correlation between the assigned "importance" of each dimension and the perceived "quality" by the respondents.

Statistical analysis of a sample: gender and service quality dimensions in retail stores.

Null hypothesis. Gender does not affect the perception of retail service quality dimensions such as Tangibles, Reliability, Responsiveness, Assurance, and Empathy.

Table 7: t-test for significant difference between Male and Female with respect to dimensions of service quality.

	MALE		FEMALE			
Service Quality Dimensions	MEAN	SD	MEAN	SD	t-value	P-value
Tangibles Reliability	3.9	0.6	3.92	0.54	0.18	0.856
	3.8	0.61	3.75	0.54	0.74	0.462
Responsiveness	3.72	0.61	3.73	0.68	0.09	0.929
Assurance	3.85	0.5	3.8	0.61	0.77	0.44
Empathy	3.79	0.54	3.67	0.56	2.07	0.039*
Overall Retail Service Quality	3 80	47	3.75	0.47	1.04	0.3

Note: - *Denotes significance at 5% level.   **Denotes significance at 1% level**.

Null hypothesis is rejected for empathy at 5% level of significance due to P-value < 0.05.

Thus, a notable contrast exists between males and females in terms of empathy. However, for

other dimensions, there is no notable disparity between the genders as the P-value exceeds 0.05.

Notwithstanding, male respondents exhibit marginally greater satisfaction with regard to "Empathy" compared to their female counterparts.

Matrimonial status and retail service quality factors.

The null hypothesis: Marital status does not affect the respondents' opinion on service quality dimensions.

Table 8 t-test results for the marital status of respondents and their overall opinion on service quality dimensions.

Service quality Dimensions	MARRIED		UNMARRIED		t-value	P-value
	MEAN	SD	MEAN	SD		
Tangibles	3.88	0.6	3.95	0.54	1.03	0.303
Reliability	3.77	0.6	3.78	0.54	0.02	0.986
Responsiveness	3.74	0.66	3.71	0.61	0.44	0.657
Assurance	3.83	0.57	3.81	0.54	0.4	0.691
Empathy	3.77	0.54	3.68	0.56	1.45	0.147
Overall Retail Service Quality	3.79	0.5	3.76	0.43	0.52	0.607

Null hypothesis is accepted at 5% significance level as P-value > 0.05. Thus, married and unmarried customers hold similar views on Service Quality in all aspects. It should be noted that married respondents exhibit greater satisfaction with 'Empathy' compared to unmarried respondents. Conversely, unmarried respondents exhibit marginally greater contentment with tangibles compared to their married counterparts.

Family and retail store service quality dimensions

Null hypothesis - Regarding the respondents' overall perception of the service quality parameters, there is no significant variation between the respondents' different family types.

Table 9: t-test for significant difference between the types of family of the respondents with respect to overall opinion about the dimensions of service quality.

Service Quality Dimensions	JOINT FAMILY		NUCLEAR FAMILY		t-value	P-value
	MEAN	SD	MEAN	SD		
Tangibles	3.93	0.46	3.90	0.60	0.31	0.760
Reliability	3.77	0.52	3.78	0.59	0.13	0.896
Responsiveness	3.66	0.54	3.74	0.67	0.94	0.349
Assurance	3.76	0.46	3.84	0.58	1.09	0.279
Empathy	3.66	0.50	3.75	0.56	1.28	0.200
Overall Retail Service Quality	3.74	0.36	3.79	0.49	0.87	0.388

Null hypothesis is accepted at 5% significance level due to P-value > 0.05. Thus, there is no noteworthy distinction among the categories of clientele's kin in terms of their general perception

of Service Quality's various aspects. It should be noted that nuclear family respondents are slightly more satisfied than joint family respondents in the areas of "Responsiveness", "Assurance", and "Empathy".

Age group and retail store service quality dimensions

Null hypothesis - Regarding the respondents' general opinions of the aspects of service quality, there is no discernible difference in the respondents' ages.

Table 10: ANOVA results for age group differences in overall opinions on service quality dimensions

Service Quality Dimensions	F-value	P-value	Age Group			
			<=20	21-30	31-40	>40
Tangibles	2.188	0.089	3.95	3.94	3.95	3.75
Reliability	2.878	0.036*	3.70*	3.81*	3.88"	3.65"
Responsiveness	1.247	0.292	3.68	3.75	3.8	3.62
Assurance	1.558	0.199	3.79	3.82	3.92	3.75
Empathy	1.478	0.22	3.7	3.76	3.8	3.63
Overall Retail Service quality	2.497	0.06	3.74[ab]	3.80[ab]	3.86[ab]	3.67[ab]

Note: •Denotes significance at 5% level.   **Denotes significance at 1% level.
Distinct scripts among groups indicate significance at 5% significance level.

Null hypothesis is rejected for reliability dimensions at 5% level of significance due to P-value < 0.05. However, for other dimensions, there is no notable disparity among the age groups of customers as the P-value exceeds 0.05. Tukey-HSD analysis revealed significant variation in reliability between respondents aged 31-40 and those over 40. Respondents aged over 40 have a slightly lower satisfaction level than others in the areas of Tangibles, Reliability, Responsiveness, Assurance, and Empathy. Therefore, these establishments must enhance these aspects to meet the expectations of the mentioned individuals.

Educational qualification and retail store service quality dimensions

Null hypothesis - The educational qualifications of the respondents do not significantly affect their overall opinion on service quality dimensions.

Table **11: ANOVA to test significant variation in educational qualifications of respondents concerning their overall perception of service quality dimensions.**

Service Quality Dimensions	F-value	P-value	Educational Qualification			
			HSC	UG	PG	Professional
Tangibles	2.402	0.067	3.91	4.01	3.81	3.92
Reliability	0.547	0.65	3.82	3.72	3.78	3.81
Responsiveness	0.813	0.486	3.85	3.68	3.76	3.69
Assurance	0.313	0.815	3.89	3.81	3.8	3.85
Empathy	2.142	0.094	3.81	3.63	3.8	3.75
Overall Retail Service Quality	0.537	0.657	3.85	3.74	3.79	3.79

Null hypothesis accepted at 5% significance level due to P-value > 0.05. Thus, customers' educational qualifications do not significantly affect their overall opinion on Service Quality Dimensions.

Respondents holding a 'PG' degree exhibit a slight variance (suggesting lower satisfaction) in the 'Tangibles' aspect compared to others. Individuals holding the £UG' certification exhibit a slight variance in the 'Reliability' aspect

compared to other cohorts. UG and Professional respondents exhibit slight variation in their views regarding the 'Responsiveness' aspect. This holds true for the 'Assurance5' aspect, where individuals with 'UG' and 'PG' qualifications exhibit slight variations in their viewpoints. UG respondents exhibit variability in their views regarding the dimensions of 'Empathy' and 'overall retail service quality'. Therefore, tactics can be developed to please the mentioned participants.

Occupation and retail store service quality dimensions

Null hypothesis - The respondents' occupations do not significantly vary in their overall perception of service quality dimensions.

Table 12: **ANOVA to test significant variation among respondents' occupations regarding their overall perception of service quality dimensions**

Service Quality Dimensions	F-value	P-value	Student	Employed	Occupation Professional	Business	Homemaker
Tangibles	1.017	0.398	3.84	3.91	3.89	3.95	4.05
Reliability	1.26	0.285	3.71	3.73	3.79	3.9	3.85
Responsiveness	0.468	0.758	3.67	3.72	3.75	3.72	3.83
Assurance	2.78	0.026*	3.68a	3.82ab	3.92ab	3.84ab	3.98b
Empathy	2.555	0.038*	3.62	33.7	3.86	3.75	3.87
Overall Retail Service Quality	1.947	0.102	3.69	3.76	3.84	3.82	3.9

Null hypothesis is rejected for Assurance and Empathy dimensions at 5% level of significance due to P-value < 0.05. However, for other dimensions, the disparity between the professions is not noteworthy as the P-value exceeds 0.05. According to Tukey's Honestly Significant Difference test, there is a significant discrepancy between respondents who are home-

makers/retired and those who are students. The data suggests that students have a slightly lower satisfaction level than other categories in regards to tangibles, responsiveness, and overall retail service quality. Therefore, a vital plan must be developed to enhance these aspects.

Income Group and Retail store Service quality Dimensions

Null Hypothesis- The respondents' income groups do not vary significantly in their overall perception of service quality dimensions.

Table 13: ANOVA for significant variance among income groups of respondents regarding their overall perception of service quality dimensions.

Service Quality Dimensions	F-value	P-value	Income group				
			<=5000	5001-10000	10001-15000	15001-20000	>20000
Tangibles	1.781	0.132	3.78	3.96	3.84	3.99	4
Reliability	1.356	0.248	3.75	3.83	3.68	3.85	3.83
Responsiveness	0.25	0.909	3.75	3.76	3.69	3.76	3.69
Assurance	2.53	0.040*	3.60^s	3.91^b	3.85^{a0}	3.86^*	3.80^{ab}
Empathy	4.653	0.001"	3.50^a	$3.82°$	$3.65^{'°}$	3.82^b	3 87b
Overall Retail Service Quality	2.178	0.071	3;65	3.84	3.72	3.85	3.84

As the P value is below 0.01, the null hypothesis for Empathy dimension is rejected at a 1% level of significance. However, for other dimensions, there is no notable disparity among income categories as the P-value exceeds 0.05. Tukey-HSD analysis revealed a significant disparity in assurance between respondents earning between 5001 and 10000 and those earning <=5000. Tukey-HSD analysis revealed significant differences in empathy among respondents with income levels of 5001-10000, 15001-20000, and above 20000 compared to those below 5000. The data suggests that while the P-value exceeds 0.01 for 'Tangibles', the sub-Rs.5000 income bracket exhibits a slight deviation (indicating relatively lower satisfaction) from other income brackets with regards to 'Tangibles'. The 'Reliability' aspect shows a slight variation between the Rs. 10001-Rs. 15000 income group and the other groups. The 'Responsiveness' dimension shows a disparity in viewpoints between the income groups of Rs. 10001-Rs. 15000 and above Rs. 20000. The same applies to the 'Overall retail service quality' dimension for the income group under Rs.5000 and other income groups. Therefore, retail establishments must enhance these aspects to please the income brackets with varying viewpoints.

Mean ranks towards dimensions of retail store service quality

Null hypothesis - there is no noteworthy distinction in the average rank for service quality dimensions. TABLE 14: Friedman analysis for significant variation among Average Ranks on service quality dimensions.

Dimensions of Service quality	Mean Rank	Chi square value	P-value
Tangibles	3.31		
Reliability	2.92	33.78	0.000"
Responsiveness	2.79		
Assurance	3.2		
Empathy	2.78		

Null hypothesis is rejected at 1% level of significance due to P-value < 0.01. Thus, there is a notable distinction in average rankings regarding the aspects of service excellence. A notable distinction in mean ranks is implied for 'Empathy', 'Responsiveness', and 'Reliability'. Therefore, the establishments must implement tactics that enhance these aspects of service excellence.

Loyalty and quality dimensions in retail

Null hypothesis - Store loyalty and retail service quality are not significantly correlated.

Table 15: Chi-squared analysis for Store Loyalty and Retail Service Quality correlation.

Store Loyalty	Low	Average	High	Total	Chi sq. Test	P-ratio
Low	38(14.5)	10(27.4)	10(16.1)	58		
Average	42(47.0)	118(88.8)	28(52.2)	188	116496	0.000"
High	10(28.5)	42(53.8)	62(31.7)	114		
Total	90	170	100	360		

Only 62 respondents believe that 'Store loyalty' and 'Retail service quality' are of high calibre. It demonstrates their 'Brand allegiance' due to 'Merchandising excellence'. Nonetheless, 118 participants perceive their store allegiance as 'mediocre' due to the 'mediocre' quality of retail service. Thus, stores must adapt their retail service quality strategies to boost customer loyalty.

Retail store service quality and customers' satisfaction

Null hypothesis - The correlation between Retail Service Quality and Customers' Satisfaction is insignificant.

Table 16: **Chi square test for significant relationship between Retail Service Quality and Customers' Satisfaction.**

Retail Service Quality	Customers' Satisfaction			Total	Chi square value	
	Low	Average	High			*P* -value
Low	50(21.5)	38(46.5)	2(22.0)	90		
Average	28(40 6)	106 (87.8)	32(41.6)	170		
High	8(23.9)	42(51.7)	50(24.4)	100	105.024	0.000"
Total	86	186	88	360		

Null hypothesis is rejected at 1% level due to P-value < 0.01. Thus, a notable correlation exists between Retail Service Excellence and Clients' Contentment.

Approximately 50 participants perceive the 'Retail service quality' and their 'satisfaction' to be 'high'. Nonetheless, 106 participants perceive the 'Retail service quality' and their 'satisfaction' to be merely 'mediocre'. Thus, stores must develop tactics to enhance their retail service quality and ultimately enhance customer contentment.

Findings of the study:

1. The research has pinpointed the top priorities for store location, including convenient placement, accessibility, and visibility.
2. The research has prioritised the dimensions of store loyalty in the subsequent sequence. a) I adore this store. b) This shop is my go-to for regular shopping. c) Over the past year, I've frequented this store for most of my shopping needs.
3. The research revealed the top qualities in each category, such as the physical appearance of facilities, reliable and consistent performance, prompt and helpful service, well-trained staff, and convenient location and hours.
4. The research evaluated the significance and genuine excellence of exterior and interior atmospherics, store layout, and merchandise suitability.

5. The research found that a significant proportion of participants rated the 'Retail service quality' and their 'Store loyalty' as 'mediocre'.

6. The research has shown that a majority of participants consider the 'Retail service quality' to be 'average', resulting in their 'satisfaction' being affected.

7. The research indicates that stores must enhance the characteristics within each quality category to guarantee customer contentment.

Conclusion: We conclude from our analysis of the various aspects of store service quality that enhancements must be made across the board if retailers are to succeed in the rapidly changing, unpredictable retail landscape of contemporary India, a challenge made more daunting by the looming presence of multinational corporations (MNCs) in the country's retail sector.

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SOCIO-ECONOMIC THOUGHTS OF DR. B.R. AMBEDKAR

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Abstract

Bharat Ratna Dr. Babasaheb Ambedkar was a great champion of social and economic justice in India. He was the most learned and educated parliamentarian of his time. His social philosophy, as he said once, can be traced in three words- liberty, equality and fraternity. His economic philosophy is well documented in his views on state-socialism. His writings and speeches greatly emphasised that scientific knowledge is essential for the social and economic progress of the society and often stressed on the importance of reason, evidence, and critical inquiry in all facets of life. His philosophy of social and economic justice is based on the principles of social democracy and state socialism which were meant to remove social and economic inequality in India respectively. Dr. Ambedkar said "caste is the monster that crosses your path, you cannot have political reform, and you cannot have economic reform, unless you kill this monster." Dr. B.R. Ambedkar known as the father of Indian constitution is known for his radical approach towards various issues. He was known for his logical arguments on various issues and was critical to the British government for its social and economic policies. He is regarded as 'messiah' of the down trodden and lower strata of society but at the same times his radical views on the other issues created an image of great leader of all. He was an outstanding economist, who understood the subtleties and nuances of monetary system, fiscal management, agrarian structure, industrialisation and postulate on these aspects with a most incisive yet humane approach as he believed economy should be subservient to the betterment of every section of society. He was one of the few Indians who demanded nationalisation of Insurance. He is widely recognised and regarded as a great thinker of all time in the history of mankind. His economic thoughts were deeply intertwined with his advocacy for social reform and equality.

Keywords: - Liberty, Equality, Fraternity, Monetary System, Industrialisation

Introduction- BHAGWAN DAS, AUTHOR of In Pursuit of Ambedkar, wrote: "The newspaper used to publish a lot of things about Gandhi, Jawaharlal Nehru, Azad, Subhas Chandra Bose and Jinnahh but hardly a thing about the untouchable communities. I used to wonder, 'Who is our leader?' I asked Abba this, and he replied, 'Umeedkar, the one who brings hope,' which is how Abba saw Babasaheb Ambedkar." April holds a special place in the Dalit imagination as it offers occasions like the birth anniversaries of Babu Jagjivan Ram, Mahatma Jyotiba Phule and Ambedkar as platforms to deliberate on their visions and the progress towards them. Ambedkar, in particular, was considered a polarising figure for decades after his death **(Prakash, 2024, P.6)**.

