NOVEMBER-DECEMBER 2024

ISSN: 2320-2750
RNI:JHAENG/2013/53159

Registered with Ministry of Information and Broadcasting, Government of India (RNI)

JAMSHEDPUR RESEARCH REVIEW

Peer-Reviewed, Indexed, Refereed, Multi-Disciplinary International Research Journal

YEAR 12: VOLUME 6: ISSUE 68

+9334077378

A Publication of Gyanjyori Educational Research Foundation
Jamshedpur-831005

WWW.JAMSHEDURRESEARCHREVIEW.COM

Registered with Ministry of Information and Broadcasting, Government of India (RNI)

Jamshedpur Research Review

(Peer-Reviewed, Indexed, Refereed, Multi-Disciplinary International Research Journal)

English Bimonthly

Year 12: Volume 6: Issue 68

November- December 2024

RNI – JHAENG/2013/53159
ISSN: 2320-2750(PRINT)
Postal Registration No.-G/SBM-49/2022-24
Dateline: November-December 2024

- **Year 12: Volume 6: Issue 68**
- **Place: Jamshedpur**
- **Language: English**
- **Periodicity: Bimonthly**
- **Price: Rs.150**
- **No. of Pages: (Incl. Cover page):**200
- **Nationality of the editor: Indian**
- **Editor: Mithilesh Kumar Choubey**
- **Owner: Gyanjyoti Educational and Research Foundation (Trust), 62, Block No.-3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin-831005.**
- **Publisher: Mithilesh Kumar Choubey**
- **Nationality of the Publisher: Indian**
- **Printer: Mithilesh Kumar Choubey**
- **Nationality of the Publisher: Indian**
- **Printing Press: Gyanjyoti printing press, Gyanjyoti Educational and Research Foundation (Trust), 62, Block No.-3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin-831005.**

Declaration: ***Owner of Jamshedpur Research Review, English Quarterly is Gyanjyoti Educational and Research Foundation (Trust), 62, Block No 3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin -831005, and published and printed by Mithilesh Kumar Choubey and printed at Gyanjyoti Printing Press, Gyanjyoti Educational and Research Foundation, 62, Block No.-3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin-831005, and published at Gyanjyoti Educational and Research Foundation(Trust), 62, Block No.-3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin-831005, and editor is Mithilesh Kumar Choubey***

ISSN: 2320-2750(Print)

www.jamshedpurresearchreview.com

Jamshedpur Research Review is a government registered open market journal, registered with RNI (Registrar Newspapers in India, under the Ministry of Information and broadcasting, Govt. of India and strictly follows the press rules.

Matters related to the research paper such as selection, acceptance, rejection etc., are decided by editorial board committee on the basis of reports of paper reviewers.

The views expressed in the articles are those of individual authors. Editors/ publisher do not take any responsibility for issues related to intellectual property rights or any other matters.
Jamshedpur Research Review will come under the jurisdiction of Jamshedpur Court only.

A Publication of Gyanjyori Educational Research Foundation

Jamshedpur-831005

Editorial Board

Paper Reviewers

Started in 2012, Jamshedpur Research Review (ISSN-2320-2750) is a Government registered, Peer-Reviewed, Multi-Disciplinary, English Bi-Monthly Research Journal published by Gyanjyoti Educational and Research Foundation, 62, Block-3, Shastrinagar, Jamshedpur, Jharkhand-831005. Jamshedpur Research Review is one of the most reputed and regularly published research journals in the eastern India. So, for its 53 issues have been published without any break since its inception.

Our Objectives:

- **Jamshedpur Research Review aims to publish multi-disciplinary and trans-disciplinary research papers relevant for India's developing economy.**
- **Our aim is to promote knowledge and information through publication that are socially relevant, locally need based, nationally important and globally significant.**
- **The Journal aims to integrate and promote new ideas, concepts and practices, for public welfare and strengthening the civil society.**

- **Focus Area**: Social Sciences,Eductaion, Commerce & Management and Environment Studies
- **Periodicity:** Bi-Monthly
- **Website:**www.jamshedpurresearchreview.com
- **Blog:** www.jamshedpurresearchreview.blogspot.com
- **Registration:** RNI: JHAENG/2013/53159 and ISSN-2320-2750.
- **No of Issues published:** Year 12 Issues- 68 (Up to December2024

Next Issue –March 2024

- **Call for Papers:** Research papers are invited for publication in 60th issue of the journal. Last date for paper submission is 15 December 2024. The issue is scheduled to be published in the month of January 2025
- For more details log on-www.jamshedpurresearchreview.com
- Email- editorjrr@gmail.com
- Phone-09334077378

www.jamshedpurresearchreview.com

Editorial

A Tribute to Ratan Tata ((28 December 1937 – 9 October 2024) from a Grateful Citizen of Jamshedpur

The world has lost an extraordinary visionary, a compassionate leader, and a true humanitarian in the passing of Ratan Tata. His life was a testament to the values of integrity, humility, and service to humanity.

As a proud citizen of Jamshedpur, I take immense pride in paying tribute to a man whose legacy has shaped not only our city but also the spirit of its people — Ratan Tata. He was more than an industrialist; he was the heartbeat of Jamshedpur, a leader whose vision has transformed our lives in ways words can scarcely capture.

Jamshedpur, founded by the legendary Jamsetji Tata, has flourished under the stewardship of the Tata Group, and Ratan Tata carried forward this extraordinary legacy with unparalleled grace and dedication. His tenure as Chairman of Tata Sons saw a profound focus on improving not just the company's fortunes, but the lives of the people who live and work here. From world-class amenities to robust educational institutions, healthcare facilities, and clean, green spaces, Jamshedpur stands today as a model city because of the Tata Group's commitment under his leadership.

What makes Ratan Tata a hero to the people of Jamshedpur is his genuine concern for humanity. His efforts to ensure worker welfare, community upliftment, and environmental sustainability resonate deeply with us. Every park, every school, every hospital in this city echoes his philosophy: that business should serve society.

Ratan Tata's humility and compassion made him more than just a leader; he was guardian of dreams. His belief in innovation, his courage to take risks, and his dedication to ethical practices inspire us to aim higher while staying rooted in values. His legacy is woven into the fabric of our city, reminding us daily that progress must be inclusive and sustainable.

As someone whose life has been enriched by the opportunities and quality of life that Jamshedpur offers, I express my heartfelt gratitude to Ratan Tata. He has not just led a company; he has nurtured a community. Sir, you were a towering figure not only in the industrial world but in the hearts of everyone in Jamshedpur. Thank you for your vision, your care, and for making our city a shining example of what humanity and business can achieve together.

Ratan Tata’s contributions to the nation and beyond have left an indelible mark that will continue to inspire generations. His vision transformed industries, his philanthropy uplifted countless lives, and his legacy will forever remain a guiding light for those who believe in making a meaningful difference.May his soul rest in eternal peace, and may his values continue to inspire us all to work towards a better, more compassionate world.

Date-November 2024

Dr. Mithilesh Kumar Choubey

Editor

INDEX

***

EARLY EDUCATIONAL POLICIES IN COLONIAL INDIA (1781-1835): EXPLORING THE DYNAMICS OF A DIALOGUE BETWEEN COLONIZER AND COLONIZED

Ushasi Banerjee
PhD Scholar, Department of History,
University of Kalyani
ushasi2000@gmail.com

Abstract: The English East India Company consolidated its power in the Indian subcontinent not only because of the superiority of British armforce or their economic wealth, but also because of the 'cultural technologies of rule'. There was a skilful manipulation of existing political institutions, social customs, cultural symbols as well as information system. The Company rule was founded upon the negotiation and exchanges between the Company merchants or administrators on one hand and the Indian 'ecumene' on the other. It will be explained in this essay that the early educational policies were not merely impositions, rather the imperial policies were guided by 'a dialogic process' between the Company administrators and the learned section of ecumene, i.e., the munshis or pandits.

Keywords: cultural technologies of rule, dialogic process, ecumene, education, negotiation

The English East India Company consolidated its power in the Indian subcontinent not only through outright conquest. It was durable in the subcontinent not only because of the superiority of British armforce or their economic wealth, but also because of the 'cultural technologies of rule'.[1] There was a skilful manipulation of existing political institutions, social customs, cultural symbols as well as information system. The Company rule was founded upon the negotiation and exchanges between the Company merchants or administrators on one hand and the Indian 'ecumene' on the other.[2] The ecumene comprised of diverse sections of indigenous population – involving the literate classes and learned scholars to the itinerant bards, bazar rumour-mongers and others. Thus the early colonial policies were not 'impositions from the top', as that would be an unwise approach and fail to gather popular support. It will be explained in this essay that the early educational policies were not merely impositions, rather the imperial policies were guided by 'a dialogic process' between the Company administrators and the learned section of ecumene, i.e., the munshis or pandits.[3]

Early Orientalist Ventures

British engagement with the South Asian educational tradition began with Warren Hastings, the first governor-general of British India (1773-1785). Being a pragmatic politician and an astute diplomat, he was acutely aware of the precariousness of British power in the subcontinent. Moreover, he had profound interest in Islamic art and literature, indigenous culture and language and provided patronage to scholars and poets.[4] Hence, both due to political instability of the nascent Company rule and personal bent of mind, Hastings established orientalism as his official policy. He called for a reconciliation of the Indians to British rule through the adaptation of indigenous manner of ruling and governing.

The subjects expected the British rulers to behave like South Asian rulers. Hence it was necessary to have in depth knowledge in Indian languages, custom, opinion, value system, religion and overall way of life. Added to this political exigency was Warren Hastings' intellectual fascination with South Asian culture. He promoted various scholarly enterprises. He founded a chair for Persian in

Oxford University, encouraged translations of Arabic and Sanskrit legal texts into Persian and English and writing Bengali grammar books. The Asiatic Society was founded in 1784 by the renowned Indologist, Sir William Jones for the cultivation of indigenous language and history. Nathaniel Halhed translated a lawbook into English, entitled The Code of Gentoo Laws (1776) and was also prepared a grammar book of Bengali.

Bernard Cohn and Nicholas Dirks, however, have asserted that the native intellectuals were treated as passive informants and that they had no control over the actual processes of administration or policies. The establishment of the Calcutta Madrassa by Warren Hastings in 1781 shows clearly that the native informants did not play a passive role but had an important and engaging role in the opening of an indigenous learning centre.

In 1780, a group of Muslims 'of credit and learning' sent a petition to the Governor-General asking him to establish a madrassa for the study of Islamic law and other traditional subjects under the direction of the revered scholar of Farangi Mahal, Mawlavi Mujid al-Din. The English abstract of the petition[3] and Warren Hastings' Minute of April, 1781 consist of various reasons why it the Governor General should found the educational institution for natives. Mawlavi Mujid al-Din was in Calcutta at that time and the petitioners urged the Governor-General to persuade him to stay back in the emerging metropolis and instruct the young students. They reminded Hastings of the tradition of the land - the Nawabs of Bengal had established madrassahs during their heyday and the British governor-general, as the successor of the Nawabs, was naturally expected to follow suit. Calcutta was gradually becoming the 'seat of a Great Empire' and hence it would be pertinent to inaugurate a madrassah there to enhance the prestige of the city and subsequently, earn the British Governor General fame and respect of his subjects. They even pointed out that Hastings should not let go of this golden opportunity to boost about his image as a benefactor and patron of indigenous law and culture.

Hastings understood the underlying implications of founding a madrassah and spent no time in allocating funds for the same and also convinced the London authorities about the need of such an endeavour. Thus the Calcutta Madrassa became the first educational institution, founded by the British and marked the beginning of the colonial engagements in educating their subjects. It is important to note in this context that by establishing the madrassah under a scholar of Farangi Mahal, Warren Hastings was actually continuing the tradition of the Nawabi regime. The process narrated above shows that it was not borne solely out of the British need to legitimize their rule, but equally served the interests of the 'munshis' or the Indian 'ecumene'. The munshis therefore played an important role as cultural mediators between the British and the imperial subjects. Hence the early educational policies were definitely formulated through 'a dialogic process'.

Eleven years later, Jonathan Duncan pressed for the establishment of a Sanskrit College in Benaras. He asserted that founding of an institution for Hindu learning would make their rule more endearing to the Hindu subjects. By founding the Calcutta Madrassah, Hastings followed the age-old tradition of Muslim nawabs, but by establishing a seat for Hindu learning, Duncan envisioned to outdo their Hindu predecessors. The Sanskrit College was founded in 1792 and it became the first institution for preserving Hindu texts. Bernard S. Cohn has opined that Duncan was guided by the political need to preserve and disseminate Hindu knowledge and thereby set up a nursery for future doctors and expounders to assist the European judges.[5] David Kopf, however, has observed that like Hastings, Duncan sought to satisfy his scholarly fascination as well by founding within the College a Library of the most ancient form of knowledge.[8]

Lord Wellesley founded the Fort William College in 1800. Although its students were European and its aim was to train newly arrived East India Company officials, the college was steeped in the orientalist perspective. Over the next two decades, this institution was a centre of educational as well as research activities of scholars like H.T. Colebrooke, William Carey and H.H. Wilson, alongside of pandits and munshis like Ali Ibrahim Khan.[9]

Advent of Evangelicans

The Orientalist line of thought regarding the education of the native subjects was that the latter ought to be educated in indigenous languages, literature, moral code and value systems. They discarded the idea of introducing the natives to western sciences or English language or cultural traditions as they feared that would end their political and economic pre-eminence in the subcontinent. What they intended to forge was a reconciliation between the indigenous culture and British rule. However, almost from the beginning, an alternative vision of empire challenged the general views of Hastings and the orientalists. The Evangelicans, confident of the supremacy of the British power, culture and religion, were a prime critique of the orientalist policy. They were in favour of importing the English knowledge, rather than following the policy of reconciliation.

Among the most important personalities who took up this line of thought was Charles Grant. Grant served twice with the East India Company in India, from 1768 to 1771 and again from 1774 to 1790. In 1776, grieving over his personal loss, he found refuge in Christ and thereafter became a devout Christian. He started a vigorous campaign against slave trade in England and succeeded in eradicating it. He also became concerned about the moral degeneration of Hindu society and this brought him at odds with the Orientalists who preferred the policy of non-interference into the indigenous religious belief system and social practices to avoid the wrath of the natives. He firmly advocated that the religion of Hinduism was depraved and acted as a barrier to the social and material progress of the Indians. He therefore remarked that the British, instead of acting as the successors of previous South Asian rulers and being 'passive spectators' of the 'unnatural wickedness' practiced by their Indian subjects, should bring to the subcontinent the fruits of development, enlightenment and Christianity. For long the British had been concerned solely about enhancing their political power and promoting their financial interests and ignored the moral improvement of their Indian subjects. Grant insisted that introduction of Christianity and western learning were crucial to the improvement of the Hindu population. These views were compiled in his book Observations on the State of Society among the Asiatic subjects of Great Britain, 1792. He actually wrote this book as part of the evangelical attempt to persuade the Parliament about the necessity of opening the territories under EIC rule to the missionaries while renewing the Company's Charter in 1793. He reiterated his views during the parliamentary debates and asserted that "the true cure of darkness (morally degraded Hindu society) is the introduction of light (western education and Christianity)".[10]

Grant was however sensitive enough to understand the political concerns that led Hastings and other Orientalists to adopt a cautious approach towards the religious matters of the natives. He too rejected the notion of using 'force from above' to eradicate derogatory social practices or customs. He had the firm conviction that the dissemination of western education among the natives would enable them to think with reason and rationality and thereby expose the errors of Hinduism. He also sternly advocated in his phenomenal work that the diffusion of English language was an essential first step for the advancement of the natives.[11] He noted that the Hindus had learnt Persian as it was 'the language of Government' and therefore urged the British administrators to introduce English into public affairs, instead of Persian.[12] English language would give direct access to the western knowledge and science and enable the natives to free their mind from the shackles of barbaric customs and unscientific superstitions. Grant was sure of the fact that growing familiarity with English language and culture would automatically mould the natives to follow Christianity and denounce Hinduism as the former was more rational, humane and scientific. The Evangelicals were not strong enough in 1792 and hence in the Charter Act of 1793, the entry of missionaries in the Indian subcontinent was not legalized. However, they got the opportunity with the implementation of the infamous Charter Act of 1813.

Charter Act of 1813

The imperial vision of the Orientalists was guided by the policy of reconciliation of the Indian traditions with British rule, i.e., the Indianisation of British rule. On the other hand, the Evangelicals severely criticized this and called for the establishment of superior British political and Christian cultural codes. They took the introduction of English education as the primary pre-requisite to achieve this goal. The Charter Act of 1813 fostered a compromise between the two competing visions of Empire.[13] The Section 43 of this Charter espoused that the Company ought to allocate at least one lac rupees each year for the improvement of literature, and the encouragement of the learned natives of India and for the introduction and promotion of a knowledge of the sciences among the inhabitants of the British territories in India. This Section of the Charter clearly shows the co-existence of two seemingly different goals at once – the revival of and encouragement to study of indigenous languages, laws and culture and the introduction of western sciences. The Orientalists had to accommodate within their oriental curriculum the lessons of western science, whereas the Charter Act did not clearly mention anything about the medium of instruction. This led to a prolonged controversy, known in history as the Anglicist-Orientalist Controversy. The 1814 despatch sent by the London authorities to guide the EIC officials regarding the clause of education laid down in 1813 Charter Act, recommended Sanskrit learning for the natives. It also provided the background for the policy of engraftment that hoped the learned natives in contact with the British officials would slowly adopt western learning, particularly western science. Since 1818, many of the officials as well as the Governor General Lord Moira were against the imposition of western learning upon the natives. In contrast, they paid attention to conciliating natives and sought to build an "empire of opinion". Their notion of empire entailed that the British Raj would last as long as they secure goodwill of the subjects. That was possible only by paying heed to natives' opinion and respecting their traditions, not by imposing English education or western sciences.

The nature of the ecumene also changed significantly from the late 18th to early 19th century. C.A. Bayly has shown that the demand for English education increased among the Indian ecumene, particularly, Rammohan Roy and Ramkamal Sen. The British worked in close association with them and since early 19th century, Ramkamul Sen and Rammohan Roy served as cultural mediators owing to their command over both English and Persian. The Hindu School and Hindu College were founded in 1816 and 1817, respectively, by Rammohan Roy, David Hare, Ramkamal Sen, Radhakanta Deb and other eminent personalities to disseminate English Education among the natives. The General Committee of Public Instruction**,** headed by H.H. Wilson, was formed in 1823 to administer Government's education policy. The GCPI was dominated by members like Wilson, H.T. Princep, J.C.C. Sutherland and Holt Mackenzie who endorsed the policy of engraftment. The Sanskrit College was founded in 1823. Rammohan Roy was vehemently against this move but the members of GCPI dismissed his view as an isolated one, not representative of the Bengali society. The curriculum of this College included modern science alongside a more traditional course of Sanskritic studies.[14] Mackenzie insisted that it would be best to concentrate first on improving the traditional education and western science would be gradually introduced into the curriculum without attempting to supersede oriental learning. Mackenzie's general plans for engrafting western knowledge into traditional learning were given a new meaning by H.H. Wilson. English was introduced into the Calcutta Madrasah and Sanskrit College of Benaras in 1829, but traditional courses were never ignored. In essence, the members of GCPI paid substantial attention to the public opinion and thereby, adopted a cautious approach. They believed in building "an empire of opinion" and were called orientalists, but their character was different from the early orientalists like Warren Hastings and William Jones.

This policy of engraftment was severely challenged by Rammohan Roy in Bengal and also by James Mill since 1819. Influenced by the utilitarian logic, Mill found little value in cultivating oriental studies. Instead he was of the opinion that the British should use their power to introduce modern ideas and practices, i.e., European logic and sciences. In his dispatch laid down in February 1824, he criticized Wilson's draft of the curriculum of Sanskrit College and reiterated that there was no use in spending the fund on oriental studies. Mill, however, wanted to teach western sciences and ideas in vernacular languages, not in Sanskrit or Persian and not even in English.

John Stuart Mill found GCPI's policy of engraftment successful beyond all expectations, though he constantly reminded them of the utility of vernacular education.

Pre-eminence of Utilitarian Logic

The scenario changed after 1830s, particularly since the advent of Lord William Bentinck as the Governor-general. As the Empire got extended, there arose the need to create a group of individuals who would be equipped to hold administrative offices of the EIC.[15] The Utilitarians even wished to include native in the administration and in that process oriental studies gradually proved to be 'not useful' enough. Lord Bentinck was driven by this zeal and therefore arose the need to introduce English education. Bentinck, supported by Lord Macaulay, succeeded in convincing the House of Commons that the goal of the British would be to educate Indians in European knowledge so that they can reinstate better governance in future. The changed environment was reflected in the efforts of the Scottish missionary, Sir Alexander Duff who founded the General Assembly's Institution in 1830 with full support of Rammohan. The success of his institution in the succeeding years allude to the growing demand for English Education in Bengali society.

The struggle between the Anglicists and the Orientalists broke into the open in 1833. Prior to that year, the Orientalists had been in firm control of the General Committee of Public Instruction. In 1833, when Charles E. Trevelyan was appointed to the Committee, strong opposition to the Orientalist education policy developed within it. Trevelyan was a follower of the evangelical tradition of Charles Grant, firmly believing in the mission to Christianize Indian society.[16] He staunchly supported Duff's curriculum and prompted the government-sponsored schools to adopt it. He earned the goodwill of the reform-minded natives like Roy who sought opportunities for western education. J.F. Hilliker has maintained that Trevelyan and his native supporter, Rammohan Roy had the firm conviction that spreading English education and western knowledge would morally and intellectually transform the continent. Trevelyan was also supported by a new class of munshis or cultural mediators like Mohan Lal who understood the need for English education to secure lucrative government posts.

In late 1834, Trevelyan and his fellow reformers set out with the task of reforming curriculum of Sanskrit College. Stiff opposition came from the orientalist faction. The two views were summed up in the letters sent to the Governor-General by J.C.C. Sutherland on 21st and 22nd January, 1835. The first letter upheld the views of the Anglicists who stressed of the use of the dissemination of English education for acquiring European knowledge. On the other hand, the orientalists' upheld the policy of reconciliation of western knowledge and oriental knowledge. They severely criticized the Anglicists' opinion that no useful information was there in Sanskrit or Persian education.

Lord Bentinck referred the matter to Macaulay. To break the dead-lock, Macaulay was appointed to the Committee. He was in close association with Trevelyan and shared his views of education policies. Macaulay's Minute of 2 February 1835, unqualifiedly ratifying the Anglicist position, became the basis of Government-General Bentinck's Resolution of 7 March 1835, setting education policy. Bentinck, with his westernized bent of thought, personally believed that India needed to be regenerated and at the same time understood the need to pay attention to the new indigenous elites. He met Rammohan Roy and appointed Radhakanta Deb and Ramkamal Sen to government committees. He was worried of the fact that the British knew very little of the Indian education system and hence ordered a survey to be conducted under William Adam. He was even sympathetic to the natives who wanted English education. He therefore, stated in his Resolution that the British goal would be the promotion of European literature and science among the natives of India and no more funds would be allocated for oriental education or publication of oriental books. The GCPI thereafter in April recommended that schools for teaching English literature and science through the medium of English be established all over the presidency towns. Two Indians – Radhakanta Deb and Rasamoy Dutt were appointed to the GCPI to give it 'a representative quality'. S.L. Salahuddin Ahmed has noted that two members were chosen from the conservative faction perhaps to make the decisions of GCPI more acceptable to the wider sections of society who were against radical members like Rammohan Roy.

In the Adam's Report, the decaying conditions of elementary education came to forth. The GCPI on the contrary propounded the downward infiltration theory that stated that English education would be provided to the native elites who in turn would take up the task of educating the masses. Bentinck's Resolution, however, did not include Macaulay's original call to abolish the Calcutta Madrasah and Sanskrit College, but stated that the Government would not allocate funds for its persistence or create any new stipends. It also stressed that the Government had no intention of abolishing any existing institution of 'Native Learning'. Thus being a pragmatic administrator, Bentinck did not fully endorse Macaulay or Trevelyan's opinion that oriental learning was of no use and hence had to be abolished. In his Resolution, he sought to strike a marriage between the Orientalists' opinion and that of the Anglicists. He also was sympathetic to the natives' opinion and reconciled their opinion within his Resolution. Wilson and Ramkamul Sen favoured the policy of engraftment while the growing assertion of the Anglicists like Trevelyan and Rammohan turned the tide towards the latter. A compromise came in Bentinck's resolution as he categorically stated that the centres for oriental learning would not be abolished.

The education policies of the EIC were, therefore, not merely imposed from above by the rulers. Those were implemented after prolonged deliberations in administrative circles, involving representatives of native population.

References

1. See Cohn, Bernard S., (1996). Colonialism and Its Forms of Knowledge: The British in India, Princeton, Princeton University Press.
2. Bayly, C.A., (1988). Indian Society and the Making of the British Empire, Cambridge University Press.
3. Irschick, Eugene F, (1994). Dialogue and History: Constructing South India, 1795-1895, Berkeley, University of California Press.
4. Marshall, P. J. (1973). 'Warren Hastings as Scholar and Patron.' In Anne Whiteman, J. S. Bromley, and P. G. M. Dickson, eds., Statesmen, Scholars and Merchants, Oxford, Clarendon Press, pp. 245-56.
5. Cohn, Bernard S. (1985). 'The Command of Language and the Language of Command.' In Ranajit Guha, ed. Subaltern Studies N, Delhi, Oxford University Press, p. 322.
6. Imperial Record Department, Calendar of Persian Correspondence, p. 89, (entry no. 224).
7. Cohn, op. cit., pp. 318-19
8. Kopf, David. (1969). British Orientalism and the Bengal Renaissance: The Dynamics of Indian Modernization, 1773-1835, Berkeley, University of California, pp. 29-30
9. Bayly, C. A. (1996). Empire and Information: Intelligence Gathering and Social Communication in India, 1780-1870, Cambridge, Cambridge University Press, p. 82
10. Zastoupil, Lynn and Moir, Martin, (1999). The Great Indian Education Debate, New York, Routledge, p. 6.
11. Embree, Ainslee Thomas. (1962). Charles Grant and British Rule in India, New York, Columbia University Press, pp. 150-152.
12. DiBona, Joseph, ed. (1983). One Teacher, One School: The Adam Reports on Indigenous Education in 19th Century India, New Delhi, Biblia Implex, pp. 243-260.
13. Clive, John. (1973). Macaulay: The Shaping of the Historian, New York, Knopf, p. 346.
14. Kopf, op.cit., pp. 179, 183-4.
15. Rosselli, John. (1974). Lord William Bentinck: The Making of a Liberal Imperialist, 1774-1839, Delhi, Thomson, p. 224.
16. Laird, M. A. (1972). Missionaries and Education in Bengal, 1793-1837, Oxford, Clarendon Press, pp. 233-4, 237-8.

***

STATUS AND ACADEMIC PERFORMANCE OF DISADVANTAGE GROUP OF STUDENTS OF URDU MEDIUM SCHOOLS

Dr. Imran Ansari
Assistant Professor, Maulana Azad National Urdu University,
College of Teacher Education Asansol, W. B. Pin No; 713301
Email Id: imran82@manuu.edu.in
Mob No: 8882424421
***(This work is supported by the Minor Research Project-2023-24 Maulana Azad National Urdu University Hyderabad)**

Abstract: The present study is a survey study, where investigators try to find out the academic achievement of disadvantage students of Urdu medium schools in respect of their socioeconomic status (SES) and gender. 149 students from 10 Urdu Medium schools have been taken for sample of the study. The data analyzed quantitively by using the t-test, ANOVA and regression coefficient as per the objectives of the study. Revised Kuppuswamy Socioeconomic scale was used to measure the socioeconomic status of the students of Urdu medium schools. Finding revealed that all students are lie under the last three SES status group i.e. Lower middle, upper lower, and lower groups. It means all students are belong to underprivileged group. The academic achievement between male and female students are significantly different. In regression coefficient analysis, parent education and monthly income were found influential determinant whereas occupation is insignificant.

Keywords: Underprivileged, Socioeconomic, Academic achievement, Urdu medium Schools, etc

Introduction:

Socioeconomic status is a composite entity. Generally, comprises with educational, occupational and monthly income of the family. Per capita GDP is also important constituent of socioeconomic status (Liu et al., 2022). A meta analytical review of research on socioeconomic status and academic achievement conducted by Sirin, (2005) and suggested that parental income, parental education and parental occupations are important indicator of SES reflects the potential for social and economic resources that are available to the student. On the basis of socioeconomic status, people in India are very diverse in nature. Education is a powerful tool which empowers communities to turn around their lives. If any member of a family is educated, especially women, it can help coming generations to break the intergenerational cycles of poverty. Education is a great enabler – it makes people skilled and equips them to engage in meaningful professions and thus contribute to their own and society's socio-economic well-being.

Socioeconomic status (SES) is the significant sociological predictor for academic achievement, that is describe as the status or regard of an individual or an individual's intimate (American Psychological Association, 2007). A high relationship between Socioeconomic status and school performance is due to the prestigious group of SES intimate invest more money on their children education i.e. offering good books, ICT resources, and guide and also access to excellent schools (Conger & Donnellan, 2007). The families with higher SES know the values of education and have more expectation from their children education, which promotes children's inspiration to acquire knowledge (e.g., Sohr-Preston et al., 2013). Children from prestigious socioeconomic environment are more expected to achieve their mental abilities i.e. self-regulation and decision-making abilities and this can be helpful for their scholastic progress (Finders et al., 2021; Peng & Kevit, 2020; Waters et al., 2021). A meta-analysis study has been done on socioeconomic study and academic achievement and suggested that socioeconomics aggregate score can be influential predictor for academic performance of the students (Liu et al., 2022).

Since the last many decades researches comprehend that, socioeconomic prestige has good association with academic achievement as well as indicator that effects relation, family culture, home environments, access of resources and individual studies at globally at large scale (Thomson, 2018, Chmielewski, 2019), However, the extent of such relations leftover indeterminate. For example, small to large relations have been registered at globally (e.g., Assadi et al., 2007; Fernandez-Alonso et al., 2015).

Socioeconomic status is blend of economic and sociological and educational measures of a personal work experience. It comprises the social position, income, educational levels and occupational status of individual or family members. For the assessment of the socioeconomic status, monthly income, educational status and occupation are considered.

The modified Kuppuswamy scale devised by Radhakrishnan, M. & Nagaraja S. B. (2023) was used to assess the socioeconomic status of the disadvantaged group of students of Urdu medium Schools. SES comprises the monthly income, educational status and occupation of the head of the family. Many studies revealed that socioeconomic status are significant indicator of total family health, social environment and access of resources for good survival (A. Ansari, 1992; Meili et al., 2022; Zinarul & Biswas, 2015).

Education is an important virtue of human beings. By education we inhale the poverty in society; education gives knowledge of rights and wrongs and makes individual's critical, self-independent, creative and productive. Many schemes, policies, commissions and recommendations have been made to access the equitable and quality education to all. But the people are not equally access the quality education and disadvantaged group of students are still struggling to achieve their rights of equal opportunity for quality education.

However, many studies highlighted the educational progress of Urdu medium schools and found that Urdu medium schools are of low quality as compared to other mediums, as well as the problem of a shortage of teachers in these schools and problems of translation of urdu medium books. All these are hurting the academic achievement of the students (M. A. Ansari, 2022; Shaban, 2016).

Several schemes have been instituted to ensure that underprivileged children receive a solid educational base including "Samagra Shiksha" and 'Strengthening for Providing Quality Education in Madrassas' (SPQEM). The Right to Education guarantees free and quality education to all children aged between 6 and 14, and additionally, incentives like Mid-Day Meal, scholarships and even reservations in private schools are designed to encourage maximum enrolment of students from underprivileged backgrounds. But the result shows a different story and the status of education of underprivileged students is still very low.

In the perspective of education another measure is that girls lag behind boys significantly. This situation arises due to the patriarchal mindset of a lot of families in India. Girls are often viewed as future housewives and family caretakers. They are often deprived of higher education and in some cases even school education. Being educated gives an equal opportunity to women to be skilled workers who use their learning as a boon that will help better the future of their families and their communities.

Objectives of the study:

1. To study the socioeconomic status of students of Urdu medium schools
2. To study the academic achievement of students of Urdu medium schools
3. To study the relation between socioeconomic status and academic achievement of students
4. To study the academic achievements of male and female students of Urdu medium schools

Hypothesis:

$H_0$1: There is no significant mean difference between socioeconomic status and academic achievement of students of Urdu medium schools.

$H_0$2: There is no significant relationship between socioeconomic status and academic achievement of students of Urdu medium schools

$H_0$3: There is no significant mean difference between academic achievement of male and female students of Urdu medium schools

Methodology:

This is a Minor Research Project based data survey study to see the impact of socioeconomic status (SES) on academic achievement of students of Urdu medium schools. Academic achievement is a dependent variable and SES determinant including Education, Occupation and monthly income of head of the family of the students are independent variables. The gender wise academic achievement was also measured. For the study 149 students from 10 government aided Urdu medium schools of Asansol municipality of West Bengal are selected randomly. Date are analyzed quantitatively as per the needs of the objectives of the study.

Calculation of the SES:

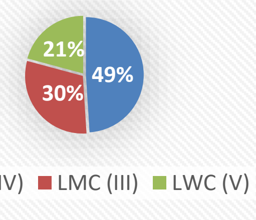
Calculation of scores for the Socioeconomic status of the family are decided by the total scores of acquiring highest education, Occupation and monthly income of the Head of the family.

Table 1: Modified Kuppuswamy socioeconomics classes based on total score

Total score	Socioeconomic class
26-29	Upper (I)
16-25	Upper middle (II)
11-15	Lower middle (III)
5-10	Upper lower (IV)
<5	Lower (V)

Modified Kuppuswamy socioeconomics scale determine the socioeconomic status on the basis of total score acquired by head of the family in their educational status, occupation and total monthly income. The revised Kuppuswamy SES scale (Radhakrishnan & Nagaraja, 2023) categories individuals into five distinct sects i.e. Upper, Upper Middle, Lower middle, Upper lower, and lower with the scores ranging from 3 to 29.

Figure 1: Socioeconomic status of Students of Urdu Medium Schools



The figure 1 depicted that majority of the students belong to socioeconomic status of upper lower group (49%), 30% of students are belong to Lower middle group and 21% are belong to Lower group. it means all students are come under the marginalized section of the Muslim society. A study conducted by Zinarul & Biswas (2015) stated that socioeconomic condition of Muslim in West Bengal is disadvantageous in all dimensions like sex ratio, literacy, education, work participation, political representation etc. Urdu has become a language of the Muslims and Urdu education is sought only by poor Muslims in most states of India. The most important contributory factor for this state of affairs is the lack of support offered to Urdu by state governments (Farouqui, 1994)

.

Table 2: A demography of different Socioeconomics status groups

SES Group	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
ULC(IV)	73	68.6849	12.01836	1.40664	38.00	90.00
LMC(III)	45	68.4889	11.93281	1.77884	45.00	90.00
LWC(V)	31	69.6452	8.98721	1.61415	51.00	84.00
Total	149	68.8255	11.36479	.93104	38.00	90.00

Table 2 shows that the SES groups of disadvantages students of Urdu medium Schools in Asansol. On basis kuppuswamy revised scale for 2023 only three lower strata of SES are found considering lower middle class (LMC), Upper lower Class (ULC) and lower class (LWC) socioeconomic group of family. Table 2 shows that Mean ± SD score of Upper Lower Class is 68.69±12.02, Lower Middle Class is 68.49±11.93 and Lower class is 68.83±11.37. its revealed that the mean score of all three groups are very slightly different.

Table 3: Academic achievement of various SES groups

SES Group	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	27.368	2	13.684	.105	.901
Within Groups	19088.095	146	130.740		
Total	19115.463	148			

Table 3 shows the mean difference of academic achievement of between the various SES groups and within the SES groups where F=.105 which is statistically not significant at 0.05 and 0.01. it means the academic achievement of students of disadvantages groups are similar.

Table 4: Linear Regression Coefficient between Academic Achievement and Socioeconomic status factors.

Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	70.959	6.572		10.797	.000	57.969	83.949
Education	-2.760	1.244	-.180	-2.220	.028	-5.218	-.303
Occupation	.251	.592	.038	.425	.672	-.918	1.420
Monthly Income	3.565	1.848	.172	1.929	.050	-.087	7.218

a. Dependent Variable: Academic Achievement

Table 4 represented the linear regression coefficient between Academic achievement and SES determinants including Education, Occupation and Monthly income of the head of the family member. The above table shows that t value in respect of parent education (t= -2.220) is significant at 0.05 level, t value in respect of Monthly income (t=1.929) is significant at 0.05 level whereas t-value in respect of occupation (t=0.425) found insignificant. It means parent education and monthly incomes are influential determinant on academic achievement of students of Urdu medium schools.

Table 5: t-test between the academic score of male and female

Gender	N	Mean	Std. Deviation	Std. Error Mean	t	Df	Sig (2-tailed)
Male	48	62.4375	10.21	1.47	5.116	147	0.00
Female	101	71.8614	10.64	1.06			

Table 5 shows that significant mean different between academic achievement of male and female students of Urdu medium schools where t=5.116, significant at 0.01 level. It means disadvantage students i.e. male and female have difference in their academic achievement. The finding also concurrent with Pomerantz et al., (2002) that suggested something like uneqal presentation in respect of gender in the sciences and humanities as early as in primary school, it means there may be an interface between gender and scholastic subjects that influence socioeconomics relation to scholastic performance.

Conclusion:

Kuppuswamy socioeconomic status (SES) scale measure the five groups of SES status classes i.e. Upper, Upper Middle, Lower middle, Upper lower, and lower. Urdu medium students lie under the lower three SES status groups it means all students are belong to disadvantageous. The result shows that Parent education and monthly income are influential determinant. However, the disadvantageous nature of family unable to support their children in respect of social, cultural, educational, economics and others resources. Therefore, in Urdu medium schools there are multiple entities at play, and it is of utmost importance to invest in the future of these children. Education is the prime way through which the underprivileged can escape the vicious cycle of poverty. Therefore, Government should invite and collaborate with entrepreneurs, Philanthropist, NGOs to come together in the educational sector that can make a significant impact. Organizations that work for the socio-economic development of the underprivileged must be recognized and fueled with appropriate funds to optimize their endeavors.

The key to reforming the education sector for the underprivileged lies in partnerships and collaborations with all players. Through this, progress will be fast-tracked, effective and will produce concrete results. Due to lack of education the children of the poor are becoming laborers.

References:

1. American Psychological Association, Task Force on Socioeconomic Status. (2007). Report of the APA task force on socioeconomic status. https://www.apa.org/pi/ses/resources/publications/task-force-2006.pdf
2. Ansari, A. (1992). Educational Backwardness of Muslims (Vol. 27, Issue 42).
3. Ansari, M. A. (2022). A STUDY OF THE PROBLEMS OF TEACHING-LEARNING IN URDU MEDIUM SCHOOLS. In Peer Reviewed and Refereed Journal (Issue 8). http://ijmer.in/pdf/e-Certificate%20of%20Publication-IJMER.pdf
4. Assadi, S. M., Zokaei, N., Kaviani, H., Mohammadi, M. R., Ghaeli, P., Gohari, M. R., & Van de Vijver, F. J. R. (2007). Effect of sociocultural context and parenting style on scholastic achievement among Iranian adolescents. Social Development, 16(1), 169–180. https://doi.org/10.1111/j.1467 9507.2007.00377.x
5. Chmielewski, A. K. (2019). The global increase in the socioeconomic achievement gap, 1964 to 2015. American Sociological Review, 84(3), 517–544. https://doi.org/10.1177/0003122419847165
6. Conger, R. D., & Donnellan, M. B. (2007). An interactionist perspective on the socioeconomic context of human development. Annual Review of Psychology, 58, 175–199. https://doi.org/10.1146/annuev.psych.58.110405.085551

7. Farouqui, A. (1994). Urdu Education in India: Four Representative States (Vol. 29, Issue 14).
8. Fernandez-Alonso, R., Suarez-Alvarez, J., & Muniz, J. (2015). Adolescents' homework performance in mathematics and science: Personal factors and teaching practices. Journal of Educational Psychology, 107(4), 1075–1085. https://doi.org/10.1037/edu0000032
9. Finders, J. K., McClelland, M. M., Geldhof, G. J., Rothwell, D. W., & Hatfield, B. E. (2021). Explaining achievement gaps in kindergarten and third grade: The role of self-regulation and executive function skills. Early Childhood Research Quarterly, 54, 72–85. https://doi.org/10.1016/j.ecresq.2020.07.008
10. Liu, J., Peng, P., Zhao, B., & Luo, L. (2022). Socioeconomic Status and Academic Achievement in Primary and Secondary Education: a Meta-analytic Review. Educational Psychology Review, 34(4), 2867–2896. https://doi.org/10.1007/S10648-022-09689-Y
11. Meili, D., Günther, I., & Harttgen, K. (2022). Intersectional Inequality in Education Intersectional Inequality in Education .
12. Peng, P., & Kievit, R. A. (2020). The development of academic achievement and cognitive abilities: A bidirectional perspective. Child Development Perspectives, 14(1), 15–20. https://doi.org/10.1111/cdep.12352
13. Pomerantz, E. M., Altermatt, E. R., & Saxon, J. L. (2002). Making the grade but feeling distressed: Gender differences in academic performance and internal distress. Journal of Educational Psychology, 94(2), 396. https://doi.org/10.1037/0022-0663.94.2.396
14. Radhakrishnan, M., & Nagaraja, S. B. (2023). Modified Kuppuswamy socioeconomic scale 2023: stratification and updates. International Journal of Community Medicine And Public Health, 10(11), 4415–4418. https://doi.org/10.18203/2394-6040.ijcmph20233487
15. Radhakrishnan, M., & Nagaraja, S. B. (2023). Modified Kuppuswamy socioeconomic scale 2023: stratification and updates. International Journal of Community Medicine And Public Health, 10(11), 4415–4418. https://doi.org/10.18203/2394-6040.ijcmph20233487
16. Shaban, A. (2016). Urdu Medium Schools in Maharashtra An Assessment of their Infrastructure and Possibility of Developing them in Model Schools.
17. Sirin, S. R. (2005). Socioeconomic Status and Academic Achievement: A Meta-Analytic Review of Research. In Source: Review of Educational Research (Vol. 75, Issue 3).
18. Sohr-Preston, S. L., Scaramella, L. V., Martin, M. J., Neppl, T. K., Ontai, L., & Conger, R. (2013). Paren-tal socioeconomic status, communication, and children's vocabulary development: A third-generation test of the family investment model. Child Development, 84(3), 1046–1062. https://doi.org/10.1111/cdev.12023
19. Thomson, S. (2018). Achievement at school and socioeconomic background—An educational perspective. Npj Science of Learning, 3, Article 5. https://doi.org/10.1038/s41539-018-0022-0
20. Waters, N. E., Ahmed, S. F., Tang, S., Morrison, F. J., & Davis-Kean, P. E. (2021). Pathways from socioeconomic status to early academic achievement: The role of specific executive functions. Early Childhood Research Quarterly, 54, 321–331. https://doi.org/10.1016/j.ecresq.2020.09.008
21. Zinarul, M., & Biswas, H. (2015). Socio Economic Conditions of Muslims of West Bengal: An Enquiry to Their Social Exclusion. In International Journal of Humanities & Social Science Studies (IJHSSS) A Peer-Reviewed Bi-monthly Bi-lingual Research Journal: Vol.

***

OUTLINE THE PROFITABILITY ANALYSIS SELECTED FERTILIZERS COMPANY IN TAMILNADU

Dr. M. Hajera Banu
Assistant Professor, PG and Research Department of Commerce,
Erode Arts and Science College (Autonomous), Erode.

Mr. R. Senthilkumar Part-Time Ph.D Research Scholar, PG and Research Department of Commerce, Erode Arts and Science College (Autonomous), Erode.

Abstract-The profitability of selected fertilizer companies in Tamil Nadu, specifically SPIC and MFL, through various financial ratios. The focus is on Operating Profit Ratio, Net Profit Ratio, Return on Net Worth, Total Debt/Equity, and Return on Assets to evaluate the financial performance and operational efficiency of these firms. The analysis reveals significant differences in profitability metrics between the two companies, providing insights into their operational strategies and financial health. By examining these ratios, the research aims to highlight the factors influencing profitability in the fertilizer sector, emphasizing the importance of effective financial management. The findings contribute to a deeper understanding of the competitive landscape in the fertilizer industry and offer recommendations for improving profitability in similar firms.

Key Words: Profitability, Fertilizer Industry, Financial Ratios

Introduction- The fertilizer industry plays a crucial role in enhancing agricultural productivity and ensuring food security, particularly in agrarian economies like India. Tamil Nadu, with its diverse agricultural practices, hosts several prominent fertilizer companies, including Southern Petrochemicals Industries Corporation (SPIC) and Madras Fertilizers Limited (MFL). Understanding the profitability of these companies is vital for stakeholders, including investors, management, and policymakers. This paper aims to analyze the profitability of SPIC and MFL by employing financial ratios that provide insights into their operational efficiency and financial stability are essential for assessing the companies' performance and capital structure. By analyzing these metrics, this study seeks to identify trends and benchmarks within the Tamil Nadu fertilizer sector, ultimately contributing to improved financial decision-making and strategic planning for these firms.

Literature Review

Sengottaiyan and Ambika (2013) highlighted the fertilizer industry in India, noting that the country is one of the largest producers and consumers of fertilizers globally. They emphasized the need to adopt technologically advanced manufacturing processes and introduce innovative, modern products. Similarly, Singh (2013) underscored the critical role of chemical fertilizers in achieving self-reliance in food grain production. His research explored various aspects such as the demand and supply dynamics, consumption patterns, and the growth factors influencing the fertilizer sector in India.

Nirali J Kantharia (2020) A study published in the International Journal of Research and Analytical Reviews (Vol. 7, Issue 1, March 2020) focused on profitability analysis in the power sector, with a specific emphasis on a selected company. The primary objective of the research was to assess the company’s growth and profitability over time. The methodology involved analyzing key financial indicators such as the Net Profit Ratio, Operating Profit Ratio, and Rate of Return. The study concluded that the selected power-generating firm's profitability had a direct impact on its growth trajectory, highlighting the importance of efficient financial management for sustainable performance.

Statement of the Problem

The profitability of fertilizer companies is crucial for their sustainability and growth, impacting not only the companies themselves but also the agricultural sector they serve. Despite the significance of this industry in Tamil Nadu, there is limited research focusing on the comparative profitability of players like Southern Petrochemicals Industries Corporation (SPIC) and Madras Fertilizers Limited (MFL). This lack of comprehensive analysis raises concerns about the financial performance and operational efficiency of these companies in a competitive market. Fluctuations in profitability ratios may indicate underlying operational issues, management inefficiencies, or challenges in adapting to market dynamics.

Objective

The objective of this research is to conduct a profitability analysis of fertilizer companies.

1. To analyze the profitability performance of selected fertilizer companies in Tamil Nadu.
2. To compare the profitability performance of the selected companies.

Research Methodology

a) **Data Collection-**Secondary data is collected from the annual financial reports of the companies, websites, journals, and government publications for the relevant period.
b) **Sample Selection-**The two prominent fertilizer companies in Tamil Nadu: Southern Petrochemicals Industries Corporation (SPIC) and Madras Fertilizers Limited (MFL). These companies were selected based on their significant market presence.
c) **Time Period of Study-**The financial data is analyzed over the period from 2019-20 to 2023-24.
d) **Tools for Analysis-**The analysis various financial ratios, including Operating Profit Ratio, Net Profit Ratio, Return on Net Worth, Total Debt/Equity, and Return on Assets, to evaluate the profitability of SPIC and MFL statistical methods such as two-way ANOVA will be utilized to determine significant differences in profitability metrics between the companies and across the selected time period.
e) **Limitations-**The study focuses only on selected fertilizer companies in Tamil Nadu and is limited to the availability and reliability of secondary data.

Company Profile

Madras Fertilizers Limited (MFL)

MFL established in 1966, is a public sector enterprise engaged in the manufacturing and marketing of ammonia, urea, and complex fertilizers. Headquartered in Chennai, it focuses on sustainable agriculture through efficient fertilizer production. The company caters primarily to the agricultural sector in Tamil Nadu and neighboring states. MFL promotes eco-friendly practices and maintains government partnerships to boost productivity.

Southern Petrochemical Industries Corporation (SPIC)-Founded in 1969 and based in Chennai, SPIC is a leading fertilizer manufacturer in India, producing urea and other agro-based products. The company emphasizes sustainable development and caters to both domestic and international markets. SPIC actively promotes efficient farming practices and supports agricultural innovation. It has diversified interests in petrochemicals, engineering, and power.

Profitability Analysis- Profitability analysis evaluates a company’s ability to generate profits relative to its revenue, assets, and equity. It helps assess the efficiency of operations, cost management, and financial performance. This analysis provides insights into the sustainability and competitiveness of a business in the market.

Table 1: Profitability Analysis

Year	Operating Profit ratio		Net Profit Ratio		Return on Net worth		Total Debt/Equity		Return on Assets	
	MFL	**SPIC**	**MFL**	**SPIC**	**MFL**	**SPIC**	**MFL**	**SPIC**	**MFL**	**SPIC**
2019-20	-1.42	5.92	-10.58	2.73	0.00	14.21	-2.85	0.70	-8.82	2.76
2020-21	8.64	6.48	0.18	3.39	-0.41	11.27	-1.98	0.23	0.23	3.13
2021-22	11.69	10.61	7.03	7.49	-32.06	22.85	-3.43	0.49	8.48	8.71
2022-23	9.76	13.23	5.37	10.05	-64.55	32.10	-5.20	0.45	9.98	13.53
2023-24	6.47	13.77	0.24	4.52	-2.93	9.24	-8.35	0.49	0.27	5.36
Minimum	-1.42	5.92	-10.58	2.73	-64.55	9.24	-8.35	0.23	-8.82	2.76
Maximum	11.69	13.77	7.03	10.05	0.00	32.10	-1.98	0.70	9.98	13.53
Mean	7.03	10.00	0.45	5.64	-19.99	17.93	-4.36	0.47	2.03	6.70
S D	5.09	3.68	6.88	3.07	28.31	9.47	2.52	0.17	7.56	4.49
Skewness	-1.51	-0.20	-1.20	0.80	-1.28	0.96	-1.20	-0.21	-0.50	1.00
Kurtosis	2.51	-2.92	1.63	-1.09	0.48	-0.43	1.01	1.83	-0.52	-0.02

Source: Money control.

Table 1 The profitability analysis between MFL and SPIC over the years 2019-20 to 2023-24 reveals notable differences in their financial performance. MFL’s operating profit ratio shows significant fluctuation, starting at a negative -1.42% in 2019-20 and peaking at 11.69% in 2021-22, indicating inconsistent operational efficiency. In contrast, SPIC maintains steady growth in operating profits, reaching 13.77% in 2023-24, reflecting better operational stability. A similar trend is observed in the net profit ratio, where MFL exhibits volatility, with a low of -10.58% in 2019-20 and modest recovery to 0.24% in 2023-24. SPIC consistently posts positive net profits, peaking at 10.05% in 2022-23, demonstrating stronger profitability.

MFL's return on net worth is highly negative in several years, indicating poor returns for shareholders, with the lowest being -64.55% in 2022-23. In contrast, SPIC performs significantly better, with a peak return on net worth of 32.10% in the same year. The debt-to-equity ratio for MFL is negative throughout, suggesting high debt reliance or negative equity, while SPIC manages its debt efficiently with low, positive ratios. MFL also struggles in return on assets, recording negative returns in most years, which indicates inefficient utilization of its assets. Meanwhile, SPIC achieves consistent positive returns, with the highest being 13.53% in 2022-23.

SPIC consistently outperforms MFL in profitability metrics, with higher means and lower variability, as reflected by the standard deviation. MFL shows higher variability in performance, indicating instability. The skewness for MFL is negative, reflecting a tendency towards lower performance, whereas SPIC exhibits a more balanced skew, hinting at stable financial trends. Lastly, kurtosis values show that SPIC’s profitability metrics have fewer extreme variations compared to MFL. In summary, SPIC demonstrates superior financial management and stability, whereas MFL faces challenges with volatility, negative returns, and inconsistent financial performance across the years.

Operating Profit Ratio-Operating profit, often referred to as operating income or EBIT (Earnings before Interest and Taxes), measures a company's profitability from its core business operations. It excludes non-operating income and expenses, providing a clear view of how well a company generates profit from its regular business activities.

H_0: There is no significant difference of the mean values of operating profit ratio among the fertilizer company with respect to between years and between companies.

Table 2: Operating Profit Ratio (Two-Way ANOVA)

Sources of Variance	Sum of Squares	Degrees of freedom	Mean Square variance	F Ratio	'p' Value
Between Years	117.124	4	29.281	2.9	0.163523
Between Companies	22.112	1	22.112	2.19	0.213009
Error	40.408	4	10.102		
Total	179.643	9			

Source: Data calculated; **Note:** Significant at 5% Level.

Table 2 indicate that the p-values for both the between years ($p = 0.163523$) and between companies ($p = 0.213009$) are greater than the significance level of 0.05. Therefore, we fail to reject the null hypothesis (H_0), suggesting that there is no significant difference in the operating profit ratio between the years or the companies analyzed. The F-ratios of 2.9 and 2.19 further support this conclusion, indicating that the variation between groups is not statistically significant. These results imply that operating profit ratios remain consistent across the years and companies.

Net Profit Ratio- The net profit ratio, also known as net profit margin, measures a company's profitability by comparing net profit to total revenue. This ratio reflects the percentage of revenue that remains as profit after all expenses, taxes, and costs have been deducted, providing insights into a company's financial efficiency.

H_0: There is no significant difference of the mean values of net profit ratio among the fertilizer company with respect to between years and between companies.

Table 3: NET profit ratio (TWO-WAY ANOVA)

Sources of Variance	Sum of Squares	Degrees of freedom	Mean Square variance	F Ratio	'p' Value
Between Years	180.278	4	45.070	3.86	0.10959
Between Companies	67.288	1	67.288	5.77	0.074189
Error	46.658	4	11.664		
Total	294.225	9			

Source: Data calculated; **Note:** Significant at 5% Level.

Table 3 show that the p-values for both the between years ($p = 0.10959$) and between companies ($p = 0.074189$) are greater than the significance level of 0.05. Consequently, we fail to reject the null hypothesis (H_0), indicating no significant difference in the net profit ratio across different years and companies. The F-ratios of 3.86 and 5.77 suggest that the variability between groups is not statistically significant at the 5% level. Overall, these findings imply that the net profit ratios remain consistent over the analyzed time period and among the companies in the study.

Net Worth-Net worth represents the total value of an individual's or entity's assets minus their liabilities, providing a snapshot of financial health. It serves as a indicator of financial stability and is often used to assess the overall economic position of a business or individual.

H_0: There is no significant difference of the mean values of net worth among the fertilizer company with respect to between years and between companies.

Table 4: Net worth (TWO-WAY ANOVA)

Sources of Variance	Sum of Squares	Degrees of freedom	Mean Square variance	F Ratio	'p' Value
Between Years	738.185	4	184.546	0.261	0.889214
Between Companies	3595.574	1	3595.574	5.09	0.087055
Error	2825.819	4	706.455		
Total	7159.578	9			

Source : Data calculated; **Note:** P Significant at 5% Level.

Table 4 reveal that the p-value for the between years (p = 0.889214) is significantly higher than the 0.05 level, leading us to fail to reject the null hypothesis (H_0) and indicating no significant difference in net worth across different years. Conversely, the p-value for the between companies (p = 0.087055) is also greater than 0.05, suggesting no significant difference at the 5% level in net worth among the companies. The F-ratios of 0.261 and 5.09 further support this conclusion, with the former indicating minimal variability over years. These imply that net worth remains relatively consistent across both the years analyzed and the companies.

Debt Equty-The debt-to-equity ratio is a financial metric that compares a company's total liabilities to its shareholder equity, indicating the proportion of financing sourced from creditors versus owners. This ratio helps assess financial leverage and the risk associated with a company's capital structure, reflecting how much debt is used to fund operations relative to equity.

H_0: There is no significant difference of the mean values of debt equity among the fertilizer company with respect to between years and between companies.

Table: 5 Debt Equity (TWO-WAY ANOVA)

Sources of Variance	Sum of Squares	Degrees of freedom	Mean Square variance	F Ratio	'p' Value
Between Years	12.505	4	3.126	0.96	0.515304
Between Companies	58.419	1	58.419	17.91	0.013348
Error	13.042	4	3.260		
Total	83.966	9			

Source: Data calculated; **Note:** Significant at 5% Level.

Table 5 indicate that the p-value for the between years (p = 0.515304) is much higher than the significance level of 0.05, leading us to fail to reject the null hypothesis (H_0) and suggesting no significant difference in the debt-to-equity ratio across different years. In contrast, the p-value for the between companies (p = 0.013348) is below 0.05, indicating a significant difference at the 5% level in the debt-to-equity ratios among the companies. The F-ratio of 17.91 for the between companies further confirms this significant variation. these findings suggest that while debt-to-equity ratios do not vary significantly over the years, there are meaningful differences among the companies.

Return on Asset- Return on Assets (ROA) is a financial metric that indicates how efficiently a company uses its assets to generate profit, calculated by dividing net income by total assets. This ratio helps investors and management assess the effectiveness of asset utilization in driving profitability, reflecting operational efficiency.

H_0: There is no significant difference of the mean values of return on asset among the fertilizer company with respect to between years and between companies.

Table 6: Return On Asset (TWO-WAY ANOVA)

Sources of Variance	Sum of Squares	Degrees of freedom	Mean Square variance	F Ratio	'p' Value
Between Years	273.605	4	68.401	7.59	0.037502
Between Companies	54.522	1	54.522	6.06	0.069564
Error	36.013	4	9.003		
Total	364.140	9			

Source: Data calculated; **Note:** Significant at 5% Level.

Table 6 show that the p-value for the between years ($p = 0.037502$) is less than the significance level of 0.05, allowing us to reject the null hypothesis (H_0) and indicating a significant difference in the return on assets across different years. In contrast, the p-value for the between companies ($p = 0.069564$) is greater than 0.05, leading us to fail to reject the null hypothesis regarding differences among companies. The F-ratios of 7.59 and 6.06 support these conclusions, with the former indicating considerable variability over the years. That return on assets has significantly changed over the years, but not significantly among the companies analyzed.

Findings

- MFL's operating profit ratio fluctuated significantly, indicating inconsistent operational performance.
- SPIC demonstrated a steady increase in its operating profit ratio, showcasing efficiency and stability.
- MFL exhibited high volatility in its net profit ratio, reflecting challenges in managing expenses relative to revenue.
- SPIC consistently achieved positive net profit ratios, peaking in 2022-23, indicating effective cost management.
- MFL's return on net worth was negative in several years, signaling poor returns for shareholders.
- SPIC achieved a peak return on net worth of 32.10%, suggesting better shareholder value creation.
- MFL's debt-to-equity ratio remained negative, showing a high reliance on debt or negative equity.
- SPIC maintained low, positive debt-to-equity ratios, indicating efficient debt management.
- MFL recorded negative returns on assets in most years, reflecting inefficient asset utilization.
- SPIC achieved consistent positive returns on assets, highlighting effective asset management.
- Two-way ANOVA results showed no significant differences in operating and net profit ratios between the companies and years.
- Significant variability was found in debt-to-equity ratios, highlighting differences in capital structure.
- Return on assets showed significant fluctuations across years, indicating variations in operational efficiency.
- MFL displayed higher variability in profitability metrics, indicating financial instability.
- Skewness and kurtosis indicated lower performance with extreme variations for MFL, while SPIC exhibited more stable financial trends.

Suggestions:

❖ MFL should implement cost management strategies to stabilize operating and net profit ratios.
❖ MFL should consider debt restructuring to improve its debt-to-equity ratio and financial stability.
❖ Both companies should explore ways to optimize asset utilization to improve returns on assets.
❖ SPIC should continue refining operational processes to enhance efficiency.

- ❖ Both companies should conduct regular financial analyses to monitor profitability and adjust strategies.
- ❖ MFL should invest in technology to streamline operations and improve profitability.
- ❖ MFL should explore new revenue streams or diversify product offerings to stabilize performance.
- ❖ Financial training for management can improve decision-making regarding cost control and revenue generation.
- ❖ Both companies should benchmark their performance against competitors to identify areas for improvement.
- ❖ SPIC should enhance communication with shareholders on strategies to improve returns.
- ❖ MFL should prioritize cash flow management to ensure liquidity and financial health.
- ❖ Both companies should review financial policies regularly to adapt to market changes.
- ❖ Implementing robust risk management practices can help both companies mitigate financial uncertainties.
- ❖ MFL could consider forming joint ventures to leverage resources and enhance profitability.
- ❖ Both companies should focus on sustainable practices to improve financial performance and brand reputation.

Conclusion

The profitability analysis of Southern Petrochemicals Industries Corporation (SPIC) and Madras Fertilizers Limited (MFL) over the period from 2019-20 to 2023-24 reveals significant disparities in financial performance. SPIC consistently outperformed MFL across profitability metrics, demonstrating operational stability and effective management of resources. In contrast, MFL faced challenges with high volatility in its profitability ratios, negative returns, and reliance on debt, suggesting an urgent need for strategic intervention. The statistical analyses indicated no significant differences in operating and net profit ratios between the two companies; however, significant variability in the debt-to-equity ratio highlights differing capital structures. The insights gleaned from this study underline the importance of adopting effective financial strategies and operational improvements to enhance profitability in the fertilizer sector.

Reference

1. **Patel, V. S**. (2019). Net Profit Analysis of Selected Fertilizer Companies in India. International Journal of Advanced Research in Commerce, Management & Social Science, 5.
2. **Nirali J Kantharia** (2020), "A study on Profitability Analysis", International Journal of Research and Analytical Reviews, Volume: 7, Issue 1st March 2020.
3. **Kumar, P., Singh, R. K., & Shankar, R**. (2017). Efficiency measurement of fertilizer manufacturing organizations using Fuzzy data envelopment analysis. Journal of Management Analytics, 4(3), 276–295.
4. **Siva Priya Sellathurai** (2019)," A study on Profitability Analysis", Journal of Current Advanced Research, Volume: 8, Issue 5th May 2019.
5. **Pandey, Dharen Kumar and Kumar, Mukesh,** "Profitability Analysis of the Steel Industry in India", International Journal for Management Research, Vol.1, No.3, Oct.2011, pp. 92-100.
6. **Umar Shehu** (2017)," A study on Profitability Analysis". International Journal of Research and Science, Volume: 3, Issue: 29th December 2017.
7. **Dr.M. Thyigarajan and Mr J. Day Kumar** (2015), "Profitability analysis of select aluminium companies in India" Indian journals of Applied Research vol No 5 issue 4 April 2015 pp: 807 to 809.
8. **Kothari, C.** (2004). Research Methodology - Methods and Tehniques (Second Revised Edition). New Age International Publishers.
9. **Vijayakumar, A., &Jayachitra, S.** (2014). An empirical study on profitability performance of disinvested central public sector enterprises of Indian manufacturing sector. ZENITH International Journal of Multidisciplinary Research, 4(12), 7-29.