According to the Ambedkar's own definition, "A Great Man must be motivated by the dynamics of a social purpose and must act as the scourge and the scavenger of society. These are the elements which distinguish an eminent individual from a Great Man and constitute his title-deeds to respect and reverence." Infact, he himself fulfilled all the conditions of being a Great Man. His title to this dignity rests upon the social purposes he served and the way he served them. Carlyle, the English philosopher, once said that a hero can be a poet or a liberator, a prophet or a philosopher. Ambedkar stalked our times literally like a colossus, as a redeemer, and emancipator and gave millions of tongueless untouchables a sense of identity and the power of eloquence. Dr. B.R. Ambedkar was one of the greatest liberators

and builders of modern India. He was honoured posthumously with the top civilian award, the "Bharat Ratna". He was a great freedom fighter, statesman, scholar, writer, orator, constitutional expert and educationist. He had such a multi-faceted, scintillating personality that whosoever came into contact with him was dazzled. He was a great crusader for social justice. He was neither anti-national nor pro-British. Dr. Ambedkar like Socrates, Dayanand, Gandhi and Lohia had to fall victim to the wrath of so-called educated elites of his time due to his sharp revolutionary ideas his name as a social and economic thinker in history will always remain indelible.

However, the paper highlights aim at presenting the social and economic thoughts of Dr. Ambedkar's multidimensional personality.

Socialism- Ambedkar was born as an untouchable. The untouchables were the most oppressed, down trodden class. They were denied all avenues of elevation and progress. He made relentless effort throughout his life giving courage to the weak and meek and raised them from untouchables to touchables. Evidently this was an applaudable effort to remove wedge and gulf between the most oppressed, down trodden and privileged, perpetuating the true essence of socialism. Emancipation, liberation, freedom for all enshrine the quintessence of socialism. This he performed with tremendous zeal and fervour, discarding 'Absolutism' and sovereignty of the state propounded by Plato and Hegel, i.e., liberty consists in obedience to an arbitrary authority, that free speech is an evil, that absolute monarchy is good, Ambedkar, a born democrat, says, 'We must have government in which men in power, knowing where obedience will end and resistance will begin.' Having proximity to Abraham Lincoln, a martyr, President of America, he heralds, 'It is only a government which is of the people, for the people and by the people that will make this possible. Lincoln defined democracy in this way.'
Marx said, Democracy is of great importance for the working class in its struggle for freedom against the capitalists. 'Democracy means equality.' Socialism is perhaps the first or lower phase of democracy. Verily, Ambedkar was a

socialist of the first order. He was father of the Constitution of India. His socialist concept pervades the Preamble. The Preamble reads: 'we, THE PEOPLE OF INDIA having solemnly resolved to constitute India into a SOVEREIGN SOCIALIST SECULAR DEMOCRRATIC REPUBLIC and to secure all its citizens:

JUSTICE, social, economic and political
LIBERTY, of thought, expression, belief, faith and worship EQUALITY, of status and opportunity and to promote among them all FRATERNITY, assuring the dignity of the individual and the unity and integrity of the nation.'

Enunciation of 'Sovereign Socialist' renunicating other dogmas, such as communism, fascism, Nazism etc. testify his views towards socialism. He said, 'My social philosophy may be said to be enshrined in three words: liberty, equality and fraternity.' His idea of state socialism is based on a unique political philosophy which is a unique blend of Marxism and Buddhism. He admits that "a comparison between Karl Marx and Buddha may be regarded as a joke." The Marxists may laugh at the idea of treating Marx and Buddha together because to them Marx is so modern and Buddha is so ancient. According to Ambedkar, "Karl Marx is no doubt the father of modern socialism and communism but he was not interested mainly in propounding the theory of socialism, that had been done long before him by others. Marx was more interested in proving that his socialism was scientific. His crusade was much against the capitalists as it was against those whom he called the Utopian socialists. He disliked them both. It is necessary to note this point because Marx attached greatest importance to the scientific character of his socialism. All the doctrines which Marx propounded had no other purpose than to establish his contention that his brand of socialism was scientific and not Utopian. By scientific socialism, what Karl Marx meant was that his brand of socialism was inevitable and inseparable and society was moving towards it and that nothing could prevent its march. It is to prove this contention of his that Marx principally laboured."

Ambedkar was not a blind follower of Marx. In fact, he questioned the very (economic) basis of class conflict and thought it was irrelevant to the Indian situation. And he did not consider the economic interpretation of history as the only interpretation. Further more, he did not accept that the proletariat had been progressively pauperised. And he did not believe in the Marxian Claim that socialism was inevitable. According to Ambedkar, what remains of Karl Marx is a "residue of fire, small but still important." He gave the residue in the following four propositions:

1. The function of philosophy is to reconstruct the world and not to waste its time in explaining the origin of the world.
2. There is conflict of interest between classes and classes.
3. Private owerneship of property brings power to one class and sorrow to another through exploitation.
4. It is necessary for the good of the society that the sorrow be removed by the abolition of private property."

Taking the above points from the Marxian creed, Ambedkar made a comparison between Buddha and Karl Marx and brought the similarities and differences between Buddha and Marx. He concluded by saying that "the differences are about the means. The end is common to both." The means adopted by Buddha were to convert a man by changing his moral disposition to follow the path voluntarily. The means adopted by the communists are equally clear, short and swift. They are: (i) Violence and (ii) dictatorship of the proletariat. He advocated the establishment of state socialism with parliamentary democracy and without dictatorship. He wanted "to retain parliamentary democracy and to prescribe state socialism by the law of the constitution so that it will be beyond the reach of a parliamentary majority to suspend, amend and abrogate it. It is only by this that one can achieve the triple object, namely to establish socialism, retain Parliamentary Democracy and avoid Dictatorship" **(Lokanathan, 1995, P.41).**

His plan for introducing socialism runs as follows: "The United States of India shall provide: clause 4- The United states of India

shall declare as a part of the law of its Constitution :

1. That industries which are key industries or which may be declared to be key industries shall be owned and run by the State.
2. That industries which are not key industries but which are basic industries shall be owned by the State and shall be run by the State or by Corporations established by the State.
3. That insurance shall be a monopoly of the State and that the State shall compel every adult citizen to take out a life insurance policy commensurate with his wages as may be prescribed by the Legislature.
4. That agriculture shall be a State Industry.
5. That State shall acquire the subsisting rights in such industries, insurance and agricultural land held by private individuals, whether as owners, tenants or mortgagees and pay them compensation in the form of debenture equal to the value of his or her right in the land. Provided that in reckoning the value of land, plant or security no account shall be taken of any rise therein due to emergency, or any potential or unearned value or any value for compulsory acquisition.
6. The State shall determine how and when the debenture holder shall be entitled to claim cash payment.
7. The debenture shall be transferable and inheritable property but neither the debenture holder nor the transferee from the original holder nor his heir shall be entitled to claim the return of the land or interest in any industrial concern acquired by the State or be entitled to deal with it in any way.
8. The debenture holder shall be entitled to interest in his debenture at such rate as may be defined by law, to be paid by the State in cash or in kind as the State may deem fit.
9. Agricultural industry shall be organized on the following basis :
   i. The State shall divided the land acquired into farms of standard size

and let out the farms for cultivation to residents of the village as tenants (made up of groups of families) to cultivate on the following conditions :

   a. The farm shall be cultivated as a collective farm;

   b. The farm shall be cultivated in accordance with rules and directions issued by Government ;

   c. The tenants shall share among themselves in the manner prescribed the produce of the farm left after the payment of charges properly leviable on the farm.

ii. The land shall be let out to villagers without distinction of caste or creed and in such manner that there will be no landlord, no tenant and no landless labourer.

iii. It shall be the obligation of the Sate to finance the cultivation of the collective farms by the supply of water, draught animals, implements, manure, seeds etc.

iv. The State shall be entitled to :

   a. to levy the following charges on the produce to the farm

   i. A portion for land revenue ;

   ii. A portion to pay the debenture holders ; and

   iii. A portion to pay for the use of capital goods supplied, and

   b. Prescribe penalties against tenants who break the conditions of tenancy or wilfully neglect to make the best use of the means of cultivation offered by the State or otherwise act prejudicially to the scheme of collective farming.

10. The scheme shall be brought into operation as early as possible but in no case shall the period extend beyond the tenth year from the date of the Constitution coming into operation"**(Lokhande, 1982, PP. 45-47)**

To the plan of socialist economy or state socialism he has added a very relevant note which points out the raison d'etre of state socialism. "The plan has two special features. One is that it proposes state socialism in important fields of economic life. The second special feature of the plan is that it does not leave the establishment of state socialism to the will of the Legislature. It establishes state socialism by the law of the constitution and thus makes it unalterable by any act of the Legislature and the Executive."

Socialism was an essential ingredient of democracy. His idea of socialism was surely Fabian, again inherited from Dewey, the American Fabian, and reinforced during his stay at the London School of Economics, the institution funded by the Fabian society. In contrast to Marx's scientific socialism, this socialism would be brought about gradually, through the enlightened middle classes and be characterised as the emancipation of land and industrial capital. His first political party, the Independent Labour Party, founded in 1936, was fashioned after the Fabian-backed party of the same name in England. It clearly propounded the socialist goal and had proudly adopted a red flag or itself. Later, he famously proposed a model of state socialism be incorporated into the Constitution as its basic feature, not ordinarily alterable by the legislature. His embracement of Buddhism at the end of his life was a step towards socialism, as, according to him, it had the same end as that of Marxism but without its deficient means, viz, violence and dictatorship **(Teltumbde, 2013, PP.10-11).**

Social Justice- Dr. Ambedkar was a crusader for social justice and a champion of human rights. One of his greatest contributions is the Fundamental Rights and Directive Principles of State Policy enshrined in the Indian constitution. These rights provide for freedom, equality, abolition of untouchability and remedies to ensure its enforcement. His observation was "Educate, agitate and have faith in yourself. With justice on our side, I do not see how we can lose our battle. The battle to me is a matter of joy. The battle is in the fullest sense spiritual. There is nothing material or social in it. For ours is a battle not for wealth or for power. It is a battle for freedom. It is a battle for reclamations of the human personality."

As a staunch democrat and an untiring advocate of human rights he knew very well that the very success of a political system depends on the social structure. "A Democratic form of Government," he said "presupposes a democratic form of society. It might not be necessary for a democratic society to be marked by unity, by community of purpose, by loyalty to public ends and by mutuality of sympathy. But it does unmistakably involve two things. The first is an attitude of mind, an attitude of respect and equality towards their fellow human beings. The second is a social organisation free from rigid social barriers. Democracy is incompatible and inconsistent with isolation and exclusiveness resulting in distinction between the privileged and unprivileged."

Regarding the three pillars of democracy- liberty, equality and fraternity- Dr. Ambedkar was of the strong belief that these three are not to be treated as separate items of a trinity. To divorce one form the other is to defeat the very purpose of democracy. Liberty cannot be divorced from equality and equality cannot be divorced from liberty. Nor can liberty and equality be divorced from fraternity. Without equality, liberty would produce the supremacy of the few over the many. Equality without liberty would kill individual initiative. Without fraternity, liberty and equality could not be a natural course of things **(Martin, 1994, P.19).**

As a relentless fighter he believed in battling fiercely for Human Rights. He once said that lost rights are never regained by begging and by appeals to the conscience of the usurpers but by relentless struggle. Goats, he said, are used for sacrificial offerings but not lions whose supreme destiny is to fight.

As a champion of human rights, Ambedkar saw rights as "natural" and "inherent" in the individual. In other words, the individual has certain inalienable rights. To him, the State existed only to prevent injustice, tyranny and oppression. "Rights are protected not by law but by the social and moral conscience of society," he said and observed, "If fundamental rights are opposed by the community, no law, no parliament, no judiciary can guarantee them in the real sense of the world."

As early as 1930 Dr. Ambedkar declared that no country was good enough to rule another, and it was equally true that no class was good enough to rule over another. He saw a vast difference between a revolution and real social change. A revolution transformed political power from one party to another, or one nation to another. The transfer of power must be accompanied by such distribution of power that the result would be a real social change.

Caste System- Dr. Ambedkar was of the firm view that the outcaste was a by-product of the caste system, and nothing could emancipate the outcaste except the destruction of caste system. He asserted: If Hindu religion is to be their religion, it must become a religion of social equality…… What is required is to purge it of the doctrine of "Chaturvarna". That is the root cause of all inequality and is also the parent of the caste system and untouchability which are merely other forms of inequality.

Dr. Ambedkar emphasized the anti-social, anti-progress character of an unjust social order as well as its vital connection, through networks of force and ideology, with political power. The caste system, in his analysis, militated against fraternity, "sanghatan and cooperation for a good cause," public charity and broad-based virtue and morality. "Chaturvarnya must fail for the very reason for which Plato's Republic must fail," warned the seriously read intellectual as social rebel. He pointed out that "the lower classes of Hindus" were "completely disabled for direct action on account of a wretched system." He asserted: "There cannot be a more degrading system of social organisation…… It is the system which deadens, paralyses and cripples the people from helpful activity." He attempted to follow through the implications of this system in the political sphere. To him the real remedy was "to destroy the belief in the sanctity of the shastras" and their caste-borne tyranny. Ambedkar battled against the rigours and injustices of the caste system. According to him, the caste system prevented assimilation. It was a great hindrance in the way of reforms. A caste system he said, can only degenerate into a conspiracy and thwart all reforms by turning "the life of a reformer into hell." In many of his elaborate expositions, he decried caste system

as a stark symbol of injustice to lower castes. According to him, the caste system prevented the emergence of a cohesive national psyche. He said: "The existence of caste and caste consciousness has served to keep the memory of past feuds between castes green and has prevented solidarity." He dismissed as absurd the defence of caste system in terms of its advocacy of the principle of division of labour. He demolished this argument by decrying it as a perpetuation of a slavery system. The caste system according to him involved the subjugation of man's nature, power and propensities to the conditions of his birth and caste inheritance.

According to Ambedkar, "Caste is a notion, it is a state of the mind. The destruction of caste does not therefore mean the destruction of a physical barrier. It means a national change. Caste may be bad, caste may lead to conduct so gross as to be called man's inhumanity to man. All the same, it must be recognised that the Hindus observe caste because they are deeply religious." Thus he attacked the religious basis of caste. Fighting against it involved fighting against the authority of the Shastras. This religious sanction was responsible for creating not only separate enclosures in society, but also separate enclosures in the mind.

Gandhi agreed with Ambedkar that caste was evil and must go but he made a subtle distinction between caste and varna and said that the latter was the basis of Hindu society and had nothing to do with caste. Even Sant Ramji of Jat Pat Todak Mandal questioned this distinction. In a letter to Gandhi he wrote: "I wish to bring to your notice that your philosophical difference between caste and varna is too subtle to be grasped by people in general, because for all practical purposes in the Hindu society caste and varna are one and the same thing, for the function of both of them is one and the same, i.e. to restrict intercaste marriages and interdining." Ambedkar was more forthright. He accused Gandhi of 'terminological inexactitude.' He countered this distinction at a more rational level. Questioning Gandhi's emphasis of following ancestral calling, he wrote: "When can a calling be deemed to have become an ancestral calling so as to make it binding on a man. Must one

follow his ancestral calling even when it does not suit his capacities, even when it has ceased to be profitable? Must one live by his ancestral calling even if he finds it to be immoral? To me the ideal of following one's ancestral calling is not only an impossible and impractical ideal, but it is also morally an indefensible one." Nor can the distinction between varna and caste on the basis of worth and birth be defended. Besides, who is going to decide and in what manner the existence of worth in a person. Thus, for all practical purposes, worth is associated with birth and that is what happening all along **(Kapoor, 2003, P.5347).**

Untouchability- When political mantle of Lokmanya Tilak fell on the shoulder of Mahatma Gandhi the Hero of the Dumb, the masses of the excluded Bharat, the Messiah of Equality, the prophet of the people and the Modern Buddha of India and the sun like son of Ramji and Bhima, it was Bhiwa the Dr. Barrister Babasaheb Ambedkar who rose in the sky of Mhow and shined since across the country for as many as 75 years, Whose rays spread worldwide and whose light travelled over distant annals of humanity.