10. **Dr. Ashvinkumar, H. Solanki** "A Case Study on Profitability Analysis of selected Sugar Industry in India" Indian Journal of Applied Research, Volume 4, Issue 9, September 2014.
11. **Devdatta Tare, Fakhruddin Sunelwala, Akash Agarwal** "Profitability analysis of selected companies in sugar industry based on their margin on sales" Abhinav publication, Volume 3, Issue 6, June 2014.

***

WORK-LIFE BALANCE OF FEMALE NURSES IN PRIVATE HOSPITALS

Dr.Arun Kumar G
Assistant Professor, Department Of Business Administration, Vijayanagara Sri Krishnadevaraya University

Jayashree Patil
Ph.D Research Scholar & Asst Professor, Department Of Business Administration
Vijayanagara Sri Krishnadevaraya University, Ballari

Abstract: Work-life balance is the amount of time you spend doing your job versus the time you spend with your friends and family and pursuing your interests. The present study investigates the work-life balance challenges faced by female nurses employed in private hospitals in Sindhanur City, Raichur District, and Karnataka. The primary aim is to identify key factors affecting their professional and personal lives and to provide insights into potential improvements.

Employing a mixed-methods approach, the study combines quantitative surveys and qualitative interviews to gather comprehensive data from a representative sample of female nurses. The quantitative aspect focuses on understanding the impact of work demands, shift patterns, and job stress on personal well-being. Qualitative interviews explore deeper issues related to job satisfaction, family responsibilities, and support systems.

The present study reveal that female nurses face significant challenges in balancing professional responsibilities with personal life, primarily due to irregular work hours, high-stress levels, and limited support systems. The study highlights the importance of implementing flexible work arrangements, enhanced support mechanisms, and organizational policies that promote work-life balance.

Key words: Work-life balance, female nurses, family, stress, personal and professional life.

Introduction: Nursing is a health care profession that "integrates the art and science of caring and focuses on the protection, promotion, and optimization of health and human functioning; prevention of illness and injury; facilitation of healing; and alleviation of suffering through compassionate presence".

Nurses are the primary point of contact for patients in a healthcare setting. They are responsible for many aspects of patient care, including administering medications, observing and monitoring patient status, and helping patients understand their health.

Nurses are the backbone of the healthcare industry. They are often the first person to interact with patients, asking questions, giving shots, talking about treatments and checking vital signs. Nurses spend their days in treating people who are sick, injured, and disabled. Nurses are also key intermediaries between patients and other medical professionals, serving as advocates and educators for patients in need. These factors make nursing one of the most vital and respected professions.

In the 19th and early 20th century, nursing was considered a woman's profession, just as doctoring was a profession for men. With increasing expectations of workplace equality during the late 20th century, nursing became an officially gender-neutral profession, though in practice the percentage of male nurses remained well below that of female in the 21st century.
In India, at least 20.5% of nurses in 2018 were male, according to a World Health Organization report on the country's health workforce in India. It's been observed that nursing has been a generally female-dominated profession.

The ratio of male to female nurses in India is generally skewed in favor of women:

- Delhi: 83.2% of nurses are female and 16.2% are male
- All India Institute of Medical Sciences (AIIMS): 80% of nursing jobs are reserved for females and 20% for males

The perception that nursing is a female profession is rooted in the belief that women are better caregivers. Women have historically been tasked with taking care of the sick, elderly, and young children, making it easier for them to transition into nursing. But, yet Female nurses are facing many challenges in work place.

Literature review:

Y. Kowitlawkul , S.F. Yap, S. Makabe , S. Chan , FAAN, Tam, Nurumal (2018) study states that ,even though nurses who spent most of their time at work, were still satisfied with their job, but they might need to be aware of their physical health and work environment. Nursing policy related to nurses' physical health and environment should be established. Health promotion programmes such as physical exercise and mindfulness interventions should be conducted to promote nurses' well-being and healthy workplace environments to enhance nurses' quality of life.

H. Anis Fathima and Dr. I. Maria Jesili (2018) research study found that there is a positive impact of work-life balance on the personal life of women nurses. Dr. K I Sivaprasad and P. T. Raveendran (2019) study findings revealed that work-life balance among women nursing employees are satisfactory but seldom the management paying attention to frame and formalize the work-life management policies at the hospital. The study has conducted among 47 female nurses at kannur district in North Keraka andanalysis has done with the help of tools like Frequency statistics, ANOVAs and Correlation. A. V. Asawalam, E.O. Asuquo, I. D. Alabere and I. H. Ogbuehi (2019) study was conducted at Port-Harcourt Metropolis Nigeria. Study revealed that Female nurses in private hospitals in Port-Harcourt Metropolis had a poor work-life balance predominantly due to stressful work and long working hours resulting in tiredness after work and inadequate time for family and recreation as well as poor remuneration. There is therefore the need for operators of private hospitals to adopt worker friendly working conditions by particularly employing more staff, paying better salaries, paid annual, maternal and sick leave for staff.Viveka Marie G and Dr. Umesh Maiya (2020) study found that nurses working in Mysore district both Government and Private hospitals have moderate level of work-life balance. Anita Kandel and Bima Thapa Chhetri (2021) research study proposed that nurses are able to maintain a moderately balanced state of work-life. Study was conducted among 95 nurses working in different wards of tertiary level hospital by using non-probability purposive sample method.

Yaser Yaseen.P (2023) study investigated the impact of organizational policies, work environment, job demands, and personal factors on the work-life balance of female nurses. This study also analyzed the coping strategies adopted by nurses to balance their personal and professional lives, and the effectiveness of strategies in promoting work-life balance.

Alaa S. Jameel and Ahmed S. Alheety's (2023) study indicated that the Work-Life Balance (WLB) of married female nurses significantly impacts their performance and commitment. The commitment of married female nurses significantly impacts their performance and simultaneously partially mediates the relation between the WLB and the performance of married female nurses. The study recommended that creating a timetable for married female nurses is crucial to improving their work and personal performance. Nazri Harris Bin Shamshir Ali, Sharifah Fazirah Syed Ahmad , Nur Raihan Che Nawi, Sarinah Sabar, Liatul Izian Ali Husin (2023) study strongly recommended that,the hospital as a healthcare institution should prioritize the employee's well-being issue in achieving a work-life balance between professional and personal commitments. Ph Dale Thro & Ganga Prasad Prasain (2024) the study recommended that the top level management and employers in the healthcare industry must improve the policies and initiatives relating to work-life balance to keep the employees satisfied. Further, such policies and initiatives should be framed strategically to maintain equality for all employees, mainly male and female and married and unmarried workers.

Objectives: To study the work life balance of female nurses in private hospitals. **Scope:** The scope of study is confined to Sindhanur city. All interviewees are female nurses working at private hospitals and outcome of the study only applicable to Female nurses working at private hospitals, Sindhanur and it cannot be generalized to other cities or districts.

Research methodology: The preset study is based on both Primary and Secondary data. Primary data collected through questionnaire and secondary data was collected from the research articles, Journals, books and from the different websites and for the present study, primary data were collected from the 80 female nurses working at private hospitals in Sindhanur and the respondents were selected on the basis of convince sampling method.

Data analysis and interpretation:

Work Life Balance of Female Nurses:

SI NO	STATEMENTS	YES	NO	TOTAL
1	Feeling pressurized at workplace, due to family responsibilities?	48 (60%)	32 (40%)	80 (100%)
2	Does your work schedule allow quality time with loved ones?	56 (70%)	24 (30%)	80 (100%)
3	Family responsibilities and commitments have slowed down career growth?	65 (81.25%)	15 (18.75%)	80 (100%)
4	In case of conflict between family work and hospital work, preference is given to family work?	50 (62.5%)	30 (37.5%)	80 (100%)
5	Flexible duty shifts has an impact on Work Life balance?	47 (58.75%)	33 (41.25%)	80 (100%)
6	Are you satisfied with amount of time you have for your family?	28 (35%)	52 (65%)	80 (100%)
7	Do you experience that work-related stress that impact on your personal life?	48 (60%)	32 (40%)	80 (100%)
8	Do you feel that your employer supports you in managing work-life balance?	36 (45%)	44 (55%)	80 (100%)
9	Do you feel that your staff/subordinates support you in managing work-life balance?	30 (37.5%)	50 (62.5%)	80 (100%)
10	Does your current working schedule allow you to attend important personal works?	32 (40%)	48 (60%)	80 (100%)
11	Does your employer provide child-care arrangements in working place?	15 (18.75%)	65 (81.25%)	80 (100%)
12	Do you often miss important family events due to work schedule?	46 (57.5%)	34 (42.5%)	80 (100%)
13	Are you able to give sufficient time for your self-care activities?	12 (15%)	68 (85%)	80 (100%)
14	Are you satisfied the amount of personal time you get each week?	38 (47.5%)	42 (52.5%)	80 (100%)
15	Have you ever considered reducing your working hours to improve your work-life balance?	55 (68.75%)	25 (31.25%)	80 (100%)

16	Are you allowed to choose your preferred shifts?	35 (43.75%)	45 (56.25%)	80 (100%)
17	Can you easily swap shifts with colleagues whenever needed?	38 (47.5%)	42 (52.5%)	80 (100%)
18	Are satisfied with the level of flexibility provided by your employer?	36 (45%)	44 (55%)	80 (100%)
19	Does your job provide adequate maternity leave policies?	14 (17.5%)	66 (82.5%)	80 (100%)
20	Do you think your current work is manageable?	40 (50%)	40 (50%)	80 (100%)

Source: Primary data

The survey results present a comprehensive overview of the challenges faced by employees in achieving work-life balance. A significant 60% of respondents feel pressured at work due to family responsibilities, while 65% believe these responsibilities have adversely affected their career growth. Despite 70% indicating that their work schedule does not allow for quality time with loved ones, half prioritize family over work in conflicts.

Work-related stress is prevalent, with 60% reporting its negative impact on personal life. Notably, only 36% feel supported by their employer in managing work-life balance, and a similar sentiment exists regarding support from colleagues. Child-care provisions are critically lacking, as evidenced by 81% of respondents indicating no such arrangements at their workplace.

The data reveals that 57.5% often miss important family events due to work schedules, and a concerning 85% struggle to allocate sufficient time for self-care. Although 69% have considered reducing working hours for better balance, only 44% are satisfied with their current level of flexibility. Additionally, only 17.5% are satisfied with maternity leave policies, reflecting a broader issue of inadequate support for working parents.

Overall, the findings underscore a pressing need for organizations to implement more flexible scheduling, enhance support systems, and improve policies related to family care, which could significantly benefit employees' well-being and productivity.

Findings:

1. **Work Pressure from Family Responsibilities**: A substantial 60% of respondents feel pressurized at work due to family responsibilities, indicating a significant conflict between personal and professional obligations.
2. **Quality Time with Loved Ones**: An overwhelming 70% believe their work schedules do not allow for quality time with family, which may contribute to overall dissatisfaction.
3. **Career Growth Stagnation**: Approximately 81.25% report that family commitments have hindered their career advancement, highlighting a need for better support systems.
4. **Preference for Family in Conflicts**: Half of the respondents prioritize family commitments over work when conflicts arise, reflecting the strong value placed on family responsibilities.
5. **Impact of Flexible Shifts**: Nearly 58.75% agree that flexible duty shifts significantly impact work-life balance, suggesting potential benefits of such arrangements.
6. **Dissatisfaction with Family Time**: A notable 35% are satisfied with the time they have for family, indicating that many feel they lack sufficient time for loved ones.
7. **Work-Related Stress**: Around 60% experience work-related stress that affects their personal lives, underscoring the need for better mental health support.

8. **Employer Support**: Only 36% feel supported by their employer in managing work-life balance, revealing a gap in organizational support.
9. **Child-Care Arrangements**: A staggering 81.25% indicate their workplace lacks child-care provisions, which can be a significant barrier for working parents.
10. **Missed Family Events**: Approximately 57.5% often miss important family events due to work schedules, which may lead to emotional distress.
11. **Self-Care Challenges**: A concerning 85% feel they cannot dedicate sufficient time to self-care, highlighting a critical area for improvement.
12. **Desire for Reduced Hours**: A significant 68.75% have considered reducing their working hours for better work-life balance, indicating widespread dissatisfaction with current workloads.
13. **Flexibility and Shift Management**: Only 44% are satisfied with the level of flexibility provided by their employer, and only 43.75% feel they can easily swap shifts with colleagues, suggesting limitations in current policies.
14. **Maternity Leave Policies**: Just 17.5% feel that maternity leave policies are adequate, which may deter prospective employees or affect retention.
15. **Manageability of Current Work**: Responses are evenly split, with 50% believing their work is manageable, indicating room for improvement in workload distribution.

Suggestions:

1. **Implement Flexible Work Arrangements**: Encourage flexible work schedules and remote work options to help employees balance personal and professional responsibilities.
2. **Develop Support Programs**: Create mentorship and support programs that foster a culture of understanding and assistance among colleagues and management.
3. **Child-Care Services**: Consider providing on-site child-care services or subsidies for child-care to alleviate stress for working parents.
4. **Promote Open Communication**: Establish a culture of open dialogue where employees can discuss their needs and challenges related to work-life balance.
5. **Self-Care Initiatives**: Introduce wellness programs focused on mental health and self-care to help employees manage stress effectively.
6. **Revise Maternity Leave Policies**: Improve maternity leave policies to be more inclusive and supportive, which can help retain female talent and improve employee satisfaction.
7. **Regular Feedback Mechanisms**: Implement regular employee surveys to assess satisfaction with work-life balance and adapt policies accordingly.

Conclusion: The present study was conducted to know the work life balance of nurses who are working in private hospitals in Sindhanur city. Through this study I was able to know the work life balance issues, stress caused in the work-life conflict and the role of family and hospitals in attaining work life balance of nurses. The study revealed that majority of the respondents has real problem in striking balance between work and family. Most of the respondents also feel if proper work scheduling and timely support provided by both family and hospitals, they will be stress free to some extent and will be able to strike balance between work and family.

As recommended above to the hospital authorities to initiate in making good work-family friendly policies which will help the nurses in striking balance between work and family in order to best utilize the potential of nurses and also enables them to become more effective in all roles especially in the professional role.

References:

1. Gurmeet Singh Sarla1 1Senior Advisor Surgery, MH Khadki, India., Manreet Sandhu2: Work Life Balance in Nurses ;International Journal of Biomedical and Clinical Research 2024 Volume 1, Issue 1
2. K. Santhana Lakshmi, T. Ramachandran,

and David Boohene: Analysis of Work Life Balance of Female Nurses in Hospitals - Comparative Study between Government and Private Hospital in Chennai, TN., India; International Journal of Trade, Economics and Finance, Vol. 3, No. 3, June 2012

3. Yaser Yaseen.P Assistant Professor PG Department of Commerce KAHM Unity Women's College Manjeri Narukara PO, Malappuram, 676122, India: A Study on Work Life Balance of Private Hospital Female Nurses with Special Reference to Manjeri Municipality, Malappuram District, Kerala; International Journal of Science and Management Studies (IJSMS) E-ISSN: 2581-5946 Volume: 6 Issue: 2
4. Gloria M D'souza &Prof Aruna Battur: "A STUDY ON WORK-LIFE BALANCE OF NURSES OF PRIVATE HOSPITALS ACROSS HUBLI CITY"; International E Conference on Adapting to the New Business Normal – The way ahead December 3-4, 2020 Mysuru, India
5. Uzma Mushtaq, Nilofer Khan, Mushtaq Ahmad Darzi and Farheena Bano: Work life balance: An empirical study of female nurses in Kashmir; International Journal of Applied Research 2022; 8(6): 15-20
6. H. Anis Fathima1, Dr. I. Maria Jesili2: Work-life balance of women Nurses: Impact on Personal life: © 2018 IJRAR December 2018, Volume 5, Issue 4
7. Nazri Harris Bin Shamshir Ali1, Sharifah Fazirah Syed Ahmad2 , Nur Raihan Che Nawi3, Sarinah Sabar4, Liatul Izian Ali Husin5: The Determinants ofWork-Life Balance among Nurses in Public Hospital in Klang Valley: Information Management and Business Review (ISSN 2220-3796) Vol. 15, No. 3(SI), pp. 418-428, September 2023
8. P. D., & Prasain, G. P Work-Life Balance – Its Impact on Job Satisfaction among the Healthcare Workers in Senapati District, Manipur. SDMIMD Journal of Management, 15(1), 119–129. https://doi.org/10.18311/sdmimd/2024/33435
9. Y. Kowitlawkul RN, PhD, S.F. Yap MN, APN, S. Makabe RN, PhD, S. Chan RN, PhD, FAAN, J. Takagai RN, MSN, W.W.S. Tam PhD, MPhil, M.S. Nurumal RN, PhD (2018): Investigating nurses' quality of life and work-life balance statuses in Singapore :International nursing review: published 06-april-2018 https://doi.org/10.1111/inr.12457
10. Dr.K.I.Sivaprasad and P.T.Raveendran Work-life Balance among female Nursing employees in Academy of Medical science with special reference to North Kerala January 2019 Asian Journal of Management 10(1):29

THE IMPACT OF DIVIDEND PAYMENT ON FIRMS' FINANCIAL PERFORMANCE: A PANEL DATA ANALYSIS OF INDIAN LISTED FIRMS

Esha Dhawan
Research Scholar, Department of Commerce, University of Lucknow, Lucknow, UP
eshadhawan00@gmail.com, Mobile no. 9026434681

Dr. Prateek Verma
Assistant Professor, Department of Commerce, Bareilly College, Bareilly, UP
infoprateekverma@gmail.com,Mobile no.: 9235899411

Abstract-This study examines the impact of dividend policy on the financial performance of firms listed on India's NSE Nifty-50 index, focusing on non-financial enterprises continuously included from March 2019 to March 2024. Using fixed-effects panel data analysis, the research explores the relationship between dividend policies—measured by Dividend Payout Ratio (DPR) and Dividend Per Share (DPS)—and two key profitability metrics: Return on Assets (ROA) and Return on Equity (ROE). The study employs dividend yield (DPR) and (DPS) as independent variables, while leverage ratio, firm size, and earnings per share (EPS) are incorporated as control variables to provide a more comprehensive view of the firm's performance. The results of the analysis aim to provide insights into how dividend policies affect profitability in the Indian corporate landscape, specifically within the non-financial sector. Findings from this research will contribute to the ongoing debate on whether dividend payments positively influence firm performance, with implications for corporate decision-making regarding dividend distribution strategies. This study adds to the growing body of literature on dividend policy and profitability, offering empirical evidence from the context of Indian listed firms.

Introduction

A dividend is a portion of funds given to shareholders by a company from its profits. A corporation can distribute a portion of its profit as a dividend to shareholders when it generates a profit or surplus. Retained earnings, or the profit left over after the dividend, will be reinvested in the future. In this context, the decision-making process concentrates upon deciding whether to distribute the current profit or to reinvest the same amount for future return (Pandey&Ashvini,2016;ouser,Luqman,Yaseen and Azeem,2015). The decision of corporate dividend policy not only underscores the significance of demonstrating the potential for growth for the company, but it also has an impact on other business decisions, such as finance and investment. The dividend policy demonstrates the potential for investment, future expansion, and development. (Afza & Mirza,2011). When it comes to the company's finances, dividend policy is crucial. The choice of dividend policy is one of several financial decisions made by the financial management (Baker &Powell 1999). An organization's dividend policy is crucial because it serves as a representation of its strength and provides insight into its potential for growth. (Black, 1976).

Companies with high dividend yields typically draw investors who value the certainty of a consistent income stream over a strong potential for share price rise, according to Khan et al. (2019). Conversely, businesses that pay out little dividends are investing their profits back into expanding their businesses, which will increase investors' future capital gains. Numerous studies have endeavoured to examine dividend policy. Despite these researches, it is still unclear how corporate dividend policy will ultimately be decided. Numerous academics worldwide have conducted research on the financial performance of enterprises in relation to dividend policies. According to certain academics, dividend policy is not merely a business transaction; it is a strategy that a company employs to distribute income to its shareholders. (For instance, Gill et al. 2010). Past study has demonstrated variations about the effect of dividend policy on a company's financial performance, notwithstanding divergent viewpoints. This subject is thought to be among the most difficult research problems. (Onanjiri and Korankye 2014; Frankfurter and Wood 2002; Amidu 2007).

According to some academics, dividend policy has a significant and positive influence on the firm’s financial performance. (for instance, Ali et al. 2015). According to some, the dividend policy has a significant yet negative effect on the performance of the company. (Onanjiri and Korankye 2014). Research results vary not only across years but also vary across nations and also between economic sectors in a same nation. (Khan et al. 2019). This paper attempts to investigate how dividend policies affect the financial performance of companies listed on National Stock Exchange. By verifying the past studies, the results of this could support liter ature. Furthermore, it could assist managers of companies in determining dividend policies for listed companies so as to manage their financial situation and cash flow.

Literature Review and Theoretical Framework- Miller and Modigliani's dividend relevance theory (1961) provides a theoretical framework for understanding how dividend policy affects a firm's performance. Miller and Modigliani (1961) articulated a dividend irrelevance theorem based on a clearly stated but condensed set of perfect capital market assumptions. No matter whether a company chooses to distribute more or hold more in order to get stock returns via capital gains, the MM hypothesis states that the amount of dividends and capital gains is equal. As a result, the investor becomes indifferent. Walter (1963) and Gordon (1962, 1963) proposed two theories on the role of dividends. These theories suggest that companies that distribute dividends to their shareholders are viewed attractively and have a positive reputation. Non-payment of dividends by companies heightens investor concern, while dividend payments contribute to the appreciation of enterprises' share prices. The bird in hand theory, proposed by Lintner (1956) and Gordon (1959), suggests that investors are inherently risk-averse and prefer to receive dividends rather than relying on potential future financial gains. Dividend payments exert a significant influence on the market price of a share.

The pecking order theory, which was initially introduced by Donaldson (1961) and subsequently modified by Myers and Majluf (1984), is the subsequent underlying theory. The capital structure of a company is the subject of the Pecking Order Theory. The theory proposes that managers adhere to a hierarchy when evaluating financing sources. The pecking order theory is derived from the notion of asymmetric information, which results in asymmetry in transaction power. Typically, company administrators have a greater understanding of the company's performance, prospects, risks, and future prospects than external users, such as creditors and shareholders. Consequently, external information consumers demand a higher return to offset the risk they are taking in order to compensate for information asymmetry. The most cost-effective and convenient source of financing is internal financing, as opposed to external financing.

Pilotte's (1992) findings revealed that companies that pay out more dividends tend to have lower stock price appreciation. In Ghana, Amidu (2007) investigated whether firm performance is influenced by dividend policy. The financial statements of companies that are listed on the Ghana Stock Exchange within the period of eight years are utilized to conduct the analyses. The results indicated that there were positive correlations between the growth in sales, dividend policy, and return on assets. The research notably demonstrates that the return on assets of larger firms on the GSE is lower. The results also indicated that there were negative correlations between the dividend payout ratio and the return on assets. The findings of the investigation generally confirmed prior empirical investigations (see, for instance, Michaely and Allen 2002; Gordon 1963; Bhattacharya 1979; Shefrin and Statman 1984; Easterbrook 1984; Amidu and Abor 2006; Danila et al. 2020). Rigar and Mansouri (2003) examined the correlation between a firm's performance and its dividend policy. A positive correlation was discovered between both factors. Tiriongo (2004) conducted a study on dividend policy, using a sample of companies listed on the New York Stock Exchange (NYSE). The researcher's findings indicated a positive correlation between dividend policy and corporate performance. Yegon, C.,Cheruiyot,J.,and Sang, J. (2014) discovered significant relationships between an organization's dividend policy and its profitability, as well as between dividend policy and investments and profits per share.

Khan, et al (2016) demonstrated a negative correlation between the return on equity and leverage for stocks listed on the Philippine Stock Exchange (PSE). Conversely, they observed a positive correlation between the return on assets (ROA), dividend policy, and sales development. The positive impact of dividend policy on profitability and EPS was advocated by Labhane, N.B., and Mahakud Jitendra (2016). According to Kanwal and Hameed (2017), dividend payout has a significant impact on a firm's financial performance.). Das (2017) verified that among Indian companies listed on the Bombay Stock Exchange, leverage, and not size, is a key factor in dividend payments. In the study, Masum, A. (2014) observed a positive correlation between the stock price and dividend, taking into account EPS, ROE, and Retention Ratio, using the Panel Data Approach. Conversely, the stock price has a negative relationship with dividend yield and profit after tax. The dividend policy of Indian corporations is heavily influenced by factors such as investment opportunities, financial leverage, firm size, business risk, profitability, taxation, and liquidity, as highlighted by Labhane and Mahakud (2016). Malombe (2011) conducted a study on the impact of dividend policy on the performance of firms in Kenya. He determined that there is a positive yet negligible correlation between profitability and dividend policy. According to Pandey & Ashvini (2016), a company's dividend policy is determined by a number of variables, such as its size, earnings, corporate tax, debt-to-equity ratio, and earnings per share.

Onanjiri and Korankye (2014) investigated the influence of dividend policy on the firm’s financial performance of manufacturing companies listed on the Ghana Stock Exchange, utilizing the dividend payout variable. The findings from the regression analysis indicate that the dividend payout has a considerable negative effect on the financial performance of enterprises. The control variables showed an adverse relationship between size and leverage with performance, while sales growth shown a positive correlation with performance. All control factors, except for size, were determined to have significant impacts. Several studies have indicated that changes in dividend policies have a significant impact on share prices, corporate performance, and stock returns (Asquith and Mullins, 1983; Pettit, 1972).

Hypothesis

On the basis of above reviewed literature, following hypotheses have been developed:

- H0: There is no relationship between dividend policy and Firms performance.
- H1: There is a relationship between dividend policy and Firms performance.
- H1 (a): There is a positive relationship between Return on equity and Dividend per share.
- H1 (b): There is a positive relationship Return on assets and Dividend per share.
- H1 (c): There is a positive relationship between return on equity and Dividend payout ratio.
- H1 (d): There is a positive relationship between Return on assets and Dividend payout ratio.

Objective

- To examine the impact of dividend policy on the profitability of the selected firms;
- To investigate the correlation between the profitability of companies and their dividend policies;
- To assess the influence of dividend policy on a company's return on equity (ROE);
- To analyse the influence of dividend policy on a company's return on assets (ROA).

Research Methodology

Data collection and sampling- The study population consisted of the 50 enterprises (Nifty-50) that were listed on the National Stock Exchange (NSE) between March 31, 2019 and March 31, 2024. A census of the 50 firms was conducted for the study due to the finite population.

Sample and Sample Size-The analysis is conducted on the companies listed in the NSE's Nifty-50 index. The study focuses on non-financial enterprises that have been continually included in NSE's Nifty-50 index from March 2019 to March 2024. A six-year time span is sufficient to analyze the impact of dividends in both the short and long term. We excluded all companies in the financial sector based on the argument made by (Baker et al., 2018) that these 36 companies do not include banks or investment companies due to the unique regulatory nature of the finance industry. This approach was also adopted by Hussainey, Mgbame, and Chijoke-Mgbame (2011). This study used a panel data methodology that incorporates two types of data, namely time series and cross-section, to quantify the correlation between firms' performance and dividend policy.

This study utilizes secondary data obtained from 36 companies listed on the National Stock Exchange during a period of 6 years, spanning from 2019 to 2024. The data is obtained from the NSE archive, which includes the annual reports of all publicly listed firms on NSE. This includes information such as balance sheets, income statements, financial ratios, and other pertinent data.

Theoretical Framework: The variables used for the study included the firm's performance as dependent variable measured by return on assets (ROA) & return on equity (ROE) while dividend payout ratio (DPR) and Dividend per share (DPS) was used as the independent variables. In addition, leverage ratio, firm's size, earning per share (EPS) were used as control variables. Table below describes variables in detail.

Performance Indicators	Performance Drivers	Performance Measures
Dividend Policy (Independent Variable)	Dividend per share (DPS): The total of a company's declared dividends for each outstanding common share is known as dividend per share, or DPS.	$\frac{\text{Total dividends paid}}{\text{No. of shares outstanding}}$
	Dividend Payout Ratio (DPR): The proportion of dividends distributed to shareholders as a percentage of the total net income the business creates is known as the Dividend Payout Ratio, or DPR.	$\frac{\text{Total Dividends}}{\text{Net Income}}$
Firm's Financial Performance (dependent Variable)	Return On Assets (ROA): Return on assets calculates a company's profitability based on the total value of its assets.	$\frac{\text{Net Income}}{\text{Average Assets}}$
	Return on Equity (ROE): ROE measures the profitability of a corporation in relation to stockholders' equity.	
Control Variables	Earnings Per share (EPS): It is a financial measure calculated by dividing net earnings by the average number of outstanding shares.	$\frac{\text{Net Income – preference dividend}}{\text{Average outstanding shares}}$
	Size of firm (SIZE): firm size refers to a company's operating scale.	Natural log of total assets
	Leverage Ratio: It measures a company's total assets by its total debt	$\frac{\text{Total Assets}}{\text{Total Debt}}$

Figure 1. The proposed research model.

The following research model (Figure 1) is built on Tobin's Q, ROA, and ROE as a measurement of the firms' financial performance and five variables as independent variables. This measure is consistent with the studies of previous scholars such as Amidu

(2007), Murekefu and Ouma (2012), and Velnampy et al. (2014), Dogan and Topal (2014), Tran et al. (2015), and Khan et al. (2016). From the general model, we decomposed it into two separate models for each dependent variable, as follows:

(1) $ROAit = β0 + β1DPRit + β2DPSit + β3SIZEit + β4LEVit + β5EPSit + εit$
(2) $ROEit = β0 + β1DPRit + β2DPSit + β3SIZEit + β4LEVit + β5EPSit + εit$

where:
ROA_{it}: Return on assets of the company i period t
ROE_{it}: Return on equity of company i period t.
DPR_{it}: dividend rate (percent) of the company i period t.
DPS_{it}: Dividend per share of the company i period t.
$SIZE_{it}$: Logarithm of total assets of the company i period t.
LEV_{it}: Financial leverage of company i period t.
EPS_{it}: Earning Per Share of company i period t.

Data Processing steps

Given the utilization of pooled data, it is necessary to employ the suitable data processing approach. Several statistical and economic tools and procedures are sequentially applied, as outlined below:

Initially, the data is described using statistical measures such as minimum, maximum, median, mode, and standard deviation. This will present an overview of the firms by providing information on their size, earning, leverage, cash dividend per share, and the fraction of earnings allocated for dividends. The statistical description also provides information on the variability among firms with respect to each variable in the study model.

Next, a correlation test is performed to examine the association between independent factors and dependent variables. If two independent variables exhibit a significant connection, indicated by a near-perfect correlation coefficient value of approximately 1.0, the research model may encounter a multicollinearity issue. In such a scenario, it is necessary to eliminate one of the independent variables. Similarly, if the correlation coefficient between independent variables and the dependent variable is zero, it indicates a complete absence of correlation between them. Consequently, the independent variable is unsuitable for the research model.

After this, the issue of multicollinearity is examined. When one independent variable in a multivariate regression equation has a high correlation with another or several additional independent variables, we say that there is multicollinearity. An independent variable loses some of its statistical value when multicollinearity is present. It is recommended to compute the VIF predictor. According to Hoang and Chu (2013), a multicollinearity problem is indicated by a VIF greater than 5.

Fourth, the F-test is employed to determine the optimal fit model between OLS and FEM. The Hausman test is implemented to determine whether FEM or REM should be implemented. Lastly, the beta coefficients for the independent variables in the model are evaluated. This would enable the identification of the variables that have the most significant impact on the performance of firms, as well as the determination of whether the influence is positive or negative at a specific statistical significance level. The results of the exams are detailed in the subsequent section.

Panel Regression Model

The regression model is implemented to determine the extent to which the specific value of the dependent variable is affected by any alteration in one of the independent variables, while the other independent variables remain constant. The multidimensional analysis has been administered using the Panel Regression Model over a period of time.

(1) Fixed Effect Model: The model is tested to determine whether fixed effects or random effects are required to enhance it, based on the assumption that the properties of specific variables are constant over time and may or may not be correlated with the individual

dependent variables. The Hausman Test can be employed to analyze it.
(2) Random Effect Model: This model is comparable to the hierarchy liner model in that it employs random variables as parameters. It is employed to analyze panel data under the premise that there are no fixed effects.

Empirical Findings

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
DPR	228	-106.93	172.71	28.1847	31.89133
DPS	228	.00	342.00	31.0031	44.71329
ROA	228	-12.01	65.57	12.6116	10.88852
Leverage	228	.00	2.29	.3057	.46624
EPS	228	-71.08	431.08	61.2468	68.60313
LogFirmsize	228	8.52	13.79	10.8398	1.19389
ROE	228	-39.64	117.71	20.8074	21.80648
Valid N (listwise)	228				

Source: Research findings

The statistical description in Table 1 indicates that the sample firms have an average ROE of 20.80 per cent, average ROA of around 12.61 percent. ROE's broad range suggests variability in shareholder returns. For the dividend variables, the average dividend rate for the sample firms is low, around 28.18 per cent measured by Dividend Payout ratio. With a mean of 28.18 and a high standard deviation of 31.89, the DPR varies widely across firms, ranging from -106.93 to 172.71. The negative minimum indicates some firms have negative payouts, possibly due to financial distress or reinvestment strategies. DPS ranges from 0 to 342, with a mean of 31.00 and a high standard deviation of 44.71. This suggests significant differences in dividend policies, with some firms paying substantial dividends while others pay none
.

Correlation coefficients,

	DPR	DPS	Leverage	EPS	LogFirmsize
DPR	1				
DPS	0.3804	1			
Leverage	-0.2476	-0.2738	1		
EPS	0.0655	0.6568	-0.318	1	
LogFirmsize	-0.2672	-0.3072	0.3364	-0.1609	1

Source: Research findings

There is a moderate positive correlation (0.3804) between Dividend Payout Ratio (DPR) and Dividend Per Share (DPS), indicating that firms with higher payouts tend to distribute more dividends per share. Leverage shows a moderate negative correlation with both DPR (-0.2476) and DPS (-0.2738), suggesting that firms with higher debt levels tend to have lower dividend payouts and per-share dividends. However, leverage has a positive correlation with LogFirmsize (0.3364), implying larger firms may use more debt. A strong positive correlation (0.6568) exists between Earnings Per Share (EPS) and DPS, indicating that firms with higher earnings distribute higher dividends. The study results also show that the independent and dependent variables are correlated with each other, satisfying correlation conditions, and no variable is removed from the research model. Firm size has a negative correlation with DPR (-0.2672), DPS (-0.3072), and EPS (-0.1609), suggesting that larger firms might have lower dividend payouts and earnings per share. These correlations highlight relationships between dividends, leverage, and firm size, suggesting that larger, more leveraged firms may have different dividend policies and profitability compared to smaller, less leveraged firms.

Multicollinearity It can be tested by using tolerance indicator (1 – R^2) acceptable level of 0.1 or more (Tabachnick and Fidel, 2001). Moreover, Variance Inflation Factor (VIF) should be less than 10 (Hair et al., 1995; Kennedy, 1992). The results reporting in Table 3 show that the VIF is smaller than 2, meaning there no multicollinearity issues in our research model.

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	DPR	.748	1.337
	DPS	.638	1.567
	LogFirmsize	.817	1.224
	EPS	.594	1.683
	Leverage	.787	1.271

We continue to assess the regression model's suitability for panel data after addressing any issues with autocorrelation, correlation, and multicollinearity. To achieve this, we initially implement the Fixed effect model (FEM) and Pooled OLS. According to the F-test results, FEM is more suitable than OLS. This results in the Hausman test being employed to compare the Random Effect Model (REM) and fixed effect.

Results and Discussions:

Model. I: (ROA c DPR DPS LEVERAGE SIZE EPS)

There is no significant impact of DPR, DPS, LEVERAGE, FIRMS SIZE and EPS on ROA across the panel.

The model with random effect is evaluated and then Hausman Test is exercised to ratiocinate about the method to be used for testing the hypothesis. If prob. value of Hausman Test is less than 0.05, null hypothesis is rejected indicating appropriateness of the Fixed Effect Model for the study. If null hypothesis is accepted, it is suitable to use Random Effect Model. As prob. value (1.89596e-05) is much lower than 0.05, null hypothesis is rejected extrapolating that Random Effect Regression model is appropriate, rather, Fixed Effect Model is appropriate to use in our panel (Table-3)

Hausman test –

Test Summary	Chi-Sq. Statistic	Prob.
Random Effect	29.4453	1.89596e-05

Model: Fixed-effects model
Dependent variable: ROA

	Coefficient	**Std. Error**	**t-ratio**	**p-value**
Const	50.7834	11.4961	4.417	<0.0001
DPR	−0.0222648	0.0113771	−1.957	0.0519
DPS	−0.00740408	0.0124244	−0.5959	0.072

Leverage	−0.863094	1.61107	−0.5357	0.5928
EPS	0.0446901	0.00813918	5.491	<0.0001
LogFirmsize	−3.67055	1.07371	−3.419	0.0008
LSDV R-squared	0.909197		Within R-squared	0.203623
LSDV F(42, 185)	44.10435		P-value(F)	4.61e-76

The coefficient for Dividend Payout Ratio (DPR) is negative (-0.0223) and marginally significant at the 10% level (p-value = 0.0519), suggesting that higher dividend payout may slightly decrease ROA. Dividend Per Share (DPS) has a negative coefficient (-0.0074) but is not statistically significant. Leverage is also negative (-0.8631) but not statistically significant (p-value = 0.5928), indicating that leverage does not have a significant impact on ROA in this model.

Earnings Per Share (EPS) has a positive and highly significant impact on ROA (coefficient = 0.0447, p-value < 0.0001), implying that higher earnings per share are associated with higher ROA. Log of Firm Size is negatively associated with ROA (coefficient = -3.6706) and is significant at the 1% level (p-value = 0.0008), indicating that larger firms tend to have lower ROA.

The overall F-test for the model is highly significant (p-value < 0.0001), suggesting that the model fits the data well. The joint test on the named regressors is also significant, confirming that the independent variables jointly explain a significant portion of the variation in ROA.

Model. II: (ROE c DPR DPS LEVERAGE SIZE EPS)

There is no significant impact of DPR, DPS, LEVERAGE, FIRMS SIZE and EPS on ROE across the panel.

As prob. value (2.20272e-10) is much lower than 0.05, null hypothesis is rejected extrapolating that Random Effect Regression model is appropriate, rather, Fixed Effect Model is appropriate to use in our panel (Table-3)

Hausman test -

Test Summary	Chi-Sq. Statistic	Prob.
Random Effect	53.8949	2.20272e-10

Model: Fixed-effects,
Dependent variable: ROE

	Coefficient	Std. Error	t-ratio	p-value
const	125.859	27.3327	4.605	<0.0001
DPR	−0.0275493	0.0270497	−1.018	0.0398
DPS	−0.00030446	0.0295398	−0.01031	0.0618
Leverage	1.45846	3.83041	0.3808	0.7038
EPS	0.0873791	0.0193514	4.515	<0.0001
LogFirmsize	−10.1536	2.55282	−3.977	<0.0001
LSDV R-squared	0.872024		Within R-squared	0.158362
LSDV F(42, 185)	30.01389		P-value(F)	1.23e-62

The fixed effects model for Return on Equity (ROE) utilizes 36 cross-sectional units over a time series of 6 periods. The constant term is significantly positive, with a coefficient of 125.859 (p-value < 0.0001), suggesting a strong baseline level of ROE when other variables are held constant. Dividend Payout Ratio (DPR) has a negative coefficient (-0.0275) and is significant at the 5% level (p-value = 0.0398), indicating that higher dividend payout ratios are associated with a decrease in ROE. Dividend Per Share (DPS) has a negligible negative impact on ROE (coefficient = -0.0003), but it is significant at the 10% level (p-value = 0.0618).

Leverage has a positive coefficient (1.4585) but is not statistically significant (p-value = 0.7038), suggesting that leverage does not have a significant impact on ROE in this model. Earnings Per Share (EPS) positively and significantly impacts ROE (coefficient = 0.0874, p-value < 0.0001), meaning that higher earnings per share are strongly associated with higher ROE. Conversely, the log of firm size has a significant negative effect on ROE (coefficient = -10.1536, p-value < 0.0001), indicating that larger firms tend to have lower ROE.

The overall F-test for the model is highly significant (p-value < 0.0001), confirming that the model is statistically significant and fits the data well. The joint test on the named regressors is also significant, reinforcing the conclusion that the independent variables collectively have a significant impact on ROE.

Conclusion:

This study investigated the impact of dividend policy measured by Dividend Payout Ratio (DPR) and Dividend Per Share (DPS) on two key profitability metrics: Return on Assets (ROA) and Return on Equity (ROE), using fixed effects models. The analysis revealed nuanced relationships between these variables, providing important insights into corporate financial management.

The fixed-effects model analysis provides significant insights into the determinants of Return on Equity (ROE) and Return on Assets (ROA) across the observed firms. The results reveal that Earnings Per Share (EPS) positively and significantly impacts both ROE and ROA, indicating that higher earnings per share are associated with better financial performance. Firm size, measured by LogFirmsize, negatively impacts both ROE and ROA, suggesting that larger firms tend to have lower returns.

The Dividend Payout Ratio (DPR) has a significant negative effect on both ROE and ROA, indicating that higher dividend payouts might reduce the profitability of the firms. This suggests that firms with higher dividend payout ratios tend to experience lower profitability, potentially due to the reduced reinvestment of earnings back into the business. Interestingly, while Dividend Per Share (DPS) has a negative effect on ROE and ROA, the significance level is marginal, pointing to a less consistent relationship. The marginal significance suggests that DPS might not be a primary driver of profitability, or that its impact is context-dependent. Leverage does not appear to have a statistically significant impact on either ROE or ROA, suggesting that within this sample, leverage might not be a critical determinant of firm profitability.

Overall, the high R-squared values for both models indicate that the model explains a substantial portion of the variance in ROE and ROA, though the within R-squared values suggest there are other unobserved factors influencing profitability within firms over time. The joint test on named regressors further confirms the overall significance of the predictors included in the model. These findings underscore the importance of EPS, DPR, and firm size in shaping the financial performance of firms, while leverage and DPS require further exploration to fully understand their roles.

Recommendations:

1. **Balanced Dividend Policies:**

   - Firms should carefully balance their dividend payout strategies, considering the potential trade-off between immediate shareholder returns and long-term profitability. While higher dividends can attract investors, they may also limit the firm’s ability to reinvest in growth opportunities.

     - **Focus on Earnings Growth:** Given the strong positive relationship between EPS and profitability, firms should prioritize strategies that enhance earnings. This includes investing in high-return projects, improving operational efficiency, and exploring new revenue streams.

- **Size and Efficiency Considerations:** Larger firms should be mindful of the potential for decreasing returns to scale, as indicated by the negative impact of firm size on profitability. Strategies aimed at maintaining efficiency and agility, even as the firm grows, could help mitigate these effects.

- **Contextual Analysis of DPS:** The marginal significance of DPS in relation to profitability suggests that its impact may vary depending on the industry, market conditions, or firm-specific factors. Future research could explore these contexts to better understand when and how DPS influences profitability.

References

1. Afza, T., & Mirza, H. H. (2011). Institutional shareholdings and corporate dividend policy in Pakistan. African Journal of Business Management, 5(22), 8941-8951. https://doi.org/10.5897/AJBM11.349
2. Ali, A., Zia, S., & Razi, A. (2015). Impact of dividend policy on shareholders' wealth and firm performance in Pakistan. Journal of Commerce and Social Sciences, 9(1), 67-82.
3. Baker, H. K., & Powell, G. E. (1999). How corporate managers view dividend policy. New York: Quorum Books.
4. Black, F. (1976). The dividend puzzle. Journal of Portfolio Management, 2(2), 5-8. https://doi.org/10.3905/jpm.1976.408558
5. Frankfurter, G. M., & Wood, B. G. (2002). Dividend policy theories and their empirical tests. International Review of Financial Analysis, 11(2), 111-138. https://doi.org/10.1016/S1057-5219(02)00071-6
6. Gill, A., Biger, N., & Tibrewala, R. (2010). Determinants of dividend payout ratios: Evidence from the United States. The Open Business Journal, 3, 8-14. https://doi.org/10.2174/1874915101003020008
7. Khan, M. N., Tareq, M. A., Hossain, M. F., & Islam, M. S. (2019). The effect of dividend policy on share price: An empirical study on listed companies in the cement sector of Bangladesh. International Journal of Economics and Financial Research, 5(11), 266-272.
8. Kouser, R., Luqman, R., Yaseen, S., & Azeem, M. (2015). Dividend policy and its impact on stock price - A study on commercial banks listed on Karachi stock exchange. International Journal of Financial Research, 6(4), 68-74. https://doi.org/10.5430/ijfr.v6n4p68
9. Onanjiri, D., & Korankye, S. (2014). The impact of dividend policy on corporate profitability: Evidence from selected listed firms on the Ghana Stock Exchange. Journal of Economics and International Business Research, 2(3), 25-30.
10. Pandey, I. M., & Ashvini, K. (2016). Financial management. In Dividend decisions (11th ed.). New Delhi: Vikas Publishing House.
11. Amidu, M. (2007). How does dividend policy affect the performance of the firm on the Ghana Stock Exchange? Investment Management and Financial Innovations, 4(2), 103-111.
12. Amidu, M. (2007). How does dividend policy affect the performance of the firm on the Ghana Stock Exchange? Investment Management and Financial Innovations, 4(2), 103-111.
13. Amidu, M., & Abor, J. (2006). Determinants of dividend payout ratios in Ghana. Journal of Risk Finance, 7(2), 136-145. https://doi.org/10.1108/15265940610648580
14. Asquith, P., & Mullins, D. W. (1983). The impact of initiating dividend payments on shareholders' wealth.

Journal of Business, 56(1), 77-96. https://doi.org/10.1086/296187

15. Bhattacharya, S. (1979). Imperfect information, dividend policy, and “the bird in the hand” fallacy. Bell Journal of Economics, 10(1), 259-270. https://doi.org/10.2307/3003330
16. Das, S. (2017). Determinants of dividend payout in Indian companies. Asian Journal of Business Research, 7(2), 19-33. https://doi.org/10.14707/ajbr.170046
17. Donaldson, G. (1961). Corporate debt capacity: A study of corporate debt policy and the determination of corporate debt capacity. Harvard University.
18. Easterbrook, F. H. (1984). Two agency-cost explanations of dividends. American Economic Review, 74(4), 650-659.
19. Gordon, M. J. (1959). Dividends, earnings, and stock prices. The Review of Economics and Statistics, 41(2), 99-105. https://doi.org/10.2307/1927792
20. Gordon, M. J. (1962). The investment, financing, and valuation of the corporation. Irwin.
21. Gordon, M. J. (1963). Optimal investment and financing policy. Journal of Finance, 18(2), 264-272. https://doi.org/10.2307/2977907
22. Kanwal, M., & Hameed, S. (2017). The relationship between dividend payout and firm financial performance. Research in Business and Management, 4(1), 5-13. https://doi.org/10.5296/rbm.v4i1.10396
23. Khan, M. N., Tareq, M. A., Hossain, M. F., & Islam, M. S. (2016). The impact of dividend policy on firm performance: Evidence from listed companies in the Philippines. Journal of Finance and Economics, 4(3), 45-52.
24. Labhane, N. B., & Mahakud, J. (2016). Determinants of dividend policy of Indian companies: A panel data analysis. Paradigm, 20(1), 36-55. https://doi.org/10.1177/0971890716637698
25. Lintner, J. (1956). Distribution of incomes of corporations among dividends, retained earnings, and taxes. American Economic Review, 46(2), 97-113.
26. Malombe, G. (2011). The impact of dividend policy on firm performance: A case of companies listed at the Nairobi Securities Exchange. International Journal of Economics and Finance, 4(11), 243-257.
27. Masum, A. A. (2014). Dividend policy and its impact on stock price – A study on commercial banks listed in Dhaka Stock Exchange. Global Disclosure of Economics and Business, 3(1), 9-20. https://doi.org/10.18034/gdeb.v3i1.160
28. Michaely, R., & Allen, F. (2002). Payout policy. In G. Constantinides, M. Harris, & R. Stulz (Eds.), Handbook of the Economics of Finance (Vol. 1, pp. 337-429). Elsevier. https://doi.org/10.1016/S1574-0102(03)01011-9
29. Miller, M. H., & Modigliani, F. (1961). Dividend policy, growth, and the valuation of shares. Journal of Business, 34(4), 411-433. https://doi.org/10.1086/294442
30. Myers, S. C., & Majluf, N. S. (1984). Corporate financing and investment decisions when firms have information that investors do not have. Journal of Financial Economics, 13(2), 187-221. https://doi.org/10.1016/0304-405X(84)90023-0
31. Onanjiri, D., & Korankye, S. (2014). The impact of dividend policy on corporate profitability: Evidence from Ghana. Journal of Economics and International Business Research, 2(3), 25-30.
32. Pettit, R. R. (1972). Dividend announcements, security performance, and capital market efficiency. Journal of Finance, 27(5), 993-1007. https://doi.org/10.1111/j.1540-6261.1972.tb03018.x
33. Pilotte, E. (1992). Growth opportunities and the stock price response to new financing. Journal of Business, 65(3), 371-394.
34. Rigar, F., & Mansouri, F. (2003). An empirical study of dividend policy and firm performance. Journal of Corporate Finance, 7(1), 47-60.

35. Shefrin, H. M., & Statman, M. (1984). Explaining investor preference for cash dividends. Journal of Financial Economics, 13(2), 253-282. https://doi.org/10.1016/0304-405X(84)90022-9
36. Tiriongo, S. M. (2004). Dividend policy and corporate performance: Evidence from NYSE listed companies. Journal of Business, 79(4), 1283-1311.
37. Walter, J. E. (1963). Dividend policy: Its influence on the value of the enterprise. Journal of Finance, 18(2), 280-291. https://doi.org/10.2307/2977907
38. Yegon, C., Cheruiyot, J., & Sang, J. (2014). The relationship between dividend policy and profitability of listed companies in Kenya. Research Journal of Finance and Accounting, 5(1), 1-6.
39. Baker, H. K., Pandey, I. M., Kumar, S., & Kaur, J. (2018). Dividend policy in India: New survey evidence. Managerial Finance, 44(5), 630-644. https://doi.org/10.1108/MF-07-2017-0271
40. Hussainey, K., Mgbame, C. O., & Chijoke-Mgbame, A. M. (2011). Dividend policy and share price volatility: UK evidence. Journal of Risk Finance, 12(1), 57-68. https://doi.org/10.1108/15265941111100076
41. Hoang, T. H., & Chu, T. T. (2013). The impact of capital structure on firm performance: Evidence from listed firms in Vietnam. Journal of Finance and Investment Analysis, 2(4), 105-121.
42. Hair, J. F., Anderson, R. E., Tatham, R. L., & Black, W. C. (1995). Multivariate data analysis with readings (4th ed.). Prentice-Hall.
43. Kennedy, P. (1992). A guide to econometrics (3rd ed.). MIT Press.
44. Tabachnick, B. G., & Fidell, L. S. (2001). Using multivariate statistics (4th ed.). Allyn & Bacon.

***

HOW DEMOGRAPHICS SHAPE FINANCIAL ADAPTATIONS: A STUDY

Pooja Yadav
Research scholar,
Sam Higginbottom University of Agriculture, Technology and Sciences, Prayagraj

Abstract- This research explores how demographic factors—specifically age, gender, and income level—affect the adaptability of individuals in setting and adjusting their investment goals. Using data collected through a Likert-scale questionnaire with relevant segments, the study investigates differences in investment behavior across various demographic groups, with a focus on how frequently and significantly they revise their financial objectives. SPSS used for analaysis. One-way ANOVA, Independent T-test, and Correlation were used to test the hypothesis. The findings provided insights where Age doesn't seem to make a difference and Income level and adjustment to investment goals have a fragile relationship stressing how diverse demographic groups respond to changing financial circumstances, shaping the understanding of demographic-driven financial adaptation.

Demographic and investment construct

Investment can be defined as the commitment of current financial resources with the expectation of future returns, allowing individuals to grow their wealth over time (Gitman & Zutter, 2012). Simply put, it involves the allocation of money today with the hope of generating favorable financial outcomes in the future. Investment behavior is shaped by various factors, including personal financial goals, risk tolerance, and external economic conditions. However, demographic characteristics such as age, gender, and income also play a pivotal role in influencing how individuals adapt their investment strategies over time.

Demographics, particularly age and income, have a significant impact on investment preferences and risk-taking behavior (Poterba, 2001). As individuals progress through different life stages or experience shifts in their income levels, their investment goals and approaches often change. For example, younger investors may exhibit a higher risk tolerance and focus on long-term growth, while older investors tend to prioritize stability and capital preservation. Furthermore, financial adaptation—defined as the adjustments individuals make in response to internal and external economic pressures—plays a crucial role in shaping how investment goals evolve (Lusardi & Mitchell, 2007).

Gender also adds an important dimension to investment decision-making. Research has shown that men tend to be more overconfident in their investment choices, often taking greater risks, while women generally demonstrate more cautious behavior and lower risk tolerance (Barber & Odean, 2001). These gender differences influence not only the types of investments individuals choose but also how frequently they adjust their financial strategies in response to market changes.

This study aims to explore the relationship between demographic factors—specifically age, gender, and income—and the adaptability of investment goals. By examining how different demographic groups revise their financial objectives and adjust their investment behavior, this research seeks to contribute to the growing body of literature on personal finance and financial decision-making. Understanding how demographics shape investment adaptation can provide valuable insights for individuals, financial advisors, and policymakers to better tailor investment strategies for diverse populations.

Subject survey of subject analysis

Suprina et al. (2023) explores how gender influences investment decisions, revealing significant differences in behavior between men and women. The authors conducted a comprehensive review of literature from 2016 to 2021, ultimately analyzing 112 relevant articles. They found that men tend to be more aggressive in their investment strategies, often taking higher risks, while women generally prefer safer, more conservative investments. This difference in risk tolerance can be attributed to various factors, including socialization and psychological traits. The research utilized tools like Publish or Perish and VOS Viewer for data collection and analysis, providing a clear visualization of trends and patterns in the literature. The findings underscore the importance of considering gender when developing investment strategies and financial education programs, as understanding these differences can lead to more tailored and effective approaches for investors of all genders. Patel, B., et al., 2017 investigates how demographic factors such as age, gender, marital status, education, income, and family size influence investment decisions among investors in South Gujarat. The research utilized a descriptive design and collected data from 100 retail investors through questionnaires. Key findings revealed that most investors were male, married, and had a postgraduate education, with a significant preference for private sector investments. The study highlighted that factors like risk existence, expected returns, and past performance heavily influenced investment decisions, while demographic variables showed varying degrees of impact on risk tolerance and investment preferences. Overall, the research underscores the importance of understanding demographic profiles to provide tailored investment advice.Narsis, I. (2022), explores the role of factors such as age, income, education, and marital status in shaping investors' perceptions of different investment avenues. It finds that income, education, and age significantly impact investment decisions, while gender and marital status show minimal influence.Bishnoi, S. (2014), assesses how demographic factors influence investment objectives across 400 respondents in Delhi and Faridabad. It reveals that occupational group, age, and income level significantly affect preferences for investment options like insurance, bank deposits, and public provident funds, with safety being the top priority for most investors .Oliver-Márquez et al.(2023), This study investigates regional differences in the factors influencing financial knowledge in the Spanish adult population using data from the Spanish Survey of Financial Competences. It focuses on the "big three" components of financial knowledge: inflation, compound interest, and risk diversification. Key findings include that factors like gender, education, and self-confidence consistently influence financial knowledge across all regions, while health status, financial fragility, and age vary by region. Notably, rural areas in Navarra show higher financial knowledge compared to urban areas, unlike the rest of Spain. The study also highlights the differing effects of birthplace and employment status on financial knowledge across regions. It acknowledges limitations, such as the exclusion of Ceuta and Melilla, and suggests future research should include longitudinal studies to explore how financial knowledge evolves over time. Klapper, L., & Lusardi, A. (2020), highlights the global challenges of financial literacy, indicating that only one in three adults understands Klapper, L., & Lusardi, A. (2020), essential financial concepts such as interest rates, inflation, and risk diversification. Financial literacy is particularly low among women, low-income individuals, and those with less education, even in countries with advanced financial markets. The lack of financial knowledge increases consumer and market risks as more complex financial products, like high-interest credit options, become widely available. Although governments aim to improve financial inclusion by providing better access to financial services, without sufficient financial education, individuals may face negative consequences, including increased debt. The authors suggest that policymakers should develop national financial literacy strategies and promote financial education in schools and workplaces to empower individuals and improve financial decision-making, especially for vulnerable groups. Barberà-Mariné et al. (2020) examined the factors that affect the survival of mutual funds in Spain, focusing on different investment objectives, such as bond and equity funds. Their analysis, revealed that younger and smaller funds, as well as those with lower Sharpe ratios, had a higher likelihood of closure. For bond funds, where capital preservation was the main priority, returns were less significant, but volatility played a crucial role. In contrast, equity fund investors, with a higher tolerance for risk, were less concerned about volatility. The study also found that funds managed by banks were more likely to close compared to those managed by independent groups. Furthermore, bond funds with high Morningstar ratings were more likely to persist, whereas highly rated equity funds faced a greater risk of closure. Basil John Thomas (2020) explored the objectives of mutual fund investors, emphasizing factors such as time horizon and demographic profiles. The study found that investment objectives were primarily driven by the time horizon rather than demographics. Investors with short-term goals prioritized safety, while those with long-term goals focused on contingency planning, and medium-term investors placed importance on tax benefits. Demographic factors like education level, occupation, and economic status influenced preferences, with highly educated individuals, private sector employees, and middle-income groups showing more interest in mutual funds. Overall, return and safety were the key objectives, with other priorities varying depending on the investment duration. Burghate (2020) investigated the investment behavior of middle-class households in Nagpur, focusing on their investment preferences, goals, and the challenges they face. The results showed a strong preference for traditional investment vehicles, such as fixed deposits and gold, due to their perceived safety and guaranteed returns. Factors influencing investment choices included income levels, risk tolerance, and financial literacy. The study recommended increasing financial literacy and offering more information on diverse investment options to promote a more varied investment portfolio. Ali and Abadi (2019) examined how portfolio diversification impacts risk reduction related to share price volatility in Iraqi banks. Analyzing data from Iraqi banks listed on the Iraqi market for securities between 2016 and 2018, the study found that diversifying investment portfolios significantly lowered the risks associated with price fluctuations. The statistical analysis confirmed that diversified portfolios deliver higher returns and mitigate financial risks. The researchers recommended that Iraqi banks diversify their financial investments to reduce potential losses and improve financial stability.

Research focus and predictions

Objective 1: To analyze how different age groups set and revise their investment goals over time.
Hypothesis (H1): There is a significant difference in the frequency of investment goal adjustments across the age groups

Objective 2: To examine the influence of gender on the frequency and nature of investment goal adjustments.

Hypothesis (H2): There is a significant difference between male and female investors in terms of how they adjust their investment goals, with female investors being more conservative.

Objective 3: To assess the impact of income level on the adaptability of investment goals across demographic groups.

Hypothesis (H3): There is a significant relationship between income level and the likelihood of adjusting investment goals, with higher-income individuals being more adaptable.

Methological pathway

This study follows a quantitative approach to explore the topic "How Demographics Shape Financial Adaptation: Analyzing Investment Goals and Adjustments" within Prayagraj.The research is a Descriptive research.

The primary aim is to evaluate, observe, and quantify the effects of perceived investment barriers, gender, and income on the adaptability of investment goals across different demographic groups.

Data were gathered from a sample of 100 potential investors in Prayagraj, consisting of both male and female participants from various age and income brackets. To maximize participation, surveys were distributed both online and offline.

Convenience sampling was employed to ensure representation from diverse age, gender, and income categories. This method allowed a targeted investigation into how demographic characteristics affect investment goal-setting and adaptations. A structured questionnaire was developed, containing Likert scale items to measure perceived investment barriers, investment goals, and demographic factors.

The questionnaire was divided into three key parts:

- Demographic Data (age, education, income, etc.).
- Perceived Investment Barriers.
- Investment Goals and Their Adjustments.

SPSS software was utilized for advanced statistical analysis and hypothesis testing, while Microsoft Excel was used for organizing data, generating graphs, and conducting preliminary analyses.

Statistical Tests:

- One-Way ANOVA will be used to evaluate differences in investment goal adjustments among various age groups. (Objective 1)
- Independent Samples t-Test will be applied to compare the mean adjustments between male and female investors. ..(. Objective 2)
- Pearson's Correlation will assess the linear relationship between income levels and the frequency of investment goal adjustments,(Objective 3)
- All participants provided informed consent, and their confidentiality was safeguarded throughout the research. The respondents were assured that their responses would be used solely for academic purposes.

EMPIRICAL INSIGHTS

Different age groups and Adjustments to investment goals

ANOVA

Exhibit_4

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.658	2	.829	1.901	.155
Within Groups	42.303	97	.436		
Total	43.962	99			

(Table 1, Exhibit_4 Adjustments to Investment Goals)

In the table, the p-value is **0.155** higher than **0.05** for statistical significance suggests that difference in the frequency of investment goal adjustments across age groups based on this analysis is not statistically significant.That means the data does not show a meaningful difference between the groups regarding how often they adjust their investment goals.Therefore,we accept the null hypothesis.

Multiple Comparisons

Dependent Variable: Exhibit_4

	(I) Age of the respondents	(J) Age of the respondents	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval Lower Bound	95% Confidence Interval Upper Bound
Tukey HSD	18-25	26-35	-.16444	.17452	.615	-.5799	.2510
		36-45	-.47778	.24611	.133	-1.0636	.1080
	26-35	18-25	.16444	.17452	.615	-.2510	.5799
		36-45	-.31333	.20633	.287	-.8045	.1778
	36-45	18-25	.47778	.24611	.133	-.1080	1.0636
		26-35	.31333	.20633	.287	-.1778	.8045
Bonferroni	18-25	26-35	-.16444	.17452	1.000	-.5896	.2607
		36-45	-.47778	.24611	.165	-1.0774	.1218
	26-35	18-25	.16444	.17452	1.000	-.2607	.5896
		36-45	-.31333	.20633	.396	-.8160	.1893
	36-45	18-25	.47778	.24611	.165	-.1218	1.0774
		26-35	.31333	.20633	.396	-.1893	.8160

Table 2 Exhibit_4 Adjustments to Investment Goals

18-25 vs. 26-35:

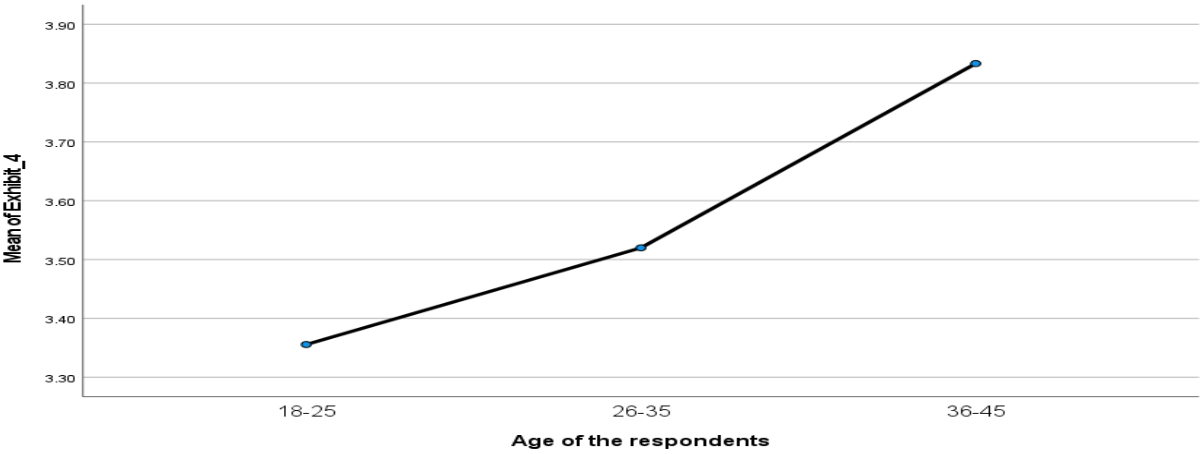
- The mean difference is **-0.16444**, meaning the 18-25 group adjusted their goals slightly less often than the 26-35 group.
- The p-value (**0.615**) is much larger than **0.05**, meaning the difference is **not significant**.

18-25 vs. 36-45:

- The mean difference is **-0.47778**, suggesting the 18-25 group adjusted less often than the 36-45 group.
- The p-value (**0.133**) is larger than **0.05**, so this difference is also **not significant**.

26-35 vs. 36-45:

- The mean difference is **-0.31333**, meaning the 26-35 group adjusted less often than the 36-45 group.
- The p-value (**0.287**) shows this difference is **not significant**.



(Figure 2 Exhibit_4 Adjustments to Investment Goals)

Older respondents (36-45) are more likely to adjust their investment goals compared to younger respondents (18-25). This suggests that as people get older, they may become more flexible or make more changes to their investment strategies.

None of the differences between the age groups are **statistically significant**.

Gender's influence on the frequency and type of investment goal adjustments.

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Exhibit_4	Equal variances assumed	.980	.325	.115	98	.909	.01542	.13419	-.25087	.28170
	Equal variances not assumed			.116	97.995	.908	.01542	.13315	-.24881	.27964

(Table 3 Exhibit_4 Adjustments to Investment Goals)

F (Levene's Test): 0.980, Sig. (Levene's Test): 0.., t (t-test): 0.115, df: 98 , Sig. (2-tailed): 0.909 (p-value)., **Mean Difference**: **0.01542.** Since the **p-value is greater than 0.05** (**0.909**), **null hypothesis** is accepted. This means the two groups are not significantly different in how often they adjust their investment goals.

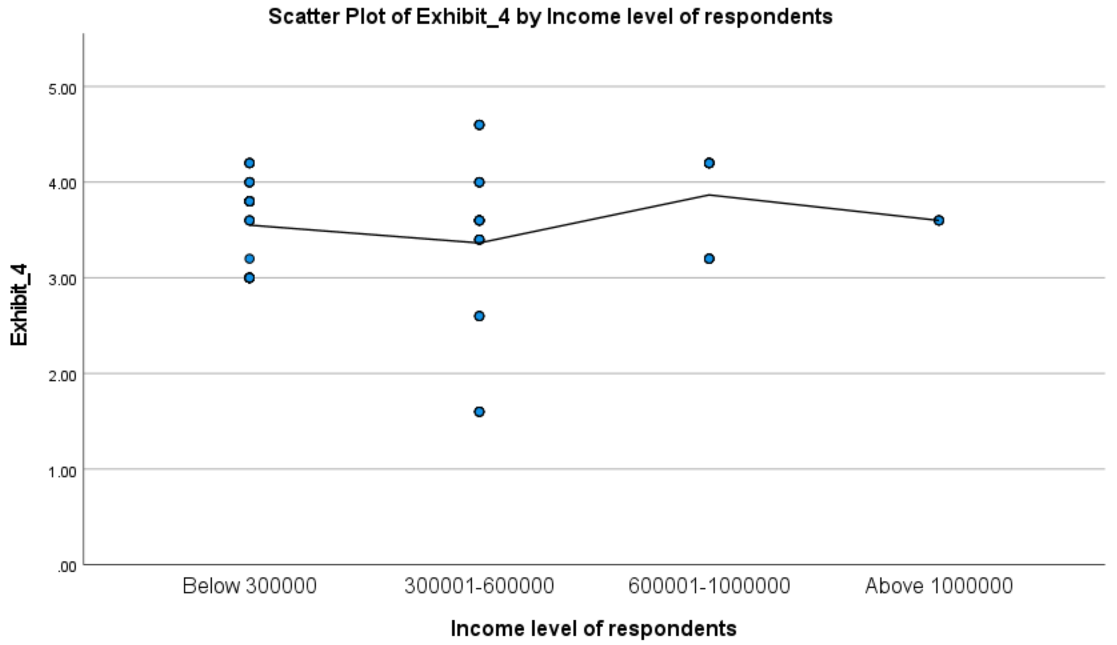
Income level affects the adaptability of investment goals among demographic groups.

Correlations

		Income level of respondents	Exhibit_4
Income level of respondents	Pearson Correlation	1	.086
	Sig. (2-tailed)		.395
	N	99	99
Exhibit_4	Pearson Correlation	.086	1
	Sig. (2-tailed)	.395	
	N	99	100

(Table 4 Exhibit_4 Adjustments to Investment Goals)

The correlation between the "Income level of respondents" and "Exhibit_4" is **0.086**. means that as the income level increases, "Exhibit_4" also slightly increases, but this relationship is very weak because the value is close to zero. Since the **p-value is greater than 0.05**, null **hypothesis is accepted.**



(Figure 3 Exhibit_4 Adjustments to Investment Goals)

Respondents with incomes below 300,000 seem to have a variety of responses, but most of their responses cluster around 3.5 to 4.0.For the income group between 300,001 to 600,000, the responses are more scattered, with some falling as low as 1, but most are still around 4.0.In the income group of 600,001 to 1,000,000, responses remain around 4.0, showing more consistency in the answers.For the highest income group (above 1,000,000), responses are slightly lower but still close to 4.0.

The weak correlation and the non-significant result indicate that there is no strong evidence to suggest that income level is related to "Exhibit_4."

Key Findings

Age doesn't seem to make a difference in how often people change their investment goals, can't confidently say that age has an impact on how often someone changes their investment goals.

Based on this result, you can't say that gender affects how often people adjust their investment goals. Whether someone is male or female (or belongs to any other gender group) doesn't seem to influence how often they change or adjust their investment goals. Gender, in this case, doesn't play an important role in making adjustments to investments.

Income level and adjustment to investment goals (Exhibit_4) have a very weak relationship. The statistical test indicates that income level does not significantly impact how people adjust their investment goals. In other words, whether someone earns a lot or a little, their ability or tendency to adjust their investment goals doesn't appear to be strongly influenced by how much they make. Income doesn't explain much about how individuals change or adapt their investment strategies.

Recommendations and future directions

Here are some suggestions and recommendations for further consideration:

- Enhancing Financial Literacy Programs: Since age, gender, and income level did not significantly impact investment goal adjustments, a broader factor may be the lack of financial literacy among respondents with respect to when and how to adjust their investment goals based on market conditions, personal financial changes, and risk tolerance. Educated investors are more likely to adapt their goals to better suit their financial needs.
- Customized Financial Advice: Financial institutions should focus on providing tailored advice to investors, irrespective of their age, gender, or income level. The fact that demographic factors do not heavily influence investment adjustments suggests that financial advisors should pay more attention to personal preferences, risk tolerance, and life goals.
- Emphasizing Goal-Setting Workshops: Workshops or online resources focusing on setting and reviewing investment goals could be introduced will encourage individuals to periodically reassess their financial situation and objectives in response to changing financial environments can empower investors to make more proactive adjustments.
- Targeting Behavioral Influences: Behavioral factors such as overconfidence, fear of loss, or emotional reactions to market volatility could be stronger predictors of investment adjustments than demographic factors. Research suggests that emotions and cognitive biases often drive financial decisions behavioral finance training to help investors overcome psychological barriers to making necessary adjustments.
- Improving Access to Technology-Driven Solutions: user-friendly tools that prompt users to regularly reassess their investment goals based on market trends, performance, and changes in personal circumstances. By making goal adjustment a more interactive and automated process, individuals may become more engaged in aligning their strategies with their evolving financial needs.
- Further Research on Non-Demographic Factors: Since age,

gender, and income do not significantly influence investment adjustments in this study, future research should explore other factors such as financial literacy, risk perception, and emotional resilience. Understanding these variables may provide a clearer picture of why individuals do or do not adjust their investment goals.

- Promoting Risk Management Education: Since income level doesn't seem to affect goal adjustments, providing more education about risk management and how to respond to market volatility could help individuals of all income levels to feel more confident in adjusting their financial strategies. Practical resources on balancing risk and reward in investment decisions can improve adaptability.

Conclusion- Demography is a dynamic construct, its contours keep varying at different time intervals due to varied experiences and outcomes of its participants. The awareness, impact, satisfaction, delight are some experiences that shape, reshape align and ret weak the responses towards various constructs. Through this paper an attempt was made to study the realignment, adjustments and adaption of investment goals with specific reference to selected demographic variables. The research was conducted in Prayagraj district of Uttar Pradesh and results and discussion show that the selected variables whether it is age, gender or income did not have a substantial impact of realignment or adjustment of investment goals as the analysis clearly elucidates that these factors are insignificant when it comes to adjustment of financial goals.

This also opens up a window of opportunity for other researches to explore possible causes of adjustment of financial goals apart from the factors considered and provide a scale for assessment.

Bibiliography

1. Poterba, J. M. (2001). Demographic structure and asset returns. The Review of Economics and Statistics, 83(4), 565-584. https://doi.org/10.1162/003465301753237726
2. Lusardi, A., & Mitchell, O. S. (2007). Financial literacy and retirement preparedness: Evidence and implications for financial education. Business Economics, 42(1), 35-44. https://doi.org/10.2145/20070104
3. Barber, B. M., & Odean, T. (2001). Boys will be boys: Gender, overconfidence, and common stock investment. The Quarterly Journal of Economics, 116(1), 261-292. https://doi.org/10.1162/003355301556400
4. Suprina, R., Solikin, I., Purnomo, B. S., & Nurbaeti. (2023). Gender and investment behavior: A review and bibliometric analysis. Jurnal Penelitian Ilmu Manajemen (JPIM), 8(1).
5. Patel, B., & Modi, V. (2017). Impact of Demographic Factors on Investment Decision: an empirical study from South Gujarat Region. International Journal of Latest Engineering and Management Research, 2(12), 31-38.
6. Narsis, I. (2022). Impact of Personal and Demographic Variables on Investor’s Perception Towards Investments. International Journal of Management and Humanities, 9(4), 1-13. https://doi.org/10.35940/ijmh.D1544.129422
7. Bishnoi, S. (2014). Relation Between Investment Objectives and Demographic Variables. Journal of General Management Research, 1(1), 91–107.
8. Oliver-Márquez, F. J., Guarnido-Rueda, A., Amate-Fortes, I., & Martínez-Navarro, D. (2023). Regional comparative analysis on the determinants of the Spaniards’ financial knowledge. Journal of the Knowledge Economy, 15(4203–4238). https://doi.org/10.1007/s13132-023-01308-7
9. Klapper, L., & Lusardi, A. (2020). Financial literacy and financial resilience: Evidence from around the world. Finance and Markets, 10(12283). https://doi.org/10.1111/fima.12283

10. Barberà-Mariné, M. G., Fabregat-Aibar, L., & Terceño, A. (2020). Investment objectives and factors that influence the disappearance of Spanish mutual funds. Journal of Business Economics and Management, 21(1), 255–276. https://doi.org/10.3846/jbem.2020.12016
11. Basil John Thomas (2020). Investment Objectives of Mutual Fund Investors. International Journal of Economics, Business and Management Studies, 7(1): 167-175.
12. Burghate, M. (2020). A Study on Investment Behavior of Middle-Class Households in Nagpur. International Journal of Social Science Research. Retrieved from ResearchGate
13. Ali, M. K., & Abadi, M. K. N. (2019). The impact of financial policy and financial analysis in the banking credit decision An Analytical Study of Rafidain and Rasheed Banks. Al Kut Journal of Economics Administrative Sciences, 31, 279-306. Retrieved from ResearchGate7820_Kuba_2019_E_R).

***

HRD INTERVENTIONS' RELATIONSHIP WITH ORGANIZATIONAL EFFECTIVENESS IN LARGE SCALE ORGANIZATION

Ankit Kumar Agarwal
Research Scholar, University Department of Commerce and Business Management, Ranchi University, Ranchi

Dr. Narendra Singh
Associate Professor, Department of Commerce, St.Xavier's College, Ranchi

Abstract-This study investigates the relationship of Human Resource Development (HRD) initiatives with organizational effectiveness in large-scale Information Technology enabled service sector organizations. The research focuses on HRD interventions such as Training, Career Development, and Performance Management. Data was collected through structured interviews with employees from selected organizations in Ranchi and Bhubaneswar. Statistical analysis using SPSS software revealed significant correlations between HRD practices and organizational effectiveness. The findings highlight the importance of HRD strategies in enhancing employee skills and improving operational efficiency in large organizations.

Keywords: HRD Interventions, ITES companies, Organizational Effectiveness, HRD Initiatives

1. Introduction

The field of human resource development (HRD) is increasingly recognized as a crucial area of study within the broader scope of human resource management existent in any organisation. HRD initiatives are strategically integrated into organizational frameworks to manage and foster the growth of human resources, aiming to improve overall business performance. Relatively a large number of organizations are implementing innovative HRD strategies to enhance employee skills and boost operational efficiency. According to research by Roy and Dugal (2005), operational productivity refers to the satisfaction of all stakeholders involved in efficiently converting inputs into outputs. Despite HRD being a concept introduced around forty years ago, it remains underexplored within the realm of information technology, although it is widely utilized in this sector. Digital technology is celebrated globally for its significant contribution to economic growth. The primary focus of HRD theory has shifted towards studying unconventional organizations, resulting in prevailing HRD models that are often too narrow and not easily applicable to small organizations. Despite its importance, the concept of Organisational Effectiveness in large scale organisations has not been elaborately detailed. Georgopoulus and Tannenbaum (1957) described organisational effectiveness as the degree to which a social entity or institution efficiently uses its resources to meet its goals without depleting those resources or overburdening its members. Organisational efficiency refers to the collective satisfaction of all stakeholders involved in the efficient conversion of inputs into outputs. Theorists have proposed five methods to assess operational effectiveness of any organisation: the competitive advantage approach, the structural capital approach, the internal process approach, the strategic constituency approach, and the goal attainment approach.

The advent of globalization, liberalization, and privatization has necessitated that organizations undertake impartial evaluations of their Human Resource Development (HRD) systems and processes. This evaluation is essential to formulate an effective HRD strategy tailored to the organization's specific needs.

2. Literature Review

Management experts increasingly acknowledge the critical role of HRD in enhancing organizational performance. The successful implementation of HR practices directly correlates with better organizational outcomes. An improved ethical environment within an organization significantly enhances the HRD climate (Sharma & Pooja, 2001). Employees perceive the organizational climate with varying intensities (Gani & Shah, 2001). Singh (2000) found substantial differences in HR practices across 84 Indian organizations. Wognum, Lam, and Jo (2000) observed that involving multiple stakeholders in strategic HRD processes positively impacts perceived HRD effectiveness in large firms across various industries. Singh et al. (2008) concluded that effective HR practices, particularly those focusing on motivation, correlate with better organizational performance. Regularly updated HR policies contribute to high morale, adaptability, product and service quality, learning, growth, and overall industry impact. Purang (2008) identified a positive relationship between HRD climate dimensions and managerial organizational commitment, pinpointing Career Planning, Employee Performance Appraisal, Job Enrichment, and Organization Development as significant predictors. Rao (1986, 1990) proposed a model connecting HRD instruments, processes, outcomes, and organizational mechanisms, such as training, performance appraisal, and career planning, which should align with the organization's strategies. Kandula (2001) developed the "Strategic HRD Framework," an adaptation of Rao's model. Park et al. (2003) found that the effects of HR practices vary across national contexts in their study of 55 Japanese MNC subsidiaries in the USA and Russia. Paul and Ananthraman (2003) discovered that HRD practices indirectly influence organizational performance, with subsystems like training and job design directly affecting operational metrics such as retention, productivity, quality, delivery speed, and costs. Huang's (2000) research in Taiwan linked organizational success to HR tasks like training and development and performance appraisal. Jain, Chatterjee, and Jain (2007) found a dependency motive in the motivational climate of 89 Indian higher education institutions. Kamble (2005) in his article highlighted that performance appraisal systems in eight Indian industrial organizations identified actionable training needs. Jain and Agrawal (2007) reported high satisfaction in the training climates of eight computer training institutes. Chatterjee (2006) found a moderately favorable HRD climate in 88 higher education institutions. Rao and Abraham (1986) discovered that 55% of 53 Indian organizations had formal staff training policies, reflecting executive commitment to training. Manikutty (2005) criticized training programs for insufficient managerial growth. Sayeed (2003) found that open communication policies and mutual relationships facilitated communication, while barriers included protective screening and superficial attention from superiors. Singh et al. (2008) emphasized the importance of employee empowerment in enhancing various performance metrics. HRD practices benefit all organizational levels, supported by both self-interest and altruism (Kandula, 2001). Top management should prioritize HRD, allocate resources, and foster a supportive HRD culture (Rao, 1986). Collins and Clark (2003) found that HR practices' impact on high-tech firms' performance was influenced by top executives' social networks. Strategic HRD facilitators, including various managerial levels and employee unions, promote effective HRD practices (Kandula, 2001). Research shows that employee unions typically focus on pay, conditions, and welfare rather than higher-level HRD programs like job enrichment and empowerment. Kandula (2001) case studies indicated that unions do not significantly obstruct strategic HRD implementation. Rao and Abraham (1986) found that 49% of organizations prioritized HRD processes highly, with 68% having designated HRD managers. Kumar, Sravan, and Ravichander (1998) linked positive organizational climate dimensions, including HRD climate, with job satisfaction. Reddy et al. (2000) found all organizational climate characteristics positively correlated with organizational commitment. Abraham (1989) attributed 43% of organizational success in Indian companies to the HRD profile and its components. Agrawal (2003) identified the scope of innovative HR practices as a key predictor of organizational commitment. Buller (1988) emphasized the importance of HR planning for successful long-term strategies. Enhanced strategic HRD practices improve industrial relations, training capacity, and reduce reliance on external hiring (Kandula, 2001). Improved HR practices can boost productivity and reduce turnover (Singh, 2000). Ichniowski (1990) found a direct correlation between corporate HRM practices and productivity, supported by Guzzo, Jettle, and Katzell (1985) and Schuster (1986), who noted HR interventions' positive impact on productivity and overall performance.Kareem (2019) in his paper, presents significant theoretical and practical consequences of HRD. He states that the job landscape is undergoing significant changes, with technology and globalisation having a profound impact on practices and experiences. Additionally, societies are becoming increasingly globalised and multicultural. Due to the increasing globalisation and quick changes in the economic environment, organisations are placing a strong emphasis on employability as a primary objective. The effectiveness of an organisation depends on the quality of its human resources, and the methods of developing human resources have the ability to enhance employee competences. The objective of this study is to analyse the influence of human resource development techniques on the performance of employees and the effectiveness of organisations in a selected group of public universities in Iraq. Data analysis was conducted using a descriptive-analytical strategy that relied on a single regression model. The findings demonstrate a strong correlation between HRD practices and employee performance, which in turn contributes to the overall success of the organisation. Furthermore, the findings indicate a statistically significant correlation between employee performance and organisational effectiveness. Moreover, this study suggests that university decision makers should endeavour to design HRD strategies that will exaggerate employee competence and empower them to effectively accomplish the organization's desired goals and objectives. This article adds to the existing body of knowledge on human resource development, employee performance, and organisational effectiveness. Potnuru (2016) asserts that HRD interventions are crucial for enhancing operational efficiency by implementing employee skill development practices such as planning, performance enhancement, and career management. The thesis presents a practical research framework for examining HRD techniques, incorporating key elements derived from previous literature. The study demonstrated that HRD strategies have a significant impact on the development of workers' skills, which subsequently plays a crucial role in enhancing organisational efficiency. The study focused on the integration of HRD methods and labour knowledge into a systemic analytical model that impacts organisational effectiveness, as discussed in the HRD literature. Through thorough literature research it can be observed that , there has not been much of research in the area of relationship of HRD interventions on the organisational competencies and effectiveness especially in large scale organizations. This study focuses on bridging that gap that has been identified using this review of literature review.

3. Research objective

The main research objective of this study is to understand the relationship between HRD interventions and organisational effectiveness in large-scale organisations.

4. Hypothesis

- H0: There is no correlation between HRD interventions and organisational effectiveness in large-scale organisations.
- H1: There exists a significant correlation between HRD interventions and organisational effectiveness in large-scale organisations.

5. Scope of the study

The study has specifically examined the impact of Human Resource Development on the overall efficiency of organisations in the IT enabled service industry. The study focused on large Information Technology enabled service sector organisations that utilised HRD interventions implemented by managers. The study has examined three dimensions of HRD interventions: Training, Career Development, and Performance Management.

6. Research Methodology

The study has utilised quantitative research methods and collected primary data. The primary data were directly obtained from the employees using a carefully designed structured interview plan. The questionnaire used in the study consisted of a 5-point Likert scale and focused on HRD intervention factors and organisational effectiveness. The respondents were interviewed via telecommunication channels, and any schedules that were incomplete or erroneous were excluded and only complete schedules were used for analysis. The analysis is limited to Information Technology Enabled Services enterprises situated in the Ranchi and Bhubneshwar regions. Due to the vastness of the universe, the sample size was restricted to 240 responders, specifically employees from Technopolis, TCS, Infosys, and Concentrix. The study utilised the easy sampling approach to get primary data.

7. Research instruments

The SPSS software was utilised for the processing, categorization, tabulation, analysis, and for the interpretation of the data. The statistical approaches employed were determined based on the characteristics of the data obtained from the respondents. The data acquired throughout the inquiry was analyzed using two statistical tools, namely bivariate correlation and structural equation model, chosen based on their application's value. The study utilised Bi-Variate Correlation analysis to determine the substantial relationship between HRD interventions and Organisational Effectiveness.

8. Data Analysis & Interpretation-

This study sought to establish the correlation between HRD intervention and organisational effectiveness in large-scale organisations, with a specific focus on the ITES industry. Additionally, it attempted to examine the influence of HRD intervention on organisational effectiveness. This study employed bivariate correlation analysis to investigate the association between the independent variable and the dependent variable. The independent variables in this study include the HRD intervention, specifically the training programme implemented by the organisation, the assistance provided by the organisation, the utilisation of artificial intelligence and technology in employee training for career development, and the effectiveness of performance management within the organisation.

The main objective of the study is to examine the correlation between the HRD intervention and Organisational Effectiveness in large-scale organisations. To achieve this, a Bi-variate correlation analysis has been conducted. The following hypothesis has been formulated to support this objective.

H0: There is no significant correlation between the Human Resource Development (HRD) intervention and the level of effectiveness inside any large organisation.

H1: There exists a significant correlation between the Human Resource Development (HRD) intervention and the level of effectiveness inside any large organisation. The following table illustrates the correlations that exist between the HRD intervention and the effectiveness of the organisation.

Table 1. Correlation between HRD interventions and organizational effectiveness

		Organizational Effectiveness	Training	Career Development	Performance Management
Organizational Effectiveness	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	240			
Training	Pearson Correlation	0.677	1		
	Sig. (2-tailed)	0.012			
	N	240	240		

Career Development	Pearson Correlation	0.598	0.39	1	
	Sig. (2-tailed)	0.032	0.03		
	N	240	240	240	
Performance Management	Pearson Correlation	0.789	0.425	0.419	1
	Sig. (2-tailed)	0.027	0.029	0.033	
	N	240	240	240	240

Source: Compiled using primary data collected by the author

The fact that performance management has been found to have a good correlation with organisational success (r=789) implies that there is a considerable positive relationship between the two, which lends support to the viewpoint expressed by Bayyurt and Rizvi (2015). In a similar vein, it has been discovered that Training and Career Development have a positive correlation with Organisational Effectiveness. This finding suggests that Training and Career Development have a substantial impact on the effectiveness of organisations. This lends credence to the viewpoint expressed by Alaldaeja (2016). Given that the p-value is lower than 0.05, it may be concluded that the null hypothesis should be rejected and the alternative hypothesis should be accepted. In other words, there is a substantial association between the HRD intervention and organisational effectiveness.

9. Findings

According to the findings of the study, the HRD intervention parameter Training (0.677) has a high positive correlation with the effectiveness of the organisation. This is followed by the Career Development (0.598) parameter, which was also determined to have a favourable relationship. The method of career development that was implemented by the organisational effectiveness on sustainable bases was mentioned by Adewoye et al (2017). In addition, the writers made the observation that the advancement of one's career has a good and considerable impact on the functioning of the organisation. While the training and career development elements of HRD interventions showed a meaningful relationship with organisational effectiveness, the performance management factor (0.789) had a significantly higher significant correlation with organisational effectiveness.

10. Conclusion

In conclusion, this study underscores the critical role of HRD interventions in driving organizational effectiveness in the IT enabled service industry. The research findings demonstrate a strong correlation between HRD practices and improved performance outcomes. Specifically, Training, Career Development, and Performance Management initiatives were found to significantly impact organizational efficiency. These results emphasize the importance of investing in HRD strategies to enhance employee competencies and achieve organizational goals. Moving forward, organizations should prioritize the development of HRD frameworks tailored to their specific needs to maximize operational success.

References

1. Adewoye, J. O., Abioro, M. A., & Adele, H. A. (2017). Functionality of career advancement and organizational effectiveness: Nigerian deposit money banks perspective. Saudi Journal of Business and Management Studies, 2(3), 297-304.
2. Agrawal, A. (2003). Sustainable governance of common-pool resources: context, methods, and politics. Annual review of anthropology, 32(1), 243-262.
3. Al-shoura, L. B. S., Saadon, M. S. I., Alias, M. N., & Alshboul, F. N. A. (2023). Training and Development Needs and Its Impact on Productivity: A Case Study Maritime Shipping Companies. PaperASIA, 39(6b), 124-130.
4. Arvey, R. D., Bouchard Jr, T. J., Segal, N. L., & Abraham, L. M. (1989). Job

satisfaction: Environmental and genetic components. Journal of Applied psychology, 74(2), 187.

5. Collins, C. J., & Clark, K. D. (2003). Strategic human resource practices, top management team social networks, and firm performance: The role of human resource practices in creating organizational competitive advantage. Academy of management Journal, 46(6), 740-751.
6. Gani, A., & Shah, F. A. (2001). Correlates of organisational climate in banking industry. Indian Journal of Industrial Relations, 301-322.
7. Georgopoulos, B. S., & Tannenbaum, A. S. (1957). A study of organizational effectiveness. American sociological review, 22(5), 534-540.
8. Grunig, J. E., & Huang, Y. H. (2000). From organizational effectiveness to relationship indicators: Antecedents of relationships, public relations strategies, and relationship outcomes.
9. Gunnarson, S. K. (1994). The effect of situational constraints on the job satisfaction-job performance relationship and the personality-job performance relationship. University of Maryland, College Park.
10. Hammer, E. (2021). HRD interventions that offer a solution to work-life conflict. Advances in Developing Human Resources, 23(2), 142-152.
11. Haslinda, A. (2009). Outcomes of human resource development interventions. Journal of Social Sciences, 5(1), 25-32.
12. Ichniowski, C. (1990). Human resource management systems and the performance of US manufacturing businesses.
13. Kandula, S. R. (2001). Strategic human resource development. PHI Learning Pvt. Ltd..
14. Kareem, M. A. (2019). The impact of human resource development on organizational effectiveness: An empirical study. Management dynamics in the knowledge economy, 7(1), 29-50.
15. Kareem, M. A., & Hussein, I. J. (2019). The impact of human resource development on employee performance and organizational effectiveness. Management Dynamics in the Knowledge Economy, 7(3), 307-322.
16. Korth, S. J. (1997). Planning HRD interventions; what, why, and how. Performance Improvement Quarterly, 10(4), 51-71.
17. Kumar, S. D., & Ravichander, D. (1998). Organizational climate and job satisfaction: a study of public sector managers in select service and manufacturing organizations. The Journal of Institute of Public Enterprises, 21(3), 136-145.
18. Manikutty, S. (2005). Manager as a trainer, a coach, and a mentor. Vikalpa, 30(2), 57-64.
19. McEvoy, G. M., & Buller, P. F. (2013). Human resource management practices in mid-sized enterprises. American Journal of Business, 28(1), 86-105.
20. Otoo, F. N., & Mishra, M. (2018). Influence of human resource development (HRD) practices on organizational effectiveness: the role of employee competencies. International Journal of Management Studies, 2(6), 110-124.
21. Paul, A. K., & Anantharaman, R. N. (2003). Impact of people management practices on organizational performance: analysis of a causal model. The International Journal of Human Resource Management, 14(7), 1246-1266.
22. Potnuru, R. K. G., & Sahoo, C. K. (2016). HRD interventions, employee competencies and organizational effectiveness: an empirical study. European Journal of Training and Development, 40(5), 345-365.
23. Purang, P. (2008). Dimensions of HRD climate enhancing organisational commitment in Indian organisations. Indian Journal of Industrial Relations, 528-546.
24. Rao, T. V., & Abraham, E. (1986). Human resource development: Practices in Indian industries: A trend report. Management & Labour Studies.
25. Rowold, J. (2008). Multiple effects of human resource development interventions. Journal of European Industrial Training, 32(1), 32-44.

26. Rutherford, M. W., Buller, P. F., & McMullen, P. R. (2003). Human resource management problems over the life cycle of small to medium-sized firms. Human Resource Management: Published in Cooperation with the School of Business Administration, The University of Michigan and in alliance with the Society of Human Resources Management, 42(4), 321-335.
27. Sharma, P. (2017). Organizational culture as a predictor of job satisfaction: The role of age and gender. Management-Journal of Contemporary Management Issues, 22(1), 35-48.
28. Singh, J. (2000). Performance productivity and quality of frontline employees in service organizations. Journal of marketing, 64(2), 15-34.
29. Tannenbaum, A. S., & Cooke, R. A. (2013). Organizational control: A review of studies employing the control graph method. Organizations Alike and Unlike (RLE: Organizations), 183-210.
30. Vaish, D. (2024). Human Resources Development (HRD) Practices in the Selected Organizations of Indian Public & Private Sector: A Comparative Study. Management Journal for Advanced Research, 4(1), 12-21.
31. Wang, G. G., Dou, Z., & Li, N. (2002). A systems approach to measuring return on investment for HRD interventions. Human Resource Development Quarterly, 13(2), 203-224.
32. Wognum, I., & Fond Lam, J. (2000). Stakeholder involvement in strategic HRD aligning: the impact on HRD effectiveness. International Journal of Training and Development, 4(2), 98-110.

***

THE INFLUENCE OF GLOBAL FASHION TRENDS ON INDIAN APPAREL BRANDS' DIGITAL STRATEGIES

Priyanka Kumari
Research Scholar, University Department of Commerce and Business Management,
Ranchi University, Ranchi,Mobile- 7992233924
Email- priyanka21kumari11@gmail.com

Abstract-The influence of global fashion trends on Indian apparel brands has become increasingly significant in shaping their digital marketing strategies. As consumers in India gain greater exposure to international styles through social media, global e-commerce, and digital content, their preferences are evolving rapidly. This shift compels Indian apparel brands to adapt by integrating global fashion influences while retaining cultural relevance. This article examines how Indian apparel brands leverage digital platforms to stay competitive in a globalized fashion market. Through social media campaigns, collaborations with international influencers, and trend-based product launches, these brands effectively engage a digitally savvy audience. Additionally, the use of data analytics enables brands to identify and respond to emerging global trends swiftly, tailoring marketing strategies to appeal to diverse consumer segments within India. This paper also highlights the challenges faced by Indian apparel brands, such as maintaining cultural authenticity and balancing global and local tastes. By analyzing successful case studies, this article provides insights into how Indian apparel brands can continue to thrive in an increasingly interconnected fashion landscape. Ultimately, it underscores the critical role of digital marketing in navigating global influences while catering to the unique tastes of the Indian market.

Key Words: Digital Marketing Strategies, Indian Apparel Brands and Global Fashion Trends.

Introduction:

The global fashion industry has long had an undeniable influence on the apparel markets around the world, and India is no exception. Over the past few decades, with rapid advancements in digital connectivity and the proliferation of social media, global fashion trends have transcended geographical boundaries, shaping the tastes and preferences of Indian consumers in unprecedented ways. Indian apparel brands, once largely influenced by traditional and regional styles, now find themselves at the intersection of local heritage and global fashion trends. This convergence is increasingly reflected in their digital marketing strategies, which are designed not only to cater to a growing, digitally savvy consumer base but also to remain competitive in an interconnected, global marketplace.

As internet penetration in India continues to rise, a large portion of the population now has access to global fashion trends in real-time, primarily through platforms like Instagram, Pinterest, YouTube, and fashion blogs. These digital channels expose Indian consumers to the latest trends in fashion, style, and design from across the world, creating a demand for more diverse and trendy options in their wardrobes. Brands that once focused on regional tastes and traditional attire are now adapting by incorporating global influences into their collections, often blending them with local sensibilities to appeal to the modern Indian consumer.

In this context, Indian apparel brands are increasingly using digital marketing as a tool to not only showcase their products but also to engage with consumers in innovative ways that align with international fashion trends. From influencer marketing and social media campaigns to e-commerce and personalized digital experiences, these brands are leveraging digital strategies to ensure they stay ahead of the curve and tap into the global fashion zeitgeist. However, this adaptation is not without challenges. Balancing global trends with the cultural diversity and unique preferences of Indian consumers requires a careful strategy that integrates both modernity and tradition.

This paper explores how global fashion trends are influencing the digital marketing strategies of Indian apparel brands. By analyzing how brands incorporate international influences, use digital platforms to reach broader audiences, and adapt to the ever-evolving fashion landscape, it will provide insights into how Indian brands are navigating the delicate balance between global trends and local authenticity. Additionally, it will highlight the role of key digital tools such as social media, influencer partnerships, and data analytics in shaping the marketing strategies of Indian apparel brands, offering a deeper understanding of how these brands remain competitive in a rapidly globalizing market.

The influence of global fashion trends on Indian apparel brands' digital strategies has significantly reshaped the way fashion is marketed and consumed in India. Over the past few years, Indian consumers have become more globally aware and fashion-forward, thanks to the increasing availability of digital media and the internet. This shift has led to a growing demand for international trends, as well as a desire for local adaptations that resonate with cultural and regional sensibilities. As a result, Indian apparel brands are rethinking their digital marketing strategies to ensure they align with global trends while maintaining their unique identity and cultural relevance.

The Role of Social Media in Shaping Consumer Behavior-

Social media platforms, such as Instagram, Facebook, YouTube, and TikTok, have played a pivotal role in accelerating the spread of global fashion trends to Indian consumers. These platforms have become spaces for fashion discovery, where global influencers, celebrities, and brands post content that exposes Indian consumers to styles, trends, and ideas that were previously inaccessible. The rapid diffusion of global trends is facilitated by real-time sharing of fashion content, which has made it easier for Indian consumers to stay updated on what's trending worldwide. As a result, brands in India are adopting digital marketing strategies that incorporate international aesthetics, silhouettes, and colors, using these platforms to target a young, digitally-savvy audience that is eager to try new styles.

Indian apparel brands now rely heavily on influencer marketing to align themselves with global trends and to establish trust with younger consumers. Collaborations with international fashion influencers and celebrities have become a common strategy to amplify brand visibility. These influencers, who often have millions of followers, share their styling tips, outfit inspirations, and personal fashion stories, which have a direct impact on the purchasing decisions of their followers. Brands like FabIndia, Biba, and H&M India have recognized the power of influencer partnerships, leveraging global influencers to showcase their collections in a context that resonates with Indian consumers' aspirations. Through influencer campaigns, Indian brands are able to bridge the gap between international fashion trends and local consumer expectations, creating a unique blend of global style and Indian sensibility.

E-Commerce and Global Fashion Integration

The digital age has brought about the rise of e-commerce as a key player in the Indian apparel market. With the growth of platforms such as Myntra, Flipkart, Amazon, and independent brand websites, Indian consumers are no longer limited to local retail stores. They now have access to international fashion brands and a wide array of global trends at their fingertips. These platforms have become essential for Indian apparel brands to not only sell their products but also to engage with a broader audience through digital marketing strategies.

E-commerce sites play a critical role in adapting global fashion trends for the Indian market. These platforms use data analytics and AI-driven recommendation engines to personalize the shopping experience for each customer. By analyzing a consumer's browsing history, preferences, and past purchases, e-commerce platforms can suggest trendy global styles that are likely to appeal to them. For example, a customer browsing for ethnic wear might also be shown Western-style outfits that reflect international trends, thereby diversifying their fashion choices. This fusion of global and local offerings allows Indian apparel brands to tap into a wider market, catering to consumers who seek a global fashion experience while staying grounded in local traditions.

The Impact of Globalization on Product Design and Branding

The influx of global fashion trends has also influenced how Indian apparel brands design their collections. Many brands are now creating products that combine Western styles with Indian craftsmanship, thereby offering products that are globally competitive but locally relevant. For instance, Indian brands may incorporate global trends like minimalist design, pastel color palettes, or athleisure, and blend them with traditional elements like Indian embroidery, handwoven fabrics, or block printing. This fusion of styles helps brands appeal to fashion-forward consumers who want to wear something that is both contemporary and rooted in Indian culture.
However, this approach requires a delicate balance. On one hand, Indian consumers want to experience global fashion trends; on the other hand, they also want products that reflect their cultural identity. Brands such as Sabyasachi and Anita Dongre have successfully managed this by integrating international fashion sensibilities into their collections while staying true to India's rich textile and design traditions. These brands use digital platforms to communicate their values and storytelling around sustainability, craftsmanship, and tradition, creating a powerful narrative that appeals to both modern sensibilities and a deep respect for heritage.

Digital Advertising and Global Trends

Another important element in the digital strategies of Indian apparel brands is digital advertising. As competition grows, especially with the entry of international players like Zara and H&M, brands need to ensure they stand out in an increasingly crowded market. Digital advertising, especially on platforms like Facebook, Instagram, and Google Ads, allows brands to target specific customer segments based on demographics, interests, and online behavior. By analyzing data from these platforms, brands can create highly targeted advertisements that highlight the global fashion trends they're incorporating into their collections.

For example, during a global fashion season like Spring/Summer or Fall/Winter, brands may run digital ad campaigns showcasing how their collections are aligned with the latest international trends. These campaigns might include styled photoshoots, influencer collaborations, and behind-the-scenes content that showcase how Indian brands are incorporating global trends into their designs. Additionally, paid search ads and retargeting campaigns ensure that the brand's messaging reaches the right audience at the right time, prompting potential buyers to engage and make purchases.

The Challenge of Maintaining Cultural Sensitivity

While Indian apparel brands embrace global trends, they face the ongoing challenge of balancing international influences with the diverse cultural landscape of India. The country is home to numerous ethnicities, religions, and regional styles, each with its own unique fashion preferences. What works in one part of India may not resonate in another. Therefore, brands must be attuned to these local preferences when incorporating global fashion trends into their digital strategies. A global trend like "athleisure," for instance, might be embraced by urban youth in metros like Mumbai and Delhi, but rural consumers may prefer more traditional or regional styles.Brands need to ensure that their digital marketing strategies are sensitive to these cultural nuances. For instance, an apparel brand that promotes Western-style dresses might emphasize the fusion of Western and Indian elements for metro cities, while focusing on more traditional attire for rural regions. By using localized content, language, and marketing messages, Indian apparel brands can create a sense of connection with their audience, regardless of their location or cultural background.

Future Directions and Emerging Trends

As the global fashion industry continues to evolve, Indian apparel brands must stay agile and responsive to both international and local trends. The future of digital marketing for these brands will likely be shaped by emerging technologies such as augmented reality (AR) and virtual reality (VR), which offer immersive shopping experiences. For instance, virtual try-ons, where customers can use AR to see how clothes would look on them, are becoming increasingly popular. These technologies can help brands further integrate global trends into their collections by offering a unique and personalized shopping experience.

Moreover, the growing focus on sustainability and ethical fashion across the globe is something that Indian apparel brands will need to consider as they build their digital strategies. Consumers, especially younger generations, are increasingly prioritizing sustainability, demanding transparency in the production process, and looking for brands that advocate for eco-friendly practices. Indian brands will need to adapt their digital strategies to highlight their commitment to sustainability and ethical fashion, particularly as these global trends continue to gain momentum.

Literature Review:

J. Theor. Appl. Electron. Commer. Res. 2021, 16(4), 602-617,Social Media Activities and Its Influence on Customer-Brand Relationship: An Empirical Study of Apparel Retailers' Activity in India. In this digital era, the internet, and Social Media (SM) has had a radical impact on the shopping behavior of "costumers" The SM provides a platform where "costumers" are exposed to the best product with the best price along with reviews and opinions about the merchandise. So, we can turn our heads and look at a brand in a way as if the brand is speaking to us. This study was an attempt to explore the Social Media Marketing Activities (SMMA) that are being used for the marketing of fashionable products like apparel and to what level the SMMA activities of brands truly strengthen the relationship with customers and motivate purchase intention. Moreover, SMMA has a robust application in developing a marketing strategy for business. It has become a significant tool that collaborates with businesses and people. It is concluded that the "costumer"-brand relationship does have a positive and statistically significant impact on consumers' purchase intention through SM.

Dasgupta, Sabyasachi and Grover, Priya (2019) Impact of digital strategies on consumer decision journey: special. Academy of Marketing Studies Journal, 23 (1), Impact of digital strategies on consumer decision journey: special, This research was done to figure out linkages between the digital media strategies being employed to advertise and the consumer decision journey. The main goal of the paper is to understand the impact of digital strategies on consumer decision making process through the five stages customer decision journey. This has been quantitatively measured by using correlation test on SPSS that brings out the linkages. The result of the study shows that social media marketing is a very important tool for the marketers of apparel brands online for trending new fashion, announce sales and most importantly generate positive reviews and word of mouth as these reviews are the most looked for.

Sai Hemanth Kumar Nallapaneni, Shekar Babu, Sep 1, 2018, Use of Social Media by Apparel Brands in India, The authors in this paper analyzed how fashion brands are using social media network platforms. The authors performed analysis on the posted messages, pictures and videos by the top 50 fashion brands in India and the responses that they received on one of the most popular online social networks, Instagram. The authors also analyzed the data and explored the results to show how fashion brands in India are using social media networks, in addition they also explored to see which of the social media networks are most frequently used and also if the usage of social media differs based on brands country of origin. The findings of this study show how the fashion brands industry is still in its rudimentary phase, chaotic and unpredictable in using digital technologies like social media networks. The study also shows how the global luxury brands are transitioning and expanding into Indian markets and how these social media platforms are used for adoption. The study specifically explores to see which of the luxury brands use photos, posts and videos.

Kashika Chadha, Yukti Ahuja, Jun 30, 2020, Luxury Fashion Brands Embracing the Digital: An Exploratory Study to Unfold the Success Strategy, The era of digital environment and digital convergence has examined a paradigm shift in the marketing world of luxury fashion brands. Luxury fashion brands are showing keen interest in comprehending digital transformation to create omni-channel experience for the shoppers. The utmost purpose of this study is to explore the digital strategies luxury fashion brands are embracing and their influence on the brand's performance. The data has been collected and analysed by reviewing various secondary data sources such as journal articles and combined with case studies of leading international luxury fashion brands. The research design of the study is exploratory in nature. During research it was found that the 'right' digital strategy differs for every brand: it can be a well-designed user friendly website or banner ads, going mobile or engaging customers through social media, new content or imagery. This paper is first of its kind study and will be beneficial for marketing practitioners in devising their digital strategies; for researchers and academicians the study will unfold an opportunity to look at the subject as a field of consumer studies.

Objectives:

1. To Analyze the Impact of Global Fashion Trends on Consumer Behavior in India.
2. To Explore the Role of Social Media in Shaping Fashion Trends in India.
3. To Assess the Digital Marketing Strategies Adopted by Indian Apparel Brands.
4. To Examine the Role of E-Commerce in Promoting Global Fashion Trends in India.
5. To Investigate the Role of Data Analytics in Shaping Digital Strategies.
6. To Understand the Future Trends in Digital Marketing for Indian Apparel Brands.
7. To Assess the Impact of Sustainability Trends on Indian Apparel Brands' Digital Strategies.

Conclusion:

The influence of global fashion trends on Indian apparel brands has ushered in a new era of digital marketing, where the lines between international and local fashion sensibilities are increasingly blurred. As Indian consumers gain more exposure to global trends through digital platforms, their preferences have evolved, pushing apparel brands to adopt more dynamic and responsive digital strategies. The rapid rise of social media, e-commerce, and influencer-driven campaigns has enabled Indian brands to not only stay updated with global fashion movements but also to communicate their offerings to a wider and more diverse consumer base.

Indian apparel brands have become adept at blending global influences with local heritage, offering collections that are both trend-forward and culturally resonant. Digital marketing tools such as social media advertising, influencer collaborations, and data-driven insights have played a pivotal role in crafting personalized consumer experiences, helping brands tap into the growing demand for international styles while maintaining a deep connection with Indian traditions. However, the challenge lies in balancing these global influences with the rich diversity of regional preferences across the country, ensuring that brands remain inclusive and culturally sensitive in their approach.
Ultimately, the influence of global fashion trends on Indian digital marketing strategies is a reflection of the growing interconnectedness of the fashion world. Indian apparel brands that can effectively integrate international trends, local preferences, and digital innovation will be well-positioned to capture the attention of today's fashion-conscious, digital-first consumers, ensuring their relevance and success in an increasingly competitive global market.

References:

1. J. Theor. Appl. Electron. Commer. Res. 2021, 16(4), 602-617**,** Social Media Activities and Its Influence on Customer-Brand Relationship: An Empirical Study of Apparel Retailers' Activity in India.
    a. https://doi.org/10.3390/jtaer16040036
2. Dasgupta, Sabyasachi and Grover, Priya (2019) Impact of digital strategies on consumer decision journey: special. Academy of Marketing Studies Journal, 23 (1), Impact of digital strategies on consumer decision journey: special
    a. https://pure.jgu.edu.in/id/eprint/1885

3. Sai Hemanth Kumar Nallapaneni, Shekar Babu, Sep 1, 2018, Use of Social Media by Apparel Brands in India.
    a. https://doi.org/10.1109/icacci.2018.8554407
4. Kashika Chadha, Yukti Ahuja, Jun 30, 2020, Luxury Fashion Brands Embracing the Digital: An Exploratory Study to Unfold the Success Strategy, https://doi.org/10.17492/manthan.v7i1.195705
5. https://economictimes.indiatimes.com/
6. https://apparelresources.com/business-news/retail/fashion-invasion-international-brands-love-the-indian-market/
7. https://www.researchgate.net/
8. https://www.ibef.org/blogs/digital-fashion-disruptors-in-india
9. https://www.ft.com/

***

STATUS OF FEMALE LABOUR FORCE PARTICIPATION IN INDIA

Dr. Vineeta Rani Ekka
Asst. Professor
University Dept. of Economics, Ranchi University, Ranchi.

Abstract: The involvement of women is vital for the progress and development of a nation. The involvement of women in the workforce is vital for achieving an equitable and enduring economic growth. Women have a crucial and essential role in society. The status of females is often assessed according to their educational achievement, income, work, health, fertility, and their position within the family, community, and society. The economic progress in India has brought about significant changes in the lives of women, impacting their employment opportunities. The Periodic Labor Force Survey Report 2022-23 reveals that the proportion of women in the workforce rose by 4.2 percentage points to reach 37.0% in 2023. The percentage increased from 22% in 2017-18 to 35.9% in 2022-23, representing a rise of 13.9%.

Key Words: Female labour force, Inclusive growth, Sustainable development, Economic growth, Employment, PLFS.

Introduction-

Female labor force participation is the ratio of women in a state's or country's workforce to the entire workforce. Women play a crucial role in the global and Indian workforce. The involvement of women is crucial for the progress and development of the nation. The inclusion and active involvement of women in the labor force is crucial for the integration and expansion of the economy. The assessment of women's standing in a society, community, or nation is often determined by their financial resources, job opportunities, level of education, state of health, and ability to reproduce. The economic progress in India has had a significant impact on the lives of women, including their employment opportunities. Based on the findings of the Periodic Labor Force Survey Report 2022-23, the proportion of women actively engaged in the labor rose by 4.2 percentage points, reaching a level of 37.0% in 2023. The percentage increased by 13.9%, rising from 22% to 35.9% in the year 2022-23. The Periodic Labor Force Survey (PLFS) utilizes the following methods to generate workforce projections:

i. The usual status {PS (principal status) + SS (subsidiary status)} approach

ii. The current weekly status (CWS) approach

The LFPRs for persons based on usual status (ps+ss) obtained from PLFS (2022-23) are presented at the all-India level for the following age groups:

- 15-29 years
- 15 years and above (15-59)
- all ages

Review of literature

Deogharia (1993) examined South Chhotanagpur women's employment. The study shows that work status affects involvement. He has seen ladies in southern Chotanagpur doing subsistence work. Besides home responsibilities, women from all socioeconomic classes worked in subsistence and other economic activities to support their families. He also noted that these folks moved owing to a lack of jobs. Lodha (2003) discusses how women's job influences their decision-making. This research examines cultural elements, structural determinants, economic and social development, and science, technology, and modernization's effects on women. It examines how women use such technologies and how it influences their decision-making. Dasgupta (1988) observed that Kondh women worked 14 hours a day and men 9 hours. Due to the increasing weight, late-pregnant women had to work in farms or travel far to acquire fuel and forest supplies. He also noted that the absence of minor forest products and foodgrain production did not reduce the burden on women. Nath (2005) reported that "Status and Empowerment of Women in Tripura," albeit better than in other regions of India, is improving slowly but gradually. This study evaluated Tripura's women's social, economic, and marital realities to address the various barriers to their empowerment. Sikligar (2006) claims that women are vital and equal economic partners. Wavli income belongs to women, not men. The study found that the Wavli system empowers women by providing money and emphasizing institutions' role in supporting income-generating activities.

Numerous investigations have shown a U-shaped relationship between women's participation in the labor market and education. According to this, women who have completed intermediate schooling are not as likely to be employed as women who have completed high school or no schooling (Chatterjee 2018; Das 2006). According to Andrés (2017), one reason for the declining rates of labor force participation is the U-shaped relationship. Women's labor in India has been underestimated, according to many research. NSSO definitions for contributing family workers (employed) and domestic care workers (economically inactive) appear to have differences. Due to tight unemployment and labor force definitions, Chatterjee (2015) claims that India's National Sample Survey (NSS) underestimates female labor force participation.

Reporting and measurement may be inaccurate due to women's subsistence activities, unpredictable scheduling, and unpaid home labor (Sanghi 2015).

Objectives of the study

i. To know the status of female labor force participation in India.
ii. To identify the determinant (Literacy level and age) of the labor force participation rate of female in India.
iii. To analyze the reason behind low female labor force participation in India.

Research methodology-

This research primarily examines the female labor force participation in India. The research utilizes secondary data obtained from the Periodic Labour Force Survey (PLFS) for the year 2022-2023, which was issued by the National Statistical Office (NSO) under the Ministry of Statistics and Programme Implementation (MOSPI) of the Government of India.

Significance of LFPR

It provides insight into the level of economic activity among women in a particular country or region, indicating their involvement in the labour force. A higher LFPR suggests greater participation of women in the workforce. It gives several positive impacts on the society, such as:

- Women's involvement in the workforce is closely correlated with economic growth.
- When women are provided with opportunity to generate money, it has the potential to alleviate poverty within homes.
- Women who are actively participating in the economy have the ability to have a beneficial impact on the education and health outcomes of their children, resulting in advantages that are passed down through generations.
- Increased female engagement in the workforce may disrupt established

gender roles and conventions, hence advancing gender equality.

- As the number of women actively participating in the workforce grows, there is often a decrease in fertility rates. This results in a higher rate of population expansion that is environmentally and socially sustainable.
- Enhancing women's economic empowerment might strengthen their capacity to negotiate and decrease their susceptibility to gender-based violence and abusive relationships.
- Enhancing the involvement of women in the workforce may effectively tackle deficiencies in skills and imbalances in the labor market, resulting in a more effective distribution of talent and resources.

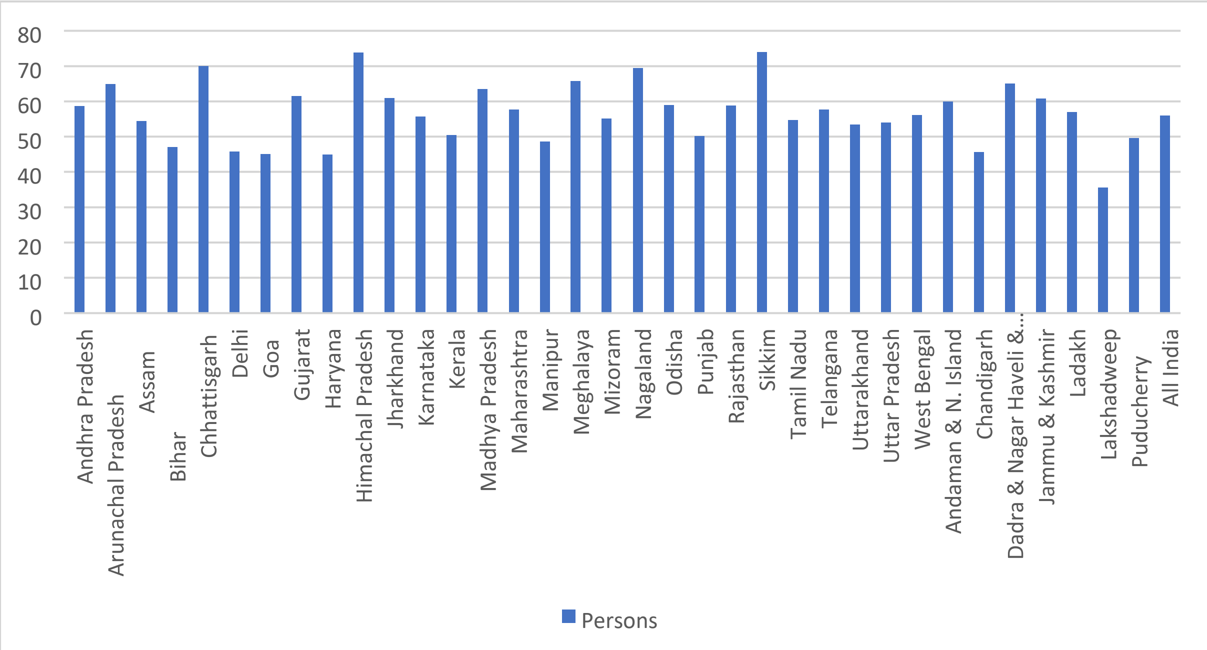
Table 1: Worker Population Ratio (WPR) (in per cent) according to usual status (ps+ss) for each State/UT (Age group: 15 years and above)

State/UT	Persons
Andhra Pradesh	58.6
Arunachal Pradesh	64.9
Assam	54.5
Bihar	47.0
Chhattisgarh	70.1
Delhi	45.8
Goa	45.1
Gujarat	61.5
Haryana	44.9
Himachal Pradesh	73.8
Jharkhand	60.9
Karnataka	55.6
Kerala	50.5
Madhya Pradesh	63.4
Maharashtra	57.6
Manipur	48.7
Meghalaya	65.8
Mizoram	55.2
Nagaland	69.4
Odisha	58.9
Punjab	50.2
Rajasthan	58.8
Sikkim	74.0
Tamil Nadu	54.7
Telangana	57.7
Uttarakhand	53.5
Uttar Pradesh	53.9

West Bengal	56.1
Andaman & N. Island	60.0
Chandigarh	45.6
Dadra & Nagar Haveli & Daman & Diu	65.0
Jammu & Kashmir	60.7
Ladakh	57.0
Lakshadweep	35.5
Puducherry	49.6
All India	56.0

Source: Annual Report PLFS, 2022-23.

Fig.1. Worker Population Ratio in India



Female Labour Force Participation in India: Current Status-

The proportion of women in the working-age population (usually those between the ages of 15 and 59) who are either employed or actively looking for work is known as the Female Labor Force Participation Rate, or LFPR. As to the 2022–2023 PLFS annual report, it is projected that

1. In usual status (ps+ss), for persons of age 15 years and above:

- Increasing trend in Labour Force Participation Rate (LFPR)
  - Whilst it climbed from 47.6% to 50.4% in urban areas, it increased from 50.7% in 2017–18 to 60.8% in 2022–23 in rural regions.
  - From 23.3% in 2017–18 to 37.0% in 2022–2023 was India's FLFPR. ➢ Increasing Trend in Worker Population Ratio (WPR)
  - WPR grew from 43.9% to 47.7% in urban areas and from 48.1% in 2017–

18 to 59.4% in 2022–23 in rural regions.

- WPR for women has climbed to 35.9% from 22.0% in 2017–18.

- Decreasing Trend in Unemployment Rate (UR)

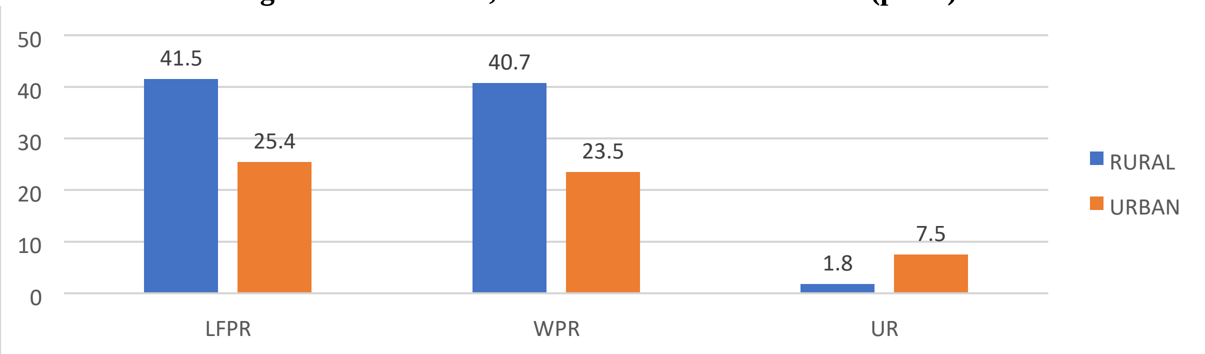
- UR fell from 5.3% in 2017–18 in rural regions to 2.4% in 2022–2023 in urban areas, while it fell from 7.7% to 5.4% in rural areas.
- UR for females drops to 2.9% in 2022–2023 from 5.6% in 2017–18.

Table 2: Female LFPR, WPR and UR in usual status (ps+ss) of age 15 years and above

Category	Rural	Urban	Total
LFPR	41.5	25.4	35.9
WPR	40.7	23.5	37.0
UR	1.8	7.5	2.9

Source: PLFS, annual report 2022-2023.

Fig.2: Female LFPR, WPR and UR in usual status (ps+ss)



In Current Weekly Status (CWS) for persons of age 15 years and above: ➢ Increasing Trend in Labour Force Participation Rate (LFPR)

- The LFPR grew from 47.1% to 49.4% in urban areas and from 48.9% to 56.7% in rural areas between 2017–18 and 2022–23.
- The female LFPR grew to 31.6% in 2022–2023 from 21.1% in 2017–18.

- Increasing Trend in Worker Population Ratio (WPR)

- WPR grew from 44.8% in 2017–18 to 54.2% in 2022–2023 in rural regions and from

  42.6% to 46.0% in urban areas.

- In India, the WPR for women climbed from 19.2% in 2017–18 to 30.0% in 2022–2023.

Decreasing Trend in Unemployment Rate (UR)

- UR fell from 8.4% in 2017–18 to 4.4% in 2022–2023 in rural regions and from 9.5% to 7.0% in urban areas.

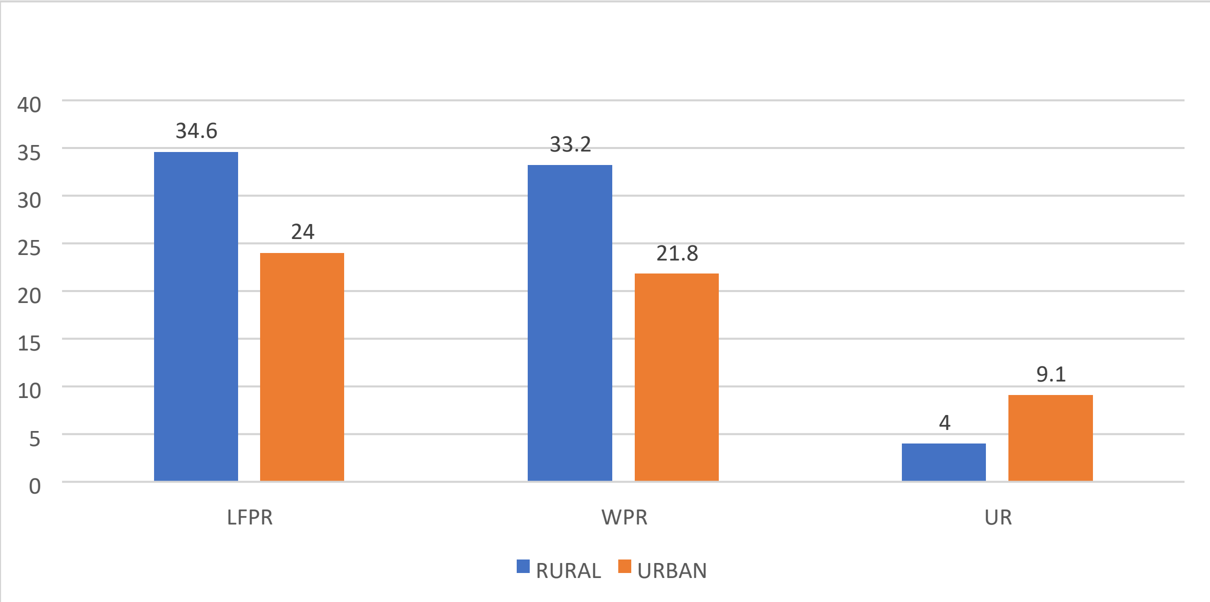
• In India, the UR for females fell from 9.0% in 2017–18 to 5.1% in 2022–2023

Table 3: Female LFPR, WPR and UR in current weekly status of age 15 years and above

Category	Rural	Urban	Total
LFPR	34.6	24.0	31.6
WPR	33.2	21.8	25.6
UR	4.0	9.1	5.1

Source: PLFS, annual report 2022-2023.