His pen ran like pistol and exploded on untouchability. His speech fell like bombshell on caste system. His thought missiles hit the social ill, his Charisma captivated the bureaucracy of British Raj, his strength organized the weaker of men and his power agitated them to awake from their ensomnia **(Naik, 2003, P.330).**

Untouchability may be understood as ability of man in India to give up fundamentalism and adopt rational attitude and scientific temper to explore historical roots of the untouchabilities going back to Buddhist foundation and going ahead to modern political empowerment into the present age of Ambedkar in words and spirit.

Mahatma Gandhi spoke before the South India Harijan Workers' Conference at Bangalore, on 10 June 1936, that " Dr. Ambedkar is an untouchable. Intellectually he is superior to the thousands of intelligent caste Hindus. He is a great teacher of law. He might become a judge of the High Court. There is no office in

Government service which he cannot aspire to and to which the most orthodox Brahmin might rise, defiled by the touch of Dr. Ambedkar. And that for the unpardonable sin of being born a Mahar. If we were not habituated to thinking that untouchabiltiy by birth was an integral part of Hinduism, we could not conduct ourselves towards men like Dr. Ambedkar as many are conducting themselves even today."

The untouchables were denied the basic human rights due to the existence of religious and social disabilities. The census of 1931 mentioned five such horrible disabilities which prevented the untouchables from enjoying basic human rights. These were as follows:

1. Obstacles in the way of using public institutions or amenities such as schools, wells or bathing places.
2. Prohibition on entry into Hindu temples or in some cases, on the use of burial ghats (i.e., places of cremation).
3. Refusing to render them service on caste grounds, e.g., by barbers, tailors, or washermen.
4. Refusal to take water from them.
5. Denigration due to the idea of pollution by contact or proximity.

Education- Education being the key to all success, Ambedkar attached great importance to it. He always exorted his followers to give proper education to their sons and daughters. He wanted his people to turn education into a weapon. He advised dalits not to get married early in life, but to give priority to educating themselves and achieving a good status. With a view to encouraging the untouchable students, he, as a first step, opened hostels for them with public donations and grants. These hostels helped a lot in promoting primary and school education for his brethren. Short of funds Ambedkar approached public, broad minded people, local bodies, etc. for help, the caste Hindus were however indifferent to the problem. So he approached the Muslims and Parsis. Though untouchable students were admitted to higher institutions at that time, his own experience had convinced him that the caste ridden atmosphere at that time in these institutions never allowed full and proper development of the untouchable students. He was therefore keen to establish colleges where

the untouchable students could breath freely, move about without any inhibitions and participate in all One of the planks of the Bahishkrit Hitkarini Sabha (1924) was to provide facilities for the children of the untouchables so that they could get education in schools and colleges. He founded in July 1945 'Peoples Education Society' which established a number of colleges in the Bombay Presidency for the scheduled caste students. The most important college founded by him was Siddhartha College, Bombay **(Sharma, 2002, P.20).** He used to say to the Dalits, "Educate, agitate and organise". Ambedkar realized that jobs in lower categories of service and military as demanded by were not adequate to raise the scale of life which is why he emphasises on education. But since he thought that investing people with political equality and power the problem of their education would be automatically resolved he devoted his time and talent to securing political rights than to educational uplift. Inspite of a government directive children of the Dalit Caste were refused admission to schools. Karamveer Shinde and Veer Savarkar were successful to a great extent in securing right of Dalit Caste Children of Maharashtra to study with caste Hindu ones **(Pandagale, 2011, PP.69-70)**. Overhaul of the education system is required in changing scenario. Lessons based on the Chaturvarna, the castes and the observance of untouchability should not be prescribed for study. Instead of such an education, job-oriented education would be more beneficial to the pupils. The educational pattern set up by Booker T. Washington could be taken as a model for India. More and More pupils belonging to the ex-untouchables could be given training in engineering, medicine, Ship-building and mechanical work. Thousands of Scheduled castes and Scheduled Tribes students are taking to arts and commerce education. They get the Government of India scholarship for maintenance. This amount is very meagre. This amount could be increased to facilitate student life, students who have aptitude for arts and commerce education only should be given preference while the rest can be channelled into industrial or vocational training so as to minimise national waste. In a nutshell, education based on ancient traditions and customs should be given up and its place should

be taken by job-oriented education. This type of education will create a sense of social endosmosis amongst the caste Hindus and the ex-untouchables. Ambedkar had sensed the shortcomings of his vision, which had created an island of higher-educated Dalits. He publicly expressed his displeasure in his speech in Agra in 1953, saying that the educated Dalits had cheated him. He had imagined, from his own example, that a few well-educated Dalits would occupy crucial administrative positions and support the Dalits cause. He saw during his lifetime that instead of caring for the Dalit masses, these educated Dalits were getting disconnected from them. Unfortunately, he could not fathom the causal linkage that the class transformation of these higher educated Dalits would prevent them from identifying with the Dalit masses **(Teltumbde, 2016, P.25).**

Women- Now-a-days, the women problem has emerged as the most intractible problem. Women atrocities, their kidnapping, rape, the dowry system, immolation etc. have become matter of the day. Ambedkar made social reform divisible into two parts, one, the reform of the Hindu family and the other, the reorganisation and reconstruction of the Hindu society. The problem of sati, widow remarriage, child marriage, etc. relate to the social reform of the Hindu family. The abolition of caste system, abolition of untouchability, changes in the laws of marriage, adoption, and succession relate to the social reform in the larger sense of the reorganization and reconstruction of the Hindu society. Women were denied the right to education and the right to property. They were treated as objects to seduce men and they were said to be created to please man. Viewing them in this light, Manu had prescribed that they must not be free in any respect. They required to be controlled vigilantly by their guardians. They did not have a right to divorce. A wife was reduced by Manu to the level of a slave in the matter of property. She was also subject to corporal punishment as the husband had the right to beat his wife. Women did not have a choice in selecting a spouse; the father had the right to settle the marriage of his daughter. She had to worship a husband faithfully even if he be a debauch or a man devoid of virtues and other human qualities. Manu made another new rule, which stated that killing a women was only a Upapataka i.e., it was a minor offence **(Lokhande, 1982, PP.143-44).** Ambedkar was a minister at the time when the Hindu Code Bill, the first attempt to remedy women's 'manuwadi' exclusion from property rights, was made. Ambedkar resigned in 1951 when the Bill failed to be passed. In his resignation he stated memorably. "The Hindu code was the greatest social reform measure ever undertaken by the legislature in this country……… To leave inequality between class and class, between sex and sex, which is the soul of Hindu society, untouched and to go on passing legislation relating to economic problems is to make a farce of our constitution and to build a palace on a dung heap" **(Omvedt, 2006, P.8).** Laws exist, and women are making their mark in many fields, but women remain property-less and powerless. The widespread phenomenon of "deserted women"-women abandoned by husbands and left to go back to their marital homes where they remain labouring dependents on the family of their birth-shows their real condition. Manu reigns at the social level in the field of gender as well as caste. The glittering progressive view of Dr. Ambedkar got baffled into the hands of bigotry, fundamentalist, orthodox people. But in future, his predicament came to be true like the prophecy of Socrates, a renowned saint philosopher of ancient Greece. Socrates sacrificed his life for the charge of being an atheist, Ambedkar sacrificed ministership for the charge of being reactionary.

The problem of the Rupee- Dr. B.R. Ambedkar wrote a book in 1923 entitled "The problem of the Rupee : its origin and its Solution." According to him, at the close of the Mughal Empire India was economically an advanced country. He opined that India had a large trade and also well developed banking system. Credit played an important role in business transactions. India enjoyed large balance of payments surplus. Later on, the management of Indian currency at the hands of the British authorities became very irresponsible. The performance in respect of foreign exchange management was dismal.
The Fowler Committee recommended gold exchange standard for India in the place of gold standard. But Dr. Ambedkar opposed it. As he put it, "While some people regard that Report

as classical for its wisdom, I regard it as classical for its nonsense." But John Maynard Keynes supported gold exchange standard. Dr. Ambedkar entered into a major debate with him. In his own words, "Our differences extended to almost every proposition he has advanced in favour of the exchange standard. This difference proceeds from the fundamental fact, which seems to be quite overlooked by Professor Keynes, that nothing will stabilise the rupee unless we stabilise its general purchasing power. That the exchange standard does not do. That standard concerns itself only with symptoms and does not go to the disease: indeed, on my showing, if anything, it aggravates the disease."

The noted economist Professor Edwin Cannan, Ambedkar's guide, had written the Forward to the above book. Professor Cannan disagreed with some of his criticism but said, "I do not share Mr. Ambedkar's hostility to the system, nor accept most of his arguments against it and its advocates. But he hits some nails very squarely on the head, and even when I have thought him quite wrong, I have found a stimulating freshness in his views and reasons. An old teacher like myself learns to tolerate the vagaries of originality, even when they resist 'severe examination' such as that of which Mr. Ambedkar speaks. In his practical conclusion, I am inclined to think, he is right." Dr. Ambedkar advocated the gold currency standard and favoured an inconvertible rupee with a fixed limit of issue. His exposition throughout is clear; his arguments sound and convincing. The following are some press opinions:

- **The times (London):** "Excellent piece of work. English style is easy; and his knowledge of his subject obviously very full."
- **Economist (London):** "Certainly none of the other numerous works on one or the other aspect of the monetary problem have anything like the readability of this tract. It is a clear and ably written work."
- **Scotsman:** ".... His work throughout shows the utmost care and is clearly the fruit of painstaking research… The book is, on account of the originality of

its treatment, to be commended to all students of the finances of India."
- **Financier:** "Ambedkar deals with the problem in a very lucid and praiseworthy manner and puts forward not merely its origin but also valuable proposals for a solution, which should be studied by bankers and those merchants whose business depends upon the exchange."

Industries- B.R. Ambedkar was a firm believer of socialism. According to him, "state socialism is essential; for India's industrialisation. Private economy cannot do so and if it makes an attempt it would give way to economic disparities, as it can be visualised in the case of Europe. It is a warning bell for India." In the view of Ambedkar development of India is not possible without industrialisation. Industries are helpful for creating huge employment opportunities and large scale production of goods and services. It utilises raw-materials, reduce foreign dependence and provides security to labours, finally leads to the overall economic development of the country. He supported modern type of industrialisation. However, he opined that such industrialisation should not pave the way to the problems like concentration of economic power, monopoly, inequality etc. He was not an opponent to government undertakings. He believed that some basic industries should be undertaken by the government. Moreover, the government should take a lead to make an attempt in this direction. He also expressed that corporations should be established to initiate new industries in government sector. Insurance industry in India should be nationalised.

Ambedkar considered industrialisation and economic growth as the necessary condition for the progress of the country. For this, he advocated an education system built on the synergy between academia, industry and market to ensure creation of better human resource and employability of those from the disadvantaged sections. While addressing the Technical Training Scheme Advisory Committee in Calcutta on August 24, 1944, in his capacity as the labour member of the Executive Council of the Viceroy, Government of India, Ambedkar made the following

remarks; "No plan for the future development of the country can be deemed to be complete which does not provide for technical and scientific training. This is the age of the machine and it is only those counties in which technical and scientific training has risen to the highest pitch that will survive in the struggle that will commence when the war is over, for maintaining decent standards of living for their people."

Thoughts of Finance- Ambedkar's views on 'The Evolution of Provincial Finance in British India' Comprised his study in the provincial Decentralization of Imperial Finance. Professor R.A. Seligman said in the Preface: "The value of Ambedkar's contribution to this discussion lies in the objective recitation of the facts and the impartial analysis of the interesting development that has taken place in his country. Nowhere to my knowledge has such a detailed study of the underlying principles been made" **(Kuber, 2013, P.93).**

The thesis entitled "National Dividend of India: A Historical and Analytical study" which is written by Dr. Ambedkar is the best example of his work in Public Finance. He described the economic relationship between British government and the state governments during 1833 to 1921. During this period there was centralisation of public finance. The official status was that of central government but the executive part was run by state government. Dr. Ambedkar highlighted the loophole in this system. The right to prepare the budget of expenses was with state government and the responsibility of raising requisite funds was with the central government. Hence, the demands by state governments were steeply rising. There was no mechanism in existence to control and to see whether the demands of state governments were reasonable or not. Sometimes central government had to accept the excessive demands of state governments. This resulted in rise in budgetary deficit of the central government. Therefore, for the first time since 1871 the practice of presenting different budgets for central government and state governments came into force.

Dr. Ambedkar was of the opinion that inadequacy of imperial finance was basically due to an unsound fiscal policy. The government depended on taxes like land tax, customs and sales tax. Of course, this affected agriculture, trade and industry and poor. Under the revenue system of the imperial government, the taxing capacity of people declined so notwithstanding the various resources of revenue, the imperial government was not able to meet both ends. Moreover, there were some internal charges on war debts. In the words of Dr. Ambedkar "the bulk of the money raised by injurious taxes were spent in unproductive ways." A noteworthy point was that education formed no part of the expenditure incurred. The public works were lamentably few. In order to overcome the shortcomings in the imperial finance, some official advocated on full federal system. A new arrangement was made in which though the revenues and charges remained imperial in their status, the management was provincialized. Dr. Ambedkar described this system as "Imperial finance without imperial management." To say more precise, this was the origin of the scheme of provincial budgets **(Saharla, 2012, P.78).**

Conclusion- The ideological foundation of apartheid and untouchability was economic, not any perversely conceived and articulated "divinely ordained moral law." If one were to view these practices as a 'sin', the road leads directly to feet washing, public embrace, eating together and all that. In the era of the allegedly free and globalised markets, the most casteist and racist of persons will gladly shake hands, embrace, and share food with those who deep down they despise if this huge reserve of virtually free labour were to be available on tap. Only this explains the eagerness with which the Hindutva forces are embracing, actually initiating, these meaningless gestures. If, on the other hand, one were to see untouchability as a crime, not merely in a legal sense which it is, but as part of an arrangement to ensure the continued enrichment of a minority, one can see such gestures as feet-washing for what they are a theatre of high moralism and low, calculated cunning **(Prabhakara, 2010, P.10).** We cannot afford to forget the consistency of Dalit and Adivasi engagement in resistance and deliberative politics and their critique, across several generations of the systems that oppressed them at enormous cost personally

and collectively. It is also extremely important not to lose sight of the spirit of Dr. Ambedkar's legacy especially with respect to the constitution. Thinking about affirmative action is about memory and forgetting. Amnesia in this instance is a privilege that emanates from dominance. The demands of the disadvantaged are best summed in the words of former US president, Lyndon Johnson, who said : "We seek not just freedom but opportunity. We seek not just legal equity but human ability, not just equality as a right and a theory but equality as a fact and equality as a result... . To this end equal opportunity is essential, but not enough, not enough." The caste system is one of the greatest social evils plaguing India today. It is acting as a powerful social and political divisive force at a time when it is essential for us to stay united in order to face the challenges before our nation. It is a curse that must be speedily eradicated if we wish to progress.

We may consider a few facts to realise how strongly caste is still entrenched in our society:

- Our politics is largely governed by caste vote banks. When the time comes to select candidates for elections, a study is made of the numerical caste distribution in a constituency, because voters in most areas vote on caste lines ;
- What to say of illiterate people, even the so-called intellectuals tend to operate on caste lines. Thus, in the elections to many bar associations, lawyers tend to vote for candidates of their caste;
- Many castes want to be declared Other Backward Classes (OBCs) or Scheduled Castes in order to get the benefits of reservation. Even some OBCs strive to be declared the Most Backward Castes (MBCs) or Scheduled Castes ;
- Fake caste certificates have become rampant, as is often witnessed in our law courts, to secure jobs, or admission to educational institutions :
- Marriages are still largely performed within one's caste;
- Violence often occurs between castes, as we noticed in a recent fight between students of different castes in a law college in Chennai, while policemen looked on as silent spectators;
- Even Muslims, Christians and Sikhs often have caste divisions, although their religion preach equality (**Katju, 2009, P.8**).

In a feudal society, apart from agriculture the handicraft industry also developed. This happened in India, too, and the caste system became the Indian variation of the feudal occupational division of labour in society, somewhat like the mediaval European guild system. As Adam Smith wrote in the Wealth of Nations, division of labour results in great progress. The caste system in India resulted in great development of the productive forces. Hence in the feudal age it was a progressive institution, as compared to the slave society that preceded it.

Caste differences are also not simply cultural or economic differences. Caste inequality, as Ambedkar had argued, is graded inequality, where inequality exists at all levels of social groupings. Even those classified as outcaste or untouchables are also internally divided and unequal. Not only do such differences make it difficult for those at the receiving end of the system to mobilise against the powerful, but it also institutionalises discrimination and exclusion in a much more complicated way. Discrimination becomes a cultural trait in such social formations (**Jodhka and Shah, 2010, P.105**).

His cultural and religious politics were similarly broad. Brahmanism, not caste Hindus (not even Brahmans as such), was the foe. "There are two enemies which the workers of this country have to deal with............ Brahmanism and capitalism. By Brahmanism, I do not mean the power, privilege and interest of Brahmans as a community. By Brahmanism I mean the negation of the spirit of liberty, equality and fraternity," he told Dalit workers in 1932. Brahmanism as a social phenomenon was destructive, not only to Dalits, but also to India as a whole, and he became increasingly convinced that to destroy it, Hinduism as such had to be renounced.

Development must enhance human capabilities expand choices and opportunities so that each person can lead a life of respect and value. Globalisation has created fresh opportunities for those equipped to avail of them. It is time we make the benefits of globalisation available to all our people directly. It is time we train them, educate them and equip them to compete globally for economic prizes and for contributing to the world progress. We have the manpower and we have the capabilities. We must learn to use these capabilities which are available with all sections of the people of our country. Only then can we secure all our people, a life with dignity, and a just social, economic and political order.

It is pertinent to recall the political theorist Partha Chatterjee's words: "Ambedkar is a staunch advocate of the interventionist modernising state and of the legal protection of the virtues of equal citizenship and secularism." A grateful nation will always cherish the memory of this eminent son of India, who dedicated his life to the cause of the oppressed and down-trodden. He is a source of inspiration to all those who fight against injustice and exploitation. The legacy of Ambedkar continues to thrive. Like the then Prime Minister Jawaharlal Nehru said while announcing the death of Ambedkar in Parliament, "he will be remembered most as a symbol of the revolt against all the oppressive features of society."

The words of Dr. Ambedkar, father of the Indian constitution on empowerment of women stands relevant in today's context. He had described that the best religion in the world is the one which teaches liberty, equality and fraternity- these are undoubtedly true in today's context in all sectors particularly in respect of women in India.

His message to his people was: "You must have firm belief in the sacredness of your mission. Noble is your aim and sublime and glorious is your mission. Blessed are those who are awakened their duty to those among whom they are born."

The life of Dr. Ambedkar is a saga of great struggle and achievements. Mahatma Gandhi aptly described him as "a man who has carved out for himself a unique position in society," adding further that "Dr. Ambedkar is not the man to allow himself to be forgotten." The greatest tribute to this great son of India perhaps came from the greatest of all-Mahatma Gandhi. He described Ambedkar as "fierce and fearless." In the words of Nobel Laureate Gunnar Myrdal, "All over the world, the memory of B.R. Ambedkar will live for ever as a truly great Indian in the generation which laid down the direction of independent India." In the words of Nobel Laureate Amartya Sen, "Ambedkar is my Father in Economics. He is true celebrated champion of the underprivileged. He observes more than what he has achieved today. However he was highly controversial figure in his home country, thought it was not the reality. His contribution in the field of economics is marvellous and will be remembered forever……"

Ambedkar was born like us as an ordinary human but he raised his level to what the world knows as greatness. There are many a great man but all are not equally worth remembering with highest esteem. Only those great persons become unforgettable ones who have struggled and transformed the world into a society of compatriots, compassionate to each other, cooperating and selfless living creatures who rule and are ruled in accordance with democratic traditions, liberty of ideals and fire of establishing new order **(Naik, 2003, P.289).** The country needed to fight the challenges of malnutrition, ignorance, unemployment and infrastructure, untouchability or any form of disempowerment based on caste, creed, religion or sex. Dr. Ambedkar dreamt of an India in which all sections of society were empowered-socially, economically and politically: an India in which every section of our population believes that it has an equal stake in the country and its future and an India in which social status would be decided not by one's standing in the caste hierarchy or one's wealth but by individual merit.

Dr. Ambedkar's vision for India was one where the social system and economy would permit the full development of human potential and ensure a dignified existence for all citizens. It also reminds us of the distance we still need to

travel in building an egalitarian society when there will be no distinction between man and man. I want to quote Dr. Ambedkar's words from his address to the Constituent Assembly on November 25, 1949: "In addition to our old enemies in the form of castes and creeds, we are going to have many political parties with diverse and opposing political creeds……….. We must be determined to defend our independence with the last drop of our blood."
Our humanity is cultivated through our emotions. Each day we should look not only to be moved by others, but also to move them through kindness, patience and caring. Said Venerable Master Hsing Yun: "It is my hope and prayer that we will always live a happy, joyful, peaceful life based on non-violence, truth, equality, love and compassion, this great message of Buddha is relevant even today."

It is high time we turned and returned to Dr. Ambedkar-not just within the confines of the Dalit community, whatever its undeniably special relationship with its greatest leader- but as Indians on the verge of entering into a reactionary phase in our political history. Whether through his conflict with Gandhi, or his rejection of Hinduism and adoption of Buddhism; whether through his work on the making of the Constitution and his creation of the basic outlines of a reservation policy, or as a believer in associational forms of collective life, fraternity, equal citizenship and fundamental rights- in all respects. Ambedkar suggested the way forward to a more egalitarian, democratic, and enlightened society than India has ever been. Only by retaining a commitment to his radically progressive vision not just for Dalits, but also for caste Hindus, and for India as a whole, will we be able to survive what promises to be a dark chapter in the political life of the nation **(Vajpeyi, 2014, P.6).**

Ambedkar who stressed on the importance of liberty, equality and fraternity, made these tenets central to his life. A boon granted to India, he lived his life as though he knew it was history being made. Asked by one of his attendants for a message, he invokes Carlyle saying that 'men are like drains and streams, and great men are like rivers. As a river breaks through the mighty rocks of mountains and cuts through perilous woods to make its way, so

does a great man find his way through myriad obstacles.'

At present the strong wave of socio-economic change is sweeping the whole country, the social and economic idea of Dr. Ambedkar are more valid and relevant in the sense that it will serve as a beacon light for all the political, social and economic thinkers of the country striving to bring about a new socio-economic order.

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ROLE OF SHGs IN CREATION OF HEALTH AWARENESS: AN EXPLORATION IN KHORDHA DISTRICT OF ODISHA

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Abstract- The health status of woman has been improved by the help of Women's Self Help Groups, apart from the main thrust of fiscal aspects. After being the members of the Self-Help Groups, they have been aware of the issues relating to health and hygiene concerning their own and gained adequate knowledge and obtained significant latest medical information by way of their exposure to facilitation sessions. This has been confirmed by the present study based on 300 respondents of five blocks of Khordha district of Odisha. The sample was drawn by adopting purposive as well as convenience sampling. Descriptive research design has been adopted and interviewed method has been followed to gather information for assessing the perception of different factors that affect the health of individuals. The findings reveal changes in members' awareness about health and well-being during their post-membership period in the Women Self-Help Groups and different dimensions of health and health schemes.

Key words: Health awareness, determinants of health and illness, Health schemes, Health problems, Self-care.

Introduction: Self Help Groups as small micro voluntary association of members belonging to analogous societal and fiscal background with the objective of addressing to their day-to-day issues on the basis of self-help and mutual assistance have come of age as the powerful tools in empowering effectively through participatory approach (Srivastava and Mandal 2020). Even though the prime objective of the women members of the groups centres around addressing the socio-economic issues and oriented towards borrowing and thrifts (Chakravorty&Jha, 2012), the other issues pertaining to political empowerment, health concern and awareness, building self-confidence etc., are not to be lost sight of. Stemming from the guidance of societal mobilization springing up from the inspiration of the Bangladeshi Economist Professor Yunus's Grameen Bank Model, which revolutionized the micro credit system in Bangaladesh in the 1970s, the subcontinent of India followed the foot step of this group based lending practice in 1984 (Baland et al, 2008).Notwithstanding the fact that participation of women will enhance women's domestic status and their community in the process of making decisions (Kumar, 2007), their collective action not only infuses in them the leadership trait but also mitigates the exterior challenges and capacitates them to surmount their exploitation on account of patriarchy and makes the women comprehend their actual potentiality and achieve their wellbeing completely.

Although for a long period the pivot of the women empowerment has been located on the agenda of scores of developmental strategies, issues relating to women's health and creation of health awareness among them and their environment, it should not be delimited to the area of family planning methods, techniques and contraception (Bari, 2005). In real terms, there will be futile to think of women empowerment by abrogating the overall issues

pertaining to women's health and her awareness relating to health and hygiene of their social environment. Maintenance of proper health and provision of healthcare for creating a healthy society cannot be imagined by neglecting women's health which is not only prone to their biological differences but also subject to the influence of cultural values and social practices (Ahmadi et al, 2012). Simultaneously, cognizing the problem of wellbeing, other than the biological contrast between both the genders is impacted by cultural and societal issues. As a sequel to that, the socialization pattern of gender roles determines the perceptions, attitudinal issues, behavioural patterns and dynamic aspects of status in respect of both the genders which become instrumental in affecting the softer sex's life pattern, her needs and necessities, scopes and opportunities and her accessibility to health care system (Riberio et al., 2008).

Neverthless, the health status of womankind is inextricably interwoven with physiological, mental, socio-cultural, religious and spiritual dimensions ascertained by bio-social, politico-economic and traditional value contexts, predominant in a sequential manner throughout their life-cycle forming a nexus with the life style and life-chances (Chuni and Sreeramareddy, 2011)

Review of Literature

Behera et al, (2022) maintained that Self Help Groups bring transformation at societal level or in the community in terms of changing the institutional and ideological bases of the individuals in habituating in the social system. They believed that the fact that the economic system of our country will never visualize the 3rd spell of the COVID 19 virus. The Women Self Help Groups in India have rendered exemplary service at the hours of crisis situation caused by the havocs of COVID 19 pandemic. Playing a stellar role the women groups have contributed immensely, in preparing masks, sanitizers, PPE kits and all other medical assistances so as to fulfill the requirements to fight against the thrust of the dreaded virus which was the need of the hour in the health sector, surmounting all the hurdles of lock downs the women SHGs rendered yeoman service in spite of frequent break downs in the

supply chain and disturbed distribution of sanitary products.

Chakraverty and Jha (2012) observed on the basis of the findings of their study that the health status of women has been improved by the help of women's Selp Help Groups, apart from the main thrust on fiscal aspects, such as, borrowings and thrift through micro-finance. After being members of the SHGs, they have been aware of issues relating to health and hygiene concerning their own and gained adequate knowledge through attendance in group meetings with the other women members and by conducting training programmes on health issues faced by women and obtaining significant latest medical information by way of their exposure to facilitations sessions.

Mehta, K. M et al. (2020), in their study on the impact of health layering on reproduction of maternal new born and child health and nutrition in Bihar viewed that even though rare data on specific impact of wellbeing layering or inclusion of instruction modules in prevailing self-help groups which were organized basically for empowering women for their economic upliftment, their health related activities are not being abrogated at any cost. The researchers attempted on examining the three interferences of the Self Help Groups in Bihar from 2012 to 2017. Their main objective was to verify the propositions that health layering of Self Help Groups would lead to improved health related behavior of women members of the SHGs. The researchers utilized the community based house-hold surveys by CARE India's sixty two reproductive, maternal, newborn and child health and nutrition and sanitation indicators for the Self Help Groups with wellbeing layering and made a comparison between the SHGs with health layering and Groups without health layering. The findings of their study revealed that sixty four percent of the indicators were significantly higher in the experimental groups. The findings proved their hypothesis.

Kochar et al (2022) attempted to gauge the impact of Government programmes supporting Self Help Group, generally targeting women on the presumption that such intervention might enhance women's decision making. The researchers observed on the basis of their

empirical evidence that there had been mixed type of response to such intervention. They advanced and tested one explanation which stated that the loan amounts offered by many SHGs might have been extremely scanty to influence women members. The researchers grounded their analytical framework based on the Self Help Groups which developed at the behest of NRLM, & Government of India's programme which promoted and provided both micro-finance from internal thrifts and greater amount of borrowing through community investment funds or CIFs. Exploiting the fluctuations in their planning and quantum the researchers documented greater effects of community investment funds on women members' decision making and on intra-household allocations. The findings of the study revealed the significance of implementation for the services of the programme.

Objectives

As the present study aims at studying the role of Women Self-Help Groups in promoting health awareness among their members in order to enable them to avail themselves of the different health facilities and also causing health awareness among other people of the society, especially for the women, children and weaker section of the society, the following objectives are formulated accordingly.

1. To know whether or not the SHGs are taking initiative for providing health care services to the members.
2. To cognize if the SHGs are organizing health camps so as to spread awareness about health and hygiene?
3. To find out if any change has occurred in regard to women's awareness about health and hygiene.
4. To understand the health practices and problems of the members.
5. To locate the state at which the members move to health center with or without accompanying person.
6. To know the relationship of members with the accompanying persons to the health centre.
7. To access the SHG members' awareness relating to different dimensions of health and health schemes.
8. To know the respondents' perception of different factors that affects the health of individuals.

Research Method:

Any scientific investigation is necessarily obliged to cling to a sound methodology, in terms of perfect procedural steps and techniques for gathering data, their analysis and interpretation keeping in touch with the recent development in the field, the modus operandi of the present research has been designed accordingly. In this piece of research work descriptive research design has been adopted with the purpose of obtaining complete and accurate information. The procedure has been carefully planned. The study has been analytically grounded on gathering information from five blocks Such as Khordha, Bhubaneswar, Jatni, Begunia, and Tangi-Blocks of Khordha district of Odisha by adopting purposive as well as convenience sampling and accordingly data have been collected from 300 respondents. Attempts have been made to dispel sampling bias and make the sample representative of the research universe. Data have been collected through interview. Frequency distribution and percentage analysis have been carried out to draw meaningful interpretation.

Finding and Analysis

SHGs can become a valuable resource for local communities as they are strong grassroot institutions. They are well aware of the needs, beliefs, practice, social factors and dynamics. By ensuring the participation of SHGs as a community at all levels- as beneficiaries, as facilitators of health activities, and even as planners of health programmes they can become the voices of the community which will help the supply end in tailoring the needs to meet the demand. They can also play a pivotal role in strengthening the health system.

In this context, the researcher felt it necessary to gather information on holistic health perspective and the potential of SHGs, so to enable them to work out the collaborative community action for health for effectively

playing the role of community catalysts on the one hand and creating awareness amongst their own members about health and hygiene on the other. It is quite natural to believe that members 'groups should provide health care services to their members from the humanitarian point of view at one hand and as a mark of obligation on the other keeping this is view, the researcher had attempted on gathering data from the respondents as to whether the SHGs with which they are involved take up any initiative for providing health care service. The data collected in the regard are shown in the following table.

Table:- 1 Showing the Initiative, if any, taken up by the SHGs for Health Care Service to the members.

Sl No	Initiative taken	Frequency	Percentage
1	Yes	227	75.66%
2	No	73	24.33%

The above table clearly depicts that in an overwhelming majority of cases (75.66%) the concerned SHGs took initiative for providing health care services to their members. On the other hand, only 24.33% o

Organizing health camps/ spreading awareness about health and hygiene-A further query was made from those who responded affirmatively to the above question relating to initiative by SHGs members regarding being a part providing health care service, in respect of their role in organizing health camps and spreading of awareness about health and hygiene. The data are tabulated below:

Table:- 2 SHG members' role

SL NO	SHG members role being a part of:	Frequency	Percentage
1	Organizing Health camps	120	52.86%
2	Spreading Awareness About health and hygiene	187	82.37%

The above table clearly depicts that in 52.86% cases the SHG members expressed that they were being a part of organizing health camps and an overwhelming 82.37 members held that they were spreading awareness about health and hygiene.