Fig.3: Female LFPR, WPR and UR in current weekly status



The data about women's labor participation shows that, while it has grown in the near term, their percentage has declined over time. Over the last 20 years, there has been a decline in female labor force participation (LFP), which is indicative of a general decline in labor market activity. According to the statistics, the percentage of Indian women who are actively employed dropped from 28% in 1990 to 24% in 2022.

The female labor force participation rate (LFPR) in India is obviously rising, according to the most recent Periodic Labour Force Survey (PLFS) report for the years 2021–2022. For women in the country who are 15 years of age or older, the projected labor force participation rate was 30.0% in 2019–20 and would rise to 32.8% in 2021–2022.

Table 4: LFPR of India according to usual status (ps+ss) and CWS of all ages

LFPR (2022-2023), in %.						
Category	RURAL		URBAN		TOTAL	
	Usual Status	CWS	Usual Status	CWS	Usual Status	CWS
Male	55.5	54.5	58.3	57.9	56.2	55.4
Female	30.5	25.4	20.2	19.1	27.8	23.7
Total	43.4	40.4	39.8	39.0	42.4	40.0

Source: PLFS, report, 2022-2023.

Fig.4.1: LFPR of India (ps+ss), 2022-23 (in %)

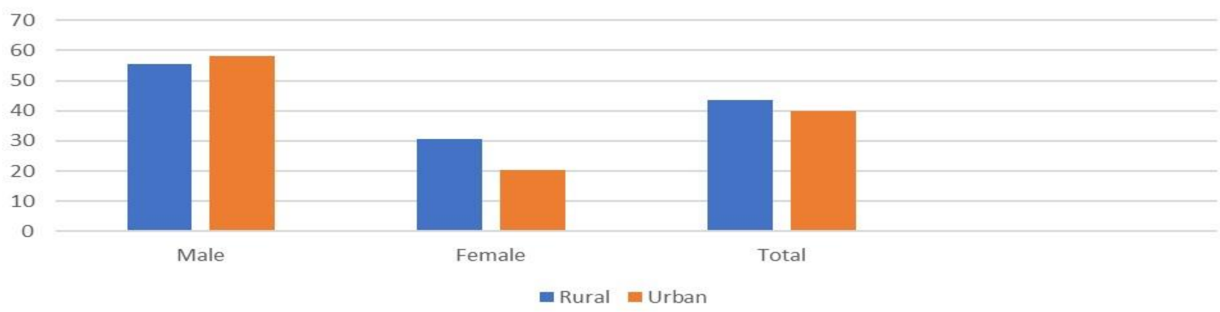
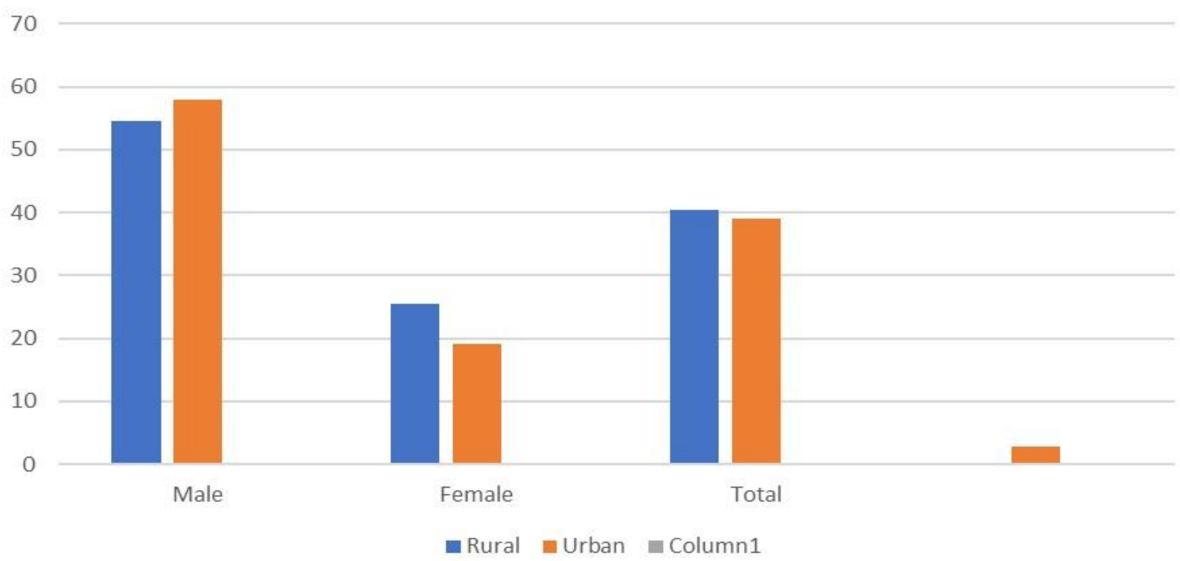


Fig.4.2: LFPR of India (CWS), 2022-23 (in %)



Factors Responsible for Low Female Labour Force Participation in India:

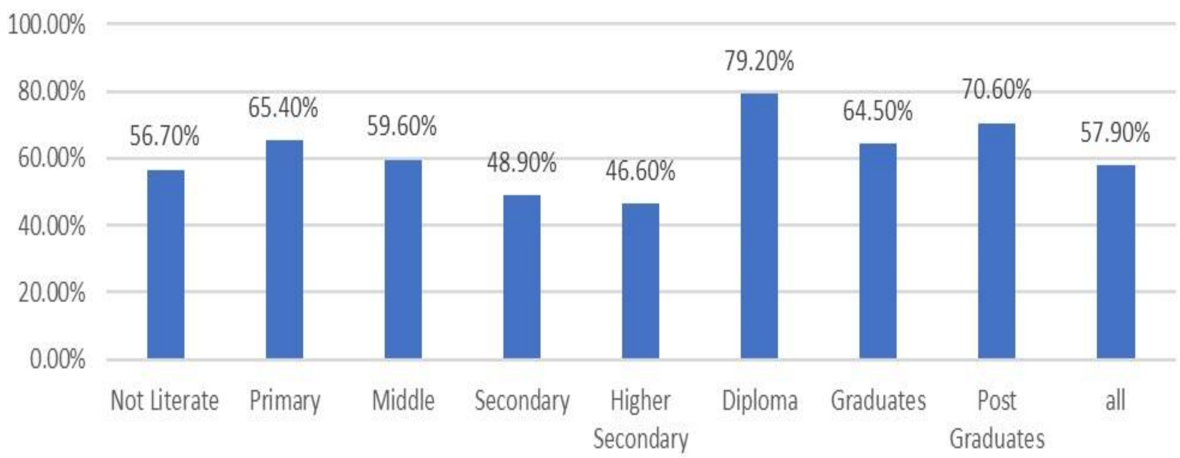
- Society and Social Norms: Social norms are implicit rules that govern acceptable behavior and attitudes within a certain social context. The dominant cultural expectations for women revolve on the "Female Homemaker norm," while men are expected to conform to the "Male Breadwinner norm." Approximately 3.4% of women were excluded from the labor market due to sociocultural issues, and a considerable share of women's employment is focused on household duties, such as caregiving.
- Married women often face a substantial scarcity of time, referred to as 'time poverty', due to prevalent societal and cultural norms that demand them to do unpaid care work. Women doing domestic duties do not get remuneration for their labor. Around 49% of women engage in domestic duties, including childcare, collecting free items, sewing, tailoring, weaving, and other home chores.
- Gender-biased social norms provide several challenges for women in their pursuit of employment, such as cultural expectations, legal restrictions, and economic barriers. Several companies have policies that exclude women from working night shifts, for instance. Based on research conducted by the United Nations Development Programme (UNDP), approximately 92.39 percent of individuals in India either tolerate intimate partner violence (including physical or emotional abuse) to some degree or believe that women should not have autonomy over their reproductive health decisions.
- Lower-caste households have higher levels of female labor force

participation (LFP) in the informal sector due to caste discrimination. This phenomenon may be ascribed to financial limitations and limitations on the ability to go forward in society. Historically, persons from lower castes have historically been relegated to do manual and household tasks, irrespective of their gender. Consequently, they have shown a higher inclination to participate in the informal economy.

- Salary/Wage Disparity: Statistical data reveals a significant disparity in compensation between genders across all job sectors, with males regularly earning greater incomes than women. In 2023, the income of self-employed males exceeded that of women by a factor of 2.8. In contrast, males working as salaried employees had a 24% greater income than women, and men working as temporary employees had a 48% higher income than women.
- Education Levels: Many scholars have analyzed the importance of education for women in relation to their employability. Women belonging to upper castes, who historically have had superior economic circumstances, have had a larger probability of attending school, leading to enhanced work opportunities. Increased levels of education lead to more involvement in the labor field and heightened efficiency.

According to the World Economic Forum, the epidemic has resulted in around 64 million women globally being jobless, which is double the number of men. This discrepancy may be linked to the fact that women are more prone to engage in informal, temporary, and part-time employment.

Fig.5: LFPR and Education wise LFPR, 2022-23



Source: Periodic Labour Force Survey, Ministry of Statistics and Program Implementation

Women have a vital role in influencing the social, cultural, economic, and religious dimensions of society. They are also regarded as significant economic contributors in society. Nevertheless, they persistently lag behind in several domains of life, including education, employment, wellbeing, and economic empowerment. Empowering may be described as the act of enabling someone to obtain and have control over authority and resources. To facilitate women's ability to make autonomous decisions, it is necessary for both the government and non-governmental organizations to formulate suitable policies and activities aimed at fostering the economic empowerment of women.

The status of women in a culture is a significant determinant of the level of social fairness in that group. Women's status is often evaluated by considering their earnings, employment, educational attainment, health, fertility, and their roles in the family, community, and society. Women have a crucial and essential role in communities. Women have a crucial part in many agricultural activities and contribute significantly to the sustainable growth of agriculture. In order to attain equitable agricultural development and enhance the agency of women, it is vital to possess a holistic comprehension of their engagement in work, gender-related challenges, laboriousness, as well as their health and nutritional condition. The concept of women's involvement in the labor force in the agricultural sector is extensive and complex. Facilitating the advancement of women in the agricultural sector is an essential component of attaining comprehensive development. India's underwhelming performance in boosting women's empowerment and attaining gender equality is seen in several indicators. The sex ratio in different parts of the country is 940 females per 1000 males. India ranks 135th out of 187 countries on the Gender Inequality Index, as stated in the 2014 Global Human Development Report. Women from underprivileged populations, including Scheduled Castes, Scheduled Tribes, and minority groups, face discrimination, exploitation, and limited employment opportunities.

Conclusion

Women comprise 48.23% of India's total population, although they only account for 35.9% (as per PLFS 2022-23) of the labor force. The male labour force participation rate (LFPR) in India increased from 75.1% in 2017-18 to 77.4% in 2022-23, while the female LFPR jumped from 21.1% to 31.6% over the same period. Women often do a larger proportion of physical labor in agricultural fields and woods in comparison to males. Women have a comparatively low level of literacy, which is also associated with insufficient nutrition and poor health. The poverty estimate issued by the Planning Commission for the year 1993-94 shows that 51.92 percent of the rural population and 41.4 percent of the urban population were living in poverty.

The requirements delineated in the Constitution have led to changes in their status, nonetheless, they persistently encounter several obstacles. Females in India demonstrate more dedication than males and make significant contributions to their family's financial resources, yet, their options for generating income are limited. In addition, due to a usually inadequate level of education, their level of awareness is correspondingly low, leading them to neglect essential health issues. Females experience poorer socioeconomic status compared to males in terms of financial resources, educational opportunities, employment prospects, and overall well-being. The findings might be beneficial for initiatives focused on improving their state of underdevelopment.

A poll performed by McKinsey Global Institute has forecasted that India has the ability to augment its GDP by US$ 770 billion by 2025 alone by ensuring gender equality. Participating in job possibilities enhances the societal status of women, challenging traditional gender expectations and fostering personal empowerment. Boosting the female Labour Force Participation Rate has the consequence of improving SDG 5 (gender equality), SDG 8 (decent employment and economic development), and SDG 10 (lower inequality). India, with a large young population, has the opportunity to harness the demographic dividend by ensuring active participation of women in the workforce, thereby making a considerable contribution to the sustained growth of the economy.

References:

1. Dasgupta, Supriya. (1988). "Tribal Women," Understanding of the Tribal Dilemma – Tribal Women and Forest Dwellers Economy. New Delhi: Indian Social Institute.
2. Data Highlights: The Scheduled Tribes, Census of India 2001.
3. Deogharia, P.C. (1993). "Work Participation of Female Tribals – A Case Study of South Chotanagpur,"

Social Change, Vol.23(4), pp.100- 106
4. ILO: ILOSTAT
5. Lodha, Neeta. (2003). Status of Tribal Women: Work Participation and Decision-Making Role in Tribal Society. Jaipur: Mangal Deep Publications.
6. Nath, Krishna. (2005). Status and Empowerment of Tribal Women in Tripura. New Delhi:
    i. Kalpaz Publications.
7. OECD: The Organigation for Economic Cooperation and Development report, 2022-23
8. PLFS : periodic labour force survey,2022-23
9. Report of the High-Level Committee on Socio Economic Health and Educational Status of Tribal Communities of India, Ministry of Tribal Affairs, Government of India 2014.
10. Sikligar, P.C. (2006). Empowerment of Tribal Women: Wavli. Jaipur: Mangal Deep Publications, pp.20
11. Statistical Profile of Scheduled Tribes in India, Ministry of Tribal Affairs, Statistics Division, Government of India 2013.

***

SELF- HELP GROUPS: A MAJOR TOOLS FOR WOMEN DEVELOPMENT (IN BOKARO DISTRICT OF JHARKHAND STATE)

Tipu Kumar
NET, NRF, JRF, SRF
Research Scholar, University Department of Commerce
Vinoba Bhave University, Hazaribag, 825301 (Jharkhand)
Email Id- tipukumar829114@gmail.com

Abstract: Self Help Groups (SHGs) are small groups of people, usually from rural areas, who come together to help each other. The main goal is to help members save money and get loans when needed. Members voluntarily join and contribute as much as they can to a shared fund. This fund is used to provide loans to members for important needs, like business expenses or emergencies. SHGs aim to build leadership skills and empower their members, especially women. By working together, members can improve their financial stability and independence. The government also supports SHGs as a way to empower women and improve their lives. This paper will explsore how SHGs help women become more confident and self-sufficient in Bokaro District of Jharkhand, and how the government supports this effort.

Keywords: - Self-Help Groups, Development, Employment, Social progress.

Introduction

India's economy is mainly based on rural areas and agriculture. Most Indians (74.3%) live in villages and rely on farming for their livelihood. Women play a crucial role in the economy, contributing significantly to the country's production. They work in various areas, including agriculture, rural employment, and even in cities. In rural areas, 80% of women are involved in unpaid or informal work like farming, animal care, etc. This means that women's work is essential to India's economy, but often goes unrecognized. Recognizing and supporting women's contributions is vital for India's overall development.

In India, people realized that working together (collectively) could be more powerful than working alone (individually). This led to the creation of Self-Help Groups (SHGs). SHGs help poor people access loans and develop a habit of saving money. The goal is to empower the poor and develop leaders. An SHG is a group formed by rural poor people who come together to save money, pool their resources, and provide loans to each other for important needs like business expenses or emergencies. This way, members support each other and work together towards a common goal. In India, many women workers have limited job opportunities and are often employed in temporary or marginal work. Women in agriculture, in particular, face significant challenges as they typically don't own land, have limited access to resources, and are often relegated to low-skilled tasks. Despite their hard work in both household and field tasks, their contributions are frequently overlooked and undervalued. Women make up a small percentage of the workforce (39.1%), and most of them work in difficult conditions in the primary sector (agriculture, mining, etc.). Rural women, in particular, face significant barriers to economic and social progress, and their work is often met with disrespect. As a result, many rural women remain excluded from opportunities for economic and social advancement, and their contributions continue to be underappreciated.

Women empowerment means giving women the power to be in control of their own lives. It's about helping them become confident, self-reliant, and able to make their own decisions. Empowerment means providing equal opportunities for women to get the education they want, and to participate fully in their homes, communities, and society. It's not about making women equal to men, but about giving them a strong voice and presence in all areas of life, including economics, social issues, politics, and culture. It's about supporting women to stand on their own and reach their full potential. Rural development needs both financial help and social change. Just giving money to a community doesn't mean it's developed. People's mindset and behaviors also need to change. Self-help groups are essential for this. They help poor people work together to improve their lives and communities. These groups aren't just about getting bank loans, but about people helping themselves. They identify local problems, solve family issues, save money, and lend to each other. The goal is to empower people to take charge of their own development, not just rely on outside aid.

Professor Mohammad Yunus, a Nobel Prize winner, introduced the concept of self-help groups through the Grameen Bank in Bangladesh in the 1970s. He helped poor people by providing small loans to start businesses and improve their lives. Self-help groups are still important today. Members pool their savings to lend to each other at low interest rates, promoting entrepreneurship and local economic growth. These groups empower people in developing countries, especially at the grassroots level. Governments and organizations worldwide recognize the value of self-help groups. In India, self-help groups gained momentum during economic liberalization in the 1990s, with NABARD playing a key role. During the Ninth Five Year Plan (1997-2002), self-help groups were used to implement local development projects, further solidifying their importance.

Goals of self help group

Self-help groups borrow money from banks, like NABARD, to help their members, especially the very poor, access loans and financial services they couldn't get otherwise. NABARD says there are 2.2 million self-help groups in India, with 33 million members. Some programs that help these groups connect with banks for loans and services. Some points are:

- Leadership for poor people: Help poor people become leaders and make good decisions.
- Education for kids: Help kids go to school and learn.
- Healthy food: Help people eat nutritious food and stay healthy.
- Family planning: Help people plan and manage the size of their families.

Benefit from self help group

- More women are joining self-help groups, which has improved their status in society.
- Group members save money together and use it to help each other in emergencies.
- Self-help groups start small businesses in rural areas, creating new jobs.
- One leader is chosen to manage the group's activities.
- Banks provide funding to self-help groups, making financial transactions easier.
- Self-help groups reduce their reliance on other institutions for financial support.
- These points highlight the benefits and workings of self-help groups.

SHGS Contribution in Socio-Economic Devlopment

Women's self-help groups in various Indian states are doing remarkable work in these areas. Some points are:

- Helps people start their own businesses and projects.
- Develops leadership and decision-making skills in individuals.
- Encourages production of valuable goods through economic activities.
- Promotes new and creative industries.
- Helps reduce poverty by creating jobs and self-employment opportunities.
- Strengthens local economies by producing goods and services that meet local needs.
- Provides easy access to nutritious food produced by women's self-help groups.
- Reduces migration from rural to urban areas.
- Encourages saving and financial inclusion.

- Creates new job opportunities in labor-based sectors.
- Helps reduce economic and social inequalities.

Contribution of self help group in women development

Self-Help Groups (SHGs) are informal organizations where people with similar backgrounds work together to achieve common goals. In India, especially rural India, SHGs have played a significant role in empowering women by:

- Mobilizing 46 million rural poor women
- Providing financial services to women without bank accounts
- Enabling collective bargaining for women's rights and access to loans
- Empowering women with knowledge, finance, and opportunities
- Encouraging women to participate in their communities and local governments
- Educating women on healthcare, leading to improved newborn care and breastfeeding rates
- Promoting community development through resource distribution and support
- Transforming backward villages by addressing malnutrition and poverty

The government supports self-help groups through a three-tier structure at cluster, village, and district levels. Central government schemes promote self-help groups. Additionally, State Rural Livelihood Missions (SRLMs) provide dedicated support to self-help groups, fostering their growth and development. The Ministry of Rural Development helps self-help groups (SHGs) showcase their products in exhibitions under the brand name "A.A." NABARD provides financial support to encourage SHGs and training to improve their skills. NABARD has a scheme to promote women's self-help groups in 150 backward districts. E-Shakti is a pilot project to digitize self-help groups. The government has made self-help groups a priority sector for banking services. These initiatives aim to support and empower self-help groups in India.

Challenges for self help group

These challenges hinder the effectiveness and growth of self-help groups in rural India. Some points are:

- Lack of knowledge: Many rural self-help group members are illiterate, making it hard for them to access information.
- Limited banking: Few banks are available in rural areas, and they often don't readily provide services to self-help groups.
- Gender bias: Patriarchal attitudes in rural India discourage women from participating in self-help groups.
- Sustainability: SHGs struggle with long-term stability and ensuring members' safety.
- Limited scope: Self-help groups mainly focus on small-scale finance and entrepreneurship, limiting their economic potential.
- Low skills: Many SHGs are only skilled in basic activities, indicating a need for training.
- Shortage of experts: Rural areas lack qualified individuals to train and support SHGs.
- Dependence on NGOs: Self-help groups rely heavily on external support, which can be withdrawn at any time.
- Transportation challenges: Rural self-help groups face difficulties transporting goods to markets due to resource scarcity.

Table 1:Self-help groups a powerful tool for women development

Type	India	%	Jharkhand	%	Bokaro	%
SHGs Promoted	91,57,090	100	2,46,807	2.69	12,279	0.13
Households mobilised into SHGs	10,25,13,640	100	28,98,225	2.82	1,41,820	0.13

Sources: nrlm.gov.in

The above table provides a detailed comparison of Self-Help Groups (SHGs) in India, Jharkhand, and Bokaro. It shows that

- SHGs Promoted:
  - India: 91,57,090 SHGs (100%)
  - Jharkhand: 2,46,807 SHGs (2.69% of India's total)
  - Bokaro: 12,279 SHGs (0.13% of India's total)
- Households Mobilised into SHGs:
  - India: 1,02,15,340 households (100%)
  - Jharkhand: 2,89,325 households (2.82% of India's total)
  - Bokaro: 1,41,820 households (0.13% of India's total)

This data highlights the distribution and impact of SHGs across different regions, showing both absolute numbers and their percentages relative to the national figures.

Self-help groups (SHGs) have proven to be a powerful tool for the development of women in Bokaro district, Jharkhand. The main reason for their effectiveness is their ability to provide economic empowerment and social support to women.

- Economic Empowerment: SHGs enable women to pool their resources and access microcredit, which helps them start small businesses or improve their existing ones. This financial independence boosts their confidence and improves their family's economic status.
- Skill Development and Training: SHGs often provide training in various skills such as tailoring, handicrafts, and agriculture. This not only enhances their employability but also encourages entrepreneurship.
- Social Support and Networking: Being part of an SHG creates a support network where women can share their experiences, challenges, and solutions. This social bonding is crucial for their personal and professional growth.
- Leadership and Decision-Making: Participation in SHGs helps women develop leadership skills and become more involved in community decision-making processes. This shift in dynamics promotes gender equality and empowers women to take on leadership roles.

Government effort for women development

The development of a society is closely tied to the development of its women. Women's empowerment is crucial for the progress of individuals, families, and society as a whole. The state government has made women's empowerment a priority, recognizing the need for their contributions in all areas of social and economic development. Key areas of focus include education, health, nutrition, family welfare, employment, and social empowerment. The approach aims to instill self-confidence and awareness in women, especially in rural areas, to bring about positive changes. To support women's development, the government has launched schemes like Beti Bachao Beti Padhao, Ujjwala Yojana, Sukanya Samriddhi Yojana, and Kasturba Gandhi Balika Vidyalaya Yojana, which address various aspects of women's empowerment and well-being.Enhancing Women's Development: Key Government Schemes

- Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (Sabla): The Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (Sabla) was launched in 2011 to empower girls aged 11-14. The program provides nutritious food, iron supplements, and other health services to improve their health and well-being, aiming to enhance their overall development and enable them to lead healthy lives.
- Beti Bachao Beti Padhao program: This Programme launched on January 25, 2015, in Haryana, aims to reduce girl mortality rates, promote girls' education, and eliminate societal discrimination against girls. The program seeks to empower girls and make them equal partners in society, addressing gender inequality and promoting gender justice.
- Pradhan Mantri Kaushal Vikas Yojana: The Pradhan Mantri Kaushal Vikas Yojana provides industry-specific skill training to enhance youth employability. To boost competitiveness in the job market, the government offers various efficiency

programs, including Deendayal Upadhyaya Grameen Kaushal Yojana, National Urban Livelihoods Mission, and National Rural Livelihoods Mission, equipping youth with necessary skills for better employment opportunities.

- Mudra Yojana: The Mudra Yojana has disbursed loans to 8.19 crore people as of August 2018, potentially creating employment for an equal number. The scheme has provided Rs 3.24 lakh crore to small entrepreneurs, many of whom were previously uninvolved in business. Mudra loans of up to Rs 10 lakh are available for non-agricultural activities. Notably, the scheme has empowered women, with 70% of beneficiaries (over 6 crore) being female as of August 2018. This initiative promotes entrepreneurship and financial inclusion, particularly among women and small business owners.
- Deendayal Antyodaya Yojana: The Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM) is a flagship program of the Indian government aimed at eradicating rural poverty. Launched in 2011, it has expanded to 584 districts across 29 states and 5 union territories, covering 4456 blocks. The mission empowers rural women by promoting livelihoods in agriculture and non-agriculture sectors. Successful sub-schemes like SVEP and AGEY have showcased rural women's entrepreneurial potential. DAY-NRLM facilitates bank loans for women self-help groups, enabling them to start enterprises in various sectors, including agriculture, animal husbandry, and handicrafts. Bank connectivity to these groups has more than doubled in five years, promoting financial inclusion and self-reliance among rural women.
- Indira Gandhi Maternity Cooperation Scheme: The Indira Gandhi Matritva Sahyog Yojana (IGMSY) scheme, launched in 2010, provides financial assistance to women aged 19 and above for the birth of their first two children. The scheme aims to support their health and well-being during pregnancy and post-delivery. Beneficiaries receive Rs. 4000 in two installments, totaling Rs. 8000, to cover medical expenses, nutrition, and other needs. This initiative promotes maternal health and reduces financial burdens on families.
- Skill Development Scheme: The Skill Development Scheme has trained over 56 lakh youth, with 24 lakh securing employment in their field of skill. The Government of India has introduced a comprehensive national policy on skill development, consolidating efforts across 21 ministries and 50 departments under the Ministry of Skill Development. With an initial budget of Rs 12,000 crore, NABARD supports institutions providing entrepreneurship development and training to rural youth and women, enabling them to earn a living. This initiative aims to institutionalize skill development and entrepreneurship, promoting employability and self-sufficiency among rural populations.
- Standup India: The Standup India scheme empowers entrepreneurship among marginalized groups, including Scheduled Castes, Scheduled Tribes, and women. It offers loans ranging from Rs 10 lakh to Rs 100 lakh, promoting self-employment and economic growthThis initiative boosts the cottage industry, fostering innovation and job creation. By providing necessary funding and support, Standup India enables underrepresented communities to thrive in the business ecosystem, contributing to India's socio-economic development.
- Kasturba Gandhi Balika Vidyalaya Scheme: The Kasturba Gandhi Balika Vidyalaya Scheme, launched in 2006, aims to educate girls from rural and backward areas with lower literacy rates. The central government contributes 75% and state governments 25% to the scheme. It prioritizes education for scheduled castes, tribes, extremely backward classes, minorities (65%), and girls below the poverty line (25%). This initiative promotes girls'

education and development in disadvantaged communities.

- Pradhan Mantri Ujjwala Yojana: The Pradhan Mantri Ujjwala Yojana, launched in 2016 , provides free LPG gas connections to poor women, aiming to replace fossil fuels used in cooking. The scheme seeks to empower women, improve their health, and reduce indoor air pollution. With a target of 80 million beneficiaries, the government subsidizes the cost of LPG connections and initial refills, promoting a cleaner and healthier cooking environment.
- Swadhar Ghar Yojana: The Swadhar Ghar Yojana, launched in 2001-02, is a rehabilitation scheme for marginalized women, including prostitutes, widows, and victims of captivity. It provides comprehensive support, including legal aid, medical care, and counseling, to empower these women. The scheme aims to strengthen them physically and mentally, and integrate them into mainstream society, promoting their social and economic reintegration, and improving their overall well-being and quality of life.
- Training and Employment Program for Women: The Training and Employment Program for Women, launched in 1984, empowers women aged 14 and above through skill development for self-employment. The Ministry of Women and Child Development provides grants directly to institutions, organizations, and NGOs, enabling women to acquire skills and become financially independent, promoting their socio-economic growth.
- National Rural Livelihoods Mission (NRLM): The National Rural Livelihoods Mission (NRLM) is a program supported by the World Bank, aiming to provide a robust institutional platform for the rural poor, enhancing sustainable livelihoods and financial services. To achieve this, sustainable investment in capacity building and entrepreneurship opportunities is crucial. By adopting this approach, India can bridge the skills shortage and increase employment opportunities in rural areas, ultimately contributing to the country's socio-economic development.

All These programs aim to empower and develop Indian women and make them equal partners in the country's development.

Conclusion

Women who were once uneducated and unaware of their rights have become empowered through self-help groups. They now prioritize their health, children's education, nutrition, and family planning. Additionally, they have become more aware of social issues like AIDS, sanitation, and more. The self-help groups encouraged savings, which proved crucial during economic crises. Moreover, these groups fostered leadership skills in women, enabling them to voice their concerns and drive positive change within their communities. This transformation has led to a more informed, confident, and self-sufficient female population. The government is working to rapidly develop rural areas and improve the standard of living for women, ensuring their participation in development initiatives. Self-help groups, formed by rural poor women, play a crucial role in this process. These voluntary groups enable women to save and contribute to a joint fund, providing loans to meet productive or emergency needs. By offering economic support and promoting social change, self-help groups empower rural women to organize and drive progress in the economic and social sectors. Through their collective efforts, women can overcome challenges and improve their lives, contributing to overall rural development. Self-help groups are essential for women's empowerment, fostering a sense of community and collective action. Non-governmental organizations, self-help groups, and the private sector play a vital role in rural India's socio-economic development. These entities contribute significantly to addressing social inequities like poverty, unemployment, discrimination, corruption, and women and child oppression. Through their various activities and initiatives, they support the government and society in building a new India. Mass movement and participation are essential in driving positive change, and these organizations are instrumental in mobilizing collective efforts to create a more equitable and prosperous society. Their valuable contributions are crucial in shaping a brighter future for rural India. Overall, SHGs in Bokaro district have significantly contributed to the socio-economic development of women by providing them with the tools and opportunities to improve their lives and their communities.

References

1. **Adolph, B. (2003).** THE ROLE OF SELF HELP GROUPS IN RURAL NON-FARM EMPLOYMENT. Rural non- farm economy: Natural Resource Institute. University of Greenwich, Medway, United Kingdom.
2. **Anand, Jaya S. (2002).** SELF-HELP GROUPS IN EMPOWERING WOMEN: CASE STUDY OF SELECTED SHGS AND NHGS. Kerala Research Programme on Local Level Development Centre for Development Studies, Thiruvananthapuram, Kerala, India.
3. **APMAS/EDA (2006).** SELF HELP GROUPS IN INDIA. A STUDY OF LIGHTS AND SHADES. Andhra Pradesh Mahila Abhivruddhi Society, Hyderabad and Rural Systems Private Ltd., Gurgaon.
4. **Chakravarty, S. (2014)** WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS: THE ROLE OF INFORMATION& COMMUNICATION TECHNOLOGY – A CASE STUDY OF JHARKHAND STATE IN INDIA. International Journal of Applied Engineering Research, Vol. 9, No. 24, January
5. **Census 2011**. Jharkhand at a glance. (n.d.). Government of Jharkhand. Retrieved January 17, 2024, from
6. **Kumar, A. (2006).** SELF-HELP GROUPS, WOMEN'S HEALTH AND EMPOWERMENT : GLOBAL THINKING AND CONTEXTUAL ISSUES. Jharkhand Journal of Development and Management Studies XISS, Ranchi, Vol. 4, No. 3, September 2006, pp. 2061-2079
7. **Kumari, M. (2024)** PROMOTING WOMEN'S EMPOWERMENT IN RURAL REGIONS: A STUDY OF THE SELF-HELP GROUP BANK LINKAGE PROGRAM IN JHARKHAND. International Research Journal on Advanced Engineering and Management, Vol. 2 No.03

8. **Website**
9. http:// www.nrlm.com
10. http:// www.Bokaro.nic.in
11. http:// www.Bokaro.nic.in
12. http://www.onefivenine.com
13. http:// www.wikipedia

***

DECENT AND GREEN WORK DOMAINS UNDER MGNREGA: WITH SPECIAL REFERENCE TO RANCHI DISTRICT

Dr. Jhumur S Roy
(Head, Department of Economics, SJCC)
Ms. Aanindita Roy
(Research Scholar, JNCASR)

Abstract- Decent and Green Jobs are an important component of work and creating sustainable projects. ILO has given different domains which need to be implemented by 2030. Yet, awareness of these domains is not acknowledged or known to many. The impact of decent and green jobs on government employment generation programmes must be studied. For this purpose, MGNREGA, a flagship employment generation programme, has been chosen for the study. This study aims to identify different decent and green work domains and how MGNREGA has performed concerning these indicators in four selected villages of Ranchi district. The research has been conducted on 120 households registered under MGNREGA.

The results indicate that the different domains of decent work have been implemented to a marked extent under MGNREGA scheme.

Keywords- Decent Work, Green Jobs, Sustainability, MGNREGA, employment, women empowerment

---

Introduction

Since India has an agricultural economy, most of its people reside in rural areas. Majority of them are labourers without land or small-scale, marginal farmers. Seasonal and covert unemployment are common, while persistent poverty is pervasive. The primary means of subsistence are incredibly susceptible to natural disasters, which have a tempestuous effect on the impoverished in rural areas. To strengthen the rural poor, the government has initiated many employment generation programmes, MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) being one such one.

MGNREGA's unique ability to target many rural issues, such as the empowerment of women, financial inclusion, sustainable rural development, and protection of the environment, seeks to provide demand-based employment, limit migration by providing gainful employment in rural areas, and, importantly, create lasting assets, ensuring the sustainability of its impact.

India is a pivotal junction where decent work and green jobs intersect. Its rapid urbanisation and population structure mandate the inclusion of decent work and green jobs criteria. Also, one of the critical areas under the sustainable development goals is to ensure that the different works undertaken fulfil the requirements of decent work. In recent times, productive employment has involved an employee being satisfied at work, paid adequate compensation, and safe and secure.

In this respect, the ILO (International Labour Organisation) has laid down the importance of decent work and green jobs to foster sustainability and improve the work environment worldwide. According to ILO, “Decent work involves work opportunities that are productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organise and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men."

In other words, Decent Jobs aims to provide employees with safe working conditions, adequate compensation for adequate work hours, and professional and personal fulfilment. Green jobs are an extension of decent jobs which require work to preserve the environment and use natural resources sustainably. Many of the jobs undertaken at the rural level can be converted into green jobs with innovative practices. Thus, analysing whether government employment programmes follow these indicators is especially important. MGNREGA, a very important programme, was selected to test these decent work indicators.

It is also important to note that the Decent Work Country Programme (2018–22) is a highly significant initiative for India since it highlights the importance of social justice and equality. India has a highly complicated job structure with wide regional variations, so studying the various domains of Decent and Green work is essential. These domains are divided into basic amenities at work, working conditions, and treatment of employees at their workplace, among others. As MGNREGA highlights, 1/3 of beneficiaries need to be women, and this paper mainly focuses on decent and green jobs concerning women beneficiaries. Also, the area selected is Ranchi District, which has four villages selected for this research.

The main objectives of this research are:

1. to understand the different aspects of decent and green jobs
2. to determine whether the indicators of decent and green jobs are being fulfilled by MGNREGA, with special reference to Ranchi District.

Review of Literature

Much research has been conducted on MGNREGA in different areas, such as women empowerment, financial inclusion, its impact on rural employment, and many other regions. **Ambasta, Shankar and Shah (2008)** stated that MGNREGA is a radically different programme undertaken by the government, and it stands apart due to its imaginative architecture and unprecedented commitment to the correct usage of financial resources. **Ghose (2010)**, on the other side, argued that too much dependence on special programmes to enhance employment opportunities and better working conditions may not lead to the desired results. **Hirway (2005)** stressed that Employment guarantee schemes had been designed so that low-income people could gain an enhanced livelihood through the combined efforts of the State and central governments. A pro-poor programme like MGNREGA can bring about overall growth and development. **Bahuguna, Pandey, and Soodam (2016)** conducted a study in disaster-affected areas of Rudraprayag and found that MGNREGA has contributed significantly to the socio-economic improvement of beneficiaries. Further, **Sharma and Dilwaria (2013)** said that more such target-oriented programmes could help bridge the gap of the rural-urban divide. A study conducted by **Arya and Ambily (2017)** found that there has been a noticeable change in the income consumption pattern of women, which has led to increased women's empowerment.

Kajola(2009) mentions that the ILO has defined decent work as productive and safe labour that upholds workers' rights, pays a living wage, affords social support, and fosters social interaction, union freedom, collective bargaining, and worker engagement. In their extensive study, **Fabio and Kenny (2019)** understood three essential conditions for decent jobs: work to survive, power to connect with society and self-determination. If these are found at work, the worker receives a sense of satisfaction and well-being. **Nagraj and Chandrakanth (2018)** assessed how MGNREGA provided social protection in six states and four districts of Karnataka. They found that the impact of MGNREGA was uneven across different districts.

Ruggiero, Cohen, Cole, and Forman (2015) emphasised that decent jobs are important for economic and social well-being. A decent job can be the source of secure jobs, ensuring rights at work and protection. This paper has also been the key to identifying some work conditions critical to decent jobs, which are now utilised in the framework of policies of the ILO, World Health Organisation, and World Bank.

Malangmeil, Bhattacharya, and Mitra (2014) studied the areas of Bankura District, West Bengal, to examine the changes that

MGNREGA had brought in household income and employment patterns. **Agarwal (2016)** discovered that MGNREGA, after a decade of implementation, has run into many problems, like inadequate budget allocations, delays in payments to workers, and violations of rules.

Research Methodology

The research was conducted on four villages in the Ranchi District of Jharkhand. It has both descriptive and exploratory elements. This study area is new, as much research has not been conducted here. The study is mainly based on primary data, but some information was collected through secondary sources. The sample size is 120 households.

Findings and Analysis

International policymakers have always stressed the importance of creating a conducive work environment rather than just providing employment. Fair compensation, reasonable working hours, acceptance and respect at the workplace, a safe workplace, and an ethical work environment are some of the factors that stand out as essential components of Decent and Green Work. Some of the critical domains are discussed below.

Workplace Safety is one of the most important considerations related to the workforce. Most women working under MGNREGA feel safe at their workplace, which was noticed in all four of the villages under study.

Workplace Safety (Figures in Percentage)

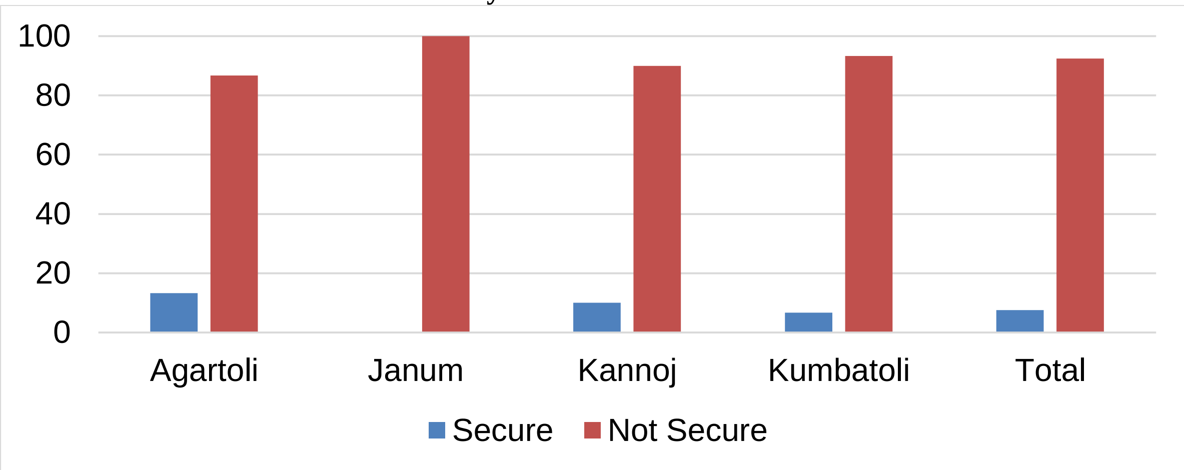
	Physical Safety			**Emotional Safety**		
Villages	**Feel Safe**	**Feel Unsafe**	**Total**	**Feel Safe**	**Feel Unsafe**	**Total**
Agartoli	96.7	3.3	100.0	96.7	3.3	100.0
Janum	93.3	6.7	100.0	96.7	3.3	100.0
Kannoj	86.7	13.3	100.0	86.7	13.3	100.0
Kumbatoli	83.3	16.7	10.0	80.0	20.0	100.0
Total	**90.0**	**10.0**	**100.0**	**90.0**	**10.0**	**100.0**

Source: Field survey

To make a deeper assessment, respondents were asked if they faced harassment from their peers or superiors and whether they were made to do any additional personal work. Results showed that only one or two respondents responded positively, and the majority had never faced such problems in their workplace.

Job security- Another important domain under Decent and Green Jobs is job security. Unfortunately, this domain seems to be lacking under MGNREGA, as most respondents said that they could not depend on MGNREGA for their livelihood, and most of the time, adequate days of employment were not provided to them. They had to look for other jobs to run their household. The success of any programme can be measured positively when the beneficiaries are confident of their work conditions, and in this respect, MGNREGA seems to be sadly lacking.

Job Security in Terms of Work Available



Source: Field survey

Basic Amenities and Creche Facilities— Every worker expects the workplace to have basic amenities like drinking water and first aid. As MGNREGA is a rural employment programme, the female workers work many hours under the harsh sun. Also, most of the female beneficiaries have small children. Creche facilities are also required in the workplace. Except for Janum village, where 33% of respondents said that basic amenities were not there, all other villages were adequately satisfied by the facilities provided.

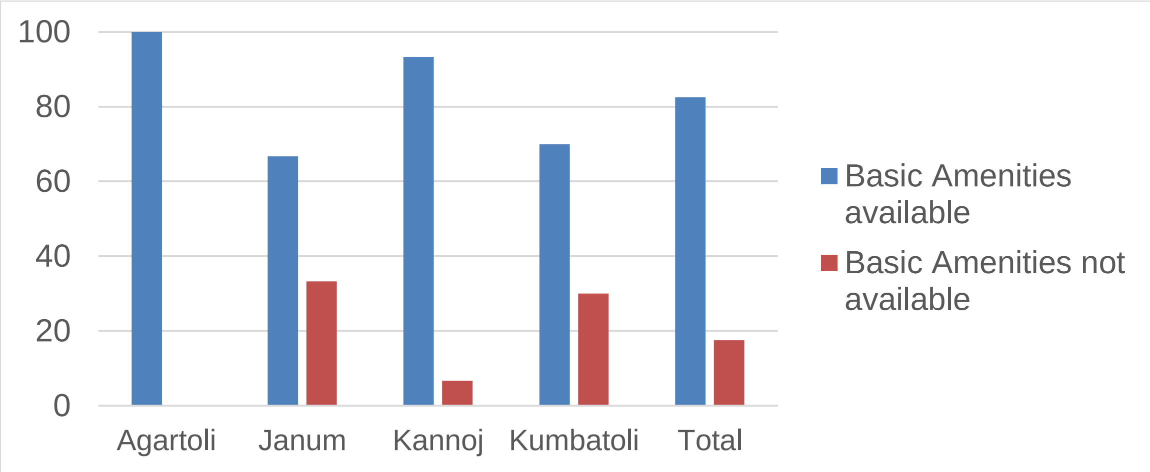
Most villages have creche facilities, and one of the female beneficiaries is allotted the work of looking after small children at the worksite. This is a significant indicator that many multinational corporations and other workplaces cannot provide. In this regard, MGNREGA has provided a solution based on self-generated solutions to the requirement. This shows how well self-support groups offer solutions at the grassroots level.

Provision of Basic Amenities at Worksite
(Figures in Percentage)

Villages	**Basic Amenities available**	**Basic Amenities not available**	**Total**
Agartoli	100.0	0.0	100.0
Janum	66.7	33.3	100.0
Kannoj	93.3	6.7	100.0
Kumbatoli	70.0	30.0	100.0
Total	**82.5**	**17.5**	**100.0**

Source: Field survey

Crèche Facilities at Worksite



Adequate Compensation- this is the last domain being studied in this study under Decent and Green Work. Different aspects of work compensation were examined, and beneficiaries were informed that many of them were unaware of how wages were calculated. Many of them said that they were not aware of how the work diary was maintained. Another factor that was very strongly mentioned was that they were not provided with the stipulated days of employment, did not get an unemployment allowance, and were paid below the sanctioned wage rate. In this domain, MGNREGA needs to ensure that the problems being faced are looked into and better conditions are provided to the beneficiaries.

MGNREGA has also stressed that the workplace is within 1-2 km so that the workers don't need to travel long distances for work, and this can also stop rural-urban migration problems. The majority of workers travel from rural to urban areas for work. If they get gainful employment in their villages, they will not need to stay away from their families for work. Hence, it can be seen that MGNREGA has managed to fulfil specific domain requirements and needs to put some effort into addressing others.

Conclusion

The study identified different domains of decent and green jobs and sub-areas under them. The respondents were female beneficiaries who worked under MGNREGA. With regard to workplace safety and harassment, MGNREGA has been able to fulfil this domain. Regarding workplace amenities and creche facilities, MGNREGA has performed adequately, but there is a scope for improvement. The most critical domains where the performance of MGNREGA has been less satisfactory are the work days, work compensation, and maintenance of work done. These areas should be worked on so the programme can be bettered and gain more strength among the rural areas. To conclude, it may be said that even though MGNREGA has performed well in most domains, there are still more areas where further efforts are needed.

References

1. Ambasta, P., Shankar, P. V., & Shah, M. (2008). Two Years of NREGA: The Road Ahead. Economic and Political Weekly, 49.
2. Arya, A., Meghana.S & Ambily, AS(2017). Study on Mahatma Gandhi National Rural Employment Guarantee Act(MGNREGA) and Women Empowerment concerning Kerala. Journal of Advanced Research in Dynamical and Control Systems, 9(5), 74-82.
3. Bahuguna, R., Pandey, D. A., & Soodan, V. (2016). A Study on Socio-economic Impact of MGNREGA on Beneficiaries in Rudraprayag District of Uttarakhand, India. International Journal of Management and Applied Sciences, 2394-7926.
4. Di Fabio, A., & Kenny, M. E. (2019). Decent Work in Italy: Context, Conceptualisation and Assessment.

Journal of Vocational Behaviour, 131-143.

5. Di Fabio, Annamaria, Kenny, Maureen E, 2019: "Decent work in Italy, Context, conceptualisation, and assessment, Journal of Vocational Behavior, 110(2019) 131-143
6. Di Ruggiero, E., Cohen, J. E., Cole, D. C., & Forman, L. (2015). Competing Conceptualisation of Decent Work at the Intersection of Health. Social Science and Medicine, 210-227.
7. Evans J., Gibb E. (2009). Moving from Precarious Employment to Decent Work. Geneva: ILO
8. Ghose, A. K. (2010). India's Employment Challenge. The Indian Journal of Labour Economics, 53(4), 584.
9. https://www.unescap.org/sites/default/files/30.%20FS_Green-Jobs.pdf
10. Hussain, A. B., & Endut, N. (2019). Do Decent Working Conditions Contribute to Work-Life Balance: A Stucy of Small Enterprise in Bangladesh. Asia Pacific Journal of Innovation and Entrepreneurship, 12, 90-104.
11. International Labour Office [ILO] (1999). Report on Decent Work. Available at: http://www.ilo.org/public/english/standards/relm/ilc/ilc87/rep-i.htm [Google Scholar] [Ref list]
12. International Labour Office [ILO] (2004). A Fair Globalization: Creating Opportunities for All. Geneva: ILO. [Google Scholar]
13. International Labour Organisation, 2015. Decent Work Agenda. International Labour Organisation, Geneva. http://www.ilo.org/global/about-the-ilo/decent-work-agenda/lang-en/index.htm
14. Jatav, Manoj and Shreya Chakraborty, 2019: Uncertain Climate, Vulnerable Livelihoods- Role of MGNREGS in Risk Reduction among Rural Households in Telangana, Economic and Political Weekly, Vol iv Nos 26 and 27, p.p 12-18
15. Kajola, E. (2009). Trade Unions and Green Jobs in the Post-Fordist Economy: Just Rhetoric or a Fundamental Shift? Oberlin College Honours Theses, Politics.
16. Kumar, P. (2018). Employment Generation Under MGNREGA: Spatial and Temporal Performance Across States. Indian Studies in Business and Economics, 31-70.
17. Sulich, A., & Zema, T. (2018). Green Jobs: A New Measure of Policy Management and Sustainable. European Journal of Environmental Sciences, 8(1), 307-343.
18. Tiwari, R., Someshwar, H., Parama, V. R., Murthy, I. K., Kumar, M. M., Kattumuri, B. R., & Ravindranath, N. (2011). MGNREGA for Environmental Service Enhancement and Vulnerability Reduction: Rapid Appraisal in Chitradurga District, Karnataka. Economic and Political Weekly.
19. Unay-Gailhard, S. B. (2019). The Impact of Green Economy Measures on Rural Employment: Green Jobs in Farms. Journal of Cleaner Production, 541-551.
20. Vij, S., & Jadav, M. (2017). Women in MGNREGA in Telangana and Andhra Pradesh. Economic and Political Weekly, 52(32).

***

ARTIFICIAL INTELLIGENCE IN EDUCATION: TRANSFORMING LEARNING AND TEACHING METHODS

Dr. Anuranjan Kumar
Assistant Professor Department of B.Ed. Gautam Buddha teachers Training College, Mukundganj, Hazaribag

Abstract- AI in Education: Revolutionizing Methods of Instruction and Learning The future of teaching and learning is expected to be altered by the use of artificial intelligence in the classroom. Traditional educational systems use real classrooms, instructor-based instruction, and clearly specified curricula. These are the fundamental elements of conventional learning environments that have been around for a while. The primary objective of the traditional educational system is to guarantee that every student receives the same instruction and covers every subject that is required. In order to guarantee both educational equity and distinct learning objectives across various geographic areas, standardization is essential.

Traditional education systems is the teacher-centered approach to instruction. This method places a strong emphasis on the interaction between teachers and students, which enables prompt feedback, tailored attention, and the development of social skills. A traditional classroom setting allows the teacher to guide students physically, which enhances the learning process. Conventional classrooms continue to be the most prevalent setting for this kind of contact, which contributes to the family-like atmosphere. In addition, these settings offer extracurricular activities like clubs, athletics, and the arts, all of which support kids' general growth and their mental, emotional, and social wellbeing.Traditional educational systems have a number of advantages, including well-organized classroom environments that foster self-control, time management, and organizing skills— especially in young students. Additionally, the curricula are broad to guarantee that all students receive a solid foundation and are exposed to all topics. Furthermore, traditional schools serve as community hubs where educators, parents, and students can participate actively in society. Thisis a crucial component of how well pupils learn social skills. But conventional educational methods are also linked to some disadvantages. However, the standardized model fails to take into account the individuality of every learner and their learning profile, which causes some pupils to lose interest and perform poorly. The strict timetables and curricula of traditional systems make them unsuitable for children who study differently or at various speeds, which is one of their main drawbacks. Due to a lack of funding, many public schools have huge classes, outdated textbooks, and insufficient resources for support, all of which can contribute to low academic attainment.

Additionally, traditional teaching techniques may be overly teacher-focused, emphasizing lectures and providing little opportunities for students to learn on their own or in groups. Thiscan have a detrimental effect on students' capacity for critical thought and problem-solving. Finally, because traditional testing and evaluation systems do not require students to apply their information, it may not accurately measure a student's potential or growth.

But given the benefits and advantages of conventional schooling, there are a number of significant gaps in the existing research. The lack of long-term studies examining how traditional educational methods affect students' academic performance and career opportunities is the highlighted research gap. In order to ascertain the degree of conventional education's efficacy, it is important to have knowledge regarding its enduring effects. Therefore, further study is needed to determine the most effective strategy for assisting the diverse student body in traditional institutions, which includes students with disabilities andmembers of underrepresented groups. To accomplish fair education procedures and processes in the modern day, inclusion is essential. There is a dearth of research evaluating how well teacher preparation programs and ongoing professional development affect student outcomes in terms of educational quality. Research in this field can help determine the most effective approaches to support educators. Additionally, more research needs to be done on innovative evaluation methods that provide a comprehensive picture of the knowledge and abilities of the students. Better methods of tracking the students' development will result from expanding on the work to improve the assessment tools. Further research is required to ascertain the relationship between student performance and health and parental and community involvement. For students, including families and communities is crucial.

Personalized learning platforms, automated grading systems, and artificial intelligence (AI) in educational technologies can all be helpful in addressing these issues and shortcomings in traditional education. These developments could transform the way that present learning models function, improving their effectiveness and inclusivity. Various business and research techniquescan be used to design and answer the research challenges associated to these technologies inorder to properly utilize and successfully employ them.

Transforming conventional methods of education

Transforming conventional methods of education involves rethinking and redesigning how teaching and learning occur. Here are several ways to modernize and improve traditional educational practices:

- **Blended Learning**: Combine online digital media with traditional face-to-face classroommethods. This approach offers flexibility and can cater to different learning styles by integrating interactive tools and resources.
- **Personalized Learning**: Tailor education to meet individual students' needs, strengths, and interests. Use data and technology to create customized learning experiences, allowing students to learn at their own pace and in their preferred style.
- **Project-Based Learning (PBL)**: Focus on real-world problems and projects rather than rote memorization. PBL encourages students to engage deeply with material and develop critical thinking, problem-solving, and collaboration skills.
- **Flipped Classroom**: Reverse traditional teaching methods by having students learn new content at home through videos or reading materials and using classroom time for interactive activities, discussions, and application of knowledge.
- **Technology Integration**: Incorporate technology such as educational apps, virtual reality, and interactive whiteboards to make learning more engaging and interactive. Technology can also facilitate remote learning and access to resources.
- **Collaborative Learning**: Encourage group work and peer-to-peer interaction. Collaborative learning helps students develop communication and teamwork skills, whichare essential in both academic and professional settings.
- **Competency-Based Education**: Focus on students mastering specific skills or competencies rather than progressing through a set curriculum based on time. This approach allows students to advance upon demonstrating their proficiency.
- **Experiential Learning**: Include hands-on experiences such as internships, field trips, and practical exercises. Experiential learning helps students connect theoretical knowledge with real-world applications.
- **Social-Emotional Learning (SEL)**: Integrate SEL into the curriculum to

support students' emotional well-being, self-awareness, and interpersonal skills. SEL helps create a positive learning environment and supports overall student development.

- **Inquiry-Based Learning**: Encourage students to ask questions, conduct research, and explore topics of interest. Inquiry-based learning fosters curiosity and critical thinking, allowing students to take an active role in their education.
- **Lifelong Learning Mindset**: Promote the idea that education is not confined to formal schooling but is an ongoing process. Encourage students to develop habits and skills for continuous learning and adaptability throughout their lives.
- **Flexible Learning Environments**: Design classrooms and learning spaces that support various activities and group sizes. Flexible environments can enhance creativity, collaboration, and comfort, contributing to a more effective learning experience.

These approaches aim to make education more engaging, relevant, and effective, preparing students not just to pass tests, but to thrive in a rapidly changing world.

Self-directed learning

Self-directed learning is an approach where learners take initiative and responsibility for their own education. Instead of relying solely on formal instruction, self-directed learners identify their own learning needs, set goals, find resources, and evaluate their progress. This can apply to formal education, personal development, or professional growth.

Here are some key aspects of self-directed learning:

- **Goal Setting:** Learners define what they want to achieve. This could be mastering a new skill, understanding a concept deeply, or completing a project.
- **Resource Identification:** Learners find and use various resources, such as books, online courses, videos, or expert guidance, to achieve their goals.
- **Planning and Time Management:** Effective self-directed learning involves creating a plan and managing time efficiently to stay on track with learning objectives.
- **Self-Motivation and Discipline:** Learners need to stay motivated and disciplined to follow through with their learning goals without external pressure.
- **Self-Assessment:** Learners regularly evaluate their own progress and adjust their strategies as needed to improve learning outcomes.
- **Reflection:** Reflecting on what has been learned and how it applies to personal or professional contexts is crucial for deepening understanding and applying knowledge effectively.

Self-directed learning is particularly valuable in today's rapidly changing world, where adaptability and continuous learning are essential. It empowers individuals to tailor their learning experiences to their unique needs and interests.

Teacher-student relationship

The teacher-student relationship is a crucial dynamic in education, significantly impacting bothacademic success and personal development. Here are some key aspects of this relationship:

- **Respect and Trust:** A positive teacher-student relationship is built on mutual respect andtrust. Teachers who respect their students' opinions and perspectives, and students who trust their teachers' expertise and intentions, create a supportive learning environment.
- **Communication:** Open, honest, and respectful communication is essential. Effective teachers listen to their students and provide constructive feedback, while

students feel comfortable expressing their concerns and asking for help.

- **Support and Encouragement:** Teachers who offer encouragement and support can motivate students and help them overcome challenges. Recognizing and celebrating students' achievements, big or small, can boost their confidence and enthusiasm for learning.
- **Empathy and Understanding:** Teachers who show empathy and understanding towards their students' individual needs and circumstances can better address their unique learning styles and personal situations.
- **Boundaries:** Maintaining appropriate professional boundaries is important. A positive relationship doesn't mean being friends in the traditional sense, but rather maintaining a balance between approachability and professionalism.
- **Role Modeling:** Teachers serve as role models for their students. Demonstrating qualities like integrity, perseverance, and respect can have a lasting impact on students' personal development.
- **Feedback and Growth:** Constructive feedback helps students grow academically and personally. It’s important for feedback to be clear, actionable, and delivered in a way that is encouraging rather than discouraging.
- **Cultural Sensitivity:** Recognizing and valuing diverse cultural backgrounds and experiences helps create an inclusive environment where all students feel valued and understood.

Building a strong teacher-student relationship requires effort and commitment from both parties,but it can lead to a more effective and fulfilling educational experience.

Teaching and learning without textbooks

Teaching and learning without textbooks can be a refreshing approach that leverages diverse resources and methods to enhance the educational experience. Here are some strategies and ideas for implementing this approach effectively:

1. Digital Resources:

- **Online Articles and Journals:** Access up-to-date research, case studies, and articlesfrom reputable sources.
- **Educational Websites and Databases:** Websites like Khan Academy, Coursera, andKhan Academy provide interactive content and courses.
- **eBooks and Open Educational Resources (OER):** Use freely available digital texts andresources.

2. Multimedia:

- **Videos and Documentaries:** Platforms like YouTube, TED Talks, and educationalstreaming services can provide visual and auditory learning experiences.
- **Podcasts and Audiobooks:** These can offer insights into various subjects and provide analternative to traditional reading.

3. Interactive Tools:

- **Simulations and Games:** Educational games and simulations can make complexconcepts more tangible and engaging.
- **Virtual Labs and Field Trips:** These tools allow students to explore subjects in a virtual environment.

4. Collaborative Learning:

- **Group Projects and Discussions:** Encourage collaborative learning through groupactivities and discussions.

- **Peer Teaching:** Students can teach each other, which reinforces their own understandingand develops communication skills.

5. Experiential Learning:

- **Hands-On Activities:** Experiments, art projects, and real-life problem-solving can make learning more engaging.
- **Field Work and Community Involvement:** Real-world experiences and community projects can provide practical knowledge and skills.

6. Personalized Learning:

- **Learning Pathways:** Allow students to choose their learning paths based on theirinterests and goals.
- **Adaptive Learning Technologies:** Use software that adjusts the difficulty level based onthe learner's progress.

7. Inquiry-Based Learning:

- **Problem-Based Learning:** Start with a question or problem and let students research anddiscover solutions.
- **Critical Thinking and Research Projects:** Encourage students to formulate questions,conduct research, and present their findings.

8. Teacher-Created Materials:

- **Custom Worksheets and Activities:** Develop materials tailored to the specific needsand interests of your students.
- **Interactive Lessons:** Create lessons that involve discussion, debate, and hands-onactivities rather than relying on a textbook.

9. Feedback and Reflection:

- **Continuous Assessment:** Use formative assessments to gauge understanding andprovide feedback.
- **Self-Assessment and Reflection:** Encourage students to assess their own work andreflect on their learning process.

10. Real-World Connections:

- **Guest Speakers and Experts:** Invite professionals to share their experiences andknowledge.
- **Current Events:** Relate lessons to current events and real-world issues to make learningrelevant and timely.

This approach can make education more dynamic and relevant, fostering critical thinking,creativity, and adaptability in students.

Changing the classroom discourse

Changing classroom discourse can significantly impact student engagement, understanding, and learning outcomes. Here are some strategies to effectively shift the conversation and improve classroom interactions:

- **Encourage Open-Ended Questions**: Use questions that require more than yes or no answers to promote deeper thinking and discussion. For example, instead of asking "Did you understand the material?" ask "How would you explain this concept to someone else?"
- **Foster a Growth Mindset**: Promote a classroom culture where mistakes are viewed as opportunities for learning. Encourage students to reflect on their errors and think about what they can do differently next time.
- **Use Collaborative Learning**: Incorporate group work and peer

feedback. Discussions in smaller groups can often lead to more thoughtful and varied responses, and peer teaching can reinforce learning.

- **Model Effective Communication**: Demonstrate active listening, respectful disagreement, and constructive feedback in your own interactions. Show students how to express their thoughts clearly and respectfully.
- **Incorporate Diverse Perspectives**: Bring in multiple viewpoints and encourage students to consider and discuss different perspectives. This can deepen understanding and make discussions more inclusive.
- **Create a Safe Space for Sharing**: Establish ground rules for discussions that promote respect and inclusivity. Make sure all students feel their contributions are valued and that they can speak up without fear of judgment.
- **Utilize Socratic Seminars**: Implement Socratic questioning techniques where students engage in dialogue to explore complex ideas. This method emphasizes critical thinking and reasoned argumentation.
- **Implement Student-Led Discussions**: Allow students to take the lead in discussions, whether through presentations, debates, or leading group activities. This can increase engagement and give students ownership of their learning.
- **Incorporate Technology**: Use digital tools and platforms that facilitate interactive discussions, such as online forums or collaborative documents. Technology can offer newways for students to engage and contribute.
- **Reflect and Adapt**: Regularly assess the effectiveness of your discourse strategies and be open to changing your approach based on student feedback and observed outcomes.

By actively working to change and improve classroom discourse, you create a more dynamic,inclusive, and effective learning environment.