In the light of the aforesaid involvement of the SHG members in respect of health and hygiene, it was considered pertinent to understand if there had been any change in their awareness about health and wellbeing after their joining in the SHGs. Data in that regard are shown in the table below:

Table:- 3 Showing any Change in Members' Awareness About Health and Wellbeing.

Sl No	Change if any, after joining SHG	Frequency	Percentage
1	Yes	287	95.66%
2	No	13	4.33%
	TOTAL	300	100%

The above table shows that in an overwhelmingly majority (95.66%) of the cases there has been positive changes in SHG members' awareness about health and wellbeing, barring a meagre 4.33% of respondents who responded in the negative manner.

With reference to the above table, those who responded affirmatively were asked further to reveal the type of change pertaining to members' awareness about health and

wellbeing after joining the SHG. The responses obtained are tabulated below:

Table:- 4 Types of Change

SL NO	TYPE OF CHANGE	Frequency	Percentage
1	Going to hospital during illness	287	100%
2	Eating nutritious food	271	94.42%
3	Adopting family planning measures	201	70.03%
4	Other Changes	83	28.91%

The above table makes it clear that in cent per cent of the cases the members became aware of going to hospitals during illness and in an overwhelming majority of the respondents developed the practice of eating nutritious food. However, as regarded adopting family planning measures, only 70.03% respondents confirmed. This may be due to social stigma. Those who visualized changes in any other category (28.91%) mostly held that it related to timely consumption of food and taking preventive measures etc.

Table- 5 Showing the stage at which the members move to Health Center

Sl No	Feeling	Frequency	Percentage
1	Common condition/common illness/cold/fever/minor cut etc...	69	23%
2	Severe illness	231	77%
	TOTAL	**300**	**100%**

The above table exhibits the stage at which the members move to health center serve illness accounted for 77%, followed by common illness (23%).

Table- 6 Accompanying person to Health Centre

Sl No	Health Centre	Frequency	Percentage
1	Husband	109	36.33%
2	In- law (s)	38	12.66%
3	Children	63	21.00%
4	Any (Other)	12	4%
5	Alone	78	26%
	Total	**300**	**100%**

The above table indicates that while going to health centre a maximum number of respondents were accompanied by their husbands (36.33%). In 26% of cases they went alone, followed by children 21.00% and in-laws (12.66%).

Women SHG Members' Awareness relating to different dimensions of Health and Health schemes- Role of SHGs in strengthening public health system and improving health among communities and formulation of healthy village action solely rests on the awareness of the women SHG members, their knowledge regarding different dimensions of health and hygiene. Data in this regard have been collected from the respondents and tabulated below.

Table- 7 Women SHG Members' Awareness relating to different dimensions of Health and Health schemes

Sl No	Frequency	Percentage
1	Understanding Health and its determinants and dimensions Self-Care	281
2	Family health and community health	280
3	Common health problems in the community	265
4	Knowledge regarding access to health services and persons who can help in this regard	275
5	Awareness regarding Naveen/ BijuSwasthyaKalyanYojna	282
6	Schemes and benefits for addressing health Issues	248

The above table clearly shows that a vast majority of 281 members held that the, understood health and its determinants and dimensions self-care, 280 nos of SHG members were aware of family health and community health, 265 members were aware of common health problems in the community, 275 members were having knowledge regarding access to health services and persons who can help in this regard, 282 members were aware of Naveen/ BijuSwasthyaKalyanYojna. As regards other schemes and benefits for addressing health issues, 248 SHG members responded in a positive manner.

Respondents' Perception of different factors that affect the health of an individual-

There are several determinants of health such as the crowded living spaces, unhygienic environment including improper waste management systems, damp rooms, smoke and dust- filled environment, all these giving rise to respiratory problems which may lead to diseases like TB. The rural setting is congenial for all such conditions. There are several unhealthy habits like regular consumption of alcohol and use of other intoxicants which are

major causes of bad health in many families. They also lend to social problems at the family and community levels.

Working under unsafe or difficult conditions, working for long hours, spraying pesticides without protective gear affect health adversely. In the like manner, unavailability and inaccessibility of clear drinking water and toilets etc. are also major causes affecting health seriously.

Some health issues are hereditary. Delays in receiving appropriate care or inability to get preventive services also jeopardize health. Above all, women are more vulnerable to various health issues as in most social systems they do not consume adequate nutritious food, even during their pregnancy and it is also quite common in the countryside that they eat the left over after serving all the members of family. Keeping the supra in view the researcher was inclined to know the respondents' perception of different factors that affect the health of an individual, so to find out the level of health awareness of the SHG members. The data are tabulated below.

Table: - 8 Determinants of Health

Sl No	Determinants of health	Frequency
1	Unhealthy living condition	286
2	Unhealthy habits (alcoholism, drug addiction, etc...)	270
3	Working under difficult/ adverse/ unsafe conditions	240
4	Hereditary transmission of disease	262
5	Women are more vulnerable to various health issues (social and family factors) (ceremonial fasting puja, vrata etc...)	283
6	Lack of access to health services	259

The above table clearly indicates that an overwhelming majority (286) of respondents consider healthy living condition as the determinant of health, followed by social and family factors, cultural practices, ceremonial fasting, puja, vrata (270) etc. unhealthy habits like alcoholism, drug addiction etc.. Hereditary transmission of disease (262), lack of access to health services (259) and working under difficult / adverse/ unsafe condition (240).

Conclusion:

The planners and social activists all over the world have recognized the fact that it is highly essential to empower the Self-Help Groups to create health awareness among their women members so that they can initiate and lend the solution of their health related problem (Robinson, 1980). Even though in the Indian social system, the social pattern is prone to patriarchy, women, specifically in the rural setting based on social inequality along with perennial women related issues (Chakravarty and Jha, 2012) the findings of the present study justifies the role of Women Self-Help Groups in taking initiatives for providing health care services to the members, in organizing health camps so as to spread awareness about health and hygiene, in bringing out changes in women's awareness in health and hygiene, in making them aware of different dimensions of heath and health schemes and finally effecting changes in their perceptions of different factors that affect the health of individuals.

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ONLINE BANKING: CHANCING SCENARIO OF INDIAN BANKING SECTOR

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Abstract- Online banking is growing at a rapid pace in India. In cities and villages, even the poorest of the poor and the smallest of businessmen are using online banking through Android phones. Due to online banking, there has been a tremendous increase in the transaction of rupees, and there has been an opportunity to speed up business activities. Apart from this, the expenditure on printing a large number of rupees has also decreased. The two main reasons for the increase in the speed of online banking in India are demonetization and the government's decision to send money directly to the accounts of people in the programs run for the upliftment of the poor. In this research article, I have discussed in detail about the current form of online banking in India, its history and its advantages and disadvantages. This article is a part of my PhD research work. In this research work, secondary data has been mainly used, and with its help an attempt has been made to give a Pathanian form to this research work.

Keywords-Online Banking, Internet, Mobile Phone, Urban -rural Customers and small traders & businessmen, Impact on Indian Economy, Impact on Business Activities, Impact on socio-economic development

Banks are the backbone of any modern economy. Indian economy is also not an exception. The role of banks is very important in the present form of Indian economy, and it is not possible for the economy to run without the active participation of banks. The better the banks work, the more responsive they are to their customers and the more honestly they perform their role, the stronger the economy will grow.

It is a matter of great fortune that most of the reputed banks in India are nationalized banks, and they are completely under the control of the government, due to which the government is successful in controlling their activities. Working on the basic principles of public welfare, Indian Bank is continuously striving for the social and economic up-liftment of the poor people of the country. Banking in India started long ago. As the use of paper notes started increasing in the Indian economy, banks also became stronger than before. Before the advent of banks in India, big businessmen used to play the role of bankers, and they used to do their transactions with the help of precious metals and valuables. When there was barter system in India, that is, buying and selling of goods was done only on the basis of like transactions. Even at that time banks were present in their primary form. And for the convenience of the people, substitutes of modern rupee in the form of Cowry(कौड़ी), Mohar, Damdi, Tanka, gold currency etc. were used for transactions. In the last few decades, the banking system has started changing rapidly at the global level. Only two decades ago, going to the bank for money transactions was a mandatory event in India. There were long queues of customers in banks. Depositing one's own money and withdrawing it used to be a very difficult task. This was the reason that people used to deposit a lot of money in banks at once and also withdraw a lot of money at one go, so that they could maintain a balance

between saving and spending in their daily activities. But the biggest challenge with such a system was that most of the money was not with the banks but with the customers. Therefore, the money deposited in banks was relatively less. Because of which he used to be stingy in giving small and big loans for business. But, as the economy started changing and new technologies started arriving, the financial condition of the banks also started improving. Presently in India, people keep most of their money in banks only. Instead of cash transactions, they do online transactions through the internet.

The new revolution in internet and banking technologies has made money transactions so easy that now a huge amount of money can be transferred from one account to another with just one click of the mobile. This is a system that no one could have imagined even just 15 years ago. Two important incidents happened in India in the last 14 years. The first incident occurred in India in 2016 when the Prime Minister of India announced demonetization, and canceled all currency notes of Rs 500 and Rs 1000. The government encouraged people to take new currency notes. In fact, this work was related to reducing the huge corruption and tax evasion associated with black money and tax evasion present in the Indian economy. But, as a by-product of this, demonetization helped India tremendously in moving towards digitization and cashless economy. Today we can say that even though demonetization failed to achieve its predetermined characteristics, but unknowingly demonetization laid a very strong foundation of cashless economy in India, due to which today 80% of the people of India have access to cash in some form or the other. Using digital technology. Keeping the long-term goals in mind, the Modi government that came in 1914 had taken two more important steps besides demonetization. The first step was about digitalization of the economy and the second step was about motivating more and more people to open bank accounts and creating suitable infrastructure and because of these two important steps, the poorest of the poor and marginalized people of India will be benefited. Not only did they open a bank account, but it also gave them access to the mainstream of the Indian economy. Android telephone, internet

penetration and affordable mobile technology have also played an important role in the digital revolution in India.

Today even the poorest of the poor in India uses a mobile phone and directly participates in money transactions with its help. If you go to a big city or a small village in India, you will see that not only the big shopkeepers but also the small roadside vendors do their transactions through Google Pay, Paytm, PhonePe, Bhim App or any other similar app. Do it through digital medium.

A few days ago, when the Prime Minister of Australia came to India, he was surprised to see even small hawkers taking money online on the streets of Delhi. A major reason behind the increasing online transactions in India is its costless nature. Currently, there is no tariff of any kind for money transactions in India, due to which people transfer even ₹2, ₹5 online for transactions.

The nature of the inter-relationship between customers and banks has changed significantly over the years. This change is mainly related to physical contact. Earlier, customers were required to visit the bank once a month and had personal interaction with the bank employee. But, with the advent of the digital economy, the physical relationship between the customer and the bank has reduced drastically. For this reason, many bank and customer related questions which used to be very relevant a few years ago are no longer as important. For example, personal behavior of bank employees towards customers - Many times the employees of government banks were accused of behaving negligently with the customers, and it was said that the bank employees used to behave very badly with their customers, and did not take their problems seriously, and used to harass them for small tasks.

The loan related files of the customers also did not progress rapidly. Apart from this, bank employees were also accused of taking bribes and harassing customers on the basis of caste, religion, race, economic prosperity etc. But in the last few decades, things have changed so rapidly that there is contact between a customer and a bank employee only once or twice in a year or two. Now people do not have to go to

the bank to deposit or withdraw their money. There is no need. Even all the products of the bank are now available online, and can be purchased through mobile phone without coming in contact with the bank employee. Obviously, in this digital era, the primary feelings a customer has towards his bank. He is more influenced by the use of basic services and the financial benefits he gets from them than by personal relationship with the bank employee.

Online banking Meaning and concept- Online banking allows the customer to conduct financial transactions through the Internet.[1] Online banking offers customers almost every service traditionally available through a local branch, including deposits, transfers and online bill payments. Virtually every banking institution has some form of online banking that customers can access via computer or app. Online banking is also known as internet banking or web banking. In present times, online banking allows financial transactions to

be done through computers or smart phones and there is no need to visit the branch to complete the transaction. To use online banking, you will need an electronic device, an Internet connection, and a debit card or account number. Online banking is a modern web based technology through which users with devices and browsers can connect with their banks through websites or applications to perform any virtual banking task. Online banking provides financial services to its customers through various forms such as Automated Teller Machine (ATM), Telephone Banking, Internet Banking and Mobile Banking. Now e-banking is rapidly taking shape in India. Online banking gained momentum during demonetization and Corona period, which has now taken the form of a tsunami.

Types of Online banking- Different types of internet banking services are based on different levels of facilities offered by banks. Following are the 3 main types of Internet Banking levels.

Table 1: Types of Online banking (Based on usage)

Transactional Internet Banking	Transactional Internet Banking is a type of online banking service that facilitates to perform all money-based or payment transaction services like fund transfer, credit card bill payment, utility bill payment, making fixed deposits and investing in market securities. Is. For this the customer requires an active Internet Banking account and password. Transactional Internet Banking has made fund transfer easy, convenient and secure in India by introducing facilities like NEFT, RTGS and IMPS. National Electronic Funds Transfer (NEFT): NEFT is a widely used centralized payment system supported by the Reserve Bank of India (RBI). Its internet banking platform is used to send money to various bank accounts through NEFT. Settlement of funds occurs in batches of half-an-hour intervals. NEFT facility is available 24 hours. Real-Time Gross Settlement (RTGS): Used for high-value transfers. The bank transfers funds to the beneficiary's account in real time. RTGS facility can be availed through Ternet Banking platform. There is no transaction fee through this medium. Immediate Payment Service (IMPS): IMPS is a real-time funds transfer facility owned by the National Payments Corporation of India. Banks credit the beneficiary's account immediately. Banks charge a nominal fee for IMPS instant transactions. There is no lower limit for fund transfer through IMPS. The upper limit is limited to Rs 5 lakh. IMPS is also available 24x7
Informative internet banking	Informational Internet Banking is the basic level of Net Banking. It refers to the website of a bank, which provides information about the various products and services provided by it. Informational Internet Banking provides limited access to general information available on the Bank's website. Informational Internet banking covers basic banking provisions like different types of accounts, loan offerings,

	priority banking facilities, bank affiliated real estate projects, nearest bank branch and ATM locations etc.
Mobile internet banking	Through this type of Internet banking service, banks allow their customers to perform simple, communicative tasks, for example applying for various services such as loans and asking questions about your account balance. Communication between the bank and the customer takes place through virtual chatbots. These chatbots are equipped to provide general information and redirect the customer to the customer service department when needed. You can make general inquiries regarding minimum balance requirements, fund transfers, types of bank accounts and cards provided, etc.