Methodology

Creating an effective methodology for teaching artificial intelligence (AI) involves several key components to ensure students gain a thorough understanding and practical skills. Here’s a structured approach you might consider:

1. Curriculum Design

Foundational Knowledge

- **Mathematics:** Ensure a solid understanding of linear algebra, calculus, probability, andstatistics.
- **Programming:** Proficiency in languages commonly used in AI, such as Python.
- **Computer Science Fundamentals:** Knowledge of algorithms, data structures, and software engineering principles.

Core AI Topics

- **Machine Learning (ML):** Supervised, unsupervised, and reinforcement learning.
- **Deep Learning:** Neural networks, CNNs, RNNs, and practical frameworks (TensorFlow, PyTorch).
- **Natural Language Processing (NLP):** Text processing, language models, andapplications.
- **Ethics and Bias:** Understanding the societal impact of AI, ethical considerations, andbias mitigation.

2. Teaching Methods

Blended Learning

- **Lectures and Readings:** Provide foundational knowledge and theoretical concepts.
- **Hands-On Labs:** Practical sessions

with coding exercises and projects.
- **Online Resources:** Utilize MOOCs, video tutorials, and interactive platforms.

Project-Based Learning

- **Real-World Projects:** Encourage students to work on practical problems, such asdeveloping an AI model or deploying an application.
- **Hackathons and Competitions:** Participate in challenges like Kaggle competitions toapply skills in a competitive environment.

Collaborative Learning

- **Group Work:** Facilitate team-based projects to mimic real-world AI developmentprocesses.
- **Peer Review:** Implement peer assessment and feedback mechanisms to enhance learning.

3. Assessment and Evaluation

Formative Assessment

- **Quizzes and Tests:** Regular assessments to gauge understanding of key concepts.
- **Assignments:** Practical coding tasks and problem-solving exercises.

Summative Assessment

- **Exams:** Comprehensive tests covering theoretical and practical knowledge.
- **Capstone Projects:** In-depth projects that demonstrate the application of AI techniquesto real-world problems.

4. Skill Development

Technical Skills

- **Programming Proficiency:** Emphasize coding best practices and debugging techniques.
- **Tool Familiarity:** Exposure to AI tools and libraries.

Soft Skills

- **Problem-Solving:** Encourage analytical thinking and creative problem-solving.
- **Communication:** Train students to explain technical concepts clearly and present theirwork effectively.

5. Continuous Improvement

Feedback Mechanisms

- **Student Feedback:** Regularly gather input from students to refine and improve thecourse.
- **Industry Trends:** Stay updated with the latest developments in AI and adjust thecurriculum accordingly.

Professional Development

- **Instructor Training:** Provide ongoing education for instructors to stay current with AI advancements.
- **Networking Opportunities:** Encourage participation in AI conferences, workshops, and professional organizations.

6. Ethics and Social Responsibility

Ethical AI

- **Bias and Fairness:** Teach methods to identify and mitigate biases in AI models.
- **Privacy and Security:** Address concerns related to data privacy and secure AI practices.

Social Impact

- **Responsibility:** Discuss the broader implications of AI on society and encourageresponsible AI development.

By integrating these elements into your AI education methodology, you can create a comprehensive and effective learning experience that equips students with both the technical skills and ethical awareness necessary for the field of AI.

Objective

When setting objectives for artificial intelligence (AI) education, it's essential to cover several key areas to ensure a comprehensive and effective learning experience. Here's a structured approach to defining these objectives:

1. Foundational Knowledge

- **Objective:** Equip learners with a strong understanding of fundamental AI concepts,including machine learning, neural networks, natural language processing, and robotics.
- **Key Outcomes:** Students should be able to explain core AI principles, differentiatebetween various AI techniques, and understand their applications and limitations.

2. Practical Skills

- **Objective:** Develop hands-on skills in AI programming and development using populartools and frameworks such as Tenso rFlow, PyTorch, and scikit-learn.
- **Key Outcomes:** Learners should be able to build, train, and evaluate AI models,implement algorithms, and work with datasets.

3. Ethics and Responsibility

- **Objective:** Foster an understanding of the ethical implications and societal impacts of AI,including issues related to bias, privacy, and decision-making.
- **Key Outcomes:** Students should be able to identify ethical concerns in AI applicationsand propose solutions to mitigate negative impacts.

4. Critical Thinking and Problem-Solving

- **Objective:** Encourage critical thinking and problem-solving skills related to AIchallenges, such as model accuracy, scalability, and interpretability.
- **Key Outcomes:** Learners should be able to approach AI problems methodically, evaluate different solutions, and justify their choices based on evidence and reasoning.

5. Interdisciplinary Applications

- **Objective:** Illustrate how AI intersects with various fields such as healthcare, finance, education, and environmental science.
- **Key Outcomes:** Students should understand how AI can be applied to solve real-world problems in different domains and appreciate the interdisciplinary nature of AI innovations.

6. Career Preparation

- **Objective:** Prepare students for careers in AI by providing insights into industry trends, job roles, and necessary skills.
- **Key Outcomes:** Learners should be familiar with career paths in AI, understand industry requirements, and be equipped with the skills and knowledge to pursue relevant job opportunities.

7. Continuous Learning and Adaptation

- **Objective:** Promote a mindset of continuous learning to keep up with rapid advancements in AI technology and research.
- **Key Outcomes:** Students should develop habits of self-directed learning, staying updated with the latest AI developments, and adapting to new technologies and methodologies.

Implementation Strategies:

- **Curriculum Design:** Develop a curriculum that integrates theoretical knowledge with practical applications and ethical considerations.

- **Hands-On Projects:** Include projects and labs that allow students to apply AI conceptsand tools in real-world scenarios.
- **Guest Lectures and Industry Partnerships:** Collaborate with AI professionals andorganizations to provide real-world insights and networking opportunities.
- **Assessment and Feedback:** Use assessments to evaluate both theoretical understandingand practical skills, providing feedback to help learners improve.

By addressing these objectives, AI education programs can prepare learners to effectively engagewith and contribute to the field of artificial intelligence.

Conclusion

Artificial intelligence (AI) education is rapidly evolving and has become a critical component of modern learning systems. Here are some key conclusions regarding its importance and impact:

1. **Essential Skill Development**: AI education equips students with essential skills for the future workforce, including problem-solving, data analysis, and programming. As AI technologies continue to advance, understanding these concepts will become increasingly crucial for various professions.
2. **Interdisciplinary Approach**: Effective AI education often involves an interdisciplinary approach, integrating elements of computer science, mathematics, ethics, and domain- specific knowledge. This broadens students' perspectives and enhances their ability to apply AI in diverse contexts.
3. **Ethical and Societal Implications**: Teaching AI includes addressing its ethical and societal implications. Educators must emphasize the importance of responsible AI development, including issues related to bias, privacy, and the impact on employmentand society.
4. **Accessibility and Equity**: Ensuring that AI education is accessible to all students, regardless of their background or geographic location, is crucial. This involves creating inclusive curricula and providing resources to underrepresented groups to avoid wideningthe digital divide.
5. **Continuous Learning and Adaptation**: Given the rapid pace of AI advancements, continuous learning and adaptation are necessary. AI education programs need to be flexible and regularly updated to incorporate the latest developments and methodologies.
6. **Hands-On Experience**: Practical, hands-on experience with AI tools and technologies is vital. This helps students not only understand theoretical concepts but also gain real- world skills by working on projects, internships, and collaborative efforts.
7. **Collaboration with Industry**: Collaborations between educational institutions and industry can enhance AI education by providing students with real-world insights and opportunities. Industry partnerships can help ensure that curricula are aligned with current industry needs and trends.

In summary, AI education is crucial for preparing students for a future where AI plays an increasingly central role. It should be comprehensive, ethical, and accessible, providing students with both theoretical knowledge and practical skills. As AI continues to evolve, so too should the approaches to teaching and learning about it.

Reference

1. “Artificial Intelligence: A Modern Approach” by Stuart Russell and Peter Norvig: This isone of the most widely used textbooks in AI education, covering a broad range of topics in AI.

2. "Deep Learning" by Ian Goodfellow, Yoshua Bengio, and Aaron Courville: This book provides a comprehensive introduction to deep learning, a subset of AI.
3. "Pattern Recognition and Machine Learning" by Christopher M. Bishop: A detailedintroduction to the techniques used in machine learning and pattern recognition.
4. Machine Learning by Andrew Ng: This course is a great introduction to machinelearning, a core component of AI.
5. Deep Learning Specialization by Andrew Ng: A series of courses that delve into deeplearning techniques.

***

DIRECT TRANSFER BENEFITS IMPACT ON WOMEN'S ECONOMIC EMPOWERMENT AND SOCIAL WELFARE

Sonali Agarwal
Research Scholar
Vinoba Bhave University. Hazaribagh, Jharkhand.
Email- agarwalsonali 1907@gmail.com

Abstract- This study examines the impact of direct transfer benefits on women's economic empowerment and social welfare. By analyzing various programs that provide cash or in-kind support directlyto women, we explore how these benefits influence women's financial independence, decision-making power, and overall well-being. The research highlights key factors, including access to education, healthcare, and employment opportunities, which are enhanced through direct transfers.

Additionally, we assess the social implications, such as improvements in family health and education, and the shift in gender roles within households. Findings indicate that direct transfer benefits significantly contribute to women's empowerment and promote broader social welfare, suggesting that policymakers should prioritize such initiatives to foster equitable economic development.

Empowering women to control their own income through direct benefit transfers (DIITs) can increase their bargaming power and improve their interactions with banking, mobility, and other critical sectors, However, for DIITs to have a impact, an environment mast be created that recognises and resolves the economic, financial, and social barriers that women encounter when accessing and controlling their accounts, Furthermore, there are many restrictions that service providers confront as they adjust to these problems. This study investigates these difficulties and makes recommendations to promote women's financial inclusion.

Keywords: Women, DDT, Financial Inclusion, Economic Empowerment

Introduction

Direct Transfer Benefits (DTBs) are financial payments made by governments or organizations directly to individuals or households, aimed at alleviating poverty and promoting economic stability. These transfers can take various forms, including cash transfers, conditional cash transfers, and in-kind benefits. In recent years, the implementation of DTBs has gained traction as an effective tool for enhancing social welfare, particularly for marginalized populations.One of the critical areas where DTBs have shown significant impact is in the economic empowerment of women. Women often bear the brunt of economic hardship, disproportionately affected by poverty, unemployment, and social inequality. By providing financial resources directly to women, DTBs can help bridge gender gaps in economic participation, improve household decision-making power, and foster greater autonomy. This introduction explores the multifaceted ways in which Direct Transfer Benefits contribute to women's economic empowerment and broader social welfare. By examining existing research and case studies, we can better understand how these programs can serve as a catalyst for transformative change, enabling women to achieve greater financial independence, improve their families' well-being, and participate more fully in their communities. As we delve into this topic,we will consider both the benefits and the challenges associated with implementing DTBs, particularly in diverse socio-economic contexts. The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), Pradhan Mantri Jan Dhan Yojana (PMJDY), and other scholarships for students from underprivileged backgrounds are noteworthy examples.The goal of the DBT system is to minimize leakage and guarantee that benefits are effectively distributed to the intended recipients. It encompasses a wide range of fields and divisions, such as rural development, education, health, and social justice. Approximately ₹4,986 crore was transferred overall through DBT in the fiscal year 2024–2025. Giving women their own money can significantly affect how they evolve as individuals, families, and society. Educating women on how to use linked bank accounts and self-employment programs can boost their financial activity and labor force involvement, which will increase their physical mobility.

Litrature review

In 2023, Dr. B.A. Karunakara Reddy Giving women their own money through DBT programs has a big impact on changing society, families, and individuals. Encouraging women to use self-employment programs and connected bank accounts can boost financial activity and labor force participation, which will increase their physical mobility. DBT significantly contributes to the nation's female empowerment. The understanding and efficacy of several DBT techniques in empowering women are examined in the current study.

Cooper, Jan E.(2020) Now used as interventions to address a wide range of health outcomes in a variety of settings, cash transfer programs have grown in popularity. Trials of cash transfers, however, have produced mixed findings, exposing gaps in our knowledge of how these initiatives operate. The effectiveness of financial transfers for particular demographic groups or for certain health outcomes is yet unknown. In 2019, Rashi Sabherwa Direct benefit transfers (DBTs), which give women authority over their earned income, can improve their banking activity, mobility, and other significant outcomes while also increasing their bargaining power.In order to ensure effective access to benefit transfers and achieve transformative outcomes, it is imperative to acknowledge the economic, normative, and social barriers that women face whentrying to access and manage their accounts.

Paramasivan, C. (2018)One of the creative ways to offer financial services and benefits to the nation's underprivileged and untapped people is through financial inclusion. People can open bank accounts under the Pradhan Mantri Jan Dhan Yojana (henceforth PMJDY) with no minimum balance requirements; as of March 2018, they might have an account worth 18.51 crore. The real beneficiaries of government programs and subsidies can be found with the use of Aadhaar. Direct Benefit Transfer (DBT) is a successful strategythat cuts down on or does away with the intermediary between the government and its recipients

Objective- The objective of assessing the impact of Direct Transfer Benefits (DTBs) on women's economic empowerment and social welfare is to understand how these financial transfers influence women's livelihoods, decision-making power, and overall well-being. Key points to consider include:

- ✓ **Financial Independence**: DTBs can provide women with direct access to cash or benefits, enhancing their economic independence and reducing reliance on male family members.
- ✓ **Increased Household Bargaining Power**: With their own income, women may have greater say in household decisions, leading to improved outcomes for themselves and their children.
- ✓ **Investment in Health and Education**: Women often prioritize spending on health and education for their families, which can lead to long-term benefits in community welfare and development.
- ✓ **Reduction of Poverty**: By directly alleviating financial constraints, DTBs can help lift women and their families out of poverty, contributing to overall economic growth.
- ✓ **Social Inclusion**: DTBs can empower marginalized women, fostering greater social inclusion and participation in community life.
- ✓ **Challenges and Limitations**: It's essential to evaluate potential challenges, such as social norms that may limit women's agency or the adequacy of the benefits provided.

- ✓ **Policy Recommendations**: The findings can inform policy design to enhance the effectiveness of DTBs in promoting women's empowerment and improving social welfare.

Overall, the objective is to provide a comprehensive understanding of how DTBs can serve as a tool for fostering women's empowerment and enhancing social welfare outcomes.

Research methodology- Descriptive and secondary data form the basis of this paper's current investigation. Secondary data was gathered from a variety of sources, including books, newspapers, government portals, and journal articles. Government programs that provide women with direct transfer benefits Through Direct Benefit Transfer (DBT) programs, the Indian government has advanced women'seconomic empowerment significantly as of 2024. Several important initiatives that support and aid women financially include:

- (PMUY): By lowering indoor air pollution, this program seeks to improve the health and safety of women from families below the poverty line by offering them free PG connections.
- The Pradhan Mantri Matru Vandana Yojana (PMMVY) is a maternity benefit program that provides cash incentives to expectant mothers and nursing moms in an effort to promote improved nutrition and overall health.
- National Social Assistance Programme (NSAP): Provides a minimum level of social security through pension plans aimed at widows, elderly women, and those with disabilities.
- Adolescent girls' nutritional and health requirements are the main focus of the Kishori Shakti Yojana, which offers additional nutrition and other treatments to enhance their wellbeing.
- Sukanya Samriddhi Yojana (SSY): This tax-benefitting savings plan with alluring interest rates encourages families to put money aside for their daughter's education and future marriage.

By successfully transferring money straight to recipients' bank accounts, these DBT schemes have decreased leaks and guaranteed prompt aid. The widespread usage of bank accounts connected to Aadhaar has made it easier to implement these initiatives by streamlining the disbursement process and increasing transparency.According to the most recent data, nearly ₹38 trillion has been disbursed by DBT efforts throughout India, with particular allocations made under several schemes meant to help women and marginalized communities. The focus on financial inclusion and direct transfer mechanisms has not only improved access to benefits but also empowered women economically and socially by enhancing their control over financial resource (Direct Benefit Transfer) through the provision of direct cash aid, enhanced access to healthcare, and the encouragement of economic independence, these DBT programs have significantly benefited rural women. Technology integration, such as bank accounts connected to Aadhaar, has expedited the procedure and ensured that benefits are disbursed in a timely and transparent manner. Furthermore, addressing the unique needs of women in rural areas has improved health outcomes, expanded educational possibilities, and boosted workforce engagement. The accomplishments of these initiatives demonstrate the value of focused interventions in tackling the particular difficulties faced by rural women and creating an atmosphere that allows them to prosper both socially and economically.

An increase in bank account numbers

There were 50.09 crore PMJDY accounts overall as of August 23rd, of which 27.82 crore accounted for 55.6%. Women make up 66.7% of Jan-Dhan account holders (33.45 crore). Both rural and semi-urban areas are home to Jan Dhan accounts. 17.90 crore PMJDY accounts were opened in the plan's first year. Under PMJDY, the number of accounts has steadily grown.As of August 16, 2023, PMJDY accounts had tripled (3.4) from 14.72 crore on March 15 to 50.09 crore. Without a doubt, the Financial Inclusion Program has had an amazing journey.

Restrictions to the financial inclusion of women

In order to achieve economic progress and gender equality, women's financial inclusion is essential. However, a number of restrictions prevent women from fully engaging in the financial system. The following are some major obstacles:

- Cultural and Social conventions: Women's economic activity and decision-making authority are constrained by traditional gender roles and conventions in many nations. Women may have less opportunity to interact with financial institutions due to societal assumptions that they should put domestic duties ahead of career or financial goals.
- Limited Access to Financial Services: Particularly in rural and isolated locations, women frequently have less access to financial services than males. This may be the result of limited banking hours, poor infrastructure, or a dearth of local financial institutions. Furthermore, women might not have the paperwork needed to open bank accounts or obtain credit, such as identification documents or proof of property ownership.
- Low Financial Literacy: Women typically have lower levels of financial literacy, which includes managing finances, understanding financial products, and making future plans. Limited access to training and education, especially in areas where girls are less likely to finish formal school, can contribute to this disparity. Women who lack financial literacy may find it more difficult to make wise financial decisions.
- Economic dependency and economic inequality: Women frequently earn less than men and have fewer assets, which restricts their capacity to save, invest, and obtain credit. Wage disparities, occupational segregation, and a lack of job or entrepreneurial prospects can all contribute to this economic inequality. Women's financial independence is further diminished by their economic reliance on male family members.
- Obstacles to Entrepreneurship: Women entrepreneurs have several obstacles, such as restricted access to networks, funding, and mentorship. Because of gender prejudices, financial institutions may view women-owned firms as riskier risks, which could result in higher borrowing rates or more stringent collateral requirements. For women working in small businesses or the unorganized sector, these difficulties are even worse.
- Technological Barriers: As financial services become more digitalized, there may be bothopportunities and challenges. Women may have restricted access to digital devices or the internet, which makes it difficult for them to use online financial services or mobile banking, especially in rural or low-income areas. The gap in financial inclusion may get wider as a result of this digital divide.

  Absence of Tailored Financial goods: Women's unique demands are frequently overlooked in the design of financial goods and services. For instance, lending products might not take into account the lesser loan amounts or more flexible repayment plans thatfemale entrepreneurs might need. Women may be deterred from interacting with traditional financial institutions by the absence of customized offerings.

Overcoming the Obstacles

To overcome these constraints, a multifaceted strategy is needed, which includes: encouraging financial literacy and needs-based education for women increasing the spread of banking infrastructure and using technology to offer digital financial solutions in order to improve accessto financial services. Creating inclusive financial solutions, such flexible-term savings plans and microloans that address the particular requirements of women. Removing social and cultural barriers to gender equality in economic involvement by implementing legislation changes and awareness initiatives. facilitating easier access to training, mentorship, and credit for female entrepreneurs.Policymakers and financial organizations can close the gender gap in financial inclusion and give women more economic power by tackling these issues.

Final results-The analysis of direct transfer benefits reveals a profound impact on women's economic empowerment and social welfare. These programs not only enhance women's financial stability but also facilitate greater agency in household decision-making and community involvement. By providing women with resources, direct transfers promote access to education and healthcare, contributing to improved family outcomes and breaking cycles of poverty. Furthermore, the positive changes in gender dynamics underscore the transformative potential of such initiatives.As the evidence suggests, direct transfer benefits are a vital tool for fostering gender equality and supporting sustainable development. Policymakers should prioritize these programs, ensuring they are designed to reach the most vulnerable populations. By investing in women's empowerment through direct transfers, societies can achieve broader economic growth and social cohesion, ultimately leading to a more equitable future for all.

DBT programs' stated effects, such enhancing financial inclusion, lowering poverty, and empowering underprivileged populations, may be lessened by the difficulties they experience. The direct benefits intended to improve beneficiaries' livelihoods are not realized when they are unable to receive their payments because of procedural or infrastructure problems. Furthermore, some groups, particularly women, may not be able to fully profit from these shemes due to obstacles like inadequate literacy or cultural norms, which would limit their socioeconomic empowerment.

Continuous efforts are required to develop digital and financial literacy, strengthen grievance redressal procedures, advance inclusive policies that cater to the unique needs of various demographic groups, and build infrastructure in order to overcome these obstacles. These actions can maximize the advantages of DBT programs.

References

1. https://www.pib.gov.in/PressReleasePage.aspx?PRID=1952793#:~:text=It%20is%20heartening%20to%20note,Rural%20%2F%20Semi%2DUrban%20areas.
2. Sabherwal, R., Sharma, D., & Trivedi, N. (2019). Using direct benefit transfers to transfer benefits to women: a perspective from India. Development in Practice, 29(8), 1001-1013.
3. Katia, V. I. K. A. S. (2013). Financial inclusion for direct benefit transfer growth and hurdles. International Journal of Economics, Commerce and Research, 3(5), 13-20
4. Financial Inclusion And Women Empowerment: A Gender Perspective: Bincy George, K.T.Thomachan - International Journal of Research – Granthaalayah - [George et. al., Vol.6 (Iss.5): May 2018] ISSN- 2350-0530(O), ISSN-2394-3629(P) (Received: Apr 22, 2018 - Accepted: May 27, 2018) DOI: 10.5281/zenodo.1270189
5. Paramasivan, C., & Arunkumar, G. (2018). Direct benefit transfer-an innovative approach tofinancial inclusion in India
6. Cooper, J. E., Benmarhnia, T., Koski, A., & King, N. B. (2020). Cash transfer programs have differential effects on health: a review of the literature from low and middle-income countries. Social science & medicine, 247, 112806

***

IMPORTANCE OF LANGUAGE AND COMMUNICATING SKILLS UNDER NEP 2020

Dr Syed Tauquir Imam
Assistant professor,
MANUU, College of Teacher Education ,Asansol, .
Email id : syedtauquirimam@rediffmail.com

Abstract: In the current scenario the developmental goal of any nation in the perspective of the world view is to rejuvenate its policy to match the global challenges. The Current policy to revamp the educational system envisaged to achieve the Sustainable Developmental Goal (SDG) of the 2030 which ensures the equitable and quality education for all, meanwhile the policy also wanted to vitalize the education of the country to meet the global challenges and prepare the demographic dividend of the country for the world**.** In these perspective the (NEP) 2020 recognizes the importance of these 21st century skills and lays out a comprehensive development on Framework for their development. The NEP 2020 stresses the importance of language and developing strong communication skills including written and oral communication as well as digital literacy. This will enable students to express their ideas and collaborate effectively with others in an increasingly digital world. The challenge of the present education system is teaching language. Language serves many purposes in academic and non-academic performances as well as in every sphere of human activities. It plays a very vital role in communication of thoughts, ideas, feelings, informations and knowledge. Language skills are a prerequisite to achieve educational and professional goals and these language skills are helpful in enhancing smooth communications .In this present paper, the main focus is on importance of language and Communicating skills under NEP 2020 .

Keywords: NEP 2020, Communication skills, Listening, Speaking, Reading, writing skills

Introduction: The language related aspects enshrined in New Education Policy have tremendous hearing on teachers and teacher educators. The promotion of Indian language through its continuous adoption, preparation of teaching learning material, training of teachers, adoption of innovative methods, judicious use of technology and development of positive attitude towards the language and their remarkable significance. India is a diverse country in respect of language and culture. It is said that spoken language changes every few kilometres here like the taste of water. The NEP argues for the promotion of multilingualism, flexible language choices, the use of technology in learning and promotion at the educational institutions. Respecting one's language and culture will promote transformation to the Nation. It should be our responsibilities to preserve the joyful work inherited from our ancestors and make sure that we take them to future generation as well. We can preserve and promote our language, art and culture with the help of modern technology by encouraging the Indian language through the school and higher education. The promotion of Indian language is possible only if they are spoken regularly and used in the teaching learning.

Importance of Language: Language is a divine gift that is acquired. It is an integral part of human life and a valuable assets that performs multiple functions. People acquire a language as a means of communication and as a social symbol of humanity. It also serves to make claims, disseminate information, and maintain social relationships. It serves as a powerful medium for the exchange of ideas, emotions, and experiences between people. However, the initial aim of learning any language is communicating effectively .As stated by Sapir (1921): "Language is a purely human and non-instinctive method of communicating ideas, emotions and desires by means of a system of voluntarily produced symbols. These symbols are in the first instance auditory and they are produced by the so-called organs of speech". It was noted by Aggarwal (2003) that "Language as a set of symbols used in more or less uniform ways by a number of people, who thus communicates with each other". "Language is a carrier of one's thought and ideas that facilitates to give them a form. Language has not only communication function but it serves the best tool for communication" wrote by Lakhera, et.al.(2017).

Communicating Skills: Communicating skills are essential for success in the 21st century. In a globalized world, It is needed that one is able to communicate effectively with other person from different cultures and backgrounds. We also need to be able to communicate clearly and concisely in a variety of formats, including writing, speaking, and using technology.The National Education Policy (NEP) 2020 recognizes the importance of communication skills and places a strong emphasis on their development in students. The policy outlines a number of reforms that are aimed at improving students' communication skills, including: A focus on experiential learning and hands-on projects. Students' communication skills will improve as a result of this in a real-world context. An emphasis on interdisciplinary learning and collaboration. Students will gain valuable experience in effective communication with individuals from all backgrounds and disciplines. The Integration of technology into the curriculum. It will helpful to students in developing their digital literacy and communicating skills in a variety of technological formats.

Communication means interacting with others wherein speaking is preceded by listening .Fatima et al. (2019) concluded that the best way to learn a language is through the development of four language skills or linguistic skills which are listening, speaking, reading, and writing . These linguistic skills are very important for improving language proficiency. Listening and Reading are known as a receptive skills whereas Speaking and writing are known as productive skills. Listening refers to understanding the thoughts and feelings expressed in spoken sentences and it is an important part of the communication process while Speaking is a process of interaction which is consist of constructing meaning that involves producing, receiving and processing information. The status of reading skill is very important in language learning and it is a conscious process of word identification, syntactic parsning and written comprehension whereas writing is a manifestation of creativity.

Listening skills: The power of hearing is an invariable gift of nature to human being and listening is an ability to receiveing message effectively.It is important to note that hearing and listening are different process. Hearing is the perception of sound through ear to mind and assigning meaning to them whearas listening is comprehension of thoughts and feeling expressed in spoken words Sharma (2011) described that comprehending, retaining and responding are three main components of listening. Lakhera (2017) Stated that listening is a process that involves hearing, understanding judging and drawing out meaning from the utterances and messages by the speaker.

Importance of listening skills:

- Listener will be able to learn to communicate effectively.
- One is able to react to messages and information through effective listening
- Listener is able to answer questions
- Listeners will be able to build effective terms and relationship with others
- To enables them for Understanding the message and information.
- Effective listening skills enables the listener for determining the message and information.
- They are able to memorize the message and information.
- Listeners are able to provide solution to various problems and challenges.
- It helps them for enhancing the personality.

Speaking skills: In order to speak a language, one must have vocabulary and familiarity with the structure of sentences. The basic skills of Learning of any language are Listening, Speaking, Reading and writing with content practice and continuous exposure on Language.Learning is essential to have perfection on these skills. Speaking is regarded as an integral part of one's life. "Speaking is referred to the process of building and sharing of meaning, through the use of verbal and non-verbal symbols in the variety of contexts. It is an interactive process of constructing meaning that involves producing, receiving and processing information" (Shrouf, n.d.). The skills acquired in speaking do transfer to writing and reading.It can be frequently apply these talents throughout in academic careers. It is noted that for the most people the knowledge of a Language is similar to the ability to speak that language Since the basic means of human communication is speeches. Speaking skills is considered as to be very vital component for better communication.

Importance of speaking skills

- Acquiring the capacity to pronounce words clearly
- The ability to more effectively communicate one's conscience and to easily communicate one's needs, wants, and feelings.
- The capacity to communicate clearly and fluently when imparting suitable instruction
- The way of speaking is called style statements. It should be Interesting and engaging style of expression.
- Linking one sentence to another and expressing the whole event or information in a coherent manner during expression brings life to the conversation and easily understood
- The ability to express the same thing in different ways, the ability to say the same thing in different ways is one of the characteristics of a good translator.
- The practice of consistent, logical speech.
- Linking one sentence to another and expressing the whole event or information in a coherent manner during expression brings life to the conversation and easily understood.
- It is also crucial to speak with Speed and pause

Reading Skills: The Status of reading ability is in the centre of Language teaching. It is the most important ability among four basic skills of language learning. Listening and speaking can be learned unconsciously or naturally is concerned .So far as reading is concerned, It is a conscious process of practice and handwork. (Lakhera, 2017) Stated that a student is able to understand and gain information from printed text through Reading skills. Reading skills require throughout the academic career of the Students as well as in everyday life situation.Reading means seeing, recognizing and speaking words. The act of reading produces realization is the hidden or hidden written symbols and their sounds. The process of word identification, syntactic, parsning and written Comprehension is called reading.

Importance of Reading skills:

- Foster critical thinking and imaginative thinking
- Recognised the text's primary idea or the essence of it .
- Develop your reading abilities
- Expand vocabulary
- Improve reading skills
- Have a general understanding of the subject;
- Employ suitable language
- Continue to read with fluency and continuity

Writing Skills:

The main four purposes of teaching language are listening, speaking, reading and writing .Among these language skills (LSRW), The listening and reading are theoretical in nature while speaking and writing are practical. Writing is a process in human terms by which a person expresses his thoughts in symbols that is letters and words. Writing is a manifestation of creative and cultural life and a form of personality building. That is why written development is a key factor in language teaching.

Importance of writing skills:

- Developing the ability to express one's conscience through writing. Humans express their emotions, thoughts, information and feelings by speaking or writing.
- Develop the capacity to evaluate concepts and draw judgements
- Provide instruction in calligraphy so that students become adept in

the art by teaching and using symbols.

- By employing proper grammar, one can increase their capacity for precise and clear communication.
- Develop the habit of writing with the right vocabulary and sentence construction.
- To instruct on spelling as spelling is the process of using the correct letters to draw the correct picture of words. Spelling is an effective method for improving writing skills
- Develop the habit of writing quickly, neatly, and accurately, and also develop a sense of self-confidence in them

Conclusion

To meet the needs of 21st century education, enhancement of communicating skills is prerequisite for smooth communication. Language Skills plays very crucial as well as essential role for sound communicative Skills.The four basic skills of language are listening, speaking, reading and writing skills are very important in several ways. Listening skills are acquired for Language acquisition, presentation style, conversations, in-person interactions, and public announcements whereas speaking will be with the helpful for these strategies such as debates, discussions, interviews and participating in talk show as well as interaction with other members of educational institution. The reading skills are also enhanced in going through textbooks regularly and paying attention to Contents, nature of words phrases used in the paragraph .On the other hand writing skills are needed for current topics , habit to write daily diary ,interpreting the texts and writing about what is happening in the surroundings. Over all improvement of Language Skills is very important in effective and powerful Communicating skills.

References:

- Acharya S (2023). Role of NEP 2020 In Multi-lingual Education And The Power of Language. International Journal of Creative Research Thoughts . Volume 11, Issue 12, December 2023.
- Asthana,S.V.(2024).HE NEED FOR COMMUNICATIVE ENGLISH IN NEP.International Journal of Novel Research And Development (IJNRD). Volume 9, Issue 2, February 2024
- Aggarwal,R.(2003).Effective Communication Skills. Sublime Publications: Jaipur
- Fatima, M. & Kumar, B. K. (2019). Influencing. The LSRW Methods In Telangana Schools with Reference to Sociological Factors. Pramana Research Journal, Volume 9.Issue1, 2019
- Laxmankumar, S. (2022). New Education Policy and enhancement of English language teaching and learning in rural Area. International Journal of Creative Research Thoughts, 10(6), 914-919.
- Lakhera,H.&Biswal,A.(2017).Strategies to enhance English language skills in students at secondary level,International journal of multidisciplinary approach and studies,vol.04,no.5,29-36.
- New Education Policy. (2020). The Ministry of Education, Government of India.Retrievedfrom:https://www.education.gov.in/sites/upload_files/mhrd/files/NEP_Final_English_0.pdf
- Naqvi, T.F.&Nadeem, A(2018).Urdu Zaban Ki Tedrees wa Faham, Educational Book House, Aligarh.
- Shrouf, F. (n.d.). Teaching and Improving Speaking Skill. Philadelphia University. Retrieved from http://www.philadelphia.edu.jo/academics/fshrouf/uploads/speaking.pdf

WATER CRISIS: INDIAN PERSPECTIVE

Dr. Harindra Kishor Mishra
H.O.D. of Economics
Nagendra Jha Mahila College,
Laheriasarai, Darbhagna
Pin code- 846003, Bihar
E-mail- drharindrakmishra@gmail.com

Abstract-Water scarcity is described as a condition where water demand exceeds over available water supply. India has 18% of the world's population but only 4% of its water resources, making it among the most water-stressed countries. India is experiencing a water crisis that affects millions of people, the ecosystem, and agriculture. The water crisis in India is rooted in a combination of factors, including overexploitation of groundwater, inadequate rainwater harvesting, and mismanagement of water resources. Climate change, which is manifesting itself through changes in the water cycle, also threatens our water security. The World Bank report 'High and Dry: Climate Change, Water and the Economy', water scarcity, aggravated by climate change, could cost some regions up to 6% of their GDP. The availability of sufficient water for growing population will be one of the crucial challenges for human development across the globe. The water crisis will eventually be the reality of the world and the only ones safe from it will be those who act swiftly and who act now. The Government of India has launched various programmes to address the water crisis. In India, as a result of development, the demand for water is increasing both in urban and rural areas. This may increase tensions and disputes over sharing of water resources. India needs to make water supply a national priority the way it has made food security and economic growth priorities in the past. NITI Aayog Report on water crisis. The report titled "Composite Water Management Index", published by NITI Aayog in June 2018, mentions that India is undergoing the worst water crisis in its history and nearly 600 million people are facing high to extreme water stress. Water, the most important natural resource, should be preserved for future generations. Generating social consciousness among the public, farmers and industrialists for obtaining their full co-operation is necessary for successful management of water resources. Water-the sustainer of life and livelihoods- is already the world's most exploited natural resource. With nature's freshwater-renewable capacity lagging behind humanity's current rate of utilization, tomorrow's water is being used to meet today's need. Under the leadership of the Hon'ble PM of India, it is iterated that "During the Amrit Kaal, India is looking towards water as the future" and emphasised that "Water conservation is the culture of our society and the centre of our social thinking."

Keywords:- Water crisis, Climate change, Water conservation, Natural resources, Water management.

Introduction

Signs of water scarcity by way of limited access, declining quantity and deteriorating quality are evident. Everyone realizes that water is not only essential for all life forms but it also connects every aspect of life. Human body is made of 'Panchtatvas'- five elements; Water, Air, Fire, Earth and Space, where about 72% of the body weight is due to water content. Water is driving force for nature.

The **Rig Ved** hails water as the reservoir of all curative medicines. Water is one of the five mahabhutas, great elements, and its association with health is due to its function as a healing and regenerating agent. As per the **Dana-dharma-parva in Mahabharat, "**Durlabham Salilam Tata Visheshena Paratra Vai**"** (Water is scarce, hard to get, rare, particularly so on other planets).

According to **Coleridge, "**Water, water everywhere, not a drop to drink.**"** For **Rabindranath Tagore**, **"**The small wisdom is like water in a glass; clear, transparent, pure. The great wisdom is like water in the sea: dark, mysterious, impenetrable.**" Lao TZU** writes:

“Water is the softest and most yielding substance. Yet nothing is better than water for overcoming the hard and rigid, because nothing can compete with it.**”**

Throughout history, water has been a pivotal resource for some of the greatest civilizations such as those that arose around the Indus, the Nile, the Tigris and the Euphrates. But it is also true that in these civilizations, conflicts arose on account of this resource, like the well documented tensions between the Mesopotamian cities of Lagash and Umma. This conflict, one of the oldest known wars in human history, centered around a fertile piece of land and water resources. Notably, this historical episode also yielded what is considered the world’s first peace treaty, the Treaty of Mesilim, recognised as one of humanity’s oldest legal documents **(Curtis, 2024, P.6).**

The valuation of water today is becoming synonymous with ‘bluegold’ because of the significant economic ramification the terminology conjures. Therefore the term ‘blue elephant’ was coined as just another ‘phrase’ to signify a search for a coherent strategy for global water policy instruments to assist in managing this valuable resource. The 12th Stockholm Water Symposium took place from August 11-17, 2002 in Stockholm, Sweden with over 500 water professionals participating on various platforms. **Malin Falkenmark** of Sweden, who with her noble idea **“**water is the key to socio-economic development and quality of life**”,** has brought the issue of ‘bluegold’ to the forefront **(Regmi, 2003, P.434).**

Water is a simple chemical molecule made of Hydrogen and Oxygen atoms, but its interaction with living earthlings is complex; because of diversified geological formations, complexity in tectonic framework, climatic variations and changing hydro-chemical environments. Burgeoning human population and its greed to exploit water by infinite means have made this interaction precarious **(Joshi, 2002, P.15).**

Globally, only 0.4 percent of total water on mother Earth is at our disposal for meeting our needs, of which, roughly 70 percent is used for agriculture, 22 percent for industry and 8 percent for domestic purposes. By 2030, an estimate by 2030 Water Resources in its report “Chartering Our Water Future” shows that the global fresh water demand would be about 40 percent above the existing reliable and sustainable supply of fresh water. Due to climate change, there could also be variability of water availability across nations over time **(Sarkar, 2016, P.61).**

Water resources are sources of water that are useful or potentially useful for agriculture, industry, household, recreational and environmental activities. Virtually all of these human uses require fresh water. About 97.5 percent of water on the Earth is salt water, leaving only 2.5 percent as fresh water of which over two thirds is frozen in glaciers and polar ice caps. The remaining unfrozen freshwater is mainly found as groundwater, with only a small fraction present above ground or in the air. Fresh water is a renewable resource, yet the world’s supply of clean, fresh water is steadily declining. Water demand already exceeds supply in many parts of the world, and as the world population continues to rise at an unprecedented rate, many more areas are expected to experience this imbalance in near future **(Neelima, et al, 2009, P.26).**

Drinking water is an essential element for living. Article 47 of the Constitution of India makes it a top priority for the governments to provide safe and clean drinking water to every citizen of the country. The constitutional jurisprudence of the country developed by the judiciary has placed drinking water as a derivative right within the purview of right to life under Article 21.

According to various government estimates the disease burden created in the rural areas due to poor water quality is huge. Close to 37.7 million people are affected due to water borne diseases annually, 1.5 million children die due to diarrhoea ad 73 million working days are lost to illness. In monetary terms the cost is $ 600 million annually. **(Chaturvedi, 2015, P.17).**

S.L. Goklaney, Managing Director, Eureka Forbes, says, “It’s tragic that with all the development we are making, even today more than a thousand people die every day due to water related ailments. The quality of water being supplied to our homes is deteriorating every day.”

Water Crisis

As per **A Folk Song of Rajasthan**, “She sends me to fetch water, very early in the morning, Oh! Grandfather it is very difficult for me, My pot never fills up fully, The water is so deep, That my rope hardly reaches it, The sun rises and also sets, By the time, I return, Unable to collect even one pot - full of water”.

There is a popular, tongue-in-cheek saying in America- attributed to the writer Mark Twain, who lived through the early phase of the California Water Wars – that “whiskey is for drinking and water is for fighting over”. It highlights the consequences, even if somewhat apocryphally, as ever- scarcer water resources create a parched world. California currently is reeling under its worst drought in modern times. Water - the sustainer of life and livelihoods- is already the world's most exploited natural resource. With nature's freshwater-renewable capacity lagging behind humanity's current rate of utilisation, tomorrow's water is being used to meet today's need **(Chellaney, 2014, P. 6).**

Competition for and conflicts over the scarce resource are predicted, and the possibility of **‘**water wars**’** in the future is projected. The statement by Ismail Serageldin that the next war will be fought not over oil but over water has been repeatedly cited. Many thinkers have pointed out that the evidence of history is overwhelmingly against the likelihood of water wars, but the Serageldin phrase continues to be quoted. Be that as it may, conflicts are certainly likely; indeed they are present already, both within countries and between countries. They are likely to be accentuated by the additional supply-side projects (big dams and reservoirs, long-distance water transfers) that are proposed as the answers to future demands. One may add that countries may or may not wage wars against one another over water, but separately and together, they have certainly been waging war against nature and Planet Earth! **(Iyer, 2005, P. 10).**

There is a widespread view that a water crisis is looming on the horizon. The demand for fresh water is expected to increase sharply and rapidly because of the growth of population, the pace of urbanisation and the processes of economic ‘development’, increasing the already the severe pressure on the available (finite) supply. In this view, water scarcity is a natural phenomenon. It assumes that there is not enough water to meet the projected demand, and argues that we must somehow enhance the availability of water for use through large supply-side projects or long-distance water transfers **(Iyer, 2007, P. 20).**

The population of India is expected to stabilize around 1640 million by the year 2050. As a result, gross per capita water availability will decline from 1820s cubic meters per annum in the year 2001, to as low as 1140 m^3 in 2050. Total water requirement of the country for various activities around the year 2050 has been assessed to 1450 km^3 per year. This is significantly more than the current estimate of utilizable water resource potential (1122 km^3/yr) through conventional development strategies. Therefore, when compared with the availability of **-** 500 km^3/yr at present, the water availability around 2050 needs to be trebled **(chelladurai, 2005, P.5).**

As evident from current events, the next wars are expected to be fought over water and expansion. Given that in the years to come freshwater will become a very scarce and an expensive commodity, the Area will qualify as a potential zone for freshwater exploration and extraction. Just as oil wells are explored and capped for future use, fresh water wells may be identified and capped for future use. In the lacunae of specific legislation and terminologies governing and controlling the advancement of resource beyond national jurisdiction (such as fresh water) integrated with multiple legislations governing the law of the sea, the **“**Area**”** will once again attract controversy.

Given that a large international community is diligently working towards Sustainable Development Goals and activities beyond national jurisdictions, arriving at an amicable non-controversial legitative text, addressing various lacunae in the laws of the sea, especially exploratory activities concerning freshwater from the Area, ought to be the next logical milestone. In this, India can take the lead role. This would be an area which would truly benefit mankind, rather than spending gallons of money, looking for water and proposing plans for human settlement on Mars and the moon **(Reddy, 2024, P. 6).**

Most people talk of shortages of water when they refer to a water crisis -in India. It's more. There is a serious problem with the overuse of water in agriculture, the unchecked pollution of water resources and flooding which costs a billion dollars a year in damages. No other country faces water challenges like these. Of course, other nations have problems too. In America, Europe and Japan, for instance, most water infrastructure, including dams and urban water infrastructure, was built 50 to 100 years ago. It's beyond its design life now –the US needs two to three trillion dollars just to bring things back to grade. Rural areas and smaller cities in the US and Europe already have endemic failures of water systems.

But the world has enough water for everyone to use. Yet, we're in this situation, mostly because those in decision-making roles generally think only of drinking water supplies. But the majority of water use on the planet - consumptive water use, which is removed from the system and is no longer available until it rains again - is in agriculture. Globally, around 70% of freshwater is used for agriculture – in India, it's over 90% **(Lall, 2021, P. 11).**

The **World Wide Fund for Nature** estimates that 1.1 billion people lack access to water globally, and 2.4 billion suffer from inadequate sanitation, resulting in disease like cholera, typhoid, diarrhoea and other waterborne diseases. The scarcity of water also affects the growth of crops, contributing to food insecurity. In addition, it has manifested in many civil and international conflicts- with Iraq, Iran, Afghanistan, Yemen, Syria, Darfur, Sudan, Somalia, Peru and Brazil having experienced severe conflicts over water.

World Bank data suggests India is a highly water-stressed country, with 18% of the world's population and just 4% of its water. NITI Aayog predicts that 21 Indian cities will run out of groundwater in 2030, affecting 40% of India's population. A recent EY article, 'Water 4.0: Digital Journey of water', underscores how advanced technologies like artificial intelligence (A1), advanced analytics, industrial Internet of Things (IoT), smart grids, neutral networks and digital twinning dominate 'Smart Water'**(Nair, 2023, P. 8).**

We see water crises in cities because there is mismanagement of water in most parts of the country. Bengaluru, for example, is undergoing unplanned urbanisation. In 1800, in a city landscape of 740 square kilometers, there were 1,452 interconnected water bodies and about 80% green cover. But today, 86% is paved surface and the green cover is less than 3%. Now, more than 40% of Bengaluru's water requirement comes from groundwater sources. The city landscape should have been porous to allow groundwater recharge. There is a linkage between surface water bodies and groundwater resources. The city receives about 55-60% of its water requirement from the Cauvery river. But if you look at the Cauvery watershed, during the last four decades or so, 45% of the forest cover has been lost. The Cauvery catchment has 18% forest cover while 75% is agriculture. And then there is another factor, which is climate change **(Ramachandra & Vishwanath, 2024, P.7).**

India is expected to be the most severely affected as the global urban population facing water scarcity is projected to increase from 933 million in 2016 to 1.7 - 2.4 billion people in 2050, a flagship UN report said. UN Secretary General Antonio Guterres said in the report that "Water is the lifeblood of humanity. It is vital for survival itself and supports the health, resilience, development and prosperity of people and planet alike." He voiced concern that humanity is blindly travelling a dangerous path. Vampiric over consumption and overdevelopment, unsustainable water use, pollution and unchecked global warming are draining humanity's lifeblood, drop by drop. He said the report "reminds us, protecting and preserving this precious resource for future generations depends on partnerships. The smart management and conservation of the world's water resources means bringing together governments, businesses, scientists, civil society and communities - including indigenous communities - to design and deliver concrete solutions."

Government Initiatives

The Government of India has realised the merit of adopting a comprehensive approach towards water conservation. The unified Central 'Ministry of Jal Shakti' has been made responsible for laying down policy guidelines and coordination of programmes for the development and regulation of country's water resources including dealing with related disciplines, viz. establishment of multipurpose projects, development of ground water resources, river development and rejuvenation, irrigation, flood control, resolving inter-state river disputes and inter- linking of rivers. The Ministry has been asked to develop and adopt a comprehensive strategy. Accordingly, the Ministry launched 'Jal Shakti Abhiyan', a campaign for water conservation and water security. The campaign will run through citizen participation while focus of the campaign would be on water-stressed districts and blocks in the country.

Besides, Ministry of Jal Shakti, other identified prominent Central Ministries, national and State level Governmental and non-governmental Departments/scientific organizations in the country responsible for interrelated fields of environment, forestry, wildlife, agriculture, water resources, hydrology, meteorology, climate change, science and technology, river development, irrigation, rural development and urban development have been working for decades and have made significant contributions by launching various country-wide programmes and schemes facilitating water conservation.

For example, in recent decades, India has made huge investments towards implementation of 'integrated watershed development programme' and more or less it has taken a shape of a national movement, particularly in rainfed areas. Some of the other prominent programmes/schemes launched by concerned Ministries are: Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) – **'**Har Khet ko pani**'** and **'**More Crop Per Drop**'**; Jal Shakti Abhiyan; River Basin Management; National Water Mission; National Mission for Clean Ganga - Namami Gange, National Mission for Sustainable Agriculture, National Mission for Sustainable Himalayas; Dam Improvement and Rehabilitation Programme; Interlinking of Rivers, Ground Water Management, Flood Control and Forecast, Biodiversity Conservation, Wetland Conservation, Green India Mission, CAMPA and National and State Level Action Plans on Climate Change **(Savita, 2019, P.19).**

Jal Jeevan Mission was launched by Prime Minister Narendra Modi in 2019, The JJM has already provided tap water to 73% of rural households. This means that more than 14 crore rural households have tap connections compared to only 3.23 crore in August 2019.

The National Water Mission's (NWM) campaign 'Catch the Rain' with the tagline 'Catch the rain, where it falls, when it falls' is to nudge the states and stateholders to create appropriate Rainwater Harvesting Structures (RWHS) suitable to the climatic conditions and sub-soil strata before the monsoon. The campaign will include drives to make check dams, water harvesting pits, and rooftop RWHS, etc. while removing encroachments and de-silting tanks to increase their storage capacity. It also seeks to repair step- wells and uses defunct bore - wells and unused wells to put water back to aquifers.

The Government of India has taken numerous measures to assess and manage the country's groundwater resources based on resource assessments conducted by the Central Ground Water Authority (CGWA) and the Central Ground Water Board (CGWB). Some key initiatives include:

- Formulation of a Master Plan for Artificial Recharge to Groundwater in India, which aims to implement around 11 million rainwater harvesting and Artificial Recharge structures to augment groundwater resources in India.
- Circulation of a Model Bill to all States / UTs to enable them to enact suitable legislation for groundwater regulation, including provisions for rainwater harvesting.
- Implementation of the National Aquifer Mapping and Management Programme (NAQUIM) to map major aquifers, characterise them, and develop Aquifer Management Plans to ensure the sustainability of groundwater resources in India.

Smart water management systems with the use of real-time data and analytics to optimise water use, can reduce losses and improve water quality. These systems include sensors, data analytics, and automated controls that allow for efficient and effective management of water resources. Smart water management can help reduce water waste, lower costs, and improve the reliability of the water supply. We are required to break the hydrological anarchy by becoming proponents in our campaign and also in actions to save water to sustain the desired higher growth in agriculture **(Gautam,2023, P.50).**

Impact of climate change

According to **IPCC**, March 2023, "Climate-driven food and water insecurity is expected to increase with increased warming."

Water cycle is undergoing drastic changes due to climate change and is driving more intense rainfall and flooding in certain areas, whereas certain other areas, generally further away from coasts, are facing intense droughts. India Meteorological Department's analysis of rainfall data for the period 1971-2020 shows that the long period average (LPA) of south west monsoon declined by 1 cm and that of annual rainfall 1.7 cm, as compared to the 1961-2010 average. Shortages of 1 cm rainfall across the country means reduction of about 25 BCM to 30 BCM from the annually expected water availability which is equal to the quantum of water required to meet annual domestic water demand of 600 million people with 135 litres per day **(Mishra and K., 2022, PP. 7-8).**

To identify the likely impacts of climate change on water resources, the following methodology can be followed:

- Select the global climate models (GCM) that closely simulates the climatic variables for the region of interest.
- Downscale the relevant GCM variables as per the requirement of the chosen hydrologic model.
- Use the hydrologic model to simulate the response of the catchment under future climatic conditions.
- Outputs from the hydrological models serve as inputs to water management models that can be employed for river planning, updating reservoir operation policy, etc.

With an economy closely linked to its natural resource base and climatically sensitive sectors such as agriculture, water and forestry, India may face a major threat because of the projected change in climate. It is likely that the frequency of floods and droughts will increase during the 21st century. Changes in the amount, patterns and intensity of rainfall would affect stream flow and the demand for water. High flood levels can cause substantial damage to key economic sectors: agriculture, infrastructure and housing. Although, floods affect people of all socio-economic status, the rural and urban poor are the hardest hit. Flood and drought management schemes have to be planned keeping in view the increase in severity of floods and droughts. It would be prudent to incorporate possible effects of climate changes in the design and management of water resources systems. The high magnitude floods are also likely to bring more sediment which may fill reservoir space. The design and management of both structural and non-structural water- resource systems should allow for the possible effects of climate change. Despite uncertainties, possibility of changes in such extreme events is quite alarming **(Jain, 2016, P. 59).**

The basic driver of climate change is the heating of the atmosphere from greenhouse gas emissions. As the atmosphere warms, it expands, which means it can hold more moisture. So, dry areas will get drier and wet areas will get wetter. Hence, we'll experience more intense floods, droughts and rainfall events. Higher temperatures are also causing glaciers to melt-that will impact India which depends on rivers replenished by glacial meltwater. More intense flooding and glacial melt also threatens the integrity of dams while more intense wildfires in Australia, the western United States, etc. threatens watersheds and drinking water. The intensity of storms is expected to increase as well. In 2017, the US experienced climate- related disaster costs of over $300 billion, mostly from hurricanes and wildfires. That high cost, stemming from water, is expected to become the norm this century **(Postel, 2021, P.11).**

Consuming over 80% of the country's freshwater, agriculture in India is one of the key areas being disrupted by climate change. Farmers often rely on groundwater resources to secure their crops against uncertain weather patterns. According to the Water Resources

Group (WRG), by 2030, India will only have 50% of the water it needs. This imminent crisis is likely to be the worst in India's history and will disproportionately impact agriculture **(Mehta, 2023, P.8).**

There is the climate crisis and its impact on hydro-meteorological disasters. According to the UN World Water Development Report 2020, almost 75% of natural disasters in the last two decades were related to water. According to Council on Energy, Environment and Water (CEEW) analysis, between 1970 and 2019, the number of flood associated events (such as landslides, thunderstorms and cloud bursts) increased by up to 20 times in India. Freshwater, one of the nine planetary boundaries, has been transgressed (2023 study).

Saswat Bandyopadhyay, an academic working on climate resilient infrastructure, said the situation has worsened because of the climate crisis as rainfall has become erratic but intense. “We now have had times when we see 10-17 inches of rainfall within a day and due to lack of ponds, water bodies, and empty lands, the water cannot percolate. The water is wasted as run-off leading to urban floods and eventually gets flushed out of the city”, he explained. He added that globally, there is a rethink in city design to accommodate this excess water by creating new space for blue and green infrastructure following the concept of sponge cities **(Chatterjee, 2023, P. 4).**

Climate change is also impacting the global water cycle with wetter regions generally becoming wetter and drier regions drier. An estimated 3.6 billion people now live in areas that could face water scarcity for at least a month in a year, with that number increasing to 4.8 and 5.7 billion by 2050. The International Water Management Institute estimates that total demand could increase from 680 billion cubic meters (BCM) to 833 BCM by 2025, and to 900 BCM by 2050. By 2050, countries already facing water scarcity challenges may also be forced to cope with the decreased availability of surface water resources. India faces major threats to its water security, with most water bodies near urban centers heavily polluted. Inter-State disputes over river resources are also becoming more intense and widespread **(Ramasamy, 2018, P.8).**

India cannot escape the impact of climate change. Extended heat waves are here to stay and water demand in urban areas will not reduce. Neither can some consequences of haphazard urban expansion, such as building over natural landscapes, be undone. To illustrate, in 2022, the Karnataka government told the state assembly that 40 lakes in Bengaluru had “disappeared”. According to **WH AUDEN**, “Thousands have lived without love, not one without water.”

Challenges

According to **Mahatma Gandhi**, "The earth, the land and the water are not an inheritance from our forefathers but on loan from our children. So, we have to handover to them at least as it were handed over to us”.

Perhaps the greatest challenge confronting the new approach concerns adaptation to limited water availability, and wean away from an aspiration for growth. The concept is deceptively simple, but the political difficulties involved are enormous. Will there be a will to find a way out? The second challenge confronting the new approach concerns “local management”, which may be understood differently by different people. In the context of holistic management based on the hydrological cycle, local management implies management over watersheds, rather than administrative units. In turn, watersheds are hierarchical structures, with numerous small ones imbedded in larger ones. In general, a viable watershed as a unit for management will be a collection of watersheds whose size, disposition and boundaries will depend on local physiographical and geological conditions. The implication is that local management will entail many communities (villages, towns, cities) cooperatively coming together to conjunctively share their surface water and groundwater, drawing upon expertise from scientists and engineers **(Narasimhan, 2010, P.11).**

Cooperation is critical for achieving water access/security, poverty alleviation and environmentally sustainable economic development. The growth of agriculture, industry and the service sector depends on water availability. However, various development activities create pressure on the sector through excess demand and disposal. Economic development should plan in harmony with the biophysical limit of the water cycle. In this respect, maintaining the environmental flow in surface water sources, stabilising groundwater stocks and managing water quality are important. The availability of good quality water in adequate quantities for drinking and other domestic purposes is a criterion for health and social security. In the world of privatisation, water faces the threat of commercialisation; wherever water makets exist, the 'ability to pay' becomes the criterion for access. Hence, the water rights of the poor and vulnerable communities should be safeguarded **(Nelliyat, 2013, P.10).**

As **Anderson and Snyder** state, "At higher prices people tend to consume less of a commodity and search for alternative means of achieving their desired ends. Water is no exception".Challenges of water in the 21st century are :

- Ground water depletion
- Water quality deterioration
- Low water use efficiency
- Expensive new water sources
- Resource degradation
- Water and health
- Massive subsidies and distorted incentives
- Development of new water

At 50.43 Billion cubic meters (BCM), water levels in 150 major reservoirs of the country are just 28.2% of their full storage capacity. That's below the 62.21 BCM of a year ago and the last 10-years'- average of 52.73 BCM for this time. The situation is worse in southern states, where the reservoirs are just 15.7% full. The Nagarjuna Sagar, Somasila, Yeleru, Priyadarshini Jurala, Kaddam, Krishnaraja Sagara, Tungabhadra and Tattihallia reservoirs in Andhra Pradesh, Telangana and Karnataka have gone practically dry. The Indian economy's growth fortunes are not as much a "gamble on the monsoon" as it was during the time the British Viceroy George Curzon made those famous remarks. But two bad monsoons can certainly mar the picture.

Moody's Ratings warned that India's growing water shortage and increasingly frequent climate change-driven natural disasters, amid a rise in consumption and rapid economic growth, could negatively impact the country's sovereign credit strength. Currently rated Baa3 stable, which as per Moody's denotes the lowest investment grade rating, India is susceptible to increasing water stress, and any drop in water supply, for which it is heavily reliant on monsoon rains, could disrupt operations in factories and farms. This, the rating firm said, would spur inflation in food prices and declines in income for affected businesses and communities, while sparking social unrest. "This, in turn, can exacerbate volatility in India's growth and undermine the economy's ability to withstand shocks given that more than 40% of the country's workforce is employed in agriculture," Moody's said in a note on environmental risks for India, identifying coal-fired power generation and steel production as the industrial sectors most vulnerable to water stress.

India is one of the sovereigns most vulnerable to risks associated with water management and has the poorest access to basic services, including water, among G-20 economies. India's fast economic growth, accompanied by rapid industrialisation and urbanisation, is reducing water availability in the most populous country. Average annual water availability per capita is likely to drop to 1,367 cubic meters by 2031 from an already - low 1,486 cubic meters in 2021, Moody's said. A level below 1,700 cubic meters indicates water stress, with 1,000 cubic meters the threshold for water scarcity, as per the Water Resources Ministry **(The Hindu Bureau, 2024, P.13).**

Conclusion and suggestions

On June 30, 2019, the Honourable **Prime Minister** in his 'Mann ki Baat' address gave a clarion call for a mass movement with citizen participation for water conservation. He said "Let's also start a mass movement for water conservation. We together should all resolve to save every drop of water and I believe that water is God's prasad to us, water is like a philosopher's stone! Earlier it was said that by the touch of philosopher's stone, iron could be transmuted into gold. I tell you, water is a philosopher's stone and its mere touch creates and regenerates life! Let us start an awareness campaign to save even a single drop of water."

Shree Rajendra Singh of the Tarun Bharat

Sangh, a voluntary organisation argues that water is an endowment of nature to mankind and is not a property of the State or any individual and is never a private asset. In a similar manner, the European Union's vision in its 2000 Water Framework Directive with the goal of achieving sustainable management of water states in the preamble, 'Water is not a commercial product like any other but, rather, a heritage which must be protected, defended and treated as such'.

Almost all urban settlements in India, big or small, have been facing water shortages for years with no offered remedy as the population rises every year. In March, the United Nations, in its 'World Water Development Report 2023' report, noted that Indian city dwellers will be the most severely affected as the global urban population facing water scarcity is projected to increase from 933 million in 2016 to 1.7 - 2.4 billion people in 2050.

The government's emphasis on 'per drop more crop', 'Gaon ka pani gaon mein', 'Khet ka pani khet mein', 'Har Medh per ped' under various programmes such as the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), watershed management, Mission Amrit Sarovar and the Jal Shakti Abhiyan programmes. There is an emphasis on water conservation and rainwater harvesting, rejuvenation of waterbodies / tanks/wetlands, recharge of borewell and other recharge structures, watershed development and intensive afforestation. But there is the need for a protocol of the revival of ponds/waterbodies. To tackle all these problems there is a great need to study the condition of every waterbody, its water availability, water quality and the state of ecosystem services it supports. There is a need also to create more waterbodies and their revival in every village by looking into the catchment-storage-command area of each waterbody.

There is a need also for these additional interventions to ensure 'water for peace'; monitoring the groundwater table, the reclamation of the water quality of groundwater, rivers and waterbodies, the pricing of water use; having a circular water economy; ensuring efficient techniques such as integrating water resources with micro-irrigations systems and IOT based automation; having integrated water resource management; installing water meters to reduce water use for domestic purposes; no free electricity, having a convergence and linkages of line departments; fostering community awareness and peoples' participation, awareness campaigns about water conservation; ensuring groundwater use neutrality; land neutrality, growing low water requirement crops; optimal crop plan having integrated farming system models; building resilience against climate change and ensuring the needs of a growing population by adopting integrated and inclusive approach to manage water which is a finite resource; reducing losses from water distribution systems, and ensuring safe wastewater reuse, desalination and appropriate water allocation, tubewell/ borewell development and finally, enabling the integration and collaboration of research, industry and academia to implement different developed and new technologies **(Sudhishri, 2024, P. 6).**

Moreover, collaborative efforts with like-minded stakeholders, civil society organisations and government bodies are vital for effective water management, as seen in efforts to revitalise the streams and rivers of Gujarat and Maharashtra. These streams and rivers not only provide water for irrigation but also help farmers increase their income by cultivating additional crops. While disproportionate impact of water insecurity on vulnerable regions and populations can't be overlooked, empowered communities at the grassroots, armed with knowledge and resources, are our greatest assets in revitalising the quest to make India water-secure **(Sharma, 2024, P. 6).**

Formulating a comprehensive and integrated campaign will be key. This effort should include the following steps: Guide and educate on water conservation; increase water use efficiency; accrue international, public and private funding: rehabilitate polluted water sources; encourage investments and research and development (R&D); and crucially, learn how to practice good water management at the local, national, regional and global scale **(Gilon, 2023, P. 6).**

The world needs a sophisticated form of cross-border water governance, promoting effective and equitable water allocation among nations that share water resources. Out of UNESCO's 194 member-states and 12 associate members, 153 countries can be classified as water-sharing nations, and all transboundary waters account for 60% of the word's freshwater flows. Of these 153 countries, just 24 have managed to reach a 100% cooperation agreement on their shared waters, as per a 2021 UNESCO progress report on Sustainable Development Goal indicator 6.5.2 titled "Progress on transboundary water cooperation."

The UN has held only one water conference in the past 50 years. The Commission suggests a global pact to conserve water. For that to happen, however, countries must. tweak its findings to their contexts. For instance, the Commission slots India amongst those countries whose landmass supports water flow outside national boundaries. This understanding should be qualified because inter-state water disputes are a major policymaking challenge within India. In other words, countries like India would need to find better ways to resolve conflicts over aquifers within their borders before thinking of a global pact. The trouble also is that analyses by planning agencies often do not find adequate resonance in policymaking. In India, the NITI Aayog's report of 2018 on the perilous state of groundwater is a case in point. The Global Commission on the Economics of Water report should be a message that such imperatives cannot be postponed for long **(Editorial, 2024, P. 6).**

India's vision for food security and economic security will be in jeopardy without the availability of stablished water supplies over the coming years. For India's gifted and the bright, the most challenging future lies in advancing knowledge and understanding of the complex web of earth resource systems, water, land and the biological habitat through which matter and energy flow incessantly to restore equilibrium, and in the process, fashion the environment in which everyone lives and breathes. The task is formidable, but this is a challenge that India shares with many other countries. There are opportunities for creative thinking and breakthroughs that may enable India to provide world leadership. Much will depend on how the country's leadership, and those who help fashion policies, choose to act **(Narasimhaur & Gaur, 2010, P.15).**

Keeping in mind **Gandhiji's** a firm conviction that rights flow from responsibilities, we can consider combining the ecological and social justice perspectives into a moral responsibility perspective or, in other words, an ethical or dharma perspectives. Let us think in terms of our responsibility or dharma in relation to:

- ❖ the poor, deprived, disadvantaged, or disempowered;
- ❖ other humans sharing the resource with us, including those in our State or other States, our country or other countries or our generation or future generations;
- ❖ other species or forms of life;
- ❖ rivers, lakes, aquifers, forests, nature in general, Planet Earth itself.

References

1. Chelladurai, A. (2005), "New Approach To Prevent Water Scarcity", Kurukshetra, Vol. 53, No. 11, September.
2. Chellaney, Brahma (2014), "The Battle For Water," The Hindu, Kolkata, February 20.
3. Chaturvedi, Keshav (2015), "Safe Drinking Water: Challenges And Innovations For Rural India", Kurukshetra, Vol. 63, No. 7, May.
4. Chatterjee, Soumya (2023), "Water Conservation In Era Where Flooding, Drought Collide", Hindustan Times, Patna, December 30.
5. Curtis, Tim (2024), "Navigating The Global Waterscape, Its Challenges," The Hindu, Patna, March 22.
6. Editorial (2024), "Water in Common," The Indian Express, New Delhi, October 21.
7. Gilon, Naor (2023), "A Strong Partnership To Lead The Way On Water Security," Hindustan Times, Patna, March 22.
8. Gautam, Dr. Harender Raj (2023), "Rainwater Harvesting For Sustainable Agriculture," Kurukshetra, Vol. 71, No. 8, June.
9. Iyer, Ramaswamy R. (2005), "Towards Universal Guidelines On Water Use," The Hindu, Delhi, December 27.

10. Iyer, Ramaswamy R. (2007), "Making Every Drop Of Water Count," The Hindu, Hyderabad, August 15.
11. Jain, Sharad K (2016), "Climate Change And Water Resources," Yojana, Vol. 60, July.
12. Joshi, Yugal (2022), "Traditional Knowledge In Water Conservation," Kurukshetra, Vol. 70, No. 9, July.
13. Lall, Upmanu (2021), "Changing India's Agricultural Patterns Can Solve Water Challenges," The Times of India, Patna, April 17.
14. Mishra, Avinash and Arunal K. (2022), "Equitable Water Resources Management," Kurukshetra, Vol. 70, No. 9, July.
15. Mehta, Sanjiv (2023), "It's Still World Water Day," The Economic Times," New Delhi/ Patna, March 23.
16. Neelima, L', A.V. Ramanjaneyulu and S. R. Kumar (2009), "Application Of Remote Sensing And GIS In Water Resource Management," Kurukshetra, Vol. 57, No.5, March.
17. Narasimhan, T.N. and V.K. Gaur (2010), "A Sombre Appraisal Of Water Resources," The Hindu, Kolkata, October 9.
18. Narasimhan, T. N. (2010), "A Major Shift In Perception Of National Water Policy," The Hindu, Kolkata, November 4.
19. Nelliyat, Prakash (2013), "Water Is The Elixir Of Life, Let Us Join Hands To Conserve It," The Hindu, Kolkata, March 31.
20. Nair, Anil (2023), "Let's Not Go For A Dry Run," The Economic Times, New Delhi/Patna, July 1.
21. Postel, Sandra (2021), "We've Broken The Water Cycle- We Must Work With Nature To Ensure Water Security," The Times of India, Patna, April 17.
22. Regmi, Amreeta (2003), "Arena, Terminology And Landscape Of 'Bluegold': The 12th Stockholm Water Symposium," Economic & Political Weekly, Vol. XXXVIII, No.5, February 1.
23. Ramasamy, Jayakumar (2018), "Awash In Water Crises," The Hindu, Patna, March 21.
24. Reddy, Archana (2024), "Freshwater Quest, The Likely New Gold Hunt," The Hindu, Patna, May 11.
25. Ramachandra, T. V. & S. Vishwanth (2024), "Is The Urban Water System Breaking ?", The Hindu, Patna, April 5.
26. Sarkar, SK (2016), "Safe Water For Good Health," Yojana, Vol. 60, July.
27. Savita (2019), "Water Conservation As A National Movement," Yojana, Vol. 63, September.
28. Sudhishri, Susama (2024), "Water, An Instrument To Build World Peace", The Hindu, Patna, March 22.
29. Sharma, Siddharth (2024), "Gather The Drops, Make A Wave," The Economic Times, New Delhi/Patna, June 15.
30. The Hindu Bureau (2024), "Water Stress Can Hurt Credit Profile," The Hindu, Patna, June 26.

***

ONE NATION, ONE ELECTION AVENUES OF THE NEW EXPERIMENT: ENVISAGING VIKSIT BHARAT

Uma Yadav
Research Scholar, Department of Political Science, Guru Ghasidas Vishvavidyalaya, Bilaspur, Chhattisgarh

Dr. Santwana Pandey
Assistant Professor, Department of Political Science, Guru Ghasidas Vishvavidyalaya, Bilaspur, Chhattisgarh

Abstract

The idea of synchronized election has gained recent attention. It became a prominent discourse due to its inclusion in the manifesto of the current BJP government. The paper attempts to break down the potential impact of "one nation, one election" on multiple facets of the Indian political system, including federal system and political parties. The diversity and asymmetries that exist in federal structure need to be considered while implementing the synchronize election. Keeping these aspects in mind, an attempt has been made to analyse the impact of ONOE on Indian federal design and regional political parties. Further, the paper explores the advantages and disadvantages of synchronized elections in a federal democracy. Though the idea of one nation on election seems to be novel after independence during the first election of the election of Lok sabha and state assemblies were held together till 1967, due to dissolution of the state government, the election cycle was disrupted. Subsequently, in 1959 the Kerala state government was disrupted due to the imposition of Article 356 which led to the dismissal of the communist government in the state. Following this, the multiple events led to the disruption in simultaneous elections. The paper attempts to testify to the need and challenges of ONOE in the contemporary Indian political system. It also investigates how the notion of ONOE grapples with the question of viksit Bharat and issues of good governance within the context of 'Viksit Bharat,'

Keywords-One Nation One Election, Indian federal structure, Regional Political Parties, Indian constitution, Synchronized Elections

Introduction-The ongoing debate on **O**ne Nation One election have gained a momentum in the eighteenth general election when its largest political party containing its manifesto of ONOE in it.[1] ONOE has its multiple implications on the Indian Political system. Since independence, India has been successful in conducting elections. The concepts of synchronized elections have propelled a discourse in Indian political forums with its multiple pros and cons. In the manifesto of the BJP government ONOE have been considered as a prominent issue with its aim to synchronize the state assembly elections and general elections. Undoubtedly the objective of the simultaneous elections consists of improvement of governance efficiency and reducing the cost of the election will have positive impact on the political system. On the other hand we cannot overlook its potential consequences on the federal structure and political party especially regional political parties.

Objectives of the study- The research paper is an attempt to examine the several dimensions of ONOE. It tries to study the significant relation with federal system and the role of political parties in national as well as regional political parties with the significant impact on local and regional issues over national importance. It also highlights the advantages as well as disadvantages of ONOE. It briefly tries to look into the committees recommending ONOE and its implication on Indian political system.

Synchronized Elections: An Analyses ONOE
With the completion of 75th Independence Day

and celebration of 'AzadikaAmritMahotsav' India has successfully conducted seventeenth general election and many state assembly elections. Free and fair elections at regular interval are soul of a vibrant democracy. Indian constitution considers election as a sacrosanct feature which implies the state machinery to run in a smooth manner.

Concept of one nation one election- The concept of 'simultaneous elections' connotes general elections held for constituting the House of the People, all the State Legislative Assemblies, and Local Bodies together. Simultaneous elections are also known to as One Nation, One Election (ONOE). Hereinafter, it also refers to it as Synchronized Elections. Simultaneous elections would not mean that voting across the country for the House of the People, all State Legislative Assemblies, and all Local Bodies would take place on a single day. Considering a country as large as India, it is not possible to have that. Presently, elections are held in multiple phases. It is to note here, that since independence during the first ever elections independent India during the first decade, i.e., 1951-1960, when the practice of conducting simultaneous elections prevailed, there were two elections in a decade. The cycle of simultaneous elections was disrupted in the year 1959, with the dismissal of the communist party government in Kerala. Following this, during 1961- 1970, with the emergence of non-congress party at the centre during fourth general elections (1967, when five States Bihar, Kerala, Punjab, Uttar Pradesh, West Bengal had three elections in a decade. The further deteriorated in the next decade, that is, 1971-1980, when fourteen States went through elections three times in a row. In one of the State, i.e. Odisha, elections were conducted four times during the same decade. Later on the spurt in the frequency of elections in the era of 1970s has declined in subsequent decades of 1981-1990, 1991-2000, 2001-2010, 2011-2020).

In the year 1981-1990, five States had three elections; in 1991-2000, two States went through elections thrice. There were four elections to the House of the People. Not only did the frequency of elections rise, but it also impacted the simultaneity of elections. The frequent elections of legislative assembly and general elections were held but not at the same time. This certainly, had its disadvantages on the political system. The frequent elections left a huge burden on the state machinery.

The concept of simultaneous elections has been discussed in many reports and studies, primarily implying a return to the prior practice of conducting elections in a synchronized manner. Following committees were elucidated below for the recommendation ONOE;

- In the inaugural Annual Report of the Election Commission of India, 1983 advocated the idea of conducting simultaneous elections for both the House of the People (loksabha) and the State Legislative Assemblies.
- In the year 2002, the National Commission to Review the Working of the Constitution[2] have highlighted the repercussions of separate elections and recommended for the restoration of simultaneous elections.
- The Department-related Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice made a thorough study of the issues involved in holding of elections in 2015 and recommended that simultaneous elections will be necessary to enable India to move on to the path of high economic development. The Committee, in its report titled 'Feasibility of holding simultaneous elections to the House of the People (LokSabha) and State Legislative Assemblies,' acknowledged several reasons supporting the idea of conducting elections simultaneously.

Advantages and Disadvantages of conducting synchronized elections

The following advantages had been put forward in favor of the synchronized elections;

- The massive expenditure that is currently incurred for the conduct of separate elections is extremely huge. So to reduce the cost of having multiple elections at different time the proposal of simultaneous elections is proposed.
- The policy paralysis that results from the imposition of the Model Code of Conduct (MCC) during election time,

the imposition of MCC puts on hold the entire development of activities governments in a poll bound State. It even affects normal governance. Frequent elections lead to the imposition of MCC over periods of time that continue for a long time. This often leads to policy paralysis and governance deficit.

- Impact on delivery of essential services. The holding of political rallies disrupts road traffic and also leads to noise pollution. The cost of election campaign including advertisement and publicity continues to go upwards, if simultaneous elections are held, this period of disruption and cost of elections as well would be limited to a certain pre-determined period of time.
- Burden on crucial manpower that is deployed during election time is another major aspect of election. By involving manpower in various stages for conducting elections in a peaceful manner cost effort, time and money so by having synchronized elections it will reduce the extra burden on manpower. The data of EC's budget shows that the cost of conducting elections have been raised from Rs 236.6 crore in 2018-2019 to Rs 340 crore in 2023-2024. This also connotes increase in EC staff — from 591 personnel deployed in 2022 to 855 personnel deployed in 2024 loksabha elections.

That is why, the ONOE concept have propelled to become another important issue of discourse. In January 2017, NITI Aayog started working paper titled "Analysis of Simultaneous Elections: The What, Why and How," exploring the prospect of holding concurrent elections for the House of the People and State Legislative Assemblies. The document probes to examine the current Constitutional provisions and the financial and logistical considerations associated with simultaneous elections and formulated a framework for the implementation of such synchronized electoral processes. The desirability of conducting simultaneous elections is underscored on various grounds, as indicated in these reports. They highlight that such an approach would address diverse issues. Firstly, it is noted that simultaneous elections would ensure that national parties address regional issues, and conversely, regional parties would focus on national concerns. This alignment is seen as a means to integrate regional parties into mainstream politics, facilitating their growth and contributing to a more inclusive representation of the heterogeneous needs of the nation. The report undertook an elaborate analysis and suggested the shift to simultaneous elections like in the initial decades.[3]

ONOE concerning Indian federal structure

To understand ONOE within the context of Indian federalism, first we need to go through with the concept of federalism in India. India is a country of unity in diversity; in fact there are more diversities than unity. The existing diversity plays a significant and appears to be more concrete, compelling effective in formation of a political institution and system. Thus, to accommodate diversity and heterogeneous society federalism came out as an effective and appropriate institution. Therefore, no other system can be best suitable. Considering the pre-existing diversity as an important aspect of the society founding fathers of the Indian constitution had certainly a distinctive way to accommodate shared rule of the units. That is way Indian federal structure is asymmetrical in nature and designed in such a way so that the political framework facilitates all these diversity in attaining harmony.

Indian model of federalism is institutionalized in such a way that it upholds the ideals of holding together federalism the model of one nation one election is against the idea of one size fits all. Moreover the fundamental principles of ‘consultation and consensus’ plays a vital role in federal structure of India.

“One nation” slogan to herald “one nation, one tax”, “one nation, one grid,” “one nation, one mobility card ”, This use of the slogan “One Nation” is a central pillar of the BJPs ideological vision and its approach to governance. (Aiyar & Tillin, 2020). In continuance of this “one nation one election” is another idea that has been put forward by the current government for the better governance.[4] Moreover, the concept of one nation moves towards a greater degree of centralization. The “one size fits all’’ may seem to be skeptical when it comes to elections, as in Indian elections there were circumstances where state assembly elections were dissolved and fresh elections were conducted, thus creating a uncertainty in conducting a synchronized elections. Indian federal system has its own unique innovation when it comes to accommodate diversity. On the other hand the states are autonomous units and it does not act as a subjugated units. Without consulting and having a through full-fledged discussion and involvement of states as an equal-stakeholder this cannot be achieved. Moreover, it seems to be the rationale idea of simultaneous elections but we cannot overlook the needs of the states in a heterogeneous country where every state is unique and does not possess any of the similarity. The constitution of India has also imbibed the diversity that exists in our country and by proposing a uniform electoral cycle may harm the values of federal design that our constitution put forward. In a federation states are not subordinates of the centre but have equal stakes in policy jurisdiction matters and have autonomy in this regard the notion of synchronized election compromised the idea of basic autonomy that is enjoyed by the states in Indian federalism. The basic idea of ONOE needs to testify the efficiency of the values inherited in the Indian federalism which consists of distinguished features which are propounded and conceptualized in classical notion of federalism.

ONOE and its impact on regional political parties- The ONOE raises the fundamental question on political parties. Political parties function as a mechanism to negotiate and formulate the policies. Political parties are backbone of modern day democracy. They are the facilitator; ONOE will certainly impact the nature of political parties. Firstly, it is noted that simultaneous elections would ensure that national parties address regional issues, and conversely, regional parties would focus on national concerns. This alignment is seen as a means to integrate regional parties into mainstream politics, facilitating their growth and contributing to a more inclusive representation of the heterogeneous needs of the nation.[5] A fundamental criticism of its possible effect on federalism is one nation, one election. Synchronous elections, according to certain political parties and academics, could constrain governments' political autonomy and develop a powerful centralizing influence.

Because state elections are frequently held at different times, voters are able to assess state governments' performance on their own. Most national political parties claim that Simultaneous elections will undermine local issues while offering national parties a greater influence.

National political parties have a vast base. Regional political party is affiliated with region hence, regional political party will not be able to comprehend the regional issues and this will overlap during the simultaneous election. With the overshadowing of regional issues over national concerns regional political party may diminish its assertiveness in raising local concerns.

Regional political parties may face a consequences of having simultaneous elections as the subject matter of national importance may dominate the local issues and thus, affecting them.

In summary, in the framework of federal dynamics where regional political parties came out to be a prominent stakeholders in governance and also the government formation at centre the synchronized elections can led the campaign concentrating on the issues led by central government over regional issues.

One Nation one Election: a way forward for Viksit Bharat- ONOE became one of the contemporary issues that aim the concerns of good governance. This gained the significant attention from the researches. The ONOE concept delves into the intricate parts of Indian political system. The idea of ONOE have sparked the debate about governance model in which multiple elections put a hold on all the development programmes due to the implementation of model code of conduct (MCC). (Debroy & Desai, 2017) The implementation of model code of conduct leads to the disruption and no work will start if MCC came into effect. These development works can only be start after completion of the election process. Synchronized elections will provide a pathway for the good governance and limit the expenditure incurred in an election process. Another dimension to add into this is advent of multi- phase election, the recent 18^{th} lok sabha election was a seven phase phase long elections which took more than two months which took longest gap during the phase.

One Nation, one election one election suggests a major change that might improve governance, cut expenses, and simplify the political process in India. Whereas, a reduction in election-related disruption and economic efficiency are encouraging. A One Nation, one election raises significant concerns that also raised its impact on local representation, federalism, and participation in elections. One Nation One Election must carefully balance efficiency and autonomy in considering India's multifaceted federal identity.

With sufficient constitutional safeguards, open dialog between the various stakeholders, and an adequate approach, can completely transform India's democratic process and make it more efficient.

Conclusion- This article locates the discussion of having consequential impact of ONOE on the future of federal structure of India. It has challenges to federal structure and regional political parties to combat the complexities of ONOE although the positive side is reduction of the cost incurred in conducting an election. It needs a strong political consensus to uphold the idea without sacrificing the ethos of pluralist democratic values. Synchronized election must preserve the regional identity and should negate the aspects of centralization so that diversity can be preserved.

The constitution of India provides safeguards to foster a vibrant democracy. As we navigate further, it is clearly visible that the conducting simultaneous elections may diminish the federal spirit.

The above discussion shows that simultaneous elections emerge as a challenge which requires vigilant and participatory citizens. The laws formulated considered the important aspectthat in any country “law needs to keep pace with social, political, and economic changes and be responsive to the emerging needs and novel aspirations of the community.” which testify the changing and evolving circumstances thus, making it a living document.

During the initial phaseof the elections there was synchronized elections namely the House of the People and State Legislative Assemblies, but due to some reasons it ended their tenure together and needed to be formed simultaneously. The design, ONOE however, may not be able prevent the loss of the concurrent character of elections due to the premature dissolution of the government in future.

Consequently, the elections paradigm in India has shifted from two elections in ten years to several elections every year, which are attended with avoidable socio-economic costs for voters, government, election authorities, political parties, candidates, workers, and businesses. The election law that was good in the initial phase of Indian democracy is now yielding perverse outcomes and calls for the attention of the law makers.

The ONOE may compromise the ethos of federal spirit. The various stakeholders in the vibrant democracy as in India have their unique concerns which undoubtedly cannot be overlooked. Every aspect related to it needs a thorough discussion considering the alternatives keeping in view of the contemporary challenges that it holds. It is necessary that the Union and states government must co-operate and collaborate with each other for the better governance.

To note here, no proposed idea can be implemented effectively unless both the governments will work together for achieving the constitutional goal. It is need of the times that in India we have to adhere to the principle of co-operative & collaborated federalism for every programme that needs cooperation from the states.

By engaging with the critical issues of ONOE within the “viksit Bharat” narrative, these do not offer simplistic solutions but rather spark crucial conversations about the future development of good governance. It appear to be an appealing development but in a diverse country in which the federal model of governance have been adopted and shared jurisdiction of policies and programs are devised holding simultaneous elections includes practical difficulties.

This envisions the idea of alternate solutions for having multiple elections. Although the policy move needs to discussed and deliberated further with the stakeholders to build general consensus. Ultimately, the vision of 'Viksit Bharat' can only be achieved by just and equitable share in decision making of the stakeholders.

References

1. https://www.bjp.org/bjp-manifesto-2024
2. NCRWC Report (2002) available at: http://lawmin.nic.in/ncrwc/ncrwcreport.htm
3. Government of India, "Analysis of Simultaneous Elections: The "What", "Why" and "How"" (NITI Aayog, 2017).
4. https://www.bjp.org/bjp-manifesto-2024
5. Government of India, "Analysis of Simultaneous Elections: The "What", "Why" and "How"" (NITI Aayog, 2017).

References

1. (n.d.). Retrieved from https://www.lokatantra.in/articles-details/One-Nation-One-Election
2. (n.d.). Retrieved from https://indianexpress.com/article/opinion/columns/why-one-nation-one-election-must-be-challenged-9577733/
3. (2016). Retrieved from https://www.governancenow.com/views/columns/case-synchronising-election-cycles
4. Aiyar, Y., & Tillin, L. (2020). "One nation," BJP, and the future of Indian. India Review , 117-135.
5. Debroy, B., & Desai, K. (2017). Analysis of simultaneous elections:The 'What', 'Why' and 'How'. NITI Aayog.
6. (2024). High Level Committe Report on Simeltanious Elections in India. Government of India.
7. Imam, A. N. (2019, April 26). The dynamics of simultaneous elections in Indonesia. Tuoi Tre News.
8. India, G. o. (n.d.). Retrieved from https://onoe.gov.in/
9. Kailash, K. (2021, 02 17). Retrieved from The India Forum: A journal magzine on Contemporary Issues: https://www.theindiaforum.in/article/one-nation-new-india-and-hollowing-out-federal-idea
10. Singh, K. (2024, March 28). What is the debate around 'one nation, one election. The Hindu.
11. Yadav, Y. (2024, Septembet 24). One Nation One Election is a desire to cut down clutter of democratic politics. The Indian Express.

***

TECHNOLOGICAL MILESTONE IN BRANDING: AN IMPORTANT ASPECT OF CONSUMERBUYING BEHAVIOUR

Anshu Bala
Research Scholar
University Department of Commerce
Vinoba Bhave University, Hazaribag, 825301 (Jharkhand)
Email Id: anshubala347@gmail.com

Dr. Sunil Kumar Agrawal
Head of Department
University Department of Commerce Vinoba Bhave University Hazaribag, 825301 (Jharkhand)
Email Id : sunilagrawal1410@gmail.com

Abstract

The research paper is about the impact of branding on consumer behaviour. The goal of the paperis to stress the fact that the brand has an impact on customer decision-making process Brand knowledge is a very important factor. As the consumer is more aware of the brand and he has all the knowledge about its price, quality etc., the more he will be attracted towards that brand. The loyalty level increases with the age. Family is the most influential reference group. The consumers, who are more social, are affected by their friends like on Facebook. The consumers who are more status conscious are more status conspicuous than those who are not status conscious.

This paper is to examine the relationship between consumer buying behaviour and some marketing variables namely advertisement, brand image, brand association and brand identity design of a product using technology. The primary focus of this paper is to understand impact ofbranding on consumer buying behaviour. This study may help the future researcher to find the impact of branding on consumer behaviour and in understanding the entire branding process using technology and how each stage in branding is important to ultimately ensure brand loyalty.The required data are collected from secondary source.

Keywords: Brand Knowledge, Brand Image, Consumer Behaviour, Brand Loyalty, Technology.

Introduction

Since market conditions are constantly changing, the new role of brandmanagement as an integral part of holistic marketing is more important than it ever was. According to the situation on current retail market, it is very important that enterprises manage their brands so they can flexibly fulfil desires and wishes of their customers. In order to create a competitive brand, they need to pay attention to their customers constantly. In current retail environment, consumers are overwhelmed with plenty of brands and products. Primarily, consumers are influenced by the individual attitudes, professed values and most importantly by the technology. In our opinion, brand is a factor that has got an impact on consumer purchase preferences and therefore we decided to investigate the impact of brand on consumer behaviour. According to Business Dictionary branding is, “The process involved in creating a unique name and image for a product in the consumers' mind, mainly through advertising campaigns with a consistent theme.”Branding is the process of creating a strong, positive perception of a company, its products or services in the customer's mind by combining such elements as logo, design, mission statement, and a consistent theme throughout all marketing communications. It is seen that brands describe personality of the users with particular lifestyle. It also helps to convey a sense of belonging to a specific social group (Murphy, 1990). He perceives brand not only as the actual product, but also the unique property of a specific owner. It has been developed over time as a set of values and attributes which significantly differentiate products of similar appearance. The technological milestones in branding can be broadly classified as follows:

- The introduction of digital technology.
- The rise of social media.
- The emergence of mobile devices.
- The internet revolution.
- Artificial intelligence and machine learning.

Technology has made it easier for brands to interact with their audience by providing them with instant feedback on what they are doing wrong or right. It also helps brands to stay up-to-date with the latest trends, such as gradient and minimalism. In the past, people would create logosfor their brands by hand and use different types of shapes and colours to represent their company.This was a very time consuming process and it could take weeks or even months before they were able to come up with a logo that they liked. Nowadays, companies are able to create brand identity designs in mere minutes using technology like Photoshop and Illustrator. The evolution of brand identity design has been an interesting journey, with many new innovations in recent years. It all started with a logo design in order to mark products, and then the industry expanded. Today designers are creating full-fledged visual identities for brands including business card design, web banner design, web design, and Marketing design. Technology has unlocked a wealth of consumer data, providing brands with insights into consumer behaviour, preferences, and trends. By harnessing sophisticated data analytics tools, brands can gain a deep understanding of their target audience, enabling them to develop highly targeted and personalised advertising campaigns.In an era where consumers crave personalised experiences, data driven insights empower brands to forge deeper connections and build lasting relationships with their customers. Technology doesn’t just give peop3a new way of doing things; it gives people a new way of thinking. The biggest impact of technology is the change it creates in people’s perceptions. Certainly, technology expands access, speed and productivity, but technology has much more far-reaching effects. The digital revolution is changing how people conceptualize the possibilities available to them in their lives.

Consumer behavior Consumer behaviour is a complex pattern & sophisticated understanding for research. It is simply defined as the study of physiological, social, physical actions who people buy, use & dispose products, services, ideas and practices. It consist of the consumer's emotion, attitude and preferences affect buying behaviour. Consumer buying decision is a process that involves different steps like the recognition of need, search for the information, evaluation of alternatives, selection and in the last post purchase behaviour. There are lots of factors which affect the consumer behaviour and those factors lead him towards purchasing. In this research paper we will see the impact of branding on consumer behaviour means the factors of consumer behaviour which helps him to choose a particular brand according to his need and choice.

Literature review

1. The buying behaviour of consumers belonging to different age groups is influenced by different factors. Bettina von Helversen, Katarzyna Abramczuk, WiesławKopeć and Radoslaw Nielek (2018) talked about how average consumer ratings, product attributes, and single affect-rich positive or negative consumer reviews influenced hypothetical online purchasing decisions of younger and older adults. They found that average consumer ratings strongly influence students and the older adults gave little importance to consumer information like positive affect-rich reviews. Age difference in consumer behaviour is

shown by this.

2. C.Surendhranatha Reddy and Dr.GuruBasavaAradhya.S (2017) talks about how the online reviews impact purchase decisions of consumers and what drives them to engage in online reviews. According to their study, the online marketers have to look into streamlining the reviewsgiven by the consumers and provide some guidelines while writing the reviews. Certain standards need to be followed by the consumers while they write their reviews as the purchase decision of customers is affected by these reviews. As the customers depend on reviews for getting information about products and services, the uniformity of reviews can be improved.

3. The study of Fei L. Weisstein, Lei Song, Peter Andersen and Ying Zhu (2017) examines effects of negative reviews on consumer price perception and subsequent purchase behaviour while taking in consideration the moderating effect of purchase goals. Results of their research show that stronger negative impacts on buying decision for consumers is due to the higher proportion of negative reviews with a purchase goal than those without. This research contributesto increasing knowledge about negative online reviews and consumer goal literature and offers practical implications for online retailers.

4. Times of India- Technology is playing a crucial role in empowering the consumer by providing them limitless access to information. Products and services are readily available at the touch of a button. As consumer behaviour trends grow in speed, brands must evolve to keep up with them. Through their actions and choices, brands play an active role in establishing customer preferences. The impact of consumer behaviour has changed the way brands operate, which has resulted in a large amount of e-commerce and online marketplaces. The advent of digitisation and the emergence of marketing through digital platforms, vis-a-vis offline marketing have changed consumer experiences, which further demands evolved use of technology.

5. The relationship between branding and technology has been examined by Doyle who suggeststhat technology is integral to the growth of a brand. Doyle classifies technology into new and old, and markets into existing and new markets and suggests that brand growth can beachieved by combining either new or existing technology with either existing or new markets. Moreover, the use of new technology to aim new markets is likely to lead the development of global brands. Doyle presents a useful framework not only to study the brand growth strategies of brands based in developed markets, but also to examine the brand growth strategies of brands for firms based in emerging markets.

Significance of the study

The study aims at finding out Customer Perception of branded products .The changing lifestyle and huge disposable income makes consumers prefer branded products over non-branded ones. In the present day competitive business world, branded goods come in wide variety making it possible for them to face the stiff competition in every segment. Here, companies have to identify its competitors and evolve and adopt a strategy to remain visible. Bringing about brand awareness a tool used to influence consumer behaviour and change customer perception. The importance of technology in business cannot be understated. Companies worldwide are relying on emerging technologies to help improve their competitive advantage and drive strategy and growth. Today, we cannot even consider doing business without the Internet, video conferencing, project management apps and more. In fact, the role of technology in business will only continue to expand. This fact necessitates incorporating technology into your processes if you aren't already doing it. So, it's time to get familiar with technology. Technology enables a faster, wider and more efficient means ofcommunication. With the rise in cyber-crime and data breaches, tight security is imperative for all. Technology has made it necessary for companies to adopt strict measures to keep their data as well as that of their customers secure.

Need of the study

Many studies have done regarding the impact of brand image on the consumers purchase behaviour or consumers relationship but still there are some important insights which have remained uncover by prior studies. This study is significant in this sense that the author will try to provide complete information about the brand image and its true impact on consumers' purchase . Moreover, this study would be significant for the retailers in order to develop sound brand image within the industry by designing and implementing effective policies for influencingconsumers' behaviourpositively. The researchers would also be benefited from this study as it would open a new opportunity to conduct further extensive study in this research area.Hence there is a need to study paradigm shift in branding strategies using technology and its impact on consumer buying behaviour.

Limitation of the study

1. The study is solely based on the responses of the various respondents.
2. The survey did not concentrate on any one brand, product, or service.
3. The research was not conducted with regard to any specific sectors.
4. The research was not conducted with regard to any specific area.

Objectives of the study

1. To Study the Importance of Brand.
2. To understand the best branding strategies and its scope.
3. To study the impact of technology on branding strategies.
4. To know the impact of Brand Image on Consumer Buying Behaviour.
5. To find the relationship between Brand Image and Consumer Buying Behaviour.

Importance of brand

With good branding, you can give your brand a more human side, which your customers can relate to more than a company that's strictly all business. In many ways, you can appeal to people's emotions through branding and make them feel more connected to your company. The Importance of Branding Your brand is arguably one of your organization's most important assets. It gives your organization an identity, makes your business memorable, encourages consumers tobuy from you, supports your marketing and advertising, and brings your employees pride. Following are the importance of branding

- Influencing purchasing decisions.
- Creates an identity for your business.
- Helps customers remember your business.
- Boosts advertising and marketing.
- Builds employee support.

Best branding strategies and its scope

The best branding strategies for a particular business will depend on its goals, target audience, and industry. However, there are some general principles that can help businesses to effectively build and promote their brands. Some of the best branding strategies include:

1. Developing a unique value proposition : This involves identifying what makes your business unique and communicating this to your target audience through your branding efforts. A strong value proposition can help your business to stand out from competitors and attract customers.
2. Creating a strong brand identity: This involves developing a consistent visual and messaging style for your business, including things like your logo, colurpalette, and tone of voice. A strong brand identity helps customers to easily recognize and remember your business.
3. Building a strong online presence: This involves creating and promoting a professional, user- friendly website and building a strong presence on social media and other online channels. This can help you to reach and engage with customers online and build credibility and trust.
4. Providing excellent customer service: This involves going above and beyond to meet the needsand expectations of your customers. By providing a positive customer experience, you can build loyalty and create positive associations with your brand.

5. Building partnerships and collaborations: This involves forming strategic relationships with other businesses or organizations to leverage their resources and expertise to benefit your brand.
6. Using influencer marketing: This involves partnering with influencers who have a large and engaged following on social media or other platforms to promote your brand.

Overall, these are some of the best branding strategies that businesses can use to build and promote their brands. The specific strategies that is most effective for a particular business will depend on its goals, target audience, and industry Expectations of your customers. By providing a positive customer experience, you can build loyalty and create positive associations with your brand.

Impact of technology on branding strategies.

Technology hada significant impact on modern branding strategies in several ways:

1. Digital Marketing: Technology has greatly expanded the reach and capabilities of digital marketing, allowing brands to reach their target audience more effectively and efficiently. Social media platforms, email marketing, and search engine optimization are some of the digital marketing tools that can be used to engage with customers and create brand awareness.
2. Data Analysis: With the vast amount of data that is generated online, technology has made it possible for brands to gather and analyze data about their customers and their behavior. This datacan be used to develop more effective marketing strategies and to better understand customer needs and preferences.
3. Personalization: Technology has enabled brands to personalize their marketing efforts by using data such as browsing history, search history, and demographics. This allows brands to create more targeted and relevant marketing campaigns that resonate with specific customer segments.
4. Influencer Marketing: Technology has enabled the rise of influencer marketing, which is the use of social media personalities to promote a brand. Influencer marketing can be a powerful toolfor reaching a large and engaged audience, and can help brands establish trust and credibility with potential customers.
5. E-commerce: The development of e-commerce has enabled brands to reach customers globally, and has made it easier for customers to purchase products and services online. This has led to the development of new business models, such as subscription-based services and online marketplaces, which have changed the way brands interact with customers.
6. Augmented Reality and Virtual Reality: These technologies have the potential to change the way brands interact with customers by creating immersive and interactive brand experiences. This technology can be used for product demonstrations, virtual try-ons, and virtual store visits, allowing customers to experience products before making a purchase. Overall, technology has greatly impacted the way brands interact with customers, and has opened up new opportunities for creating engaging and personalized brand experiences. However, it's worth noting that technology is constantly evolving and brands need to stay up-to- date with the latest trends and technologies to remain competitive and relevant.

Impact of brand image on consumer buying behaviour

Image has a major impact on the consumer's buying behaviour. If the brand image is positive, the customer's behaviour towards the brand is also positive. Perceived product price has a great impact on the consumer purchase behaviour as customers are price sensitive and always seek products with reasonable price. With the help of different brand awareness programs customers become aware about the products or services that encourage them to purchase by influencing their behaviour .Various brand loyalty programs make customers loyal; towards the brand which changes their behaviour regarding to retain potential customers.

The relationship between strong brand image and consumer purchase behaviour is positive because if the image of the brand become favourable towards potential target customers, then consumer purchase behaviour become also favourable towards the brand and its products.Customers become loyal towards the brand that is engaged with different brand building initiatives and once they become satisfied toward the particular brand, they motivate their dear & near ones to purchase such brand's products or services. Various common sources of building brand image within the industry are marketing communication, customers' experience and word of mouth play a significant regarding to influence consumer buying behaviour . Moreover, social media marketing in along with digital marketing has created a profound impact on the consumer purchase behaviours as with the help of social media customers are becoming aware about the products information .

Conclusions

In conclusion we have to stress the fact that brand is the factor which has an impact on consumerpurchase decision-making process. Brands provide information about products and create associations that affect the mind of the consumer in purchase process. Very important category of consumer behaviour research is brand awareness.

Suitable forms of marketing activities as a whole can create a positive brand associations andstart a purchase action of positively seen brands. Brand represents a certain value in the mind of the consumer. Without the psychological linkage would be a product or a service indistinguishable from each other. Consumer behaviour is influenced by a variety of factors interacting in complex ways. With better understanding customer perceptions companies can determine the actions required to meet the customer need Due to the current Global condition, the marketplace is becoming A place of supersaturation of products resulting in brand loyalty disappearance these conditions can be avoided when companies create loyalty relationship with their customers therefore it is necessary that the value proposition of the offered brands meet consumers wills and desires.

References

1. Jasmani, J. &Sunarsi, D. (2020). The Influence of Product Mix, Promotion Mix and Brand Image on Consumer Purchasing Decisions of Sari Roti Products in South Tangerang. PINISI Discretion Review,1(1), 165-174.
2. Sirgy, M.J. (2019). Self-concept in consumer behaviour : A critical review. Journal of consumer research,9(3), pp.287-300.
3. Kim, R.B. & Chao, Y. (2019). Effects of brand experience, brand image and brand trust on brand buildingprocess: The case of Chinese millennial generation consumers. Journal of International Studies, 12(3), 1-8
4. Raj, M.P.M. & Roy, S. (2019). Impact of brand image on consumer decision-making: A study on hightechnology products. Global Business Review, 16(3), 463-477.
5. Shah, S.S.H., Aziz, J., Jaffari, A.R., Waris, S., Ejaz, W., Fatima, M. &Sherazi, S.K. (2019). The impact of brands on consumer purchase intentions. Asian Journal of Business Management, 4(2), 105-110.
6. M, I., & Rao, D. (2018). The Determinants of Consumer Purchase Decision: Brand Image Brand Awareness. International Journal Of Trend In Scientific Research And Development, Volume-2(Issue-6), 335-338. doi: 10.31142/ijtsrd18383
7. Orji, O. (2018). Major classic consumer buying behaviour models: implications for marketing decision-making. Journal of Economics and Sustainable Development, 4(4), 164-172.

***

NEP-2020 AND MOTHER-TONGUE AS MEDIUM OF INSTRUCTION

Dr. Harihar Padhan
Asstt. Prof. Deptt. Of Odia
Kolhan University Chaibasa Jharkhand
M-8092184795 Email-hari.h.pradhan@gmail.com

Abstract- Since decades ago it is advocated by education commissions that medium of instruction at educational institutions at least at school level should be mother tongue. In many provinces of Indian Union mother tongue was given proper importance for medium of instruction at school level where as many didn't follow so. There was a vast disparity prevailing. In many cases English as medium of instruction at all stage and giving undue importance by social psyche rather continued to depress mother tongue depended institutions and their products. It is a welcome step, though late, that NEP 2020 strongly advocates mother tongue as medium of instruction up to a higher level and the syllabi started promulgated at many provinces. But there are certain difficulties regarding availability of faculty members and study materials in provincial languages especially for technical educations. Again what will be the real time situation of a classroom that combines multi lingual learners etc. are the basic questions. This paper proposes to provide a glimpse of such probable situations and probable solutions in view of implementing mother tongue as a medium of instruction in educational institutions in India.

Key words-Indian education system, Mother tongue, Medium of instruction

Introduction- In Indian education system, the medium of instruction in view of whether English, Hindi or Mother tongue remains all ways a hot topic of debate till date having no final result. Many education commissions times and again opined differently in this regard. All new education commissions given their opinion separately to this context. Recently NEP-2020 emphasised more strongly to implement mother tongue as the medium of instruction and many provinces also started initiating to implement the recommendations. But for a country like India having so much linguistic and cultural vividity implementation of a common government recommendation is not easy sailing as many obstacles prevails and of some genuine logic also exists. The most common problem is of becoming a political issue for rulers and opponents seconded by social setup of very low literacy and lured mindset of common folk. In many provinces of Indian Union mother tongue was given proper importance for medium of instruction at school level where as many didn't follow so. There was a vast disparity prevailing. In many cases English as medium of instruction at all stage and giving undue importance by social psyche rather continued to depress mother tongue depended institutions and their products. It is an welcome step, though late, that NEP 2020 strongly advocates mother tongue as medium of instruction up to a higher level and the syllabi started promulgated at many provinces. But there are certain difficulties regarding availability of faculty members and study materials in provincial languages especially for technical educations. Again what will be the real time situation of a classroom that combines multi lingual learners etc. are the basic questions. This paper proposes to provide a glimpse of such probable situations and probable solutions in view of implementing mother tongue as a medium of instruction in educational institutions in India.

Policies regarding the medium of instruction at universities have a range of short-term and long-term implications, some of which may be easily overlooked yet they may have far reaching repercussions for current and future generations. In this paper, a repertoire of pertinent issues surrounding the use of vernacular languages at universities is explored. These issues include performance of students, quality of graduates produced in terms of employability, university overall productivity, innovation, university competitiveness in the wake of globalisation, preservation of the vernacular languages and contribution towards national as well as global socio-economic development. Mother tongue as the medium of instructions at developing countries like India often remains a hot debate .One of the factors attributed to poor performance of some indigenous students at universities in India is the use of a second language – mainly English and to some extent Hindi–as the language of instruction at the universities. Consequently, policymakers in some developing countries have introduced, or are debating the idea of introducing, local vernacular languages as the official languages of instruction at their respective universities. Indeed, learning the official language of instruction as a second language is an additional hurdle, which to some extent hinders some students from performing well in their university studies. Thus students whose mother tongue is used as the language of instruction at their universities have an advantage over students whose mother tongue is not the language of instruction at their universities.

We may take one Indian province suppose Odisha and their prevailing Odia language as an example for case study. Like Bengali or Assamese Odia is a member of the eastern or Magadhi group of the Indo-Germanic family of languages in India. It is spoken by nearly 4 crore people along the north eastern seacoast of India, roughly admeasuring an area of 80,000 sq. miles. Where as a large size of Odia speaking population still residing outside Odisha, termed as outlying Odia tract (bichhinnanchala) in govt. records. They are staying outside not on their own but bound to do so as their residence/village annexed to another provinces having another mother tongue. To north Odisha's territory lies the region of the Bhojpuri tongues and to the south that of Telugu of the Dravidian family of languages The definition of multilingualism is a subject of debate in the very same way as the definition of language fluency. On one end of a sort of linguistic continuum, one may define multilingualism as complete competence and mastery in another language. The speaker would presumably have complete knowledge and control over the language so as to sound native. On the opposite end of the spectrum would be people who know enough phrases to get around as a tourist using the alternate language. Since 1992, Vivian Cook has argued that, 'most multilingual speakers fall somewhere between minimal and maximal definitions'. Cook calls these people /multi-competent/. Multi competency is an ideal situation of a developed nations, but in Indian circumstances it has a negative effect in making affected mass jack of many languages but master of none. In outlying Odia tract of north Odisha borders every one irrespective of literate or illiterate knows at least four to five languages (Hindi, Bangla, Odia, Santali and even English) just for minimal communication, but there are very few who knows even one grammatically correct. Addition, there is no consistent definition of what constitutes a distinct language. For instance, Bengali scholars often disagree whether Odia is a language in its own right or a dialect of Bengali. In late 19th century a movement was there ventured by an extreme Bengali lover called Kanti Chandra Bhattacharya, titled, 'Udiya ekta swatantra bhasha noy'. That movement was nothing but an output of linguistic similarity and some converged words between two neighbouring provinces.

First, sharing a common language but with different meanings can create the illusion of shared meaning. People think they agree when they really don't. When this illusion of agreeing on meaning begins to fracture, people's natural tendency is to wonder what is wrong with the other person. They might categorize the other person as crazy, not very bright, or morally questionable. This tendency is called / othering / Othering is problematic because instead of trying to understand the other person so we can solve a problem or resolve a conflict, we assume that the other person /is/ the problem.LC/MD emphasizes an important misconception that is common in our understanding of communication.

The definition of multilingualism is a subject of debate in the very same way as the definition of language fluency. On one end of a sort of linguistic continuum, one may define multilingualism as complete competence and mastery in another language. The speaker would presumably have complete knowledge and control over the language so as to sound native. On the opposite end of the spectrum would be people who know enough phrases to get around as a tourist using the alternate language. Since 1992, Vivian Cook has argued that most multilingual speakers fall somewhere

between minimal and maximal definitions. Cook calls these people /multi-competent/. In addition, there is no consistent definition of what constitutes a distinct language.

Jharkhand is a province which touches geographically to Bengal, Odisha, Bihar, Uttar Pradesh,& Chhattisgarh directly and also nearer to Nepal, Assam and say Andhra Pradesh. The state herself contains more than a dozen of Tribal languages having less no and quality of sufficient literature, no script or under construction scripts, marginal no of educational institutions to adopt such languages as medium of instruction, non availability of proper resource person to teach such languages piles problems in one side and on other side a large scale geographical area and population of the province contains Bengali, Bhojpuri, Odia, Maithili and of course Hindi speaking people. Now the question is that if govt. formulates a plan to set up one school for a village or cluster of villages having 500/- population and two sanctioned posts of teachers (and numerically suppose the figure adheres to central govt. policies for grant in aid), but the sum total of population suppose contains 200 Santali, 100 Bengali, 50 Odia,50 Mundari and 100 Hindi, than what will be the medium of instruction ? which should be the mother tongue of that teacher ? Is our govts. in a position to open all variety of schools irrespective of students strength ? If not, can the right to education be followed properly ?

In Indian education system, the medium of instruction in view of whether English, Hindi or Mother tongue remains all ways a hot topic of debate till date having no final result. Many education commissions times and again opined differently in this regard. All new education commissions given their opinion separately to this context. Recently NEP-2020 emphasised more strongly to implement mother tongue as the medium of instruction and many provinces also started initiating to implement the recommendations. But for a country like India having so much linguistic and cultural vividity implementation of a common government recommendation is not easy sailing as many obstacles prevails and of some genuine logic also exists. The most common problem is of becoming a political issue for rulers and opponents seconded by social setup of very low literacy and easy lured common folk .

The basic question here is, whether in that sort of hard boil situation is it possible for a teacher of prevalent social condition to maintain proper professional ethics ? If not is it be genuine and helpful for him or her to collect more student anyhow, see the pass percentage increasing proportionately or not, and try to increase the total classes engaged in a blameful situation! In educational institutions of minority languages and/ or departments. In all India basis for Hindi teachers in non-Hindi belt and other regional language teachers in Hindi belt in general and in interstate border areas having multi lingual flavour in particular, this one is a new development in view of monetary loss or profit being added to educational institutions and position calculated accordingly. So in addition to all other dimensions that responsible for degradation of maintain professional ethics in teaching profession a comparative study of political economy in educational institutions provokes that trend henceforth So somehow ethical issues in teaching is not a simple and straightforward matter; rather it's becoming a complex matter of disputes and disagreements are to the fore. As for example, the ethics of teaching and tackling that which student teachers need to confront, and the teaching of ethics – dealing with professional ethics in the academy arising out of a commitment to the ideals of academic freedom and of raising ethical considerations above the mundane. So finally it can be concluded that, non-Hindi regional languages in Hindi speaking states or Hindi in other regions having their own local language, should not be considered in a fixed formula of population, students strength or loss-profit as per governmental policies circulated time to time rather a linear attitude should be opted if at all we concern with right to education in its true spirit exhibiting the tendency of true welfare states.

Books of Reference:

1. Patel Meera, ' The Role of Affirmative action in Indian Higher Education : Evaluating effectiveness',2021.
2. Babu D.S. 'Education and The Public Sphere', Routledge,2020.
3. Mansingha M. 'A History Of Oriya Literature', Sahitya Akademi, New Delhi,1962.
4. KrishnaPriya,'Oriya Culture and Krishna in the Itills and Deals of Chhotanagpur, Cuttack, 1981.

A CASE STUDY IMPACT ON CASHLESS ECONOMY IN SEMI URBAN AREAS "A CASE STUDY OF HAZARIBAG DISTRICT

Anuj Shankar
DEET, Research Scholar
University Department of Commerce
Vinoba bhave university, Hazaribag 825301
Email id; - anurag.kasyap51@gmail.com

Abstract

We are always striving to make human life easy and simple, in such a situation, in the pandemic Kovid-19, cashless payment has given relief to the needy people with digitization and not only saved the large population from the epidemic but also saved the economy. Kept alive too. This pandemic has destroyed many opportunities but it has also created many directions. During this period all the economic activities have been digitized like; online Shopping, Online Transaction, online Submit etc. Online transaction is also called cashless payment. It is any forms of payment without using any physical cash for example internet, mobile, etc; UPI IMPS, NEFT, RTGS, NPCI, E-Banking and other digital transactions. In short, people have moved dramatically towards digital living during this time. Cashless transactions make shopping, money exchange easy. The aim of the study is to highlight the benefits of digital transactions, and on the other hand, the avoidance of these facilities by the people of semi-urban areas i.e. population between the District and the village. It also revealed that 45% semi urban people are still not using digital transactions. There are many reasons behind this such as; Lack of infrastructure, lack of digital knowledge. There is a need to pay attention towards technical education, awareness. This study is about the impact of cashless on semi urban areas.

Key words: Digital Transaction, Imps, Neft, Rtgs, Semi Urban Areas

Itroduction- India, a developing nation, is a country of 1.39 billion people. Out of which about 55% of the population lives in rural, semi urban area 10% and 25% lives in urban area. Through the flagship program "Digital India" that aims to transform India into Digital India, the government has been taking several measures to promote digital payment in the country. In this direction The National Payment Corporation of India in 2008, started the journey when RBI formed it in order to create a strong payment and related infrastructure in India. Then it has launched Aadhar Card, BHIM, and CHECK PAYMENT system. Since after many digital payment methods comes in India. Currently there are 10 different types of digital payment, there are:

- Banking Card
- UPI
- Micro- Atm
- Internet Banking
- Mobile Banking
- Point Of Sale
- Bank-pre-Paid Card
- Mobile Wallet
- Aadhar Enable Payment System
- USSD

Thus the whole economy is undergoing to modernisation but this is one picture, another picture of the Indian economy is semi urban area. When the whole country used the digital facility the semi urban area population fully avoid this and 55 percent of semi urban population not used this facility. They feel comfortable in cash transaction hand to hand and that's why they are responsible for their backwardness in digital payment. It is noticed that cashless is better in all aspect and effective to the economy. It creates employment, develop human resources, save money and time, reduce crime etc. It prevent black marketing and with this system have become more transparent and complement. Digital transaction is easier to track the flow of money with every transaction. Prime minister narendra Modi said in his “Maan Ki Baat” that this will not only boost the country’s economy it will also lead to the environment of honesty and transparency.

2.0 Review of Literature-More than 10 literatures have been reviewed till date and it is still in the process. It includes literatures based on Literatures based on impact of cashless economy, advantages & disadvantages of cashless transactions, covid effect on cashless transactions **Avinash athak(2006)** “Consumer satisfaction and E-Banking” attempted to identify the factor that contribute to the consumer satisfaction with e banking. The banking sector is one of the first factor to the worldwide to change the technology adopted by the bank and strategy are also changing. Optimum services qualities such as tangibility, reliability, responsivness assurance and empathy have shown a great impact on customer satisfaction.**Shivrat Kaur (2010):** Titled” Cashless Transaction: Their Effect on purchase behaviour” revealed that the cashless effect describes our tendency to be more willing to pay when there is cashless payment. It means that we are more likely to spend money in cashless transaction in comparison to physical cash transaction.**Bansi Ptel, 2012:“Plastic Money: Roadmap towards Cashless society”** For the advancement of economy as the technology changes suitable changes should be adopted in the economy. Now a day in any transaction plastic money become inevitable part of transaction.. The lifestyle becomes easier and development will take better place. In the Indian scenario by the use of plastic money it control money laundering and helpful for tax legislation.**Prerna Adans(2013)**has explained in her research title “The cashless Payment System As a Panaca to the national security Challenges in Nigeria” that digital payment have a great impact but when there is many population illiterate thy cannot assess these method. This illiterate part of the economy plays important role in the success of any country. He also revealed in his paper that cashless transaction reduce many criminalities terrorism because cash transaction is not involved in such transaction. **Shital Shanvi 2014**: In her studies of “Cashless Transaction Method, Application and Challenges” concluded that demonetisation initiated by the Indian government is a good step and it is trying to create awareness among the subjects of the nation by various types of advertisement but still a digital transaction are out of the reach for a large number of people.**Ravi Bhopesh (2016)** has explained in his paper “e payment system on E Commerce” the different types of digital transaction method. He revealed that it is quite difficult but not impossible. Many system are quite similar and differ only in some minor details. Thus he revealed that there are number of factor that affect the uses of e commerce pay system.

Need And Significance of the Study-India ranks second in terms of the largest population in the whole world and India aims to make India's economy cashless to further strengthen its economy. In such a situation, about 55% of the total population of India still lives in semi urban environment.

In such a situation it becomes very important to know how to connect the villagers in the cashless economy. What are their problems, they should be known. After that, how can these problems be solved in the least cost. Such information should be made available to the government which is the subject of our original research. It is our aim to make India's economy cashless, in which the participation of all semi urban and urban people is ensured.

Objective

- ❖ To understand the impact of the cashless transaction on semi urban population.
- ❖ To create awareness towards digital transaction.
- ❖ To understand the disadvantage of cash transaction in semi urban area.
- ❖ To understand the problem of digital transaction of the semi urban people.
- ❖ To understand the bright side of digital transaction.
- ❖ To highlight the problems and lack of infrastructure of semi urban area in terms of digitalisation.

Challenges-Digitalisation changed dramatically to Indian economy activity. Government hare taking various steps to promote digitalisation. One such step is opening bank account of farmer and credit money under scheme Samman Nidhi so that digitialisation may reach to every section of people. The total population of India about 137 crore in which 152 crore have cellphones, approximately 74 crore have mobile, laptop, internet in which two third live in semi urban area. Today in the 21st century where internet is not an option but necessity million of semi urban people are devoid of internet services. Governent have taken various initiative towards digitisation such as, e-lab, e-pathshala, e-vidya etc. But in semi urban it is of no use because of low internet speed and lack of basic infrastructure. Under Bharat Net scheme there is plan to lay down optical fibre in semi urban area within 2025 to cope up with infrastructure. Yet there is a huge gap that need to be filled which is"Digital Literacy Gap". According to (IMAI) around 16 percent of semi urban population have access to internet for digital transaction as compared to 45 percent of urban population. Thus there are some problems why they does not be equalled label with urban users. Some reasons are:

They feel comforted in cash transaction- Cash transaction are simple way of payment in semi urban area. They feel comfortable in cash payment. For them it is beneficial because they feel there is no hidden charges associated with cash payment. For them it is primary choice for them.

Lack of digital literacy-The literacy rate of semi urban area relative to urban area is very low. There is lack of technical education that's why they are not able to operate online transaction means such as e-payment.

The trust factor-It is the most important reason why semi urban people not accept cashless transaction. They find it difficult to have trust on the internet. They are uncertain of success of transaction. Since large section of semi urban population comprise of farmer or labourer who have limited source of money so they are afraid of online transaction and cyber crime which is negative aspect of online transaction. Due to Lack of technical education they are no able to understand digital transaction and its uses. Cyber crime and bank fraud are the major reasons why they do not trust in digital payment.

Lack of digital infrastructure-In present scenario the digital infrastructure is a basic requirement. These are banks, ATM, internet speed , cafe, wifi connection, so on. Because of lack of these infrastructure they still rely on cashless transaction. Government has taken some initiative in this direction such as Rupay card, debit and credit card but due to lack of lack of digital infrastructure it is of no use for them.

Lack of technological skill-Because of lack of basic infrastructure such as road water supply, electriDistrict private sector do not show interest for investment in semi urban area for technological development. So due to lack of technology they are not able to get skilled on internet uses. Thos semi urban people who get skilled in the uses of technology come to urban area so in this way semi urban area remain lagged behind.

Low internet speed-The internet speed in semi urban are is very slow as compared to urban area. That's why e-payment become lengthy and sometimes fails due to slow server and most of the time transaction is cancelled or incomplete.

Lack of awareness-People of semi urban area are unaware of digital transaction that's why they do not prefer digital transaction.

Government steps-Today is the era of digital market. In world economy every country take various initiative towards digitalisation. The digital economy has the potential to change economic activity and social environment. It is also allowing regional business to turn away from the local market to the global market. In India the digital campaign also reached at the peak of development. Indian government has also taken certain initiative towards digitisation of semi urban area.

Pradhan Mantri Jan Dhan Yojna-On august 2014 Pradhan Mantri Jan Dhan Yojna which is the world largest financial inclusion initiative was announced by prime minister. We have described this occasion as the festival to celebrate the liberation of poor from the vicious cycle. On that occassion he has referred ancient Sanskrit shlok"**Sukhasyam mulam Rajyam, Dharmasya Mulam Artha, Arthasa mulam Rajyam"**. PMJDY is a national scheme which provide basic facility such as bank account at zero balance, insurance, pension, financial literacy to all household. It covers both urban and semi urban household and those who open account they would get indigenous debit card (Rupay Card)

National digital literacy mission-This mission has been initiated with the aim to empower at least one person per household with crucial digital literacy by the end of 2020. It aims at helping adult who are low technical educated and developed their skill. The NDLM is a integrated platform to digital literacy awareness, skill training, programme, that will help semi urban community to participate to the world economy.

Pradhn Mntri Grameen Digital Saksharta Abhiyan-It is an ambitious scheme of the India government that aims to digital literate to the semi urban population across state/Union Territory by the 31st march of 20199.It aim to bridge the digital divide including the marginalised classes of society.

Digital India Programme-Digital India Programme is most substantial programme of government to provide infrastructure to semi urban area. One of the important motive of the programme s to improve digital infrastructure in the country. Since because semi urban economy is the base of Indian economy contributing 46 percent to Indian economy. Thats why is the basic need of the economy to make smart and strong semi urban economy. Some initiative as the part of this policy are;
Bharat Net:-It aims to provide broadband access to the grampanchayt through network of optical fibre.

Common Service Centre:-It is the centre through which e-governance and related service will be made available.

Facility to Cashless Transaction

- BHIM-Bharat interface for money is a mobile app that make payment simple and easy.
- UPI-Unified Payment Interface is a system that immediately transfer money to mobile device.
- Adhar Based ATM-Several Fintech companies have launched this service which work as micro ATM. In this system, the user only needs aadhar number and the linked account to withdraw deposit cash through this service.

Recommendation-Thus the Indian government are devoted to bring the semi urban area into the main stream of digitilisation. As my research is confined to Hazaribagh District so I will explain some initiative which have taken place in hazribagh which are opening of Pragya Kendra, Common service centre etc. But even though some area are out of reach of these services such as slum area who are devoid of these services .This lifestyle is still as the same as before. Thus it shows that these scheme are and technology are confined tpo certain population. So the first and foremost towards digitilisation of the semi urban area is to create awareness among them. Voluntary campaign is one of the major step to create awareness. Digital education should be provided to semi urban students .There is need to create faith among the semi urban people towards e-payment. Research methodology-This paper is based on primary as well as secondary data. To make this study more effective different sources of secondary data have been consulted such as journals, newspapers and relevant websites etc. For the purpose of making the data more analytical primary data has been used by collecting the survey from 1000 peoples of different categories like Pedlar, Electronic Media Shop, and Local Street Shop etc with different age group of people. Most of the data is based on questionnaire.

Conclusion- In this way we have seen that digital payment is the need of hour and it is not an alternative way of payment but day by day it is becoming mandatory. Just like coin has two side , in the similar way digital payment have advantages and disadvantage but ignoring disadvantages we should focus on brighter and illustrative side of digital payment and move ahead in this direction. When we take precaution while using e-payment disadvantages can also be eliminated. Taking precaution as bank also state like “NEVER SHARE OTP”,”PIN NUMBER”,”CVV” etc cyber crime can be prevented. And for the success of the mission of modern India of digital payment can be achieved when each nd every people participate in it.

Reference

1. Cashless Transaction in Ruraal Area :A study with refrence to Uduoi Taluk.

2. www-cnbctv18-com.cdn.ampproject.org
3. “The complexity of payment in semi urban area”
4. www.pmindia.gov.in ‘Pradhan Mantri JAN Dhan YOJNA”
5. nasscomfoundation.org. “Natonal digital literacy
6. www.digitalindia.gov.in “ Digital india programme”
7. TOI;The shift of digital paymebt :empowering semi urban area to make transaction seamless timesofindia-indiatimes-com.
8. https://www.semi urban marketing.in/blogs/poliy/cashless-transaction-how-will-it-affect-the semi urban people assessed in 17-04-2017.
9. Census 2011 data-censusindia.gov.in Hazaribagh Jharkhand

***

EXPLORING TRIBAL DIVERSITY: SOCIO-ECONOMIC INSIGHTS FROM THE KORWA AND BIRJIA OF LATEHAR DISTRICT IN JHARKHAND

Dr. Nitesh Raj
Assistant Professor, University Department of Economics, Ranchi University, Ranchi
Siddhi Pandey
Research Scholar, University Department of Economics, Ranchi University, Ranchi

Abstract: This study offers a thorough investigation into the socio-economic and living condition disparities between the Korwa and Birjia tribes in Latehar district, utilizing a robust sample of 75 respondents. The research meticulously examines various key variables that play pivotal roles in shaping the quality of life and socio-economic status within these tribal communities. Central to the study are variables including household size, which provides insights into the family dynamics and resource allocation patterns within each community. Age demographics are crucial for understanding the demographic structure and potentially identifying age-specific needs and challenges. Housing infrastructure parameters such as the number of pucca rooms and house waterproofing status offer indicators of living standards and housing stability, reflecting on both comfort and resilience to environmental factors. Fuel sources for cooking are critical as they not only impact indoor air quality and health but also represent the communities' access to and utilization of energy resources. Access to clean drinking water is another fundamental variable, reflecting basic health and sanitation standards within households. Annual income levels serve as a key indicator of economic well-being and financial security, providing insights into livelihoods and economic activities prevalent among the Korwa and Birjia tribes. Additionally, levels of awareness regarding government schemes are pivotal, as they shed light on the communities' knowledge of and ability to access welfare programs and initiatives designed to support marginalized groups. The research employs Multivariate Analysis of Variance (MANOVA) to discern statistically significant differences across these variables between the Korwa and Birjia tribes. It identifies household size and awareness levels as particularly influential factors contributing to observed socio-economic variations between the two groups. These findings underscore the distinct socio-economic profiles and living conditions experienced by each tribe, highlighting critical areas where targeted interventions and policy adjustments could lead to significant improvements in socio-economic outcomes. Furthermore, the study reveals gaps in the implementation and awareness of government welfare schemes among respondents. Many individuals within these tribal communities either lack awareness of available entitlements or face obstacles in accessing them, indicating a need for enhanced outreach efforts and more inclusive policy frameworks that address local socio-economic realities. In conclusion, the study advocates for tailored interventions aimed at improving educational opportunities, enhancing access to government schemes, and fostering community-based awareness programs. These initiatives are essential for promoting sustainable development and upliftment within the Korwa and Birjiya tribes of Latehar district. Continued research is recommended to delve deeper into the underlying causes of socio-economic disparities and their implications for tribal development, ensuring that future interventions are both effective and responsive to the communities' evolving needs.