Source- Collected from various sources

Table No 2: Types of online banking (Based on interface)

Internet banking	This mode of internet banking is also known as online banking, virtual banking or web banking. This service allows users to conduct online transactions. Internet banking provides the customer with the same functions as a bank branch. This service provides depositing money and paying bills, investing, applying for loans, and many other facilities which are beneficial for businessmen. Internet banking can be informational, communicative or transactional. Informational Internet Banking provides information about bank products and services. Communicative banking allows simple transactions like checking balances and applying for loans, and transaction banking also allows fund transfers and payments.
Mobile Banking	This type of online banking uses a mobile device to conduct financial transactions. With the help of mobile banking, customers can check their balances, view bank information online, transfer money, and You can also buy prepaid services. Mobile banking serves as an alternative to a local bank branch. In India, this service has expanded to remote villages.
Banking cards	Bank card is issued by a bank. Bank cards include ATM cards, debit cards, credit cards, and prepaid cards. Bank cards are used to make online or personal purchases, withdraw cash and make other transactions. **Debit card-**After opening an account in the bank, a debit card is provided by the bank. Online shopping, online payment, and cash withdrawal from ATM can be done through debit card. **Credit Card-** Through this, credit facility is provided to the customers by banks. It allows customers to borrow money within a limit. This money can be used to buy goods or withdraw cash. The person using the credit card has to pay interest charges to the bank. You get benefits like reward points, cashback, air miles, discounts etc. on making purchases or bill payments through credit cards. You get about 60 days to pay the credit card bill.
Electronic funds transfer	Electronic funds transfer (EFT) or direct deposit is a computer-based system of digitally sending money from one bank account to another. In this fund transfer technique which does not require bank employees. EFT does not require paper documents. EFT can be between the same or different financial institutions. EFT is a secure and convenient method of payment. This is generally cheaper than wire transfers and is helpful for making recurring payments such as monthly bills. EFT eliminates the risks associated with lost, stolen, or misdirected checks. Besides, it also saves time and reduces the use of papers.
Mobile Wallet	Mobile wallet is a virtual wallet that stores credit card, debit card, coupon, and loyalty card information on a mobile device. This could be an app or a built-in feature of the smartphone. Using mobile wallet, users can make payments even without cash or physical credit cards. Mobile wallet makes it easy to purchase goods and transfer money online.

Automated teller machines (ATMs)	ATM or Automated Teller Machine) is an electronic machine. With the help of ATM, bank customers can withdraw cash from their bank account without visiting the bank branch. They can do other financial transactions with the help of ATM. Apart from withdrawing money from ATM, there are also facilities for depositing cheques, transferring balances, and making bill payments. ATM facility is available 24 hours and is available at most of the intersections and market places. For example, shopping malls, convenience stores, and airports, etc. To withdraw money from ATM, payment cards issued by banks, i.e. ATM cards, are used. Most ATM cards can be used for both online and offline transactions. These can be used as debit cards.

Source – Collected from various sources

Brief Literature Review on Online Banking
- Rakesh H M & Ramya T J (2014)[2] in their research paper titled "A Study on Factors Influencing Consumer Adoption of Internet Banking in India" , tried to examine the factors that influence internet banking adoption . Using PLS. a model is successfully proved and it is found that internet banking is influenced by its perceived reliability, Perceived ease of use and Perceived usefulness. In the marketing process of internet banking services marketing expert should emphasize these benefits its adoption provides and awareness can also be improved to attract consumer's attention to internet banking services. Amrutb Raj Nlppatlapalli (2013)[3] ln his research paper "A Study on Customer Satisfaction of Commercial Banks: Case Study on State Bank of lndia", used term a 'Customer satisfaction', term frequently used in marketing., is a measure of how products and services supplied by a company meet the customer expectations. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals. "Banking in India originated in the last decades of the 18th century. Ms. Nisha Malik & Mr. Chand Prakash Saini (Jul 2013)[4], in their research titled "Private Sector Banks Service Quality and Customer Satisfaction: A Empirical Study two Private Sector Banks", examined the relationship between service quality and customer satisfaction of two private sectors bank of India. Service quality has been described as a form of attitude that results from the comparison of prospect while evaluating the quality of service, compare the service they expect with perceptions of the services they actually receive. Shilpi Khandelwal (2013)[5] In her research titled on "E Banking: Factors of Adoption in India", reiterated that the last decade has witnessed a drastic change in the economic and banking environment all over the world . With the economic and financial sector reforms introduced in the country since early 1990s, the operating environment for banks India has also undergone a rapid change. Increasingly, more and more people are switching to electronic platforms for executing financial transactions. Internet banking has brought about a 360 degree change in the entire banking industry. The wider usage of cell phone and internet certainly seems to be playing a role in blurring physical boundaries, and unlocking a whole new world of opportunities for banks in tapping newer customer segments, and in recording greater volume of transactions. Neetu Jain & DR. Pooja Malhotra (2012)[6] in their research paper "Demographic Factors Affecting the Adoption of Internet Banking in India." Found out the demographic factors affecting adoption of electronic banking in general and Internet banking in particular in India. The data for this study is based upon a survey of bank customers using a convenience sampling technique with the aid of a structured self-administered questionnaire. The survey was conducted during the period of April 2012. The results of this study indicate that age, education, income, and profession are the most influential demographic variables affecting Internet banking usage. Using a mailed questionnaire with a response rate of 38.9 per cent, it was found that 40 per cent of the Indian consume who responded to this survey were already using Internet banking services results of this study provide interesting additions to knowledge of the electronic banking. Vijay M. Kumbhar (2011)[7] In his research paper "factors Affecting the Customer

satisfaction. In E- Banking: Some evidences Form Indian Banks", evaluates major factors (i.e. service quality, brand perception and perceived value) affecting on customers' satisfaction in e-banking service settings. This study also evaluates influence of service quality on brand perception, perceived value and satisfaction in e-banking. Required data was collected through customers' survey. For conducting customers' survey liker scale based questionnaire was developed after review of literature and discussions with bank managers as well as experts in customer service and marketing. A result indicates that, Perceived Value, Brand Perception, Cost Effectiveness, easy to use, convenience, problem handling, security/assurance and responsiveness are important factors in customer's satisfaction. Rajesh Kumar

Srivastava (2007), in his research paper 'Customer's satisfaction on usage of internet banking" says that Internet banking *is* still at infancy stage in the world. Many studies focused on usage of internet banking but many factors on non-usage were overlooked. This research was carried out to validate the conceptual model of internet banking. The causes were identified and researched through correcting the causative factors so that internet banking can bused by more people. This will help the banking operations to be more cost effective. The research is focused on what are the customer's satisfaction about internet banking and what are the drivers that drive consumers. How consumers have accepted internet banking and how to improve the usage rate were the focus of research area in this study.

Table 3: Advantage of online banking services

i.	**Banking with convenience:** Anyone can enjoy banking services for anytime from anywhere.
ii.	**No time limit:** A customer can access his account and transact from anywhere 24 x7 xJ65.
iii.	**No geographical barrier:** In traditional banking system geographical distance could hamper certain banking transaction but online banking transactions geographical barriers are reduced.
iv.	**Minimum transaction cost**: Online transaction arc the cheapest modes of transaction, the customer does not have to visit the branch for every transaction, it saves him both time and money.
v.	**Lesser paper work:** Online transaction are the cheapest modes of transaction. Digital records reduce paper work and make the process easier and environment -friendly.
vi.	**Lesser human error:** Online banking transaction helps reduce errors in regular banking transaction. Mistaken information etc. There is no space for human error.

History of Online banking

Internet was invented on January 1, 1983.[8] But, online banking was first introduced in January 1987. According to an article in Reader's Digest, the concept of digital or online banking was not necessarily invented in 1987. In fact, the concept of banking outside the traditional institution was developed long before that. The first step towards the Internet and digital banking was the world's first ATMs installed in London and Scotland in 1967.[9] These ATMs were the first innovative milestone in traditional banking. This advanced technology was followed years later, in the 1980s.

From 1980 to 1983, many banks in the developed countries of the world decided to try computerized banking to revolutionize the financial industry. In New York City, Citibank, Chase Manhattan, Chemical Bank, and Manufacturers Hanover provided home-banking access to their customers. In 1985, the Bank of Scotland introduced electronic home banking services to its customers.[10] In 1995, Stanford Credit Union launched its own website for banking services. Both of these events proved to be a major step forward in Internet and digital banking.[11] The online banking initiative has since spread like a virus in the UK and New York City, where it first started. By 1994, Stanford Federal Credit

Union released Internet banking as a mainstream solution for its customers. The following year, Presidential Bank became the first bank in the country to offer customers the opportunity to access their accounts online.[12]

The 2000s brought rapid adoption of Internet banking. Financial institutions around the world began providing online banking access. This became a trend because no bank wanted to be left behind. Now, this trend and exponential growth shows no signs of stopping. In fact, banks even today are improving their online banking services.

As Internet banking became widely adopted globally in the 2000s, Hong Kong stood out for its rapid and widespread adoption of virtual banking. Virtual banks in Hong Kong today represent a significant development in the region's financial sector, providing a fully digital banking experience without traditional physical branches. This growth is a testament to the region's commitment to embracing technology and innovation in finance, reflecting a larger global trend towards more agile and user-centric banking solutions.

Evolution of online banking In India: A historical view

In 1947, the British handed over many privately owned big and small banks to the Indian government. After the nationalization of banks, public sector banks emerged. Until the economic reforms of the 1990s, these banks operated entirely as a traditional branch-based banking system.

Globalization in India after 1991 paved the way for private and foreign banks to enter the Indian financial market. These private banks were equipped with new technologies; to compete with them, Indian financial institutions were forced to quickly adopt new technologies. It began in 1993 with the implementation of computerized applications and communications networks, replacing the previous manual system, which was inconsistent due to increasing workloads. In 1994, the RBI suggested using electronic funds transfer (EFT), [13] introducing electronic clearing services and expanding Magnetic Ink Character Recognition (MICR) beyond metropolitan cities and branches. In 1996, ICICI was the first company to launch online banking services in its branches. Following this initiative, HDFC Bank, IndusInd Bank and Citibank started providing online banking facilities in 1999.[14] India and the Government of India have taken various initiatives for the expansion and smooth functioning of electronic banking in India. Following table gives a comprehensive picture of historical view of online banking in India.

Table No 3 : Evolution of online banking In India: A historical view (1980-2016)

From 1980 to the 1990s	The arrival of debit cards and credit card
From 1984 to 1988	Banks started using computers, and MICR cheques were introduced.
1987	HSBC was the first bank to introduce the ATM concept in India
1990	ECS payment was introduced in India by the RBI
1991	India joined Society for Worldwide Interbank Financial Telecommunication
1997	A shared payment network system was set up
1999	A pilot project for Smart cards was conducted jointly by the Reserve bank of India, IIT (Mumbai), and IDRBT, Hyderabad
2000	the Information Technology act was passed,
2002	mobile banking was started in India by way of SMS banking
2003	The introduction of Special Electronic fund transfer
2004	The introduction of Real-time gross settlement
2005	Overall, 11 Percent of branches of Public sector banks had been brought under Core banking solutions and the introduction of national electronic funds transfer.
2007	The payment and settlement system act 2007 was passed

2008	The introduction of a Cheque truncation system and operative guidelines on mobile banking transactions were issued.
2009	Free cash withdrawal from ATMs.
2010	The introduction of an Immediate payment service
2016	The Bharat bill payment system & Unified Payments Interface were started in banks across the country that started to upload their interface in August 2016.
2016	Bharat Interface for Money (BHIM), a mobile app developed by the National Payments Corporation of India (NPCI), based on the Unified Payment Interface (UPI).

Source- Collected from various sources

Online banking in India is expected to grow at a compound annual growth rate (CAGR) of 23.1% from 2022 to 2030. According to RBI data, about 35% of India's population uses e-banking for daily transactions, and this number is expected to increase.[15] There is a possibility of 50-60% growth in the near future.

The digital banking sector in India is poised for substantial growth due to the following trends:

- Rapid adoption of mobile technology,
- The potential of AI and ML to transform banking experiences,
- Rise of digital payments,
- And exploring the possibilities of blockchain.

According to MasterCard Indian Consumers' Payment Preferences Report, 93% of payments in 2022 were made through digital methods, and more than 50% of these transactions were made through QR codes. The most active users are Gen-Z (ages 18 to 25) at 37% and Millennials (ages 26 to 43) at 48%.[16]

Following table & graph shows the growth rate of online banking in India

According to a report released by Ministry of Finance(Posted On: 19 DEC 2023 6:35PM by PIB Delhi), total digital payment transactions volume increases from 2,071 crore in FY 2017-18 to 13,462 crore in FY 2022-23 at a CAGR of 45 per cent.[17]

Online payments have considerably increased in recent years. The total digital payment transactions volume increased from 2,071 crore in FY 2017-18 to 13,462 crore in FY 2022-23 at a CAGR of 45 per cent. During current FY 2023-24, digital payments transactions have reached 11,660 crore till 11.12.2023[8]. Details of the progress made in the number of digital payment transactions during the last six years and current year are as below:

Table No 4: The total digital payment transactions volume increased from 2,071 crore in FY 2017-

18 to 13,462 crore in FY 2022-23

Financial Year	Online payments Volume (in crore)
2017-18	2,071
2018-19	3,134
2019-20	4,572
2020-21	5,554
2021-22	8,839
2022-23	13,462
2023-24	11,660

Source: Reserve Bank of India (RBI), National Payments Corporation of India (NPCI) & DIGIDHAN Portal

Figure No 1: Digital payment transactions volume from FY 2017-18 to 13,462 crore in FY 2022-23
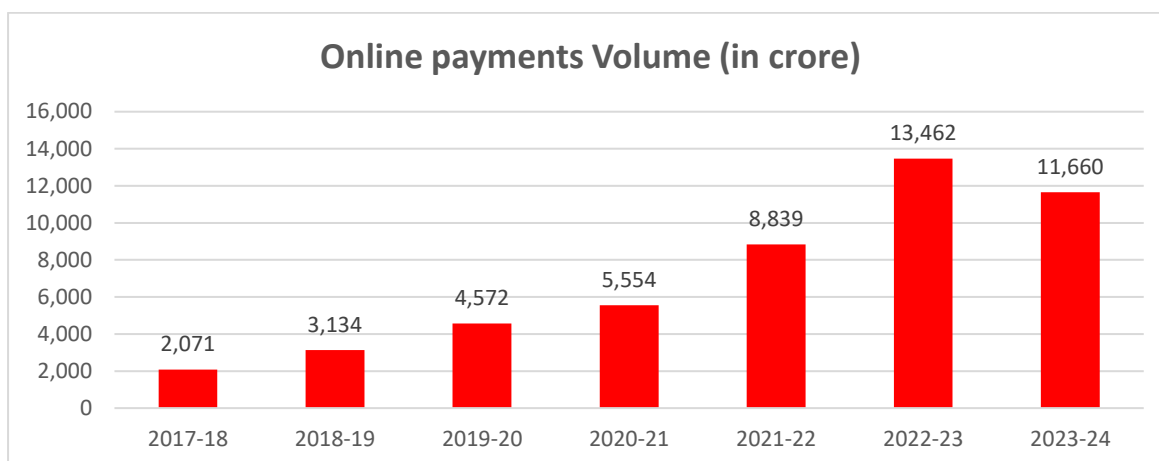
Source: Source: Reserve Bank of India (RBI), National Payments Corporation of India (NPCI) & DIGIDHAN Portal

On the question of various digital payment products which span from retail to wholesale payments, that Minister stated that for wholesale payments, there is Real Time Gross Settlement (RTGS) payment system, and, for retail payments, the payment products are Unified Payments Interface (UPI), National Electronic Fund Transfer (NEFT), Immediate Payment Service (IMPS), Credit and Debit cards, Prepaid Payment Instruments, National Automated Clearing House (NACH), Aadhaar enabled Payment Service (AePS) (Fund Transfers), BHIM Aadhaar Pay, and National Electronic Toll Collection (NETC) (linked to bank account).

The Minister stated that the Government in coordination with RBI continuously aims to make digital payments user friendly while ensuring payment security. The efforts taken include, *inter alia,*

   i. Conversational payments in UPI which enables users to engage in a conversation with an AI- powered system to initiate and complete transactions in a safe and secure environment,

  ii. Offline payments in UPI to increase the speed of small value transactions on UPI,

 iii. Expanding the scope and reach of e-RUPI vouchers,

 iv. Linking rupay Credit Cards to UPI, and

  v. Interoperable Card-less Cash Withdrawal (ICCW) at ATMS

Conclusion & suggestions

E-banking services in India are being accepted and used by people at a stormy pace. Earlier, only Automated Teller Machines (ATMs) gave the customer 24×7 access to withdrawals without worrying about bank timings and lunch breaks. But now with the help of debit cards/credit cards, 3. Smart cards, and fund transfers (IMPS, NEFT, RTGS), it has become possible to electronically transfer funds from one account to another. E-banking provides bill payment facilities for electricity, mobile bills, insurance premiums and credit card payments. Banks have tied up with various utility companies, service providers and insurance companies across the country. Now customers can open FDs with utmost ease, get interlinked demat accounts to easily transfer funds from their account to demat account and buy shares online. You can invest in mutual funds and other instruments on your device. Internet banking has made all types of purchases possible with just a few taps on the customer's device. With the wide range of products available in the online marketplace, customers can easily browse and pay using their mobile. E-banking has made it possible to access banking services 24/7 from any location having internet access. It also provides security and privacy to customers by using state-of-the-art encryption and security technologies.

The success of e-banking in any country depends on the rate of internet penetration. Poor

infrastructure and low availability of computers and internet is a serious threat to its growth in India. 61.35% of India's total population resides in rural areas. They play a vital role in building the country's economy. However, lack of resources and low internet connectivity hinders rural India from availing convenient banking services. It is a matter of satisfaction that gradually now, the focus of banks and the government is shifting from well-organized cities to rural banking platforms. Various government committees have made it mandatory for all Indian banks to open at least one-fourth of their new branches in rural areas. However, opening new branches and running them profitably incurs huge operational costs. One solution to this problem could be hybrid banks. These banks have no physical location and exist entirely online. Hybrid banks offer digital, mobile-first financial solutions for payments, money transfers, lending and more. They allow customers to deposit and withdraw money. They also offer debit cards, investment facilities and more, just like normal banks. A strong banking system in rural areas will help lift the Indian economy from its grassroots level. How is Genie Money contributing to the growth of e-banking in India?

The goal of e-banking in India should be to make banking and investment channels accessible to the underprivileged and make them taste the utility and convenience of e-banking. This will accelerate the country's social and economic development, and will make it easier to achieve the constitutional goal of social and economic justice

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ROLE OF RAGHUNATH MEHER AS A CRITIC ON 'PARAJA' TRIBAL CULTURE

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Abstract: Out of 462 tribal communities living in India 62 types of tribal groups are living in Odisha. Odisha is the second most tribal state in India. Paraja tribe is one of these 62 types of tribes living in Odisha. Like the secular culture of other tribes, this tribe also has a rich oral tradition. the life of this Paraja tribe is mountainous. That's why in this article. Many songs related to the life, religion, sports, entertainment, and work of the Paraja tribes have been narrated.

Key Words: Paraja Tribes folk song, Cultural life of Paraja Tribes, different festivals of Paraja Tribes, Paraja Tribes in Odisha

Introduction

Paraja is a term used to refer to the people usually ruled by the king of a state as 'subjects'. During the monarchy in Odisha, the word 'Paraja' was widely used. But Adhuna 'Paraja' is identified as a tribal community and is known as 'Paraja'. The name 'Paraja' has been recorded in Serial No. 55 of the Scheduled Tribes List of the President's Order. Therefore, in official documents, 'Paraja' is recognized as a tribal community.

This community seems to be settled in the Koraput, Nabarangpur, Rayagada, and Malkangiri districts of Odisha. The Parja tribals are mainly agriculturists. They do not hesitate to work hard to produce crops in the green fields. Many researchers have discussed the lifestyle, movement, and festivals of Parja tribals. In the 1942 book Hill Tribes of Jaypor by Laxminarayan Sahu, the Parjas are divided into six groups.

1. Sode Paraja
2. Sode Pali Paraja
3. Pengo Paraja.
4. Parenga Jhodia Paraja .
5. Parenga Paraja
6. Selia Paraja

Similarly, in 1945, the RCS in Koraput district retired. According to Bell, the particles are of 8 classes.
1. Pareng Paraja
2. Parenga Gadwa Paraja
3. Kandha Paraja
4. Pengo Paraja
5. Jodhia Paraja
6. Barenga Paraja
7. 7.Goda Bisia Paraja
8. Banda Paraja

According to shri Laxminarayan Sahu, the Sode Parjas are said to be the upper caste of the entire Parja tribal community, while the RCS According to Bell, the Kandha tribe is said to be an ancient tribal tribe. Now, keeping in view the location of Parja tribals from the

geographical point of view, they have been divided into two parts.

1. Dangarla Paraja
2. Gada khandia Parja

Those who live on the hills or in the foothills of the deep valleys are called Dungarla Parja, and those who live in the plains or river basins are called Gada khandia Parja. And on the basis of economic and social status, the tribes are divided into 2 groups. The parja's living on the hills or in the foothills of deep-cut Parjadangar are called Dangarla parja, while those living in the plains or river basins are called Gadakhandia Parja. And, on the basis of economic and social status, the tribes are divided into 2 groups.

1. 1.Bada Paraja
2. San Paraja.

Laxminarayan Sahu, RCS on Paraja Tribes In the past two decades, after the discussion of scholars such as Bell. Raghunath Meher, Dr. Rajendra Padhi, Dr. Prallad Khul, Ranjan Kumar Pradhan and Jaladhar's nephew, Dr. Basant Kishore Sahu Adi Alochak has published many books. Dr. Critic based on Paraja tribal folk songs. Raghunath Meher's book, published in 2011, has exposed many aspects of Paraja folk song.

Folk songs are of the people, by the people and for the people; therefore, it belongs to the people, it comes from voice to voice and moves from voice to voice, so folk song is a reminder of countless people's hearts. The picture of public life is painted in folk songs. The song can be changed and modified according to the singer's wishes. It is an expression of unwritten heartbreak, emotion, and consciousness. "Folksong makes a work-oriented person work. Hope shines in the heart of despair, encouraging life to be beautiful." The strongest element of folk song is its musicality. So folk song is an artistic expression of people.

Paraja tribal folk life is festive. During various festivals, fairs, weddings and celebrations, Ajasra folk songs are heard from the voices of Paraja tribals. Critic Dr. Raghunath Meher has

divided Paraja tribal folk songs into six parts. i.e –

1. Songs related to life cycle (birth, marriage, courtship, death)
2. Songs related to religion (songs sung on various journeys, choir songs, Gurumaai songs)
3. Sports songs (Sailodi song, Balairani song, Doli song)
4. Entertainment songs (songs sung in various festivals, Kindi songs)
5. Work time songs (Laughing songs, Phalarua songs, Cow herding songs etc.)
6. Other biographical songs (Banjali songs, Jangardiyan songs, Rinjdi songs etc.)

The life cycle related song from birth to death is the path that is called the path of life. As a person travels on this path, he experiences many feelings. This sentiment is often expressed in various folk songs. Songs related to the life cycle of Critic Dr. Meher include baby sleeping songs, baby milking songs, baby naming songs, marriage proposal songs, girl farewell songs, and death mourning songs. In the context of the baby sleeping song, it is observed that the mother of the tribal tribe sings the song in a soft and sweet voice while putting her baby to sleep. As a result, the child fell asleep after listening to the song in a sweet voice. For example – (in Paraja language):

"Jan dadi jan dadi kanthi tulae de,
kanthi tulai na dilek tar hilake de.
Jan mamu Jan mamu put chunga tulai be,
chunga tulai na dilez tar jhidike de."

Marriage Proposal Song: The tribal baby boy may reach the age of youth from time to time. The young man's parents go out in search of a girl to get their son married to a tribal girl, and after dropping off the girl at a certain place, the groom's parent's make a proposal to the girl's parents at the girl's daughter is a clock house. In the Parja tribal community, the sight of girls is very entertaining. For example - (in Paraja language)

Barpita kahuchi :-

"Gadie Mangni , Mangni Gadie Samdeni,
Tumar jie aachhe Gadie Samdeni
,Tumr jie ke dia Gadie Samdeni , kacheka mad
de en Gadie Samdeni, Chungek dungiea Deaen
Gadie Samdeni"

The bride's parents reply to the proposal of the bridegroom, for example, in Paraja language):

" Kachek mada nechi
Gadie Samdeni
Chungek dungia nechi
Gadie Sandeni
Amar n n den
Gadie Sandeni
Amar n n den
Gadie Sandeni
Tor haedie Maduaa Gadie Samdeni "

Wedding song: Marriage unites two strange lives. Parja tribes perform this social function in the traditional rituals of relatives, friends and family. So wedding folk song is very attractive. In this dance song, the girl who is about to get married is also involved with her mother. At the time of marriage, Sailodi songs from women's hearts are very touching, in Paraja language:

"Amar nandahuru siyavan
singasan karte katlai kham sailodi,
karje katlai kham ho.....
Sundar lodlek kuiti miled yuri banayli yam,
Sailodi yuri banayli yam.
(Huihuli) In ie in."

Karma Geetha: Both men and women who are part of the tribe are active. Karma is the ultimate criterion of life. Agriculture is their growth. When he feels tired while working on the field and sings different kinds of songs to lighten his mind. It is commonly known by the names of Havant Geet, Cow Guard Geet, Palharua Geet, Shagadiya Geet etc.

Gaee Jaguali Geeta : The cowherds are not only immersed in farming, but they also take care of the calves. He expresses his feelings through songs of joy to some extent about his lonely life in bitter winters, heavy rains and heavy rains while spending time with his Meukshi. The song that is sung at this time is known as Gaee jaguali Song in Paraja language:

" Gaee charaele aadmi bdki damke Vetle
kendu, a bese dekhile Harna bandhu mud
jhulae kandhu. "

Dhangda Dhangdi's sports song in Paraja language:

" Dhangda:-
Tumike Shadhie ghaeni deaen kire
Dhangdi Mui neenre Dhangdi.
Dhangdi :
Tumr Shadhie Tumike rea
Dhangda mue nechai re
Dhangda mue nechai re."

Paraja Dhangda and Dhangidi's Sailodi song: in the evening, hillocks are thrown and dungdunga is played in Parla village. Parja Dhangda Dhangdi people are singing the song 'Sailodi'. While this song explores the joys and sorrows of social life and the many facets of love and romance, it is entertaining through games and the 'Silodi song' is heartwarming in its combination of dance and music. , Sayu Karahani Malli Hull Basna Karahani Jaihul Basna.

Parva Parbani Song: Many festivals are celebrated in Odisha. Among them, the observance of festivals in tribal traditions is universal. The life of Paraja tribals is very interesting. Therefore, in various festivals, young men and women gather together and enjoy life in dance songs. They take up these dance songs and instruments to make their busy life happy.

Chaiti festival song - (in Paraja language)

"Dungdunga bajai Asa Tume,
aat aat dheri Hali Hali
Geet Mari Mari
Kelu Ami Sailodi....
Sharda Karube Asa Niali
Jeevan Ya Karu Kiali
Tumar Amar Dinda Lade
Sai Mundar Amba gachhar tale"

Conclusion: Folk songs are the poetic

expressions of people's emotions. Every talk of life has dulled its tone. Folk songs speak only of life, imagination and unreality are rare in it. The songs are closely related to the life of the tribal people, so they are not imaginary but very realistic. Paraja tribal have special status among the tribes of Odisha. They are as calm and simple as they are fierce and cruel when angry. Bill is the ground of his sauna, hard work is his desire, through song he expresses the passion of his heart, and in dance he buys the heart of others. So, in the festival, Paraja enjoys the tribal life. This song is the artistic expression of their hearts. Paraja folk song comes spontaneously from the voice of Paraja people.

The thorn of other people goes away without hindrance and the music becomes sweeter to the tune of the folk instrument. Therefore, the need for folk songs in Paraja Ban is inevitable. The critic Raghunath Meher has collected the Paraja Parja folk songs and published the book titled 'Paraja Folk Songs: A Study' with the orthodox translation of these songs and their meaning in simple language. In this article a brief attempt has been made to give a brief adaptation of Paraja tribal folk songs.

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A STUDY OF HUMAN RESOURCES MANAGEMENT IN TOURISM INDUSTRY

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Abstract

This research paper delves into the intricate dynamics of Human Resources Management (HRM) within the context of the tourism industry. With globalization and technological advancements shaping the contemporary landscape, the tourism sector has undergone significant transformations, thereby necessitating a nuanced understanding of HRM practices.Though items and administrations in the tourism industry profoundly rely upon quality human work, the assignment of HR the board is to guarantee top notch man work, and energize it by inspiration, training as well likewise with the chance of professional success to maximal effectiveness, and maintenance inside the business area. The SWOT examination in the paper shows all shortcomings and dangers, yet additionally qualities and potential open doors for development of attributes and characteristics of work positions tourism industry.The primary objectives of this study are twofold: firstly, to elucidate the intricacies of HRM within the tourism industry, and secondly, to examine the myriad opportunities and challenges inherent in managing human resources within this sector.

Keywords: - human resources management, tourism, travel, HR, industry

Introduction

The tourism industry is a vital contributor to global economic development, generating employment opportunities and fostering socio-cultural exchange. As such, effective management of human resources within this sector is paramount for sustainable growth and competitive advantage. This paper aims to explore the multifaceted dimensions of HRM in the tourism industry, shedding light on its complexities, opportunities, and challenges. Socio-economic, technical andt mechanical changes on the planet additionally impact the progressions in the tourism industry and the improvement of current the tourism industry from the mass the travel industry to explicit interest the travel industry. The travel industry is utilizing the rising number of individuals and is of incredible financial importance for some nations counting like india. The travel industry, being exceptionally work concentrated

movement, has results which are, generally, reliant upon the nature of HR. In request to accomplish and support ideal nature of work of each and every individual working in the travel industry overseeing individuals and their connections inside a work is essential association, rouse them to work, teach them and assess their outcomes what's more, achievements. Thusly it is essential to oversee them appropriately and the administration of the relative multitude of representatives in an organization or an association the mindful element is the administration of HR.HR are an indistinguishable constituent of the tourism industry administrations with a ton of variety. The tourism industry is a mix of various areas and every area has its own particular prerequisites concerning HR. Indeed, even inside one area, there are specializations and sub-specializations. The tourism industry is intermixed with human asset. The tourism industry is a help industry and no vacationer

movement is conceivable without the inclusion of human.

In such assistance tasks, the accentuation is on kindness and productivity and opportune conveyance of administration and it is accepted that the help in the tourism industry is all grins and powerful correspondence combined with information and data. A traveler sees an objective by interfacing the administrations he gets, the neighborhood conduct and the objective attractions. No traveler can be fulfilled without human component in his outing, concerning most of the traveler voyaging is more about communicating with new individuals and societies and in addition to a traveler site for no particular reason. A travelers could like an objective because of the human component connected to it while others dislike it because of its shortfall. The tourism industry requires HR like no other industry as it offers types of assistance which can't be pre-checked before their conveyance like merchandise delivered on mass scale. The requirement for HRM in the tourism industry isn't to be bound to the abilities of the specialist organizations alone yet the organizers and authorities who complete the plans ought to act naturally exceptionally prepared. At the full scale level accessible instructive and preparing framework and the endeavors of Government furthermore, confidential area are considered. Then again, at the miniature level one takes into account how best the singular associations deal with their HR.

Research objectives

- To study the human Resources Management in tourism industry.
- To know the opportunities and challenges of HRM in tourism industry.

Research methodology

To fulfill the objectives of this study, a descriptive methods approach is employed, incorporating with qualitative research methods. The various segments of the tourism industry to gather data on HRM practices, perceptions, and experiences are collected thorough analysis of secondary data from industry reports, academic journals, and governmental publications will be undertaken to enrich the findings.

Human resource management in travel and tourism

The tourism industry is the biggest assistance industry and biggest business generator in the world. Obviously, the travel industry is a help based industry where in the item is theoretical in nature. One of the main considerations that decide the outcome of a movement business is the Human resources office. So to contend and fulfill the end client, it is critical to have a thoroughly prepared Human Resource which can convey the item with most extreme fulfillment. From Hotel Industry to Travel Agencies, each auxiliary of the Tourism Industry is reliant upon Person to Person contact. It is a direct result of this, very characteristic of Heterogeneity and immaterialness the job of Human Resource Management and its significance increments complex. From enlisting to choosing and afterward preparing the Human Resource to make them adequately proficient to interface with the Tourists and fulfill their requirements of Recreation, delight, traveler and so on by offering exclusive expectation types of assistance which are human contact based and have exceptionally less unthinking substitutes. There are a few capabilities and obligations of HR divisions such as security, compensation, correspondence, and improvement of hierarchical culture, the board of authoritative construction, work plan, business relations and vocation improvement. These capabilities change incredibly, contingent upon the association of the organization. In the travel industry and accommodation industry these obligations contrast in eateries, large chain lodgings, one person proprietor inns or family proprietor lodgings. HR divisions' fundamental job is connecting with any remaining divisions in the organization. HR chiefs assemble departmental connections and vocation advancement plans of representatives, focusing on business points (Demet Tüzünkan and Volkan Altintş, 2019).