Keywords: Particularly Vulnerable Tribal Groups (PVTGs), Socio-Economic Disparities, Multivariate Analysis of Variance (MANOVA), Tribal Development

Introduction-Tribes, also known as Janjati, play a crucial role in safeguarding heritage, culture, and the environment. They are particularly susceptible to vulnerability. Tribes, or Janjati, are essential for preserving heritage, culture, and the environment. However, Particularly Vulnerable Tribal Groups (PVTGs) are a small and highly vulnerable subgroup within the tribal population. They are often connected with a low socioeconomic position, including factors such as living standards, education, and health. The causes of the underdevelopment of Particularly Vulnerable Tribal Groups (PVTGs) can be many and intricate, contingent upon factors such as their geographical location, socio-economic position, and historical context. There are eight Particularly Vulnerable Tribal Groups (PVTGs) living in Jharkhand, namely Asur, Birhor, Birjia, Korwa, Mal paharia, Paharias, Sauria Paharia, and Savara. According to the 2011 census, their total population is 292,359.

Table 1: Population distribution of PVTGs in Jharkhand

PVTGs	**2011**
Asur	22459
Birhor	10726
Birjia	6276
Korwa	35606
Mal Pahariya	135797
Parhaiya	25585
Sauria Pahariya	46222
Savar	9688
Total	**292359**

Source: Census 2011

Challenges Faced by PVTGs

i. **Geographical Isolation**: Many PVTGs live in remote and inaccessible areas, which limits their access to basic services such as healthcare, education, and markets. This isolation also hinders the implementation of development programs.

ii. **Socio-Economic Position**: PVTGs often depend on traditional subsistence activities like hunting, gathering, and shifting cultivation, which offer minimal economic returns. Their low-income levels are compounded by limited access to education and healthcare.

iii. **Health Issues**: Poor healthcare infrastructure and traditional health practices often lead to high mortality rates, malnutrition, and prevalence of diseases.

iv. **Educational Attainment**: High illiteracy rates and school dropout rates are common among PVTGs due to a lack of educational facilities and socio-economic barriers.

v. **Land Rights and Displacement**: Many PVTGs face issues related to land rights and displacement due to industrial projects, mining, and conservation efforts. This not only affects their livelihoods but also disrupts their cultural and social fabric.

After examining the major obstacles that Particularly Vulnerable Tribal Groups (PVTGs) encounter, it is crucial to further investigate their socio-economic circumstances. These conditions offer a distinct viewpoint on how these communities exist and maintain themselves in the face of diverse hardships. PVTGs frequently experience restricted resource access, insufficient healthcare and educational provisions, and reliance on traditional livelihoods, which collectively define their socio-economic status. Examining these aspects highlights the daily challenges and resilience of these tribes and emphasizes the specific areas where targeted interventions are required to enhance their standard of living.

Socio-economic status measures the economic and social position of an individual in relation to their peers using indicators such as income level, type of occupation, educational attainment, housing status and others. A higher socio-economic status of family/individual is indicative of higher standard of living, greater access to quality education, proper drinking water and sanitation. The attainment of higher socio-economic status for individuals paves the way for social and economic development of the community as whole. Although for tribal communities the socioeconomic structure varies greatly from those of non-tribal or technologically advanced societies. Tribal groups especially the Particularly Vulnerable Tribal Groups (PVTGs) have an economically autonomous collection of individuals each having their distinct economy. The economy of PVTGs is characterized by their habitat (generally isolated forests) and overlapping occupational structure, as the form of sustenance varies from tribe to tribe.

Vidyarthi (1980) gave four classifications of tribes based on their method of sustenance:

i. Hunter - Gatherer
ii. Shifting Agriculture
iii. Easy Craftspeople
iv. Established Farmers

When it comes to living conditions, the PVTGs in Jharkhand are distinguished by the following characteristics: (a) the presence of pre-agricultural technology; (b) a population that is either stable or decreasing; (c) lower literacy levels; and (d) an economy that maintains a basic level of sustenance. According to Xaxa (1999), the combination of these characteristics and the isolated habitats of PVTGs has been a significant contributor to the social marginalization and backwardness of these population groups. PVTGs in Jharkhand have been falling behind in every aspect of life, including education, health, politics, and other areas, because of their long-term isolation, economic backwardness, and long-term neglect by the government. PVTGs have significantly lower levels of income, significantly lower educational attainment, and significantly lower health outcomes than non-tribal communities. The socio-economic disparities between PVTGs and non-tribal communities are stark. For example, a comparison of literacy rates reveals that while the national average is approximately 74%, it drops to as low as 30% among PVTGs (Ministry of Tribal Affairs, 2014). There is a significant disparity between the two groups. In a similar vein, the availability of fundamental conveniences, such as clean drinking water and sanitation facilities, is severely lacking among PVTGs in comparison to communities that contain no tribal members. According to De Haan and Dubey (2005), Saigal and Shrivastava (2022), and Satpati and Sharma (2022), the Adivasis who live in the hinterland are characterized by having very low asset holdings, a low level of human capital, a lack of political participation in the decision-making process, problems with malnutrition, and no political voice. In addition, they are not only subjected to multidimensional deprivations (Bakshi et al.., 2015) but also vulnerable to different kinds of shocks (Dayal et al.., 2014; Kannan & Raveendran, 2011). The vulnerability of the PVTGs primarily stems from the loss of their traditional livelihoods, habitats, and customary resource rights through the gradual exploitative intrusion of the market and state into their areas in the form of industrial projects, conservation efforts, tourism, and the forest bureaucracy and so on (Mitra, 2013).

1. Review of Empirical Literature

Nayak (2013) comments that even after decades of Independence, the status of tribal groups in Odisha is dilapidated, even though policies and legislation have been formulated time to time for their upliftment and Orissa ranks first in terms of population of tribal groups. There also exists two social stratifications in India including caste and gender as per the works of Deshpande & Sharma (2015) including nutrition and health, education, incomes, employment and ownership, management, and access to resources and assets. This research looked at the problems and obstructions that women in India must confront daily. According to the findings of the survey, illiteracy, poverty, the practice of underage marriage, and hunger are all significant barriers to growth and empowerment. The socioeconomic position of scheduled tribes in Karnataka as well as the level of female empowerment was the primary emphasis of Ramakrishnappa (2015). According to the findings of the study, there are huge gaps between policies and advances and the real liberation of tribal women. In addition to their weight, women's economic, social, and political identities, as well as their weight, are used to determine their level of empowerment. A sizable proportion of indigenous women make their homes in rural locations, which means that, among other disadvantages, they have limited access to educational opportunities, health care, and economic opportunities. Khan, S., & Hasan, Z. (2020) study evaluated a widespread misconception that tribals had a greater social standing in their societies than Indian women. Some legal research, however, contradicts this view. Women play a crucial and abundant role in tribal societies. According to the 2011 Census, the tribal population accounts for around 8.6% of the overall population of a country, and demographic figures show that they have been disadvantaged for decades due to the substantial number of tribal people living in rural areas. In his account of seven denitrified tribes Singh (2010) discusses the culture, religious characteristics, economic activities, and as well as how they entered Punjab and why they were labelled as criminals. The study discusses the overall cultural practices, habits, and the impact of development programs of tribes such as –Bazigar, Sansi, Barad, Gandhila, Bauria, and Nat. Each indigenous group responds differently to development initiatives. The literacy rate among different groups of people in the world varies widely. All the denitrified tribes in Punjab have lower rates of literacy. The economy of PVTGs is largely influenced by the habitat where they live and the level of knowledge that they possess for utilization of natural resources. The economic production, consumption, and distribution are largely guided by their social customs, values, and beliefs (Bhowmik, 2000; Subramanyam, 2006). Their economy is characterized by subsistence in nature (Sarkar, 2008). Economic insecurity, as well as exclusion and discrimination in the Labour market, have aggravated their apathetic situation, leading to falling into the vicious cycle of poverty, high indebtedness, poor health, and malnutrition (Muniraju & Thakur, 2018).

The educational status of PVTGs is very poor and is far behind as compared to scheduled tribes and other social groups. Their literacy rate, enrollment rate, especially at the secondary and higher levels and other educational attainments, are still meagre. They have a higher percentage of dropout and out of school children (Vaishnav, 2008). There are several potential reasons and factors, accountable for poor education of PVTGs, of which social exclusion is the most effective. As being both socially and geographically excluded, the PVTGs are not able to access educational facilities and opportunities. Failure to extend educational services, including the educational infrastructure to remote and hilly tribal areas and frequent discrimination by the dominant non-tribal groups have overwhelmingly discouraged PVTGs to build aspiration for education (Muniraju & Thakur, 2018). Using data from sources such as University Grants Commission Reports, and the National Statistical Office, Rani et al.. (2011) commented that education has been a highly detrimental factor in the improvement of tribal groups in terms of - leadership abilities, sense of self and ability to be independent. Attaining education could also assist bridge socioeconomic differences by acknowledging one is potential to seek and gain skill at any level. Indian indigenous people have been deprived of land and other resources. It is noted by Sindhi (2012) that tribal groups in rural locations now understand the importance of education, improved standard of living, and thus are taking further steps to improve themselves. These efforts by the tribal groups have also been boosted by aid in the form of governmental welfare programs, and NGOs that have been training tribal populations. Arya & Chauhan (2012) have the viewpoint on educational development that tribal cultures adopted does not address unique difficulties that are characteristic to the tribal community. For instance, the government's population and length requirements have not been helpful to tribal areas because of their low population and intermittent residence patterns. This has caused these norms to be unfavorable to tribal sites.

Bhat and khan (2015) discuss how larger family sizes among tribal communities affect child development, emphasizing socio-economic factors and cultural dynamics. Pande and Dubey (2022) explore the relationship between family size and educational outcomes among tribal children, highlighting access to resources and parental attention. Sharma et al.. (2020) reviews literature on family size and economic well-being in tribal households, discussing implications for poverty alleviation and social mobility. Verma et.al (2018) analyzes the effects of family size on maternal and child health among tribal communities, emphasizing reproductive health and healthcare access. Patel (2020) examines the impact of family size on psychosocial development and mental health outcomes among tribal adolescents, considering familial support structures. Sharma et.al (2021) reviews literature on family size and cultural preservation in tribal societies, exploring intergenerational knowledge transmission and community resilience. Menon (2019) discusses the influence of family size on traditional livelihoods and socio-cultural practices among tribal communities, focusing on sustainability and identity. Mihu et.al (2024) examines family size and social integration among tribal populations, highlighting implications for community cohesion and identity formation. Ghosh et.al (2020) reviews literature on family size and nutritional status among tribal children, addressing food security and dietary diversity in remote regions.

Being both socially and geographically excluded, the Particularly Vulnerable Tribal Groups (PVTGs) are unable to access educational facilities and opportunities. The failure to extend educational services, including infrastructure to remote and hilly tribal areas, coupled with frequent discrimination by dominant non-tribal groups, has overwhelmingly discouraged PVTGs from aspiring to education (Muniraju & Thakur, 2018). PVTGs maintain a close and symbiotic relationship with the forest and natural environment to fulfill their daily nutritional requirements and food. Exclusion from forests and prohibition from practicing their traditional livelihoods without providing alternatives have adversely impacted their health status. This has caused regular food insecurity, severe malnutrition, undernourishment, starvation, chronic diseases, and other health vulnerabilities (Radhakrishna, 2012). The economic activities of PVTGs are influenced by their habitat and the level of knowledge they possess for utilizing natural resources. Their economic production, consumption, and distribution are largely guided by social customs, values, and beliefs (Bhowmik, 2000; Subramanyam, 2006). Their economy is characterized by subsistence (Sarkar, 2008). Economic insecurity, exclusion, and discrimination in the labor market have aggravated their situation, leading to a vicious cycle of poverty, high indebtedness, poor health, and malnutrition (Muniraju & Thakur, 2018).

Statement of Problem

The Korwa and Birjia tribes, categorized as Particularly Vulnerable Tribal Groups (PVTGs), are among the most marginalized and underdeveloped communities in the state of Jharkhand. Despite the diverse initiatives of both governmental and non-governmental entities aimed at improving their circumstances, these tribes persistently encounter substantial socio-economic barriers. The Korwa and Birjia primarily inhabit secluded, forest regions within the Latehar district, resulting in restricted availability of crucial amenities such as healthcare, education, and economic prospects. Their conventional means of sustenance, such as subsistence agriculture, hunting, and gathering, yield only meager economic advantages, resulting in food insecurity and poverty.

The Korwa and Birjia communities exhibit significantly low levels of education, characterized by high rates of illiteracy and school attrition. The absence of education fosters a cycle of poverty, preventing individuals from accessing higher-paying employment opportunities and acquiring knowledge about health and sanitation. Inadequate healthcare and dependence on traditional practices commonly result in poor health outcomes, such as high mortality rates, malnutrition, and disease. Moreover, these indigenous communities encounter challenges pertaining to land ownership and forced relocation. Industrial projects, mining, and conservation efforts frequently compel them to vacate their land, causing disruption to their social and cultural existence and exacerbating their economic circumstances.

Objectives of the study

The objective of this study is

1. To examine the socio-economic challenges and living conditions experienced by the Korwa and Birjia tribes in theMahuadanr block ofLatehar district.
2. To examine whether any disparities exist between Korwa and Birjia in Mahuadanr block of Latehar.
3. To identify the variables which lead to disparities between korwa and Birjia in the Mahuadanr block of Latehar.

The research aims to enhance the living conditions and overall well-being of tribal communities in India by comprehending the unique challenges they encounter. This will contribute to broader initiatives focused on supporting tribal development in the country.

2. Research Methods

The research is characterized by a combination of quantitative and qualitative methodologies. Qualitative research encompasses aspects such as level of awareness, Particularly Vulnerable Tribal Group (PVTG) status, and welfare programs. On the other hand, quantitative research focuses on variables such as income level, land holdings, and family size. The research possesses descriptive, analytical, and inferential characteristics. Descriptive statistics are employed to assess the present condition of PVTG, the efficacy of different government initiatives, the degree of awareness, and the disparity between the Korwa and Birjia communities. To observe the disparity between Korwa and Birjia and determine the status of PVTGs in the Mahuadanr block of Latehar, a systematic and analytical approach utilizing MANOVA is necessary.

Sample Selection

Latehar district in the Pat region of Jharkhand has been selected for this study due to its high concentration of Particularly Vulnerable Tribal Groups (PVTGs). The following flowchart provides a detailed overview of the sample area, including the villages surveyed for the research:

Jharkhand (Pat Region)

- **District -** Latehar
  - **Block –** Mahuadanr

Village List:

1. Netarhat
2. Kathartoli
3. Chapi Path
4. Sarnadih
5. Sohar
6. Bandua
7. Chetma

Two PVTGs, Korwa and Birjia, have been chosen for the study based on their high concentration in the Pat region. A total of 75 households were selected for the study, with 39 households from the Korwa tribe and 36 from the Birjia tribe. The selection process employed multistage random and purposive sampling techniques to ensure a representative sample.

Data Collection

To determine the overall socio-economic status of the selected groups in the chosen districts of Jharkhand, secondary data sources will be reviewed. These sources include NSSO Data, Census Reports, Ministry of Tribal Affairs Reports, Jharkhand Government Reports on Tribals, journal publications, and books. This review will present a comprehensive status of particularly vulnerable tribal groups in Jharkhand.

For evaluating the various types of inequality existing among the particularly vulnerable tribal groups, a primary survey will be conducted. The primary data collection methods will include household surveys, interviews, and focused group discussions. The primary data collection is essential to analyze the existing inequalities among the particularly vulnerable tribal groups.

Table 2: Descriptive Statistics

Variables	No. of observations	Mean	Standard deviation
Household size(hhs)	75	6.57	2.08
Age	75	42.28	11.07
Kitchen	75	0.34	0.47
Schemes	75	1.56	2.25
Hid	75	38	21.97
Gender	75	1.24	.42
Tribe	75	1.96	1.00
Structure	75	3.01	.72
Nproom	75	1.54	.85
wproof	75	.78	.412

Toilet	75	3.93	1.455
Cooking	75	3	0
Drinking	75	1.97	.28
Troom	75	3.66	.759
Electric	75	.32	.469
Children	75	1.6	.49
Vaccine	75	.96	.197
Income	75	2.13	.810
Popaware	75	.946	.226
Status	75	.946	.226
Programs	75	.946	.226
Awareness	75	1.5	.60
Land	75	6.32	5.47
Landuse	75	1.14	.455
Earnings	75	.706	.458
Childedu	75	.98	.11
Occupation	75	1.2	.75
Fproduct	75	.88	.32
Sellfpro	75	1.44	.68
Livestock	75	1.74	.46

Source: Field Survey, 2024

Household Demographics

The dataset comprises 75 observations and includes various socio-economic and demographic variables. To provide a comprehensive understanding, these variables are grouped under different economic categories: household demographics, housing conditions, health and sanitation, education and awareness, income and occupation, and agriculture and livestock.

The dataset begins with household identification and basic demographic details. The average household size (hhs) is 6.57, with a standard deviation of 2.09, indicating moderate variability, and ranges from 3 to 12 members. The mean age (age) of respondents is 42.28 years, with a standard deviation of 11.07, spanning from 21 to 70 years. Gender (gender) is coded with an average of 1.24, showing a slight skew towards males. The tribal affiliation (tribe) has a mean of 1.96, indicating the presence of multiple tribal groups, with two categories represented in the dataset.

Housing Conditions

The quality of housing is captured through several variables. The average structure type (structure) scores 3.01 on a scale from 1 to 4, reflecting varied housing quality. The number of Pucca rooms (nproom) averages 1.55, with a maximum of 3 and minimum of 0. 78.67% of the households have waterproof rooms (hwproof). The total number of rooms (troom) averages 3.67, with a standard deviation of 0.76, indicating that most households have between 2 and 5 rooms. Additionally, only 32% of the households have electricity (electric).

Health and Sanitation

Health and sanitation variables provide insight into living conditions. The average type of toilet facilities (toilet) scores 3.93, with a wide range from 2 to 9, indicating diverse sanitation conditions. Cooking methods (cooking) are uniformly scored at 3 (woods/coal) for all households. The source of drinking water (drinking) has an average score of 1.97, indicating variation in water sources. Only 34.67% of households have a separate kitchen (kitchen). Vaccination rates (vaccine) are high, with 96% of children being vaccinated.

Education and Awareness

Education and awareness are crucial indicators of socio-economic status. The average education level (level) is 1.51 on a scale from 0 to 2, reflecting varied educational attainment. Awareness about PVTGs status , socio-economic status (status), and participation in government programs (programs) are all high, with 94.67% of households aware and participating.

Income and Occupation

Income and occupation details reveal the economic activities of households. The income level (income) averages 2.13 on a scale from 1 to 4, suggesting moderate income diversity. The number of children (children) per household averages 1.60. Most households have diversified sources of earnings (earnings), with 70.67% reporting additional income sources. Occupation types (occupation) average 1.20 on a scale from 1 to 5, indicating varied employment types.

Agriculture and Livestock

Agricultural activities and livestock ownership are significant for rural households. The average land owned (land) is 6.32 units, with a standard deviation of 5.48, ranging from 0 to 35 units. Land use (landuse) averages 1.15 on a scale from 0 to 3. Access to forest products (fproduct) is high, with 88% of households reporting access. Selling forest products (sellfpro) averages 1.44 on a scale from 0 to 2. Livestock ownership (livestock) is common, with an average score of 1.75, indicating that most households own between 1 and 3 types of livestock.

Data Analysis and Results

MANOVA (Multivariate Analysis of Variance) is a statistical technique used to assess whether there are significant differences in the mean vectors of multiple dependent variables across different groups. This method extends the traditional analysis of variance (ANOVA) by simultaneously analyzing several dependent variables, allowing for the examination of their interrelationships, and reducing the risk of Type I errors associated with multiple comparisons. MANOVA evaluates the impact of independent variables (e.g., tribal affiliation) on the combined dependent variables (e.g., socio-economic indicators), thereby providing a more comprehensive understanding of group differences. The technique relies on assumptions of multivariate normality and homogeneity of covariance matrices, ensuring that the results are robust and reliable.

The results of MANOVA are illustrated as follows:

Source	**Statistic**	**df**	**F (df1, df2) =**		**F**	**Prob>F**
PVTG	W 0.3516	1	12.0	62.0	9.53	0.0000 e
	P 0.6484		12.0	62.0	9.53	0.0000 e
	L 1.8443		12.0	62.0	9.53	0.0000 e
	R 1.8443		12.0	62.0	9.53	0.0000 e
Residual	73					
Total	74					

Source: Author's Computation

Note: W – Wilks' Lambda, P – Pillai's Trace, L – Hotelling Trace, R – Roy's Largest Root

The MANOVA results reveal significant differences in the mean vectors of the dependent variables across the tribes. The Wilks' Lambda statistic of 0.3516 indicates that the tribes differ substantially in terms of the combined set of dependent variables. This statistic is a measure of the proportion of the variance in the dependent variables that is not explained by the independent variable (tribe), with lower values suggesting more pronounced differences. The F-statistic for the "PVTG" factor is 9.53, which represents the ratio of the variance between the tribes to the variance within the tribes. This high F-value signifies a strong effect of tribal affiliation on the dependent variables. The p-value associated with this F-statistic is 0.0000, which is well below the conventional threshold of 0.05, indicating that the observed differences are statistically significant and not due to random chance. The degrees of freedom for the "PVTG" factor are 1 for the numerator and 62 for the denominator, reflecting the comparison between the groups and the variation within each group, respectively. The residual degrees of freedom are 73, and the total degrees of freedom are 74. These results collectively support the conclusion that tribal affiliation has a substantial and statistically significant effect on the set of dependent variables analyzed, underscoring the importance of considering tribal differences in understanding the socio-economic factors being studied.

Further analysis is done using Univariate ANOVA to determine the root cause of significant differences between the two tribes. The results of Univariate ANOVA are presented as follows:

Table 3: Univariate ANOVA Results

Variables	P -value
hhs	**0.0001**
age	0.1515
kitchen	**0.0297**
schemes	**0.0065**
electricity	**0.000**
children	0.2255
vaccine	0.0917
income	**0.0003**
Level of awareness	0.258
Land	**0.0057**
Child education	0.3401
Forest product	**0.0018**

Source: Author's Computation

In the dataset, several variables demonstrate significant effects on the dependent variables: Household Size (hhs) with a p-value of 0.0001, indicating a strong impact; Kitchen facilities (kitchen) with a p-value of 0.0297, showing a significant influence; Participation in government Schemes (schemes) with a p-value of 0.0065, reflecting a substantial effect; Electricity availability (electricity) with a p-value of 0.0000, indicating a highly significant impact; Income (income) with a p-value of 0.0003, demonstrating a significant effect; : Land ownership (land) with a p-value of 0.0057, which significantly affects the variables; and Access to Forest Products (forest product) with a p-value of 0.0018, showing a significant relationship. These p-values suggest that these factors notably influence the dependent variables in the study.

Mean Comparison is conducted for determining the differences between Birjia and Korwa tribes. The results of mean comparison are presented as follows

Table 4: Mean Comparison of Korwa and Birjia Tribes

Variables	Korwa	Birjia
hhs	5.7	7.5
Age	40.51	44.9
kitchen	0.46	0.22
scheme	2.23	0.83
electricity	0.051	0.6
children	1.66	1.52
vaccine	0.92	1
income	1.82	2.47
land	4.6	8.1
Level of awareness	1.35	1.66
Child education	0.97	1
Forest products	0.769	1

Source: Author's Computation

The mean comparison between the Korwa and Birjia tribes reveals several differences: Korwa households have a smaller average size (5.7 vs. 7.5), are younger (40.51 years vs. 44.9 years), and have better kitchen facilities (0.46 vs. 0.22) and access to government schemes (2.23 vs. 0.83). Conversely, Birjia households report higher average income (2.47 vs. 1.82), greater land ownership (8.1 vs. 4.6 units), and similar child education levels and vaccination rates compared to Korwa. Electricity availability is also notably lower in Korwa households (0.051 vs. 0.6). Access to forest products is slightly better for Birjia (1 vs. 0.769), indicating overall greater resources and opportunities for the Birjia tribe.

Major findings of the Study

- Gender is slightly skewed towards males.
- Only 32% of the PVTG households are electrified.
- Cooking method is found uniform i.e. mostly rely on woods.
- 96% children are vaccinated.
- Awareness regarding PVTG status and government programmes are high.
- The result of MANOVA shows that there exist significant differences in the socioeconomic status of Korwa and Birjia.
- The result of univariate ANOVA analysis indicates that socioeconomic disparities exist between two tribes in terms of following variables – 1. household size 2. separate kitchen room 3. Access to electricity. 4. Housing schemes 5. income level 6. land holdings 7. Access to forest products
- The mean comparison between the Korwa and Birjia tribes reveals that Birjia is better performer in various socioeconomic indicators.

3. Conclusions and Policy Suggestions

There are significant socio-economic differences between the Korwa and Birjia tribes, as demonstrated by the results of the MANOVA and the mean comparison. According to the results of the MANOVA analysis, tribal affiliation has a significant impact on the dependent variables, as evidenced by the significant differences in household size, income, land ownership, and access to resources. Among the significant variables, which include household size, kitchen facilities, government schemes, the availability of electricity, income, land ownership, and access to forest products, there are critical areas in which there are disparities between the tribes. To sum everything up: When compared to the Birjia tribe, the Korwa tribe is characterized by having smaller households, improvements in kitchen facilities, and increased access to government programs. However, the Korwa tribe also has a lower income, a smaller percentage of land ownership, and restricted access to electricity and forest products. Birjia households, on the other hand, are larger, older, and have higher income levels, more land, and access to electricity. However, they have comparable levels of child education and vaccination rates. The results of this study highlight the influence that tribal affiliation has on socioeconomic conditions. They demonstrate that Birjia households, on average, have better economic resources than korwa households. However, these differences do not ensure significant betterment of Birjia as both Birjia and Korwa households face significant resource constraints.

Policy Recommendations: It is necessary to implement targeted interventions to address these disparities. It is imperative that policies be formulated with the intention of enhancing the Korwa tribe's access to essential services and resources. This includes the enhancement of electricity infrastructure, the expansion of opportunities for land ownership, and the enhancement of access to forest products. A potential solution to the problem would be for the government to broaden its programs so that they cover a greater number of Korwa households and to invest in educational and medical facilities. Even though the Birjia tribe is seen better in the analysis, it does not mean they are doing as good as required so, it is important that they continue to receive support to maintain and improve their socio-economic conditions. By ensuring that the benefits of economic growth and access to resources are distributed in an equitable manner, it is possible to contribute to the reduction of socio-economic disparities that exist between the tribes. For fostering more equitable development, it will be essential to take a holistic approach that takes into consideration the circumstances and requirements that are specific to each tribe.

References

1. Arya, M.S., & Chauhan, T. (2012, June). A critical study of tribal education: with special reference to women. In International Seminar on Tribal Development, in the Pacific University, Udaipur, Rajasthan, India. Retrieved from https://www.researchGate. net/publication/276174073
2. Arya, S., & Chauhan, T. (2012, June). A critical study of tribal education: with special reference to women. In International Seminar on Tribal Development, in the Pacific University, Udaipur, Rajasthan, India.
3. Bakshi, P., Roy, S., & Sengupta, A. (2015). Multidimensional deprivation among the tribals in India. Indian Journal of Human Development, 9(2), 235-248.
4. Béteille, A. (1998). The idea of indigenous people. Current Anthropology, 39(2), 187-192.
5. Bhat, Z. A., & Khan, M. A. (2023). Education Scenario of Scheduled Tribes: Evidences from Census (2011) and Unified District Information System for Education (U-DISE) 2017–2018 Data. Contemporary Voice of Dalit, 0(0). https://doi.org/10.1177/2455328X231168550
6. Bhaumik, S. (2000). Negotiating Access: Northeast India. Refugee Survey Quarterly, 19(2), 142-158.
7. Census of India, (2011): Office of the Registrar General & Census Commissioner, India, Ministry of Home Affairs, Government of India, accessed on 9th April, 2014 from https://censusindia.gov.in
8. Dayal, H., Kapoor, A., & Kumar, R. (2014). Vulnerability of Tribal Communities in India. Journal of Development Studies, 50(2), 73-80.
9. De Haan, A., & Dubey, A. (2005). Poverty, Disparities, or the Development of Underdevelopment in Orissa. Economic and Political Weekly, 40(22), 2321-2329.
10. Deshpande, A., & Sharma, S. (2015). Disadvantage and discrimination in self-employment: Caste gaps in earnings in Indian small businesses. Small Business Economics, 46(2), 325–346. https://doi.org/10.1007/s11187-015-9687-4
11. Ghosh-Jerath, S., Kapoor, R., Singh, A., Downs, S., Barman, S., & Fanzo, J. (2020). Leveraging traditional ecological knowledge and access to nutrient-rich indigenous foods to help achieve SDG 2: an analysis of the indigenous foods of sauriapaharias, a vulnerable tribal community in Jharkhand, India. Frontiers in Nutrition, 7, 61.
12. Journal of Humanities and Social Science, 6(1), 46–54.
13. Kannan, K. P., & Raveendran, G. (2011). Poverty, Social Exclusion and Labour Market Outcomes: A Study of India's Tribal Communities. Social Indicators Research, 104(3), 321-340.
14. Khan, S., & Hasan, Z. (2020). Tribal Women in India: The Gender Inequalities and Its Repercussions.
15. Menon, J. (2019). Educational status of adivasi students in wayanad district, kerala (Doctoral dissertation, University of Calicut.).
16. Mihu, I., Deuri, M., Borah, D., Wangpan, T., Kushwaha, S., &Tangjang, S. (2024). Beyond harvest: unlocking economic value through value addition in wild edible plants for sustainable livelihood in Arunachal Himalayas. Genetic Resources and Crop Evolution, 1-19.
17. Ministry of Tribal Affairs, (2013): "Statistical profile of Scheduled Tribes in India", Statistics Division, Government of India, pp. 1-448,

accessed from https://www.brlf.in/wp-content/uploads/2018/05/Statistical-Profile-of-STs_2013.pdf
18. Mitra, A. (2013). India's Forest Rights Act 2006: Forest Bureaucracy and the Right to Livelihood. Oxford Development Studies, 41(2), 239-258.
19. Muniraju, S. B., & Thakur, R. (2018). Development deficits of Particularly Vulnerable Tribal Groups (PVTGs) and way forward. Journal of Rural Development Review, VI(6), 1-14.
20. Nayak, S. (2013). Impact of MGNREGA on Status of Tribal Women in Odisha: A Case Study of Rajgangpur Block of Sundergarh District. Journal of Agriculture and Environmental Sciences, 2(2), 11.
21. Pande, S., & Dubey, A. (2023). Private Schooling in India: Changes in Learning and Achievement Experience. In India's Social and Economic Transformation in the 21st Century (pp. 126-166). Routledge India.
22. Radhakrishna, M. (2012). Starvation among Forest Dependent Communities. Ed. Virginius Xaxa. Social Exclusion and Adverse Inclusion: Development and Deprivation of Adivasis in India. Ed. Dev Nathan. New Delhi, India: Oxford UP.
23. Ramakrishnappa, D.C. (2015). Empowerment of the Tribal Women in Karnataka in Present Social Order: A Sociological Analysis. International Journal of Academic Research, (2015) October- December 2, 4(1).
24. Rani, G.S., Rajani, N., & Neeraja, P. (2011). An analysis of tribal women's education in India. In International Conference on Social Science and Humanity (vol. 5, pp. 507–510).
25. Saigal, S., & Shrivastava, R. (2022). Economic Impact of Tribals on India's Economy. Economic and Political Weekly, 57(9), 40-49.
26. Sarkar, A., & Dasgupta, S. (2009). Aspects of Tribal Culture in the Forest Environment of Bastar. Studies of Tribes and Tribals, 7(2), 81-89.
27. Sarkar, R. M. (Ed.). (2008). Primitive tribal groups in India. New Delhi, India: Serials Publications.
28. Satpati, S., & Sharma, R. (2022). Political Participation of Tribals in India. Social Change, 52(3), 347-362.
29. Sharma, A., Patel, S. K., & Singh, G. S. (2021). Traditional knowledge of medicinal plants among three tribal communities of Vindhyan highlands, India: an approach for their conservation and sustainability. Environmental Sustainability, 4, 749-783.
30. Sharma, S., Mehra, D., Akhtar, F., & Mehra, S. (2020). Evaluation of a community-based intervention for health and economic empowerment of marginalized women in India. BMC public health, 20, 1-16.
31. Sindhi, S. (2012). Prospects and Challenges in Empowerment of Tribal Women. IOSR
32. Singh, B.P. (Ed.). (2010). Criminal Tribes of Punjab: A Social-anthropological Inquiry.Routledge.
33. Subramanyam, V. 2006. Environment and Sustainable Development: An Anthropological Study among the Tribes of Eastern Ghats in Andhra Pradesh. Major Research Project Report, Indian Council of Social Science Research, New Delhi. (Unpublished).
34. Vaishnav, T. K. (2008). Chhattisgarh ki Aadim Janajatiya[Primitive tribes of Chhattisgarh]. Raipur, India: Tribal Research and Training Institute.
35. Verma, C. S., Singh, S., Ranjan, A., & Sundararaman, T. (2018). Social and systemic determinants of utilisation of public healthcare services in Uttar Pradesh. Econ Polit Wkly, 53, 45.
36. Vidyarthi, L. P. (1980). The Tribal Culture of India. Concept Publishing Company.
37. Xaxa, V. (1999). Tribes as Indigenous People of India. Economic and Political Weekly, 34(51), 3589-3595.

***

SOME PICTURES FROM THE FIELD VISIT TO MAHUADANR BLOCK OF LATEHAR IN THE MONTH OF FEBRUARY 2024

Subhashree Rakshit
Postgraduate Student of English literature
St.Xavier's College (Autonomous),Kolkata
Email id- rakshitsubhashree2002@gmail.com
Contact No-7439641648

Abstract: In the vibrant tapestry of South Indian cinema,narratives exploring the intricacies of human relationships have long been a hallmark.Amidst these,the representation of LGBTQ+ individuals,particularly the poignant and often tumultuous journeys of gay men,has begun to emerge with a compelling resonance;at the heart of which lies parental acceptance and the profound emotional struggles that shape and redefine familial bonds.This paper investigates how the films Evening Shadows and My Son is Gay portray the challenges faced by mothers reconciling with their sons' queer identities in South Indian settings,something which is considered to be unnatural in a conservative society.The paper further studies that while Evening Shadows highlights a more traditional,rural context,My Son is Gay reflects the complexities of urban and middle-class environments,the commonality being the cultural and religious factors suppressing the protagonists' free will in both cases.A take on cinematic techniques will also be attempted to provide insights into the LGBTQ+ experiences,particularly the maternal journey towards acceptance.These aspects are analysed by employing the methodology of queer studies,film studies and cultural studies broadly.Finally,the paper will try to infer wider shifts in understanding of queer identities and the future of such representations in regional cinema.

Keywords:-Cinema, queer,maternal acceptance,culture,challenges

Introduction: In the kaleidoscopic world of queer life,acceptance emerges as both a yearning and a struggle,often tempered by society's rigid expectations and whispered norms.The term ‘queer’ is often used as an inclusive umbrella term for anyone who does not conform to traditional heterosexual or cisgender norms and therefore is mostly treated as ‘the other’ by homophobic people.The queer community often experience stigma and discrimination throughout their lives and are the target of sexual and physical assault,harassment and hate crimes(Mishra 684).Statistics further claims that homosexual women are at greater risks of homicidal violence largely owing to their gender but that doesn't lower the abuse meted out to gay men for not being able to express their masculinity.These sensitive issues are often taken up by the media,particularly the Indian film industry churns out dozens of films belonging to different genres every year that educate the audience on more socially relevant issues.

South Indian cinema has increasingly ventured into the intimate spaces of the LGBTQ narratives,capturing the bittersweet intersections of love,family and identity. Evening Shadows and My Son is Gay do not merely tell stories of personal journeys but reveal the layered,complex challenges faced by those whose identities sit at odds with a tradition-bound world.More specifically,the intense emotions of the mothers are vividly portrayed as they have high hopes regarding their sons’ getting established and settling down with respectable women that never happen in reality.The mothers confront revelations that ripple through the delicate fabric of their lives and are thrust into a transformative journey of self-discovery and evolving acceptance.

Literature Review: A thorough examination of literature review on the films reveal a complex interplay of media influence and social commentary.Shivank Mishra's scholarly article “A Psychological Exploration Research on LGBT Community" examines different queer terms in details and how societal attitudes impact the mental health of LGBTQ+ people,drawing from research that highlights issues such as discrimination,social exclusion and internalized stigma.Apoorva Ravi's work titled "Breaking of societal taboos by a queer independent film: A content analysis of Evening Shadows",on the other hand,emphasises solely on how the film Evening Shadows treats the concept of gender binary and gender fluidity.Directed content analysis using queer theory coupled with semiotics is also used to identify the presence and absence of queer sensitive signs so as to better understand queer representation in films.

Even in journalistic film reviews,the subtle yet profoundly resonant undertones of queer narratives are often meticulously woven into a tapestry of nuanced critiques.Kennith Rosario in his piece for The Hindu titled 'Evening Shadows' review: A didactic 'coming-out' saga' stated, "The characters are so one-dimensional and representative of multiple schools of thought that there is no room for complexity. The filmmaker leaves no scope for questions and shades, making the film seem like a self-appointed spokesperson for the Indian queer community." In another movie review of the Evening Shadows, Niranjan writes, "In view of the recent SC judgment declaring section 377 as unconstitutional,the 2013 verdict is now moot,but the reactions of Kartik and Aman to the judgement and Kartik's fears on how it will make it even more difficult for his mother to accept his reality are all brought out well."Kunal Guha,writing for Bangalore Mirror further substantiates the film's impact by praising Mona Ambegaonkar(who played the role of Vasudha)to be a flawlessly perfect actress.

As far as My Son is Gay is concerned,IANS in the Hindustan Times stated, "The young director(Lokesh Kumar)considers himself extremely fortunate to have talented actors such as Anupama, JP and Kishore on board."All of them play very important roles. Anupama plays the mother who has to deal with her gay son. The film is a very touching and positive journey of a mother who is unable to accept the fact that her son is gay," he said." Even Sowmya Rajendran in The News Minute further explores the director's viewpoint in making the film and he writes, "Noting that very few Tamil films have had gay references and the fact that none of them has dealt with the issue deeply, Lokesh says, "Most people have no clue. People think being gay and being transgender are the same, for example. There is a lot of taboo and assumptions around it."Driving from these sources,it can therefore be mentioned that the LGBTQ+ experience in South India underscores the transformative power of love and acceptance in transcending deeply ingrained cultural boundaries.

Methodology: The methodology draws upon an intricate textual analysis wherein each film's dialogue,setting and narrative arc are meticulously examined to reveal layers of meaning and thematic resonance.Through queer studies,the analysis delves into the portrayal of LGBTQ communities,highlighting how these characters assert their individuality within family structures that are fraught with generational tensions.A specialized focus on cinematographic techniques like lighting contrasts,close-up shots and symbolic use of space illuminates the inner world of the protagonists and the poignant expressions of maternal love strained by societal expectations.Finally,cultural studies provide a contextual backdrop of South India where tradition and modernity coexist in fragile harmony.This approach,deeply rooted in academic rigour and theoretical richness ensures a holistic understanding of how these films embody the personal,familial and emotional struggles within queer lives.

Unspoken Ties:A Mother's Love- Sridhar Rangayan's award winning film Evening Shadows is set in Srirangapatna,Karnataka and is largely based on what happens when someone comes out.The filmmaker somewhat identities himself with the central protagonist Kartik who comes back to his hometown after spending a considerable period of time in Mumbai as a photographer,living together with his partner Aman.Back at home,he finds his mother Vasudha to be constantly subjugated under the domination of his father which raises a question regarding the institution of marriage involving heterosexual relations where basic love and respect are missing.The movie also projects Kartik's aunt Sarita to be another victim of conjugal relation and is forced to leave her home after being physically abused by her husband.While the parents are busy in finding a match for him,Kartik reveals to his mother about his attraction towards guys which is more than physical. The propaganda part in the film is not "the-in-your-face" kind, but subtle and is incorporated naturally into the dialogues and though some of the changes in Vasudha does seem based on the ideal rather than the real, her acceptance and support of Kartik in the end leaves no one unsurprised(Niranjan).

Vasudha's dilemma as she finds herself torn between her loyalty to her husband and the love for her son is highlighted further when through flashbacks it is revealed that she unwittingly believes herself to be the cause of her son's effeminate nature.Kartik,who often helped his mother in the kitchen and learnt works which are supposed to be feminine is repeatedly admonished by his father whose catchphrase for his wife and son had always been "hopeless".Vasudha's nightmare about his son being a transgender further portrays the ignorance in small communities regarding queer identities.Initially and for many days,she remained in a shocking state as her dreams of getting her Kanna married to a pretty girl and having grandchildren were completely shattered.Tiny figments of activism is however portrayed when the mother is seen throwing water on the funeral pyre and the ceremony being conducted by the father for his live son and questions patriarchy by stating that, he is her son and she would not allow funeral for her son as long as she is alive(Ravi).Though Vasudha's acceptance is a painful and difficult process,ultimately she learns to embrace her and her son's true selves while immersing in her passion for painting.

Between Love and Acceptance:A Fragile Reconciliation: Lokesh Kumar's film My Son is Gay depicts Lakshmi,Varun's mother to be a strict disciplinarian for whom gender is rigid and she is shown admonishing the father of her male pupil for planning to dress him up as a girl in a school drama.Set in the Malabar coast,the movie initially depicted her as a loving and supportive mother who rears even her twin brother's son alongside her own son.Varun's own struggles to accept himself as a gay is heightened when he visits a psychiatrist and later requests his friend(later partner)Kartik's mother to blurt put his truth to his mother.Sumerau, Barbee, Mathers and Eaton(2018)opine that,"To fully understand the diversity of sexual and gendered experiences, identities, and inequalities in societies, we must analyze variations in the ways people blend different gendered and sexual identities"(Ravi).However,Lakshmi couldn't consider this as a normal sexual identity and fears social ostracization,often imagining the people around to mock at her and choosing her reputation over everything else,severs ties with Varun.

Ironically,the society she fears of never really cared much for her son's condition and owing to growing awareness of LGBTQ+ even accepted Varun as he is.Varun's friends and maternal uncle repeatedly attempts to mend the mother-son relationship but to no avail.Despite being highly educated and maintaining her household single-handedly after her husband's death,Lakshmi could never really understand her son,for whom she was the entire world.Her maternal instincts are only rekindled when the school maid lectures her on the importance of mother-son relationship by stating how she herself has lost her son and at the end of the film,a lonely,sick Lakshmi visits her sleeping son in his friend's house but even then partially accepts him.Her finally tears symbolise the fact that there is still a lot to progress for the society to be inclusive of all genders and the ambiguous ending opens the film to further interpretations.

Parallel Paths:Contrasting Queer Lives in Rural and Urban South India The rural and urban settings of Evening Shadows and My Son is Gay respectively also have a lot to do with the awareness and acceptance of queer identities.The rural town in Evening Shadows seems as a microcosm of conservative Indian society where everyone knows each other and there is little room for privacy.This is best exemplified via the depiction of Ramesh uncle,who despite being a gay man is forced to enter into a marital relationship and targets Kartik to fulfil his sexual desires.For Kartik,who has been living in Mumbai-the city known for its relative openness and diversity-the return to his hometown is fraught with anxiety.During his stay in his native place, the verdict of the Supreme Court's reversal of the judgement against Section 377 is to be announced and this could have a direct bearing on Kartik's very existence(Guha).

Kartik's father Damodar's authoritarian approach and inability to accept both his job as a photographer and his sexuality is rooted in the fear of losing his social standing and the perceived dishonour that would come with it.The fear of gossip and social surveillance distraught Vasudha so much that she feels it was good to have never known about her son's sexual identity so as not to answer the neighbourhood regarding his disinterest in marriage.The narrow streets,closely packed houses and the constant presence of neighbours contribute to a sense of entrapment for the characters.In short,the whole film talks about prioritising own self even in the midst of crisis just as even Kartik's father and aunt do so.

The greatest treasure that Varun,the protagonist of My Son is Gay, on the other hand,gets is the urban environment and his connection to like-minded people who actually accepted him with his true self.His friends and extended family supported him during tough times,reflecting the fact that society is progressing slowly but surely.His visit to the psychiatrist and joining the LGBTQ workshop and community on his advice clearly shows the growing awareness regarding this issue and Varun never felt himself to be the only one to be tagged as ‘abnormal’.Tipped to be an art film,Lokesh says the film is not for audiences who seek entertainment from cinema(IANS),rather it clearly portrays how despite its modernity,the city couldn't always free itself from societal expectations and the opinions of others.In the urban environment,the pressure to maintain a respectable social image is even more intense and this is precisely why at the end of the film Lakshmi accepts her son only half-heartedly.

Beyond the lens:Crafting cinematic moments: Through deliberate visual storytelling,thoughtful framing,soundscapes and the interplay of light and shadow,these films don't merely depict queer experiences;they envelop audiences in the visceral journey of confronting and reshaping cultural and familial norms.The title Evening Shadows suggests a time of day when light and darkness coexist,symbolising the transitional phase in the characters’ lives.The interplay of light and shadow is particularly evident in scenes where characters confront difficult truths or grapple with their emotions.The dimly lit interior of the home during evening hours serve as a backdrop for intimate conversations where characters are not fully brought to light.Bright light is reserved only for happy moments.

The film begins with an establishing shot and follows occasional cross-cutting to depict scenes in Kartik's native town and his residence in Mumbai parallely.While the colour red is used to heighten emotional anxiety when Kartik's parents discover his true identity,the film follows a backward-forward movement to provide context for the characters’ relationships and past experiences.The crux of the film — the dramatic ‘coming-out’ scene — happens in a coracle in the middle of the lake when Kartik goes on a day-trip with his mother and confides in her while they are boating. Her reaction is over-the-top (almost like she has a cardiac arrest) as the background music blares while in accompaniment, the filmmaker zooms out and displays a variety of long shots, against the setting sun(Rosario). Diegetic sounds refer to the sounds that originate from the film's world heard by both characters and audiences and is reflected via household noises, dialogues,music with the scenes and others.The sound heard only by the audience during moments of inner turmoils,emotional underscoring are in the scenes where Kartik is reflecting on his struggles and silence acts as a passive tool in both cases.

On the other hand,right from the beginning of the film My Son is Gay, the camera zooms in to project the faces of the characters and their complexities,close-ups to be more precise.Wide angle shots are taken for scenes where Varun's friend circle or Lakshmi's school and the environment are depicted,highlighting broad social strata.Soft melodies along with dim lighting for melancholic scenes and bright lighting for happy moments like mother-son bonding,Varun's acceptance of himself are used.Parallel scenes are juxtaposed together using montage and cross-cutting techniques which undoubtedly gives a comprehensive idea.Talking about the making of his film,director Lokesh Kumar further says that the LGBTQ community is treated as a joke which makes people harder to come out and since these people do not have any acceptance in the first place,the cast had been quite responsible and sensitive in their portrayal(Rajendran).That's indeed what made the film special enough to be etched into the hearts of audience of all ages.

Conclusion: Evening Shadows and My Son is Gay contribute significantly to the discourse on LGBTQ+ issues in South India by highlighting critical interplay between maternal bonds and societal struggles.While the films illuminate the path towards a more inclusive and compassionate society,the paper focuses broadly on the perspectives of the mothers whose worlds are initially turned upside down on learning their sons' identities and the ultimate reconciliations.The wider shifts in understanding of queer identities thereby challenge that which is conventional,prompting a re-evaluation of societal norms.From the time of casting of these films,one in 2017 and another in 2018,the pride community has well integrated in society with the whole of June being the pride month.With minor conflicts projected either with Aman's preoccupation with Section 377 and Supreme Court's decision regarding same-sex relationships or the ambiguous acceptance of Lakshmi,all we can do is hope for a far better and gender inclusive future.

Works Cited

1. Guha,Kunal."Evening Shadows movie review: Mona Ambegaonkar is flawlessly perfect in this coming out drama."Bangalore Mirror,10 Jan.2019,https://bangaloremirror.indiatimes.com/entertainment/reviews/evening-shadows-movie-review-mona-ambegaonkar-is-flawlessly-perfect-in-this-coming-out-drama/articleshow/67473331.cms#:~:text=The%20film%20begins%20with%20Kartik,exactly%20understand%20can%20be%20discomforting
2. IANS."Tamil film My Son is Gay will star Anupama, JP and Kishore."Hindustan Times,23 Feb.2016,https://www.hindustantimes.com/regional-movies/tamil-film-my-son-is-gay-will-star-anupama-jp-and-kishore/story-Wpd3Za33OCbwgcOEcDqwpJ_amp.html
3. Mishra,Shivank. "A Psychological Exploration Research on LGBT Community." The International Journal of Indian Psychology,vol.10,issue.2,2022,pp.675
4. Niranjan."Movie Review:Evening Shadows."of life and myths,24 March 2019,https://oflifeandmyths.wordpress.com/2019/03/24/movie-review-evening-shadows/
5. Rajendran,Sowmya."Tamil audience ready for film on gay relationship: 'My Son is Gay' director."The News Minute,21 Nov.2017,https://www.thenewsminute.com/flix/tamil-audience-ready-film-gay-relationship-my-son-gay-director-71960
6. Ravi,Apoorva. "Breaking of societal taboos by a queer independent film: A content analysis of Evening Shadows." Gender and Media: Critical Perspectives,The Native Tribe,2023,https://www.researchgate.net/publication/369551151_Breaking_of_societal_taboos_by_a_queer_independent_film_A_content_analysis_of_Evening_Shadows
7. Rosario,Kennith."Evening Shadows review: A didactic 'coming-out' saga."The Hindu,10 Jan.2019,https://www.thehindu.com/entertainment/movies/evening-shadows-review-a-didactic-coming-out-saga/article25962031.ece

***

WATER SCARCE FUTURE IN A FALLEN APART HUMANITY: A DYSTOPIC-FUTURISTIC READING OF SHUSTERMANS' AND ITÄRANTA'S NOVELS EXPLORING ITS INFLUENCE WITHIN THE ADOLESCENT READERSHIP REALM

Ishani Routh
Final Year Student of the Postgraduate Department of English
St. Xavier's College (Autonomous), Kolkata

Abstract: This paper explores how adolescent dystopian literature, specifically Shusterman's Dry (2018) and Itäranta's Memory of Water (2014), fosters ecocritical awareness among young readers, encouraging them to reflect on environmental crises through engaging narratives. Literature has long served as a vehicle for addressing societal issues, and in ecocriticism, it not only reminds us of past environmental richness but also warns of potential desolation. Adolescent literature, with its emotional intensity, often channels this urgency, making ecological crises personally relevant for young audiences. Dry using a journalistic tone portrays an impending apocalyptic water crisis in a Western setting, while Memory of Water philosophically contemplates a post-apocalyptic reality from an Eastern perspective. By analyzing character development, plot arcs, and the combined ecocritical themes that have been employed in these novels, this paper aims to examine how they convey the urgency of ecological responsibility, aiming to cultivate an environmentally conscious mindset in future generations

Keywords: dystopia, ecocriticism, water scarcity, adolescent, novels

---

Introduction: Adolescent literature occupies a unique space between children's mythological tales and the complex realities of adult literature preparing young readers for the transition into adulthood while addressing the emotions and societal anxieties that adolescents face as they navigate this critical phase of life. These young readers, having left behind the innocence of childhood, begin to grapple with issues such as identity, authority, and the challenges of an increasingly complex world. As Roberta Trites (1998) observes, much of this literature is often set against dystopian backdrops to reflect not only the individual adolescent's aspirations but also to press on the societal imperatives for change and improvement.

The surge of dystopian fiction within adolescent literature has been linked to growing anxieties about contemporary societal issues.

Wang Xiaolan (2016) notes that this genre often tries to mirror communal fears regarding the status quo, particularly concerning ecological crises and the ramifications of technological advancement. The narratives frequently present a grim vision of the future, where environmental degradation, authoritarian governance, and societal breakdown threaten humanity's survival. Several prominent dystopian novels, such as The Water Knife by Paolo Bacigalupi and Not a Drop to Drink by Mindy McGinnis, revolve around the theme of water scarcity—an issue that has become increasingly critical in the face of climate change and unsustainable resource management. The United Nations warns of a looming freshwater crisis, with predictions suggesting that by 2050, over half of the global population could experience severe water shortages (Boretti and Rosa, 2019). This dire scenario underscores the necessity for literature to educate young readers about their ecological responsibilities and the urgent need for sustainable practices.

In this paper, I will examine two novels, Dry by Jarrod Shusterman and Memory of Water by Emmi Itäranta, both of which tackle the pressing issue of water scarcity from distinct cultural perspectives. Despite their differing settings and narrative styles, these works illuminate the universal consequences of ecological crises on humanity. By exploring the characters' struggles and their responses to environmental challenges, these novels encourage adolescents to reflect on their role as stewards of the earth, fostering a deeper understanding of the importance of water conservation and sustainability in shaping a more hopeful future.

DRY: Shusterman Father-Son's Take on a Post-Apocalyptic Water Scarcity Situation

In Dry, Neal and Jarrod Shusterman have set their story against a water-scarce Southern California. The novel unfolds with a "tap-out" situation, a government-mandated cessation of water access, that dives into human desperation as people clamber for any available water. Through adolescent characters, the novel instills in the young readers' minds, a stark awareness of water's preciousness, highlighting both the immediate impact of scarcity and the need for responsible consumption. As the characters Alyssa and her brother Garret navigate a world where water access is stripped away, the story strongly emphasizes the importance of resource management and the need to find solutions instead of succumbing to panic. This apocalyptic setting is amplified by a journalistic, almost documentary-like narrative structure where each character voices their experiences, amplifying the novel's realistic narrative. The central plot begins with Alyssa's stunned reaction to the tap-out, underscoring both disbelief and a touch of denial as she tries her kitchen tap, hoping for a miracle. Her desperate realization becomes the reader's introduction to the cascading chaos: "Everyone's going to remember where they were when the taps went dry... Like when a president is assassinated" (Shusterman, 11). This crisis is portrayed through escalating events—a run on bottled water, desperate scrambles for ice, riots, and even violence that transforms people into what Alyssa refers to as "water zombies." This vivid terminology encapsulates the degenerative effects of scarcity, as people abandon social norms and civility.

Structured with intercalary chapters called "snapshots," the novel provides a broader societal narrative, mimicking news segments that paint a grim national picture. The Shustermans stress how swiftly an environmental disaster can unravel human behavior, tapping into an eco-horror genre that places readers within a believable, catastrophic scenario. With each snapshot chapter, the novel reinforces how water depletion fractures the social fabric, fueling primal violence, desperation, and survival instincts. This use of multiple viewpoints creates a documentary-like authenticity, making readers question their preparedness and responsibilities in the face of environmental crises. The story proceeds with a steady escalation in brutality while clarifying that the fragility of humanity becomes apparent in such situations. For instance, when Alyssa tries to save a man from being attacked by "water zombies," she faces a near-death experience herself, a reminder of how close people are to becoming predators when survival is at stake. Amid this, Alyssa, Garret, and their friend Kelton search for their missing parents, only to stumble upon horrifying scenes of people turned to savagery. Kelton's family is prepared for this scenario, with his father stockpiling water and supplies. However, his refusal to share with neighbours sparks vengeful violence, ultimately leading to tragic outcomes. Through Kelton's family, Dry shows the thin line between survival preparedness and selfishness.

At the novel's heart lies the critique of unchecked capitalism, embodied in the character Henry, who profits from desperation through a pyramid scheme called "AguaViva." Henry's ruthless exploitation of the water crisis exemplifies the manipulation that can arise in apocalyptic conditions (Akter, Cumming, and Ji, 2023). His profiteering mirrors real-world scenarios where crises are profit opportunities, a theme the Shustermans emphasize by making him a figure of detachment and greed amid suffering. The physical toll of dehydration and despair on characters brings the reality of such a catastrophe into sharp focus. Alyssa’s eventual confrontation with her survival instincts when she steals water from an elderly woman to save her brother Garret underlines the depths of desperation that arise when loved ones are at risk. Dry depicts both the psychological and physical collapse of individuals, transforming ordinary people into emaciated, despondent “zombies” when denied a basic necessity (Syne, 2023, 13).

Despite the grim portrayal, the novel ends on a hopeful note. The water is restored, and Alyssa, Garret, and their parents are reunited, hinting that humanity might learn from this experience. This ending suggests that even in the worst of crises, there’s an opportunity for renewal. By showing Alyssa’s community’s return to “normalcy,” Dry underscores the preciousness of resources, particularly for its younger audience. The story serves as a cautionary tale, urging readers to identify their role in conservation, lest they face a similar fate. In Dry, Shusterman and Shusterman manage to weave a thought-provoking narrative that extends beyond the typical post-apocalyptic trope. They craft an eco-horror that resonates with contemporary environmental anxieties, stressing the need for sustainable living and resource mindfulness (Sartini and Endahati, 2023, 53). The novel stands as both a suspenseful read and an educative narrative, challenging readers, especially young ones, to imagine a world without water—a world no longer taken for granted.

Memory of Water: A World Where Water Has Become a Nostalgia

In Memory of Water (2014), Emmi Itäranta explores a dystopian future where water has become almost a nostalgic memory. Set in a parched, militarized Scandinavia controlled by an empire called New Qian, the novel reflects a grim narrative where humanity teeters on the edge of extinction. The story revolves around Noria Kaitio, the daughter of a tea master, who finds herself responsible for preserving a dwindling freshwater spring after her father's death. Structured in three parts, each section begins with a quote from The Path of Tea, a text attributed to a seventh-century philosopher, Wei Wulong. These quotes highlight the novel's blend of cultural traditions and environmental anxiety, creating a timeless, universal setting (Lepapanen, 2020, 428-429). The tea ceremony, a deeply rooted Chinese ritual, stands as a symbol of resilience and cultural memory, with Noria's training tying her to fulfill both her heritage and her responsibility as a keeper of water. While water scarcity forms the crux of the plot, the novel also examines related issues, notably pollution. The "plastic grave," a vast expanse of waste that Noria and her friend explore, symbolizes the irreversible environmental damage humanity has wrought. This landscape of discarded plastic is an eerie reflection of Earth's lost ecosystems, embodying a "carcass" of the past, with its muted, grim colours symbolizing ecological degradation (Ms. Nidhi and Prof. Sharda Kaushik, 2021). Here, Noria discovers an audio device that provides a glimpse into past events leading to the current crisis. The audio, though incomplete, mentions a historical "Jansson expedition" but cuts out before giving any substantial information, reflecting how humanity's mistakes remain shrouded in mystery.

The society in Memory of Water has adapted physically to water scarcity, with pale, frail, and underdeveloped bodies, a visual reminder of the genetic changes from the "twilight century" when resources began depleting. This frailty noted in their physique indicates an evolution influenced by deprivation, as Noria's generation endures a new reality where natural elements are foreign concepts. In her community, water is strictly rationed, with quotas enforced by militarized authorities. Exceeding one’s allotment results in severe punishment—houses are marked, and offenders are detained or killed, showcasing a ruthless regime that prioritizes water regulation over humanity. When Noria recalls her parents warning her against drinking from contaminated sources, the dire state of potable water and the rampant spread of water-borne illnesses become apparent (Itäranta, 2018, 135). The tea ceremony, woven into the narrative with its core values of harmony, respect, purity, and tranquility, transcends its traditional role and becomes Noria’s anchor, providing meaning amid bleakness. Japanese tea ceremonies celebrate unity and ritual artistry through details like side dishes and ceramics (Chandini and Devi, 2018, 5377). For Noria, this ceremony is not only a cultural touchstone but a lifeline that ties her to her father's legacy, reinforcing her commitment to protect the freshwater spring. By taking up her father's role as a tea master, she challenges patriarchal conventions and establishes herself as both a preserver of tradition and an agent of change.

Through Noria's defiance, Itäranta offers a vision of adolescent courage and maturity. Noria is a character who values principle over personal safety, embodying an unwavering commitment to protecting her community's dwindling resources. When the authorities discover her secret spring, Noria chooses sacrifice over survival, symbolizing hope and resistance against exploitative forces. Her selflessness suggests that individuals willing to preserve resources can serve as harbingers of a better future, should society choose to learn from their actions. In addition to water scarcity, Itäranta's novel raises the ecological alarm, showing how extreme deprivation could reshape humanity's fundamental social structures. People drink contaminated water out of desperation, succumbing to illness with few medical resources (Itäranta, 2018, 158). This portrayal of a healthcare system strained to its breaking point resonates with real-world situations, echoing the shortages experienced during the COVID-19 pandemic. Just as the pandemic exposed systemic inadequacies, Memory of Water reveals how an unregulated, profit-driven society would struggle to handle the aftermath of its exploitation of resources.

Itäranta's narrative serves as a cautionary tale, warning young readers of a bleak future if humanity continues on its current trajectory. The novel's teenagers, deprived of natural experiences like seeing snow or drinking pure water, grow up in a world where water itself is both a crime and a commodity. The entire political framework revolves around controlling this essential resource, as the environment steadily decays without signs of recovery. Cruelty, scarcity, and a desperate reliance on rationing become a way of life. Ultimately, Memory of Water urges adolescent readers to recognize their responsibilities toward the environment. Through Noria's story, Itäranta emphasizes the importance of setting boundaries on technological and resource exploitation. The novel calls for re-evaluating how humanity interacts with nature, warning of a future devoid of life's necessities. Noria's selfless actions serve as a reminder that resilience and respect for the environment must shape our approach to progress, lest we doom future generations to inherit a world starved of resources and hope.

Conclusion:

While Dry depicts a near-future California paralyzed by drought, Itäranta's Memory of Water transports readers to a Scandinavian society, now under an authoritarian regime, where water is a sacred yet dwindling resource. Though set in distinct regions and cultures, both novels emphasize the devastating impact of ecological mismanagement and provoke reflection on the dire need for environmental awareness and action.