Tourism Planners inside a movement organization will be locked in with clients

consistently. They contact inns and resorts at costs and actually looks at the situation with flights. So the travel planners need essential things like a PC with Internet and different offices. For keeping and following data, they need programming and timetable schedules. It is the occupation of the Human Resource Office to give the essential offices to the travel planners quite far. While doing the recruiting system ability and abilities which are connected with the movement business is fundamental alongside work insight. Just an accomplished applicant with capacities in taking care of various people simultaneously for coordination of movement exercises can deal with the gig effectively. A productive HR the executives expert can really take a look at about the significance of degrees and endorsements in movement and the tourism industry related industry and pick the right applicant. Low deals can influence organization resolve and decline efficiency. Rousing the staff in a movement organization is likewise significant for the business. Travel and the tourism industry organizations can utilize different inspiration strategies. Routinely showing appreciation and remunerating staff for their persistent effort is one method for helping inspiration. Giving open doors to the movement specialists to procure commission is a vital component in expanding the benefit of the association. Remunerating representatives in view of their presentation must be taken care of by human asset improvement abilities. Monetary rewards like a money reward or prize representatives by sending them out traveling be advertised. Addressing all individuals from the group consistently exclusively is additionally expected to keep the relationship open for conversations and offering one-on-one help. Giving the group sensible deals objectives is one more method for expanding inspiration.

In the industry human resource management is required mainly for the following reasons:

Essentially every nation has taken on a public procedure for business age in all the areas remembering the travel industry and open positions for the travel industry have been coordinated with financial improvement.

The tourism industry has arisen as an instrument for financial turn of events and unfamiliar trade income. Human asset arranging and improvement is crucial for guaranteeing the necessary measure of value what's more, guidelines in hospitability which has now turned into a significant item in the tourism industry. Rise of extraordinary types of the travel industry like experience the travel industry, show the travel industry, clinical the tourism industry, otherworldly the travel industry and so on has prompted the interest for particular abilities which can be procured also, created through legitimate human resources the board as it were. Sightseers have become excessively difficult and for the tourism industry to make due in this requesting

Furthermore, cutthroat climate, a more significant level of progress in abilities, preparing and execution improvement of its labor is vital. The human asset engaged with giving the travel industry administration, as a matter of fact, is a piece of the help. The travelers see as well as feel the mentality and conduct of the human asset.

Challenges of human resources management in tourism industry

There are sure difficulties in Human Resource Management in the tourism industry. Associations and supervisors in the tourism industry and neighborliness industry face genuine difficulties in selecting, improvement and keeping a committed, skillful, very much oversaw and wellmotivated labor force which is centered around offering a high - quality 'item' to the progressively requesting and knowing client.

In some geological and sub-area regions, the tourism industry and friendliness gives an appealing, high-status working climate with cutthroat compensation and conditions, which is in appeal in the workforce and advantages from low staff turnover. The opposite side of the coin is one of unfortunate circumstances, low compensation, high staff turnover, issues in enlisting abilities in a number of key regions, an elevated degree of work drawn from socially burdened gatherings, poor status and the virtual shortfall of impressive skill.

The tourism Industry overall has been battling as a result of the absence of specialized and proficient representatives. The tourism industry as a different subject of study has been laid out as of late, and such not many expertly prepared up-and-comers are accessible in the Job market. This has prompted the expansion in the work of undeveloped specialists working in the business which has prompted a reduction in the help quality of the Industry.

To reiterate the abilities issue in the travel industry and friendliness industry propose the business has various faculty issues, including

- Generally low wages, except if expertise deficiencies act to counter this (model, culinary experts)
- Unsocial hours and shift designs that are not family agreeable
- Overrepresentation of ladies and ethnic minorities in low level employable positions, with better paid, higher status and more talented positions filled by men, highlighting immature equivalent open doors arrangements in the area
- Poor or non-existent profession designs and utilization of casualized occasional work
- Over dependence on casual enlistment techniques
- Absence of proof of good practice work force/HRM Practices
- Practically zero worker's guild presence
- Elevated degrees of work turnover
- Troubles in enlistment and maintenance of workers

Opportunities of human resources management in tourism industry

In the context of the tourism industry in India, Human Resources Management (HRM) presents a multitude of opportunities for both enterprises and the economy at large. Firstly, the burgeoning tourism sector in India offers vast opportunities for job creation and employment generation, thereby serving as a catalyst for socio-economic development. With the government's emphasis on initiatives such as 'Incredible India' and 'Make in India', there is

a growing demand for skilled manpower across various segments of the tourism value chain, including hospitality, travel agencies, tour operators, and cultural heritage sites. HRM plays a pivotal role in attracting, recruiting, and retaining talent in these sectors, thereby addressing the pressing issue of unemployment and underemployment.

Moreover, the diversity and richness of India's cultural, natural, and historical heritage present unique opportunities for innovative HRM practices geared towards promoting cultural sensitivity, inclusivity, and sustainability. HR professionals can leverage this diversity to design tailored training and development programs that enhance employees' cultural competence and language skills, thereby enriching the overall visitor experience and fostering intercultural dialogue. Additionally, initiatives such as community-based tourism and eco-tourism offer opportunities for HRM to engage with local communities, empower marginalized groups, and promote responsible tourism practices that preserve and protect India's natural and cultural assets for future generations.

Furthermore, the advent of digital technology and e-commerce platforms has revolutionized the way tourism services are marketed, sold, and delivered. HRM can capitalize on this digital disruption by harnessing the power of data analytics, social media, and mobile technology to enhance customer engagement, personalize services, and streamline operations. By investing in digital literacy and upskilling initiatives, HR professionals can equip employees with the necessary digital competencies to thrive in an increasingly digitized tourism landscape, thereby enhancing organizational agility and competitiveness. Some of the main Opportunities of Human Resources Management, in Tourism Industry are given below:

- Employment Generation and Job Opportunities
- Cultural Sensitivity and Diversity Management
- Community Engagement and Sustainable Tourism

- Digital Transformation and Technological Integration
- Training and Development Initiatives
- Talent Acquisition and Recruitment Strategies
- Performance Management and Employee Retention
- Inclusive Growth and Empowerment Initiatives
- Government Policies and Support Frameworks
- Industry Collaboration and Partnerships

Overall, the tourism industry in India presents a fertile ground for HRM to drive innovation, inclusivity, and sustainability. By embracing these opportunities and leveraging human capital effectively, Indian tourism enterprises can unlock their full potential, contribute to economic growth, and position India as a premier tourist destination on the global stage.

Conclusion

In conclusion, this research paper underscores the critical importance of effective HRM in driving success and sustainability in the tourism industry. By elucidating the intricacies of HRM practices and examining the opportunities and challenges therein, this study contributes to a deeper understanding of how human resources can be leveraged to achieve strategic objectives and navigate the complexities of the ever-evolving tourism landscape. Additionally, it offers practical implications and recommendations for HR practitioners, policymakers, and industry stakeholders to enhance HRM effectiveness and foster sustainable growth in the tourism sector.

For business frameworks and organizations participated in the tourism industry to find lasting success, key variables must be the item and administration quality and seriousness. By associating different business activities in the travel industry one accomplishes expansion in the proficiency and quality degree of items and administrations. The executives in organizations is essentially centered around benefit and control of costs and less consideration is given to HR the executives which is the vital for creation of value items and creating quality administrations, whereupon the achievement and seriousness of a specific organization on the vacationer market dependshuman resources are the executives and customer's care the board are between related regions in the tourism industry. A few associations and objections are known for their hospitability and human administration and called administration pioneers. Research detailed in the space has shown that they have accomplished this status through successful administration of their HR.

HRM likewise investigates the complaints and issues looked by the specialists and modern relations. Hence HRM goes about as a fuel for the effortless working of a company and its general turn of events and progress and HRM practices assume a significant part inside the effective human resources the executives and improvement in neighborliness industry.

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STATE OF THE ART TECHNOLOGY AFFECTS ON STUDENTS' LEARNING

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Abstract

Old-fashioned face-to-face classes have served as an effective method of learning and teaching for the longest time. It has produced visible and satisfactory results and hasn't been questioned until the world faced a common enemy, the CoVid-19 pandemic that stopped everyone from attending the traditional in-person classes. That situation proved that technology could be sufficient and deliver the same, if not better, results in the learning process. Technology clearly impacts education in various ways. If we are curious to learn more about this impact, read this guide as it answers the question" How does technology impact student learning?"

Key words-Students, Technology, on line Learning Process and Education.

Introduction

In today's day and age, technology has incorporated itself into every aspect of our lives, including the education field. It is a tool that helps us complete complex tasks quickly and efficiently. However, it is necessary to keep in mind that technology is a tool for education, but it can't solve the problems itself. The usefulness of educational technology lies in what educators do with it and how they use it to best meet the needs of their students. The appropriate use of digital learning tools in the classroom can boost student engagement, assist teachers in improving lesson plans, and enable personalized learning. It also helps students to develop critical thinking skills.

Practice of technology in modern era education-Virtual classrooms, augmented reality (AR), videos, different robots, and other technology tools can not only make the class more interesting, but they can also develop more inclusive practices that foster cooperation and intellectual curiosity while also allowing teachers to collect data on student performance.

Online teaching methods for students learning - There are various types of online teaching methods, but we have put together a list of the best ones that can be easily integrated by teachers in their teaching strategy. Details are followings: -

a. **Presentations:** - For example Google Slides, Slide Share, Prezi, MS Power Point etc.
b. **Online Whiteboard:-** For example Zoom, MS Whiteboard, Stormboard, Google Jamboard etc.
c. **Live Online Classes:** - For example YouTube, Zoom, Google Meet, Unacademy, Vedantu, Careerwill, RJ Vikramjeet etc.
d. **Pre-recorded Video Lectures**: - For example CamStudio, Hippo Video, Loom, Apowersoft etc.
e. **Flipped Classroom**: - For example Edpuzzle, BookWidgets, Symbaloo, Ted-Ed etc.
2. **Live Chatting:** - For example Slack, Skype, Messenger, Whatsapp etc.
3. **Discussion Boards and Forums:-** For example Stack Overflow, Quora, India-Forums etc.
4. Game-Based Learning**:-** For example EdApp, Kahoot, Gametize, Centrical, Archy Learning etc.
5. **Artificial Intelligence & Chat GPT:** - For example Chat GPT, Eupheus, Practically, Mindler, Jungroo Learning, Prodigy etc.

6. **Mobile-Friendly Platforms:** - For example Edmodo, Class Dojo, Flip, Nearpod etc.

Advantage of technology in education

We all use technology in some form or another in our daily activities. As time passes, it has become more important in our lives, changing the way we consume and process information. The influence of technology can be seen in every area of our lives; however, the impact of technology on education has been the most noticeable in recent years. Schools are incorporating more and more technology into the classroom to keep up with technological advances in hopes of preparing students for the rapidly changing world of technology. It has also become pivotal in helping teachers develop their teaching classes based on student's learning styles.

Critical thinking enhanced in students-Technology will have an impact on students' critical thinking skills depending on a variety of elements, including the type of technology used and the context in which it is used. It is a well-known fact that the use of technology in the classroom can make activities and the learning process more engaging. Technology has the ability to engage multiple senses and can increase students' investment in the material. Appropriate classroom technology boosts students' academic achievement, self-confidence, motivation in class, and attendance. Technology facilitates students' transition from sitting attentively and listening to more hands-on learning. In addition, technology influences critical thinking by assisting students in applying what they've learned to real-life situations and developing problem-solving skills, both of which are essential components of critical thinking.

Amplified cooperation in students-Cooperation can be aided by educational technology. Teachers can communicate with students during lessons, but students can also interact with one another. Students collaborate to solve problems through online classes and educational games. Students can share their ideas and thoughts and encourage one another

in collaborative activities. Simultaneously, technology allows for one-on-one interaction with teachers. Students can ask questions about the classroom and receive additional assistance with the difficult-to-understand subject matter. Students can upload homework from home, and teachers can access and view submitted assignments on their devices. Numerous studies have found that implementing instructional technology improves overall student motivation and engagement in learning. More specifically, technology engages students behaviourally, emotionally, and cognitively. Whether technology is used in class or after school, students have more opportunities to communicate with instructors, collaborate with peers, and participate in the learning process.

Technology prevail over traditional learning-Modern technology has completely transformed the educational system. The internet-enabled classrooms have made education available to anyone who wants to learn anywhere in the world, at any time, on any subject. In contrast to the traditional face-to-face classrooms, which have a limited capacity of students, virtual classrooms can accommodate any number of students. And, when it comes to learning, there is an infinite amount of information available for free or at a reasonable cost.

Healthier communication in students-Students can use technology to connect with people in their classrooms and around the world. Learning how to collaborate on projects using digital tools prepares students for almost any career. Connecting with students across the globe promotes cultural learning and actually teaches how to collaborate with people who are different from them. While the internet can be an unpleasant place full of hate at times, it can provide a tremendous sense of community and support when used wisely. Classroom websites can benefit students of all ages. They frequently foster student connections and provide a space for them to collaborate on team projects. They also help learners by instilling a sense of belonging and community in them. Websites, which are typically filled with student work, classroom updates, and assignments, simulate the experience of being a member of an online forum or group. Students are able to gain

experience designing, editing, and uploading files to the site.

Better comprehension in students-Through the use of technology, every student basically has the world in their hands. With just a few clicks, students can easily access all the information and materials they need in order to comprehend different topics better and succeed in the process. In certain situations, every student can face problems dealing with specific topics, and thanks to technology, this is no longer a problem since they can quickly look it up in different search engines or even ask for more explanation from their instructors. Thanks to the use of technology, instructors are always an email away, making it easier for students to connect with them and get all the necessary help.

Interactivity & class engagement-When technology is seamlessly and carefully incorporated into the classroom, students not only become more engaged but also begin to take more control over the learning process. Effective technology integration alters the dynamics of the classroom, stimulating student-centered project-based learning. When using technology during the learning process, students are able to engage with their teachers and other students quickly and easily without wasting class time through chat rooms and other available applications.

Effective learning and time saving process-It is clear that both teachers and students make the most of what technology has to offer. One of the most significant advantages of using technology in the classroom is that it saves a lot of time. A number of apps are available to assist teachers in taking attendance so that the task does not consume too much of their time. Even if the teacher is busy getting ready for class, students can sign their names on a tablet as they walk in.

Enriching the classroom with technology-Choosing the right technology to incorporate into the classroom can be challenging. However, defining your learning objectives can assist you in determining which tools will be most beneficial. It is true that not all schools can afford a one-to-one device ratio in the classroom. In situations where there are many more students than teachers, digital tools can assist in providing personalized guidance to each student. While teachers meet in private with other students, personalized digital applications can guarantee that the rest of the students are using their devices to work on their particular areas of improvement.

The impact of technology on student learning- The use of technology has helped students and teachers create practical and easily-accessible teaching and learning environment. A very important technological impact on education is increased interactivity and class engagement. In addition, better overall comprehension, practical learning, time management, and combined learning methodologies are just some of the impacts that technology has had on student learning.

As mentioned previously, during the learning process, students will inevitably face obstacles and different difficulties. In addition, they may be required to explore matters that are complex and challenging for them. However, the incorporation of technology into the learning process has made it easy for students as well as teachers to access all the materials and sources that would help to explore and solve complex matters they may encounter during the learning and teaching process.

Conclusion- While education technology is generally viewed as a threat, and it does have limitations, incorporating it into your classroom practices provides students with a new way to better interact and engage with course material. Thanks to the use of technology tools, education is no longer restricted to the four walls of your classroom. The internet and social media do not have to be a source of distraction. After finding out how technology helps students learn, as a teacher, you can integrate it into lesson plans and help both yourself and students to create improved learning outcomes.

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