The protagonists, Alyssa in Dry and Noria in Memory of Water, are young but exhibit extraordinary strength and resilience. Alyssa must navigate an urgent, chaotic world where drought is an unfolding disaster. Her actions are driven by immediate survival, portraying the fierce reality of an environmental crisis in its early stages. In contrast, Noria inhabits a world where water scarcity has become an accepted norm, and her battle is quieter but no less impactful as she preserves the secret of a hidden freshwater spring. Both characters highlight how the environmental crisis affects individuals differently depending on cultural and situational factors, yet both of them display courage and self-sacrifice for the greater good.

Together, these novels present both realistic and philosophical perspectives on water scarcity. Dry offers a harsh, plausible glimpse into a preventable future, while Memory of Water meditates on the loss and reverence of water in a post-apocalyptic society. This contrast encourages readers to see water scarcity as both an immediate and long-term threat, affecting every region and culture. By engaging with these perspectives, adolescent readers are invited to imagine the future consequences of ecological neglect and to empathize with those who might live through such challenges.

This inclusion of ecohorror in young adult literature is not merely a way to entertain; it serves as an urgent call to action. Alyssa and Noria's experiences inspire readers to value natural resources and consider their roles in advocating for sustainable practices.

Ultimately, by combining stark realism and reflective symbolism, Dry and Memory of Water foster an awareness of ecological issues, nurturing a generation prepared to confront and prevent the dystopian futures they read about. Through these narratives, young readers can begin to understand the gravity of environmental preservation and the heroism required to prevent an eco-horrific future.

Work Cited

1. Trites, Roberta S. Disturbing the Universe: Power and repression in adolescent literature.
2. University of Iowa Press, 1998.
3. Itaranta, Emmi. “Memory of Water”. USA: Harper Voyager, 2014.
4. Nikolajeva, Maria, and Mary Hilton, eds. Contemporary adolescent literature and culture:
5. The emergent adult. Routledge, 2016.
6. Xiaolan, Wang. "Dystopian nightmare in contemporary adolescent fiction and its ethical
7. value." Forum for World Literature Studies. Vol. 8. No. 1. 2016.
8. Nelms, Carrie, et al. "Who is the adolescent environmentalist? Environmental attitudes,
9. identity, media usage, and communication orientation." Environmental Communication 11.4
10. (2017): 537-553.
11. Boretti, A., Rosa, L. Reassessing the projections of the World Water Development
12. Report. npj Clean Water, 15 (2019). https://doi.org/10.1038/s41545-019-0039-9
13. Shusterman, N., & Shusterman, J. (2019). Dry. Simon & Schuster Books for Young Readers.
14. Nidhi, Ms, and Sharda Kaushik. "Symbols Of Degenerating Surroundings In Itaranta’s
15. Memory Of Water: An Ecocritical Perspective." NVEO-NATURAL VOLATILES &
16. ESSENTIAL OILS Journal| NVEO (2021): 9378-9395.
17. Books, Justice. "MEMORY OF WATER." Climate Change in Popular Culture: A Warming
18. World in the American Imagination (2022): 158.
19. Sysyn, Nicole Marie. "Ecocriticism and the Young Adult Audience in Dry and The Islands atthe End of the World." (2023).
20. Sartini, Sri, and Nafisah Endahati. "BE AWARE OF WATER ZOMBIES: ANECOCRITICAL STUDY ON SHUSTERMANS’DRY." Litera ture and Literacy 1.1 (2023):47-57.
21. Jose, Tessa. "Altering ‘Ancestral Legacies’: Parent-Child Interactions and Ecological (Re)

***

PEOPLE ANALYTICS: A COMPREHENSIVE STUDY

Md. Tarique Jawaid
Research Scholar, Maulana Azad National Urdu University,
Hyderabad, India- 500032
Email: tariquejawaid2@gmail.com, Contact +91 7779933269 / 8825221213

Dr. Saidalvi K
Assistant Professor, Department of Commerce and Management
Maulana Azad National Urdu University
Hyderabad, India 500032,Email: saidalvi@manuu.edu.in
Mobile: +91 8977123419

Prof. Saneem Fatima
Department of Management and Commerce
Maulana Azad National Urdu University, Hyderabad, India -500032
Email: Saneemf@gmail.com, Ph: 040- 23006612 Ext- 3421/1605
Mo: +91 9701923007

People analytics refers to the use of employee data for taking decisions within the HR domain. For instance, stability among the millennials is much higher than other age groups of employees, so the data analytics suggest hiring millennials to optimize the recruitment and retention function of HR (LinkedIn Talent Insights). In this way organizations are infusing algorithm based decisions into HR functions and optimizing HR metrics for business outcomes. As per the 'People Analytics Maturity Model by Bersin, Business organizations have adopted people analytics with varying degrees and levels, from baby steps to advanced people analytics and reliable prediction (Deloitte, 2023). Most of the organizations just began their journey and only few large organizations adopted advanced people analytics. Google championed the infusion of people analytics in HR practices and rebranded its HR Department as people operation. It fully adopted a data driven approach to Human Resources management. **Data-driven decisions,' 'algorithm-based decision-making,'** or **'evidence-based decision-making** has shifted subjective or opinion based decision-making to objective and data-driven within the HR domain, where analytics provide actionable recommendations with robust data support. For **'Attribute Analytics'** it examines employee attribute data such as ethnicity, gender, work history, age, educational level, company tenure, commuting distance, days of absence and group characteristics such as ethnic makeup, gender diversity , average compensation etc and their correlation with business outcomes. In addition, it performs '**Relational Analytics'** with relational **data** extracted from **digital exhaust.** Relational Data captures the communication between two people in different departments in a day and draws insights, important for managingperformance. Relational Analytics can be defined as the science of human social networks for predicting effectiveness of an employee or team (Leonardo and Contractor, 2018). For infusing data driven decisions in HR function, data scientists, behavioral scientists, researchers carry out the research and development, like google does through its People and Innovation Lab and with other innovative practices optimize business impact metrics successfully. In the present era of data driven, Information on people analytics are fragmented, many aspects of it have not been included or synthesized for clear and comprehensive understanding (Peters at al., 2020). The purpose of this paper is to explore the continuously evolving people analytics and to present a comprehensive model for understanding of People analytics mechanism and expanding the existing theoretical knowledge. It synthesizes the case studies, reports and draws insights from corporate data, Industry insights, reports published in McKinsey, Deloitte, SHRM, CIPD etc.

1. Evolution of People Analytics:

An early perspective of predictive people analytics can be traced back to the old saying from our part of the world: 'coming events cast their shadows before.' Predicting the future based on individual attributes or traits. This mirrors the idea of predictive analytics, where society has longforecasted a person's future success based on their early behaviors and actions.

Current practices of people analytics have evolved from application of business analytics into HR, similar to how business analytics has been applied in other functional areas such as marketing analytics, sales analytics, customer analytics, supply chain analytics, financial analytics. Uses of analytics in Human Resources management is not new, it can be traced back from the period of Industrial Revolution, when scientific management was proposed by F.W Taylor. During 1990 some tech companies started providing HR software for HR functions such as payroll, benefits and other core HR functions. These were the basic reporting and analytics. It became more popular after the advent of google analytics in 2005 when a handful of industry leaders started to adopt analytics for competitive advantage (Devenport, 2006). Leveraging the innovation of cloud computing, big data, and machine learning, in 2010 companies like oracle started offering sophisticated tools like HCM dashboards for predictive analytics for performance management, turnover, risk and workforce planning. David Green and Jonathan Ferrar classified present and further developments of people analytics into five stages. The primitive stage of experimentation, The Age of Discovery (1911-2010); Gradual maturity and stabilization, The Age of Realization (2010-2015); The emergence of new ideas and tools, The Age of Innovation (2015-2020); Increasing ROI from people analytics, The Age of Value (2020- 2025); Unlocking the potential of people analytics, The Age of Excellence (2025-2030s) (Green, 2021).

2. Theoretical Foundations:

Analytics for dictions making is not new for the business organization, it has been applied since the Industrial Revolution when F. W Taylor proposed scientific decision making. Under scientific management, current practices are investigated, work is studied, best practices are unified and standard methods for every activity are developed against the rule of thumb. This analytics based decision making process parallels the data-driven decisions making of the presentdata-driven world. The journey of modern days data analytics started from descriptive analytics or "what has happened". It explores the past event and current situation and predicts future events. It uses statistical tools and techniques to explore data and drive insights. Descriptive analytics serves the foundational layer in the analytics hierarchy-diagnostic, predictive and prescriptive analytics (Sharma, 2023).

3. Data Sources and Methodology:

For this study, recent data are sourced from several key sources such as corporate reports published by leading companies during the last 3 years, industry's data provided by industry bodies and consulting firms such as SHRM, CIPD, Deloitte, McKinsey. Relevant corporate data and insights are also extracted from the publicly available sources like on the company website. The study uses cross industry data and insights on global perspective. These data were accessed mainly from industry portals and corporate websites.
For analyzing the qualitative data a combination of content and thematic analysis are used and people analytics trends are also analyzed with the help of quantitative data.

4. Applications of People Analytics:

Many organizations have adopted people analytics but most of them use basic analytics techniques for limited purposes and only a handful of them achieved desired level of proficiency. According to recent studies published by SHRM, only 4% of companies achieved a high level of sophistication in terms of advanced analytics. By using People

Analytics Maturity Model popularized by Bersin by Deloitte, SHRM measured and categorized the level of sophistication among the companies into following four levels.

Level 1: Operational reporting 37%,
Level 2: advanced reporting 40%
Level 3: Analytics 19%
Level 4 Advanced analytics 4%

Google set an example for infusing people analytics into every HR function.it renamed its HR department as 'People Operation' that is managed by a people analytics team and representative of each functional area of people analytics reports directly to VP (Sullivan 2020). Like Google, many leading-edge organizations have shifted to data driven people management for accurateand impactful people management decisions. They are increasingly adopting sophisticated tools and techniques for analyzing employee data for competitive advantage.Thesee leading-edge Company or industry once competing on business analytics now competing on talent analyticsfor competitive advantage (Devenport, 2006, 2010)

Talent acquisition, retention and turnover, employee engagement, compensation, performance management are the top five priorities of organizations adopting people analytics (SHRM, 2023).In India, Presently organizations are leveraging people analytics for talent acquisation and staffing, attrition and retention and workforce analytics and aspiring to use in productivityanalytics, employee experience and engagement and employee well-being (Deloitte 2022).

5. Insights from Corporate Reports and Industry Data:

A clear understanding on how companies are leveraging people analytics can be understood through the four stages journey of people analytics maturity. Companies can be at differentstages of maturity in terms of people analytics team capabilities, data culture, alignment with business, data governance, user engagement and data infrastructure (Deloitte 2022). Alternatively it can be said that organizations start their people analytics journey by taking baby steps using descriptive analytics and reach to advanced analytics and reliable prediction stage they'd use prescriptive analytics.**Descriptive Analytics** describes what has happened in the past by using basic HR metrics; **Diagnostic Analytics** seeks to answer the question, "why did this happen?". It uses data to diagnose HR related issues such as high turnover, low productivity etc. In diagnostic analytics, the root cause of problems are identified by understanding the pattern and relationship of data; During the **Predictive Analytics** stage, companies predict future trends such as predicting workforce demand and supply, turnover, performance etc. by using data. Organizations are increasingly adopting the sophisticated AI-powered tools for predictiveanalytics or to know what is likely to happen in the future and at stage **Prescriptive analytics** recommends specific actions by using data and AI for optimizing HR outcomes Going through the Academic discussion, Industry Reports and corporate data, people analytics appears to be in its infancy stage in organizations or most of the organizations are taking baby steps only. They just began their people analytics journey by using basic analytic techniques with limited purpose. Study shows that only 4% organizations adopted Advanced Analytics and 9% of them who adopted People Analytics adopted AI-driven People Analytics (SHRM 2022). Technological solution service providers like TCS, Microsoft etc started talking about the integration of metaverse into people analytics. However some organizations are exploring how metaverse can enhance people analytics. Clearly defined process infusing metaverse is not available in corporate data. Leading-edge organizations like Google infused people analytics into HR practices with various sophisticated tools and techniques. It developed a retention algorithm, predictive model, hiring algorithm and similar algorithm for almost all HR activities has been developed in Google (Sullivan Thomas 2022). AI tools are applied to streamline every HR function. Integration of merververs touches almost every stage of the employee life cycle. Organizations started to leverage AI and metaverse for onboarding, training, socialization and managing remote workplace.

Quality of data, team capabilities, data culture, data infrastructure and tools and techniques determines the successful adoption of people analytics. Whereas data silos, data privacy, lack of skills, complexity and cost pose the challenges in front of organizations

6. Case Studies

Case Study 1: Google: Google is the first organization in the world where every decision is data driven and attributed itsmarket success to its people analytics. It doesn't force managers to accept; instead it convinces them with strong data. Google's people analytics team conducts regular employee surveys, making data available for analytics, which then transformed into actionable recommendations visualized through its people analytics dashboards. Its People and Innovation Lab (PiLab) is a unique subgroup of people analytics team,conducts applied experiments to know the most effective approach for managing people and maintaining a productive environment. Its popular research project "project oxygen" determined that great managers are important for the performance and retention of employees and identified eight characteristics of great leaders. These eight characteristics are used for rating the managers.

Case Study 2: Samsung- Leveraging LinkedIn Insights for Optimizing Talent Acquisition- Leveraging the potential of employee data sources from professional networking sites likeLinkedIn, Samsung optimizes its talent acquisition by hiring Millennials who stay at Samsung3.3 years as compared to 2.5 years across the industry. One study of LinkedIn found thatmillennials jump 4 times in their first decades out of college. According to Samsung HR Lead millennials believe in companies that have purpose that change with the times and contribute back to the society. (Samsung Website). Samsung leverages LinkedIn insights for managing employee life cycles.

7. Theoretical Implications and Contributions

The study starts with citing the problem of lack of clear understanding about the people's analytics due to absence of consolidated information about this continuously evolving concept. Information in the form of multiple studies, reports is fragmented and did not integrate the emerging tools and techniques like AI and metaverse. Through this comprehensive study we attempted to synthesize existing information for offering comprehensive understanding. And proposed a simple and concise model for understanding 'people analytics processes.

The study attempted to define the existing process of people analytics by subsuming Data collection, cleaning, analyzing, visualization and decision making into Data management and engineering, Insight visualization through dashboard and decision making for optimizing business outcome. These updated model present broad view of people analytics for comprehensive understanding

7.1 Data Management and Engineering:

Data engineering and management are at the center of people analytics where people analytics teams with support of data scientists build strong data standards, data infrastructure, and data culture. Some companies hire "broad spectrum" data scientists who work cross functionally to support a wide range of business needs. For building advanced analytics capabilities data scientists use programming languages like R, Python, Julia for integrating diverse sources of data and to build models to understand complex phenomena and provide actionable recommendationsto leaders making complex and strategic business decisions (Ledet et al., 2020). It also leverages statistical techniques and tools such as correlation analysis, hypothesis testing, clustering, SQL, SPSS and SAS and AI platforms such as Google AI and IBM Watson.Beside organizational database management systems, data is sourced from multiple sources such as transactional system, big data, digital exhaust, employee survey, social medial and professional networking site like LinkedIn then reshaped, cleaned, re-coded into a more manageable and understandable structure.. This task can be carried on with the help of people analytics tools or data mining software such as

RapidMiner, Knime etc. The quality and relevance of data is most important for 'people analytics', the quality of data may be categorized into poor, good, strong, advanced analytics, and reliable prediction. It is an itinerary through which data passes from poor to reliable prediction (Ledet el al., 2020) .

7.2 Insights Visualization through Dashboards

Dashboards are tools for visualizing actionable insights or analytics for taking HR decisions. This digital platform shows the predictive and prescriptive decision making model for HRprofessionals. Most of the leading edge organizations use sophisticated people analytics tools for taking real time decisions. Now the leading companies use specialist people analytics technology which provides solutions for assessment analytics, employee engagement and listening, employee text analysis, labor and talent market intelligence, relationship analytics and organizational network analysis, talent management and skills reference and workforce planning (Insight222, 2023).

7.3 HR Decision Making for Optimizing Business Outcome:

Algorithm based decisions has been proved as an effective technique for managing people and optimizing business impact metrics as reflected through the cases of leading edge enterprises. It ensures accuracy in decision making, optimizes efficiency and more importantly it gives competitive advantages.

8. Ethical and Practical Considerations:

Employee data privacy is one the ethical issues those companies adopting people analytics needs to deal with. Many times it happens with AI tools biases for generating algorithms, sometimes bynot considering the female as strong prospective candidates for employment, selecting and considering candidates successful from a particular cultural background are some examples of bias and unfair people analytics which needs to be carefully tackled with.

Organizations can optimize HR metrics by adopting people analytics across all HR functions. It ensures an improved decision making process, enhances employee engagement and productivity, better workforce planning and enhances diversity and inclusion initiatives. AI-driven analytics is being adopted by industry to streamline the all stages of the employee life cycle.

9. Future Directions:

Many functional areas of HR such as employee well-being analytics, workforce productivity analytics and how AI and metaverse can be integrated into people analytics can be explored in great detail. Further study can be conducted empirically on application of people analytics in specific areas of HR.

10.Conclusion

The findings of this study can be summarized in terms of evolution, application, process, and practical case studies. The emerging concept of people analytics has evolved from business analytics. Leading-edge Organizations once competing on business analytics for competitive advantage started to compete on talent analytics after the advent of big data and swiftly changed the landscape of HR. Now it applies across all the functions of HR and poised to evolve further with emerging technology like AI and metaverse. Data management and engineering is central tothe people analytics process.

This study is significant for HR practitioners and organizational leaders in many ways as it offers a synthesis of information for comprehensive understanding of people analytics. It offers a realworld example of what is happening within an organization and how people analytics practices can be infused into HR Function. Finally data-driven decision making transformed Human Resource Management.

References

1. Davenport, T. H. (2006). Competing on analytics. Harvard business review,84(1), 98.
2. Davenport, T. H., Harris, J., & Shapiro, J. (2010). Competing on

talent analytics.
Harvard business review, 88(10), 52-58.

3. Deloitte. (2022). People Analytics Maturity in Indian - 2022. https://www2.deloitte.com/content/dam/Deloitte/in/Documents/Consulting/in-hc- people-analytics-maturity-in-India-2022-noexp.pdf
4. Green.(2021 June 3). A History of People Analytics in Five Ages.https://www.linkedin.com/pulse/history-people-analytics-five-ages-david-green/
5. Ledet, E., McNulty, K., Morales, D., & Shandell, M. (2020). How to be great at people analytics. McKinsey & Company.
6. Leonardi, P., & Contractor, N. (2018). Better people analytics. Harvard business review, 2018(November-December).
7. Peeters, T., Paauwe, J., & Van De Voorde, K. (2020). People analytics effectiveness: developing a framework. Journal of organizational effectiveness: people and performance, 7(2), 203-219.
8. Sharma. (2023, September 15). Evolution of Data Analytics. https://prajnans.medium.com/evolution-of-data-analytics-8f4c0a4e1350
9. SHRM. (2022) The Use of People Analytics in Human Resources: Current State
10. Shrivastava, S., Nagdev, K., & Rajesh, A. (2018). Redefining HR using people analytics: the case of Google. Human Resource Management International Digest, 26(2), 3-6.
11. Sullivan, J. (2013). How Google is using people analytics to completely reinvent HR. TLNT: TheBusiness of HR, 26, 1-18.

***

INDIA CANADA TRADE RELATIONS

Dr. Purwa Dubey
Assistant professor,
Department Of Commerce,
Graduate School College for Women, Jamshedpur, Jharkhand

Abstract-The political relations between India and Canada have reached a very low level at present. Recently, India expelled several Canadian diplomats and recalled its High Commissioner from Ottawa. In this article, we will try to know what effect the political deadlock between India and Canada has had on the trade relations between the two countries and what impact it is likely to have in the future.

Keywords-Indo-Canada trade relations, political deadlock

All is not well between India and Canada (India-Canada), diplomatic tensions between the two countries are gaining momentum. After the killing of Khalistani terrorist Hardeep Singh Nijjar in Canada, many deadlocks have arisen between the two countries. This deadlock on the political level has now reached a very low. But trade relations between India and Canada still remain strong. India exports medicines, readymade garments, organic chemicals, iron, steel, jewelry and engineering equipment to Canada.

Trade relations between India-Canada are quite old. Imports and exports between the two countries have grown steadily over the past few decades. In the financial year 2022-23, the bilateral merchandise trade between India and Canada was $8.3 billion, which increased to $8.4 billion (about Rs 70,611 crore) in FY2023-24.

According to a report by think tank Global Trade Research Initiative (GTRI), so far this diplomatic tension has not had any significant impact on the textile trade between India and Canada.According to GTRI, despite the diplomatic tension, there has been no major disruption in bilateral trade between the two countries so far. But if this dispute drags on, it can have a serious impact on the economic relations of the two countries.

The textile trade between India and Canada increased from $8.3 billion in the session 2022-23 to $8.4 billion in 2023-24. India imported goods worth $4.6 billion from Canada, while exports declined slightly to $3.8 billion. These figures show that economic relations remain stable at the moment; despite the diplomatic turmoil, there has been no major setback on the economic front.

India-Canada Trade Figures (2023):

India is a very fast growing economy and it offers a large consumer and industrial market for investment from countries like Canada, USA and China. India has jumped 53 places in the World Bank's 'Ease of Doing Business' ranking in the last two years, which is a clear indication of the government's resolve to improve the country's investment climate. One of India's key goals is to make it a $5 trillion economy by 2024.

Category	**US $ (in billions)**
Exports to Canada-	4.08
Imports by Canada	3.88

As stated above, the current diplomatic tension between India and Canada has not had any serious impact on bilateral trade at the moment. Trade figures show that trade between the two countries has increased slightly in 2023-24. This indicates that bilateral economic relations are stable at present. However, if this dispute continues for a long time and diplomatic tensions increase, then there may be a negative impact on trade.

Some of the possible impacts could be:

- Delays in trade agreements
- Impact on foreign direct investment (FDI)
- Excise duties and other trade barriers
- Decrease in business confidence

What do the two countries import and export

There are currently around 600 Canadian companies operating in India, operating in a variety of sectors.

India export to Canada:

1. Medicines and pharmaceutical products
2. Readymade garments
3. Organic chemicals
4. Iron and steel
5. Jewellery and ornamental stones
6. 6. Engineering equipment

India import from Canada:

1. Pulses
2. Iron scrap
3. Minerals
4. Newsprints
5. Wood pulp
6. Potash
7. Industrial chemicals

The potential impact of the diplomatic impasse between India and Canada on trade relations between the two countries could be very problematic

The following impacts can be seen due to the current impasse:

Stalling of trade negotiations: Negotiations on the Free Trade Agreement (FTA) between India and Canada have been put on hold. This agreement was important to boost trade between the two countries.

Impact on investments: Canadian companies, especially pension funds such as Canada Pension Plan Investment Board (CPPIB), make large investments in infrastructure and other sectors in India. Diplomatic tensions could slow down investments.

This tension could also affect the expansion of Indian companies into Canada.

Disruption in the value chain: India-Canada trade is linked in many sectors, such as agricultural products, energy, education, and technology. Trade in these sectors could be negatively impacted, especially if there are barriers to import-export.

Impact on educational cooperation: Canada is a major educational destination for Indian students. If diplomatic tensions escalate, there could be a negative impact on cooperation in the educational sector and visa processes. It could also reduce the economic benefits associated with the education sector.

Impact on Diaspora: Canada has a large number of Indian diaspora. If tensions escalate further, there could be social and economic pressure on the diaspora. This could lead to mistrust in business partnerships and investments.

Impact on Exports and Imports: Canada is a major source of pulses for India. If there are trade barriers, India may have to look for alternative sources. Indian exports, such as IT services, textiles and pharmaceuticals, to Canada could be affected.

A political standoff between India and Canada could have a negative impact on Canada's trade, as the two countries have long-standing economic and trade ties. The potential impacts in this situation are as follows:

Decrease in bilateral trade - Decrease in trade volumes: Political tensions could lead to bans, tariffs or non-tariff barriers on imports and exports by both countries, which could reduce trade.

Sectors affected:

a) Agriculture: Canada exports a large quantity of pulses (such as lentils) to India. If tensions escalate, India could increase import duties or restrict quotas.

b) Tech and services: Indian IT services and Canada's tech sector are deeply intertwined. Tensions could impact partnerships in these sectors.

c) Energy: Canada exports key products such as potash and uranium to India. These trade agreements could be impacted.

Impact on foreign direct investment (FDI)

a) Decrease in investment: Political instability could deter Indian companies from investing in Canada and Canadian companies from investing in India.

b) Project delays: Investment projects that have already been approved may face delays or additional scrutiny.

Impact on Diaspora and Remittances

1. The Indian diaspora in Canada plays a major role in bilateral trade and cultural exchanges. Political tensions may lead to uncertainty in diaspora investments and remittances.

Change in trading partners

a. India’s diversification: If tensions escalate, India may turn to other sources such as Russia or Belarus instead of Canada for potash and other products.

b. Canada’s stance: Canada may strengthen trade ties with other Asian countries (such as China, Vietnam or ASEAN countries) instead of India.

Stalling of trade agreements

a. Stalling of negotiations: Trade agreements such as the Comprehensive Economic Partnership Agreement (CEPA) and the Early Progress Trade Agreement (EPTA) may be stalled due to tensions, which may hinder trade expansion prospects.

Impact on tourism and education

a. Decrease in the number of Indian students: Canada is a major education destination for Indian students. The tension may reduce the flow of students, which will affect Canada's education economy.

b. Tourism: Both India and Canada are popular tourist destinations. The tension may also have a negative impact on tourism.

Business sentiment

a. Political instability creates uncertainty in the business world. This may make companies cautious about expansion, investment and partnerships.

Resolution strategies

a. Diplomatic solution: Both countries should give priority to dialogue and dialogue to reduce tensions.

b. Use of multilateral forums: Efforts can be made to restore mutual trust on forums like G20.

c. Private sector involvement: Private companies can be encouraged to continue partnerships despite differences between governments.

Conclusion-The political deadlock between India and Canada will definitely affect trade, but it will be economically harmful for both countries. Efforts at diplomatic and economic levels are necessary to handle this situation.

Reference:

1. https://icbc.org.in/
2. https://iccconline.org/
3. https://www.canada-indiabusiness.com/
4. https://www.thehindu.com/news/internati onal/on-india-canada-diplomatic-relations-explained/article68832246.ece
5. https://vajiramandravi.com/quest-upsc-notes/india-canada-relations/

THE STUDY OF ANCIENT INDIAN DEVELOPMENT MODELS AND THEIR SIGNIFICANCE IN MODERN WORLD

Dr. Archana Gupta
Assistant Professor,
Department of Philosophy, Worker's College, Jamshedpur

Abstract

The presented paper titled 'The study of ancient Indian development models and their significance in modern world' aims to study the various models of development described in Rig Veda, Upanishads, Ramayana and Mahabharat. The study reveals that approaches to sustainable living, social harmony, and ethical governance that hold valuable insights for today's challenges. Key principles from these models can help guide modern development in areas such as environmental sustainability, social equity, and personal well-being. Here are a few significant aspects. Ancient Indian models emphasized harmony with nature, using resources carefully and efficiently. Concepts like "Artha" (material prosperity) and "Dharma" (moral duty) balanced economic growth with ethical responsibilities, resonating with modern ideas of sustainable development and ecological onservation.Social Harmony and Inclusivity: Principles like Vasudhaiva Kutumbakam ("the world is one family") and Sarvodaya (upliftment of all) advocated for an inclusive society, reducing disparities. These ideals support modern efforts to build inclusive communities and reduce social inequalities. Ancient Indian practices like Yoga and Ayurveda emphasize physical, mental, and spiritual health, promoting balance and well-being. In the modern context, these practices are valuable in managing stress, promoting holistic health, and improving overall quality of life.The focus on self-sufficient villages in ancient India, or Gram Swaraj, encouraged decentralized, community-driven economies. This aligns with modern movements toward self-reliance, local production, and sustainable economies. Ancient texts, such as the Arthshastra and Mahabharata, emphasized ethical leadership and accountability. These principles are relevant today in promoting transparent, fair, and accountable governance. Studying these ancient models helps us adapt time-tested strategies to address global challenges, creating systems that respect both humanity and the environment.

Keywords-Idea of Dharma, personal development,Concept of development in development in Vedic texts, Vedanta Darsha, Vivekananda, Mahesh Yogi. Difference between Indian and Western concept of development.

Introduction

Development, according to ancient Indian philosophy, is a holistic concept that encompasses physical, mental, emotional, and spiritual growth. In ancient Indian philosophy, the ultimate goal of human life is to achieve self-realization or enlightenment, which is believed to be the highest form of development.[1] One of the key concepts in ancient Indian philosophy is the idea of Dharma, which refers to the natural order of the universe and one's duty or moral obligation in life. According to this philosophy, true development can only occur when one lives in harmony with the universe and fulfills their Dharma. This includes leading a virtuous life, fulfilling one's responsibilities to family and society, and pursuing knowledge and wisdom.

Another important concept in ancient Indian philosophy is the idea of Karma, which refers to the law of cause and effect. According to this philosophy, every action we take has

[1] Radhakrishnan, S. (1992). Indian Philosophy Volume 1. Oxford University Press.

consequences, and these consequences can either help or hinder our development. Therefore, it is important to act with awareness and mindfulness in order to create positive karma and progress on the path of development. Ancient Indian philosophy also emphasizes the importance of self-discipline and self-control in achieving true development. By practicing meditation, yoga, and other spiritual practices, individuals can cultivate inner peace, clarity of mind, and a deeper connection to their true selves. This inner development is believed to be essential for overall growth and well-being.[2]

In addition, ancient Indian philosophy places a strong emphasis on the importance of service to others as a way to achieve personal development. By helping those in need and contributing to the welfare of society, individuals can cultivate compassion, empathy, and a sense of interconnectedness with all living beings.

This selfless service is believed to deepen one's understanding of the true nature of reality and contribute to the ultimate goal of enlightenment. Overall, according to ancient Indian philosophy, development is a process of self-discovery, self-improvement, and spiritual awakening. [3]

By following the principles of Dharma, Karma, self-discipline, and service to others, individuals can achieve true growth and fulfillment in life.

Concept of development in Vedic texts- Researches have shown that the concept of development in Vedic texts dates back to ancient Indian civilization, with roots in the Vedas, the oldest scriptures of Hinduism. The Vedas, which are composed in Sanskrit, contain hymns, mythological stories, and philosophical teachings that have shaped the spiritual and cultural landscape of India for thousands of years. The concept of development in Vedic texts encompasses both material and spiritual progress, emphasizing the interconnectedness of the individual, society, and the universe.

Historically, the Vedic texts were transmitted orally from generation to generation by sages and scholars known as rishis. These rishis were revered for their wisdom, spiritual insights, and dedication to the pursuit of knowledge. The Rigveda, one of the four Vedas, contains hymns that praise the natural world, the gods, and the cosmic order.[4] The Upanishads, a later set of texts that expand on the teachings of the Vedas, delve into metaphysical and philosophical concepts that explore the nature of reality, the self, and the ultimate reality known as Brahman.[5]

One of the key figures in the development of the concept of development in Vedic texts is Swami Vivekananda, a 19th-century Indian philosopher and spiritual leader. Vivekananda played a crucial role in popularizing Vedanta, a school of Hindu philosophy based on the teachings of the Upanishads. He emphasized the unity of all beings, the power of the mind, and the importance of self-realization in achieving personal and societal development. Vivekananda's teachings continue to inspire millions of people around the world to seek higher truths and live meaningful lives.[6]

Another influential figure in the field of Vedic studies is Maharishi Mahesh Yogi, the founder of the Transcendental Meditation technique. Maharishi Mahesh Yogi introduced the concept of development through meditation, promoting inner peace, mental clarity, and holistic well-being. His teachings have been embraced by individuals from diverse backgrounds seeking to improve their quality of life and contribute to a more peaceful and harmonious world. The impact of the concept of development in Vedic texts extends beyond individual transformation to societal and environmental change. The Vedic texts advocate for the protection of nature, the promotion of social justice, and the cultivation of compassion and empathy towards

[2] Sharma, A. (2005). The Philosophy of Value-Oriented Education: A Vision for the Future. PHI Learning Pvt. Ltd.

[3] Chopra, D. (1994). The Seven Spiritual Laws of Success: A Practical Guide to the Fulfillment of Your Dreams. Harmony.

[4] Frawley, David. "The Vedas: An Introduction to India's Sacred Texts." Vermont: Lotus Press, 2001.

[5] Radhakrishnan, S. "The Principal Upanishads." New York: HarperCollins Publishers, 1994.

[6] Vivekananda, Swami. "The Complete Works of Swami Vivekananda." Kolkata: Advaita Ashrama, 2018.

all living beings. These teachings have inspired numerous individuals and organizations to work towards sustainable development, environmental conservation, and social empowerment.

Despite its many positive aspects, the concept of development in Vedic texts has also been critiqued for its elitism, conservatism, and gender biases. Some scholars argue that the hierarchical social structures and patriarchal norms embedded in Vedic texts can hinder progress towards gender equality, social justice, and human rights. Moreover, the emphasis on renunciation and detachment in some Vedic teachings may be perceived as advocating for passivity and resignation in the face of social injustices and political oppression.

Difference between Indian and Western concept of development- Development is a concept that varies greatly depending on the cultural context in which it is considered. In the Indian and Western worlds, the concept of development is understood in distinct and often diverging ways. While the Western world tends to define development primarily in economic terms, focusing on measures such as GDP growth, infrastructure development, and technological advancement, the Indian perspective sees development as a more holistic concept that encompasses social, cultural, and spiritual dimensions alongside economic growth.

One of the key differences between the Indian and Western concepts of development lies in their underlying philosophies. In the Indian tradition, development is often viewed through the lens of dharma, or natural law, which emphasizes the interdependence of all living beings and the need to strive for social harmony and spiritual growth. This holistic understanding of development is reflected in India's emphasis on sustainable development, community-driven initiatives, and the preservation of cultural heritage.[7]

In contrast, the Western concept of development is heavily influenced by capitalism and neoliberalism, which prioritize economic growth and individual gain over communal well-being and environmental sustainability. This focus on material wealth and consumerism has led to widespread social and environmental problems in the Western world, such as income inequality, urban sprawl, and ecological degradation.

Furthermore, the Indian concept of development is characterized by a strong sense of interconnectedness and interdependence, which is reflected in the traditional Indian concept of vasudhaiva kutumbakam, or "the world is one family." This philosophy emphasizes the need for cooperation, compassion, and solidarity among all peoples, regardless of nationality, religion, or caste. In contrast, the Western world tends to prioritize individualism, competition, and self-interest, which can lead to social fragmentation and unequal distribution of resources.

Another key difference between the Indian and Western concepts of development is their respective approaches to modernization and globalization. While the Western world has embraced modernization and globalization as drivers of progress and prosperity, the Indian perspective is more ambivalent about the social and environmental costs of rapid industrialization and cultural homogenization. India has sought to strike a balance between modernization and tradition, integrating new technologies and practices while preserving its rich cultural heritage and diverse social fabric.[8]
Concept of Development in Vedanta

In Vedanta, development is understood not in terms of material progress or external achievements, but as spiritual growth and the realization of one's true nature. The core of Vedantic philosophy is the understanding that the ultimate reality, Brahman, is both immanent and transcendent, and the individual self (Atman) is ultimately not different from this Brahman. Therefore, true development is the process of self-realization, where an individual recognizes their inherent oneness with the absolute.here are several key aspects of development according to Vedanta:

[7] Bhattacharya, D., & Sarkar, P. (Eds.). (2018). Development Studies: Indian Perspectives. New Delhi: Oxford University Press.

[8]Ghosh, A. K. (2011). Development in India: Micro and Macro Perspectives. New Delhi: Cambridge University Press.

1. Self-Knowledge (Jnana Yoga): The highest form of development in Vedanta is the acquisition of self-knowledge. This involves understanding the nature of the Atman (the true self) and realizing that it is identical with Brahman. Through meditation, contemplation, and study of the scriptures (particularly the Upanishads and the Bhagavad Gita), a person moves towards this realization.

2. Detachment (Vairagya: As a person progresses spiritually, they develop detachment from material desires and the transient world. This does not mean renunciation of life or worldly responsibilities, but rather an inner detachment from the fruits of actions and an understanding of the impermanence of the material world.

3. Discipline of the Mind (Dharana, Dhyana: The development of mental discipline, including concentration (dharana) and meditation (dhyana), is central to Vedantic practice. Through these practices, one cultivates control over the mind and moves towards inner peace, which is necessary for experiencing the true self.

4. Ethical Living (Karma Yoga: Karma Yoga, the path of selfless action, is also a critical aspect of development. By acting selflessly, without attachment to outcomes, individuals purify their hearts and cultivate virtues such as compassion, humility, and equanimity. This ethical living leads to a higher state of consciousness.

5. Realization of Oneness (Advaita): The ultimate development in Vedanta is the realization of Advaita, or non-duality, which is the understanding that there is no fundamental difference between the individual soul (Atman) and the universal consciousness (Brahman). This realization is the culmination of spiritual development, where the individual ego dissolves, and one experiences the unity of all existence.

Thus, Vedantic development is a transformative journey from ignorance (avidya) to knowledge (vidya), from a sense of separateness to the experience of oneness with all existence.

Meaning of development according to Mahabharata- In the context of the Mahabharata, the concept of "development" can be understood in multiple layers, encompassing moral, spiritual, and societal growth. While the epic doesn't explicitly define "development" in modern terms, it highlights the evolution of individuals, communities, and kingdoms, both in terms of material prosperity and ethical maturity. Some of the key themes of development in the Mahabharata include:

Personal Growth and Virtue: Characters in the Mahabharata undergo significant personal development, particularly through trials, struggles, and the choices they make. For example, the Pandavas, especially Yudhishthira, go through moral dilemmas and hardships that shape their character and growth, with an emphasis on Dharma (righteousness) and self-restraint.

Social and Ethical Development: The epic stresses the importance of Dharma in society. The development of society is intricately linked with adherence to principles of justice, fairness, and duty. The Mahabharata offers lessons on how rulers should develop their kingdoms in ways that ensure prosperity and peace, balanced with righteousness. Spiritual Development: The Mahabharata is also a profound spiritual text, illustrating the development of the soul through struggles, duties, and philosophical teachings, especially through the Bhagavad Gita. Arjuna’s internal development, from confusion to realization, symbolizes the spiritual growth that individuals must undergo. Political and Economic Development: Through the kingdoms of Hastinapura, Kuru, and others, the epic addresses themes of governance, the role of rulers, and the duties of a king in maintaining justice, wealth, and prosperity for the people. Development in this sense is about balancing material wealth with moral responsibility.

In summary, the Mahabharata presents development as a multifaceted process that involves

Ethical choices, spiritual maturity, and societal advancement, emphasizing the integration of these aspects for true progress. The concept of development in the Ramayanacan be understood in various ways, particularly in terms of personal, social, and moral growth.

Here are a few key dimensions of development in the epic: 1Moral and Ethical Development: The Ramayana emphasizes virtues such as duty (dharma), loyalty, honor, and righteousness. Characters like Rama, Sita, Lakshmana, and even Ravana, though often depicted as flawed, undergo significant moral development. Rama's journey, for example, is not just a physical one, but a path of moral and ethical growth. His adherence to dharma, despite personal suffering, highlights the development of his character.

- Sita, too, displays strength and dignity in adversity, evolving through her trials, from her abduction to her eventual return to her rightful place.

2. Personal Growth through Trials: One of the central themes in the Ramayana is the growth that comes through personal struggles. Rama's exile, his separation from Sita, and his battles with demons like Ravana are not just external conflicts but also reflections of his internal development.

- Sita's ordeal of staying true to herself during her abduction and Agni Pariksha (trial by fire) also symbolizes personal resilience and inner strength.

3. Social and Cultural Development:- The Ramayana reflects on the ideal societal structure and the roles individuals should play in maintaining harmony. The characters grow not only by overcoming personal challenges but also by fulfilling their societal duties. Rama as a king is often viewed as the ideal ruler, representing the concept of "Rama Rajya," a prosperous and just kingdom.

- The epic showcases the importance of duty to one's family, community, and nation. The development of relationships—between brothers, between husband and wife, and between kings and subjects—serves as a model for how society should function in an ideal world.

4. Spiritual Development:

- The Ramayana is also a spiritual journey, particularly for Rama, who is considered an incarnation of Lord Vishnu. The epic highlights the divine purpose behind Rama's earthly experiences and challenges, portraying a path of spiritual development through devotion (bhakti) to duty and righteousness.

- Hanuman's devotion to Rama and his own spiritual growth (from a playful monkey to a revered deity) also stands as a powerful example of spiritual development and the power of devotion.

The above study shows that the concept of development in ancient Indian literature is very broad and deep, which focuses on the holistic development of human life, society and consciousness. Here development is not only related to material and economic but also to spiritual and moral advancement. Its aim is to advance man in his entirety.

Hindu philosophy mentions four purusharthas of life (Dharma, Artha, Kama, and Moksha), which represent different aspects of development. Life is made successful by earning money and fulfilling work while following Dharma, and ultimately attaining Moksha, which is a symbol of supreme development. Yoga is described in ancient Hindu texts like Patanjali Yogasutra, in which emphasis is given on the advancement of the soul along with mental and physical development. It is a journey of self-development in which a person tries to attain the knowledge and truth hidden within himself. The concept of development of both society and the individual is inherent in the Varnashram system. In this, the system of four ashrams (brahmacharya, grihastha, vanaprastha, and sanyaas) is considered a form of social development. In Hindu scriptures, the idea of co-existence of nature and humans is also a part of development. Earth, water, fire, air, and sky are considered sacred and emphasis is laid on their conservation. This is also an important concept of biological development. Knowledge has been given the highest place in the Vedas, Upanishads, and other scriptures. It is believed that true development is that which is achieved through knowledge. In the Gurukul system, students were given knowledge of every aspect of life, so that they could develop a complete and balanced personality. Mahabharata, Ramayana, and other Puranas have the message of improving society and personal life by following religion, morality, and duty. Importance of moral values has been given for social development. In ancient Hindu literature, this approach to development is based on totality, where life has been seen in its entirety by taking along personal, social, and spiritual progress. This concept can be considered inspirational for the multidimensional development of the individual and society even today.

The concept of development in Vedic texts is a complex and multifaceted field that continues to evolve and inspire individuals to strive for personal growth, social progress, and environmental sustainability. While the teachings of the Vedas offer valuable insights into the nature of reality, the self, and the universe, it is essential to critically engage with these texts and interpret them in light of contemporary values and ethical principles. By drawing on the wisdom of the past and embracing the challenges of the present, we can create a more inclusive, equitable, and compassionate world for future generations to thrive. Mahabharata presents development as a multifaceted process that involves Ethical choices, spiritual maturity, and societal advancement, emphasizing the integration of these aspects for true progress.

The concept of development in the Ramayana can be understood in various ways, particularly in terms of personal, social, and moral growth. Here are a few key dimensions of development in the epic: In essence, the Ramayana presents a comprehensive picture of development, encompassing individual, moral, social, and spiritual dimensions. The growth of characters is framed by their adherence to dharma, their capacity to overcome personal and external challenges, and their commitment to the greater good of society and the divine order. The Indian and Western concepts of development are shaped by distinct cultural, philosophical, and historical factors that influence how each society understands and pursues progress. While the Western world tends to prioritize economic growth and material wealth, the Indian perspective emphasizes the need for holistic, sustainable, and inclusive development that benefits all members of society. By recognizing and appreciating the differences between these two approaches, we can work towards a more balanced and equitable vision of development that promotes the well-being of people and the planet. The principles of ancient Indian development have an important place in the modern era, as they promote the values of balanced, ethical and sustainable living. These principles include concepts such as harmony, coexistence, and respect for the environment, which are highly relevant in today's era of environmental crisis and social inequality.

Ancient Indian society talked about using natural resources cautiously, which matches the principles of environmental protection of today. Ideas like "Vasudhaiva Kutumbakam" and "Sarve Bhavantu Sukhinah" in Indian culture emphasize the welfare of all, which are relevant for social equality in today's time. In the stressful situation of modern life, the principles of ancient yoga, meditation and spirituality can prove helpful for mental peace and health. In Indian society, emphasis was laid on local economy and indigenous production, which is inspiring today to promote self-reliance and local industries. By following these principles in the modern era, we can ensure long-term development not only of individuals but also of the entire society and the environment.

References

1. Radhakrishnan, S. (1992). Indian Philosophy Volume 1. Oxford University Press.
2. Sharma, A. (2005). The Philosophy of Value-Oriented Education: A Vision for the Future. PHI Learning Pvt. Ltd.
3. Chopra, D. (1994). The Seven Spiritual Laws of Success: A Practical Guide to the Fulfillment of Your Dreams. Harmony.
4. Frawley, David. "The Vedas: An Introduction to India's Sacred Texts." Vermont: Lotus Press, 2001.
5. Radhakrishnan, S. "The Principal Upanishads." New York: HarperCollins Publishers, 1994.
6. Vivekananda, Swami. "The Complete Works of Swami Vivekananda." Kolkata: Advaita Ashrama, 2018.
7. Bhattacharya, D., & Sarkar, P. (Eds.). (2018). Development Studies: Indian Perspectives. New Delhi: Oxford University Press.
8. Ghosh, A. K. (2011). Development in India: Micro and Macro Perspectives. New Delhi: Cambridge University Press.

INDO-CANADA RELATIONS – CHALLENGES AND OPPRTUNITIES AHEAD

Dr. Ravi Shankar Prasad Singh
Assistant Professor
Dept of Political Acience, Jamshedpur Co-operative College, Jamshedpur, Jharkhand

Abstract - The political conflict between India and Canada has significantly escalated in recent years, primarily revolving around allegations of foreign interference and activities linked to Sikh separatism The dispute intensified after Canadian Prime Minister Justin Trudeau alleged in September 2023 that Indian agents were involved in the assassination of Hardeep Singh Nijjar, a Sikh separatist leader and Canadian citizen. Nijjar, associated with the Khalistan movement, was killed in British Columbia. India has strongly denied these claims, labeling them as politically motivated. This led to reciprocal expulsions of diplomats, further straining relations. The accusations resulted in both nations reducing their diplomatic presence. Canada expelled six Indian diplomats, prompting India to reciprocate. These actions have halted progress in various bilateral dialogues, including trade negotiations in this research paper an attempt has been made to study the historical relations between both the countries and also to know the contemporary relations between both the countries and some valuable suggestions have been given to make the relations better between the both coutries.

Key Words- Indo- Canada Relations, Sikh separatism, trade relations, historical relations,

Historical relations between the two Countries -The historical relationship between India and Canada has been shaped by a combination of migration, shared values, and diplomatic engagement, spanning several decades. Here's an overview of the key phases:

Early Connections (19th Century)

Indian Immigration to Canada: Indian migration to Canada began in the late 19th century, particularly from the Punjab region of India. Many of these early migrants were Sikhs, who initially arrived in British Columbia to work on the railroads, agriculture, and other sectors. However, the Canadian government imposed restrictive immigration policies in the early 20th century that limited the influx of Indians, particularly with the 1908 "continuous journey" regulation, which made it difficult for people from India to immigrate.

Ghadar Movement: During the early 20th century, the Indian diaspora in Canada played a role in India's struggle for independence. The Ghadar Party, founded in 1913 by Indian immigrants in the U.S. and Canada, sought to overthrow British colonial rule in India. The movement was influential in stirring nationalistic sentiments within the Indian community.

Post-Independence Period (1947–1960s)

- India's Independence (1947): India gained independence from British colonial rule in 1947, and Canada was one of the first countries to recognize the new Indian state. The diplomatic ties between the two nations began to formalize during this period.
- Bilateral Relations: In the 1950s and 1960s, relations between India and Canada were cordial but relatively limited. Canada was supportive of India's aspirations for post-independence economic development, and the two countries shared a commitment to internationalism through organizations like the United Nations.
- Trade and Development Assistance: Canada began offering aid and technical support to India in the 1950s, especially in agriculture, education, and infrastructure development.

1970s to 1980s: A Decade of Tension and Cooperation

- Cold War Dynamics: The Cold War had a significant impact on Indo-Canadian relations during the 1970s. Canada maintained strong ties with the Western bloc, while India, under Prime Minister Indira Gandhi, pursued a policy of non-alignment. The differences in foreign policy led to occasional tensions, especially when India conducted its first nuclear test in 1974 (Smiling Buddha), which led to some concerns in Canada.
- 1980s - The Sikh Issue: Tensions in the 1980s escalated due to the growing influence of the Sikh diaspora in Canada. The rise of Sikh separatist movements in Punjab, particularly the demand for an independent Khalistan, became a sensitive issue in Canada. The Indian government was concerned about the support some segments of the Canadian Sikh community were offering to the separatist cause. In 1985, the bombing of Air India Flight 182 by Sikh extremists resulted in the deaths of 329 people, most of them Canadians of Indian origin, which strained relations between the two countries.
- Canada's Role in Peacekeeping: Despite these tensions, Canada remained active in international peacekeeping and development assistance. The two countries continued to collaborate in multilateral forums, especially the United Nations and the Commonwealth.

1990s: A Shift toward Strengthening Ties

- Economic Growth and Trade: In the 1990s, India began opening up its economy under economic reforms. This led to an increased interest in India as a market and investment destination. Canada, recognizing the potential, started to focus more on economic cooperation with India, especially in areas like trade, education, and technology.
- Cultural Exchange: The Indian diaspora in Canada, which had grown significantly by this time, became a bridge for people-to-people connections. India and Canada saw a rise in cultural exchanges, tourism, and educational collaborations.

2000s to present

Comprehensive Engagement Bilateral Trade and Investment: By the 2000s, Canada-India relations became increasingly focused on economic issues. The two countries signed various agreements on trade, investment, and technology. Canada became one of India's important trading partners, especially in sectors like energy, mining, agriculture, and information technology. Canada's Support for India's Global Aspirations: Canada has been supportive of India's bid for a permanent seat on the United Nations Security Council and its growing role in global economic and geopolitical affairs. India also sought greater participation in global forums like the G20, where Canada played a supportive role.

Civil Nuclear Cooperation: One of the landmark developments in India-Canada relations came in 2010, when Canada and India agreed to a civil nuclear cooperation agreement, which was significant given Canada's earlier concerns about India's nuclear program after the 1974 test. The deal enabled Canada to supply uranium to India, which had been facing shortages of the resource for its nuclear reactors.

Contemporary Relations

Focus on Trade and Investment: The economic relationship has deepened, with trade between the two countries exceeding billions of dollars annually. Key areas of cooperation include energy (Canada is a major supplier of uranium and other resources), information technology, education, and health.The Diaspora and Diplomacy: The Indian diaspora in Canada has grown to become one of the largest ethnic groups in the country. Indian-Canadians play a significant role in Canada's political, cultural, and economic life. Both governments recognize the importance of this diaspora in strengthening bilateral ties.

Challenges and Opportunities: While the relationship has seen positive developments, it has also faced challenges. These include concerns over human rights (especially regarding Canada's stance on issues like Kashmir and India's internal policies), as well as occasional disagreements over regional security issues.

India-Canada relations have evolved from early migration-driven ties to a broad and multifaceted partnership. Today, the two countries share strong economic, diplomatic, and cultural links. While there are still challenges to navigate, particularly related to regional politics and the diaspora, the overall trajectory of the relationship remains positive, driven by shared interests in global peace, security, and prosperity.-Canada relations are multifaceted and have evolved significantly over the years, marked by cooperation in various sectors such as trade, education, technology, culture, and people-to-people ties. However, there have also been challenges, particularly related to issues such as immigration policies, security concerns, and political disagreements.

Here are some key aspects of the relationship:

Diplomatic Relations- India and Canada established formal diplomatic relations in 1947, and both countries maintain high commissions in each other's capitals.The two nations have seen fluctuations in their diplomatic ties, often influenced by issues like Canada's significant Sikh diaspora and differing foreign policy priorities. India and Canada have cooperated in various international forums such as the United Nations and the Commonwealth.

Trade and Economic Cooperation- Trade between India and Canada has grown steadily. India is one of Canada's largest trading partners in Asia. Key exports from Canada to India include pulses, fertilizers, and various minerals, while India exports machinery, textiles, and chemicals to Canada.The two countries have been in talks for a potential free trade agreement to deepen economic cooperation, but these discussions have faced some delays.

Cultural and People-to-People Ties-The Indian diaspora in Canada is one of the largest and most vibrant in the world. It has contributed significantly to shaping Canada's multicultural identity.The Indian community in Canada has also become politically influential, with several members holding important positions in local and federal governments.Cultural exchange programs, academic partnerships, and tourism have also strengthened the bilateral relationship.

Education and Research- Canada is a popular destination for Indian students, and educational exchanges are a cornerstone of bilateral ties. Many Indian students pursue higher education in Canadian universities. Collaborative research in areas such as technology, renewable energy, and health has been expanding.

Security and Counterterrorism Cooperation While there is cooperation on counterterrorism, issues related to the presence of Sikh separatist groups in Canada have sometimes caused diplomatic tensions. Canada has had to balance its domestic policies on freedom of speech and assembly with India's concerns about terrorism and secessionism, especially regarding groups like Sikhs for Justice. 6. Climate Change and Development- India and Canada have worked together on addressing climate change and enhancing clean energy cooperation, given both countries' shared concerns about sustainable development. Canada is also involved in providing development assistance to India, particularly in the areas of water management, education, and health.

Recent Developments - In recent years, there have been both positive and challenging moments. For example, Canada's 2018 stance on supporting India's bid for a seat at the UN Security Council was seen as a step forward. However, tensions flared in 2023 after Canadian Prime Minister Justin Trudeau made public statements linking Indian officials to the murder of a Sikh leader in British Columbia, which led to a brief diplomatic standoff.

While there have been occasional tensions, the India-Canada relationship is generally characterized by strong economic, educational, and cultural ties. Both countries see value in expanding their partnership, particularly in trade, technology, and climate action, despite the challenges they face on the political front. The future of Indo-Canada relations looks promising but will be shaped by both opportunities and challenges across various domains, including trade, diplomacy, people-to-people ties, and global geopolitical shifts.

Geopolitical and Security Considerations
Geopolitically, both India and Canada are concerned with stability in the Indo-Pacific region. India'sstrategic importance as a major player in Asia and the Pacific makes it a valuable partner for Canada, particularly in light of China's growing influence. India's role in the Quadrilateral Security Dialogue (Quad), alongside the U.S., Japan, and Australia, aligns with Canada's interest in promoting a rules-based international order.

Both countries face common security threats, such as terrorism and cybercrime. Enhanced cooperation in intelligence sharing and defense technology is a possibility.

I**ndo-Pacific Security**: With China's rise and the shifting power dynamics in the Indo-Pacific, both countries may work together to ensure regional stability.

Climate Change and Sustainability-As both nations grapple with climate change, there are significant opportunities for cooperation in renewable energy and environmental sustainability. Canada has a strong track record in clean technologies, and India is a leader in renewable energy investments, such as solar power. Cooperation in these areas could help both countries meet their climate goals.
Opportunities for Collaboration:
Clean Technology: India's energy needs are vast, and Canada's expertise in clean technologies could help India transition to a greener energy future. Collaborative efforts in solar, wind, and hydroelectric power, as well as smart grid technologies, are likely to grow.
Climate Change Initiatives: Canada and India may also collaborate in international climate forums like COP to advocate for greater global climate action and financial support for developing countries.

Challenges and Potential Strains-Despite the overall positive outlook, there are several challenges that could affect Indo-Canada relations:

Sikh Separatism: Canada has a significant Sikh diaspora, and some elements within this community support the Khalistan movement. India views any advocacy for an independent Sikh state as a serious challenge to its sovereignty, and tensions occasionally arise over how these issues are handled in Canada.

Canada's criticism of India's policies in Kashmir, particularly after the revocation of Article 370 in 2019, has occasionally caused diplomatic friction.While there is significant trade potential, market access barriers, protectionist measures, and economic policies in both countries may slow down progress.In the coming years, Indo-Canada relations are likely to become more multifaceted and resilient, driven by mutual interests in trade, technology, education, and global stability. The strong people-to-people connections, especially through the Indian diaspora, will continue to be a major asset. However, periodic challenges related to sensitive political issues and trade disputes may test the relationship. If both countries can navigate these complexities, the relationship could evolve into a more robust partnership, benefiting from deeper economic ties, collaborative global initiatives, and enhanced geopolitical cooperation.

How to improve the relations

Improving Indo-Canada relations offers significant potential for both nations to build on shared interests in trade, innovation, education, and global security. Here are several key suggestions that could help strengthen the bilateral relationship:

Enhance Trade and Economic Cooperation- Negotiate a Free Trade Agreement (FTA): While both countries have been discussing a Comprehensive Economic Partnership Agreement (CEPA), concluding a full FTA would boost bilateral trade and investment. Both countries should prioritize addressing barriers to trade, such as tariffs, market access, and regulatory hurdles, especially in sectors like technology, energy, and agriculture.
Promote Strategic Sectors: Canada can expand its role as a key supplier in areas like clean energy, agriculture, and natural resources, while India can serve as a key market for Canadian tech, software, and engineering

services. Joint ventures and business-to-business partnerships can also create new avenues for cooperation, particularly in emerging sectors like AI, biotechnology, and renewable energy.

Focus on Digital and Green Economies: India’s large and growing digital economy presents opportunities for Canadian companies in fintech, IT services, and cybersecurity. Additionally, as both countries work toward meeting climate goals, collaboration on green technologies, electric vehicles, and sustainable infrastructure could offer long-term benefits.

Expand People-to-People Ties and Educational Exchange Increase Scholarships and Academic Collaborations: Canada is one of the top destinations for Indian students, and this trend should be encouraged further. Both countries can increase the number of scholarships, joint research projects, and academic exchanges in areas such as engineering, healthcare, and environmental sciences.

Promote Cultural Diplomacy: Given the significant Indian diaspora in Canada, cultural exchange programs should be expanded to enhance mutual understanding. Initiatives such as film festivals, academic symposia, and art exhibitions can help bridge cultural gaps, strengthen public diplomacy, and showcase the diversity of both countries. Collaborate in Scientific Research: With both countries investing in research and development, establishing more joint scientific projects (in space technology, agriculture, and health) would foster collaboration in areas of mutual interest. For instance, joint research in AI, medical sciences, and space exploration could be beneficial for both nations.

Strengthen Diplomatic and Strategic Ties Strengthen Security Cooperation: Canada and India can expand their cooperation in counterterrorism, cyber security, and peacekeeping. Formalizing intelligence-sharing agreements and coordinating on maritime security in the Indo-Pacific region could help enhance both countries' security interests. Additionally, both countries can work together on global issues like arms control and disarmament, especially given India’s growing role in international diplomacy.

Work Together on Global Governance: Canada and India share many common values in terms of promoting democracy, human rights, and multilateralism. Both countries should collaborate more closely within global forums like the United Nations, G20, World Trade Organization (WTO), and the Commonwealth to tackle global challenges such as climate change, global health issues (such as pandemics), and peacebuilding.

Enhance Cooperation in the Indo-Pacific Region: With growing concerns about China’s assertiveness, both India and Canada can increase their coordination within the Indo-Pacific region, particularly within the framework of the Quad (India, Japan, Australia, and the United States) and other regional security dialogues. Canada could play a key role in supporting India’s regional security concerns, especially in areas such as maritime security and freedom of navigation.

Address Sensitive Political Issues Dialogue on the Sikh Separatist Issue: One of the persistent challenges in Indo-Canada relations is the issue of Sikh separatism, particularly in light of the large Sikh diaspora in Canada. Canada should continue to engage India in constructive dialogue to ensure that support for extremist views does not undermine diplomatic relations. Clear communication between both governments about handling these sensitive issues through legal and diplomatic channels could reduce friction.

Engage on Human Rights and Jammu & Kashmir: Canada has at times criticized India’s human rights record, particularly concerning Kashmir. To improve relations, both countries should seek to engage in honest discussions around these concerns while respecting each other’s sovereignty.

Finding common ground in areas such as counterterrorism efforts, religious freedoms, and women’s rights could build greater trust.

Public Diplomacy to Address Misunderstandings: There is a need for more robust public diplomacy campaigns in both countries to address misconceptions and promote a balanced understanding of each other's political, cultural, and social issues. This could help mitigate any tensions that arise due to media narratives or political rhetoric.

Increase Joint Initiatives on Global Challenges Climate Change Collaboration: Given Canada's expertise in clean technology and India's commitment to renewable energy, both countries could deepen their collaboration on addressing climate change. Joint initiatives could focus on advancing solar and wind energy, carbon capture technologies, and green financing to support sustainable development in India.

Health and Pandemic Preparedness: Both countries should cooperate on global health issues, particularly in preparing for future pandemics and sharing expertise in areas like vaccine development, biotechnology, and healthcare infrastructure. Strengthening this cooperation could include joint research on new vaccines or medical treatments.

Disaster Management and Humanitarian Aid: Canada's leadership in peacekeeping and disaster relief, combined with India's regional influence and experience with large-scale humanitarian efforts, could lead to more joint initiatives in disaster management and post-conflict recovery. Collaborative humanitarian missions in crisis zones would also strengthen bilateral ties.

Promote Connectivity and Travel-Increase Air Connectivity: Direct flights between major Indian cities and Canadian hubs (like Toronto, Vancouver, and Montreal) could make travel and business exchanges more efficient. Increased air connectivity would foster both tourism and trade, benefiting local economies and promoting greater cultural exchanges.Visa Facilitation and Mobility: Simplifying visa procedures for students, workers, and business professionals could facilitate greater people-to-people exchanges. A bilateral labor mobility agreement could also be explored, providing Indian professionals access to Canadian job markets in sectors where Canada faces skill shortages, such as healthcare, IT, and engineering.

Foster Long-Term Collaboration in Technology Joint Innovation Hubs and Startups: Both countries can establish joint innovation hubs and incubators for startups, particularly in emerging fields like AI, cybersecurity, and fintech. This could be bolstered by Canadian venture capital firms investing in Indian startups and vice versa. These hubs would encourage cross-border innovation and attract talent from both nations.

Cybersecurity and Digital Economy Cooperation: As both countries deal with rising cybersecurity threats, enhancing cooperation in this area could be a priority. Collaborating on the creation of secure digital infrastructures, sharing best practices, and co-developing cybersecurity technologies could have mutual benefits.

Conclusion

The future of Indo-Canada relations has immense potential, with both countries well-positioned to build a more dynamic and strategic partnership. By focusing on shared interests, such as trade, technology, education, and regional security, both nations can work together to address global challenges. At the same time, addressing sensitive issues through dialogue, transparency, and mutual respect will be crucial for building a long-lasting and stable bilateral relationship. Improving Indo-Canada relations offers significant potential for both nations to build on shared interests in trade, innovation, education, and global security.

References

6. Buchignani, Norman (12 May 2010). "South Asian Canadians". The Canadian Encyclopedia. Archived from the original on 4 January 2023. Retrieved 1 June 2020.
7. Singh, Khushwant (26 February – 12 March 1961). "The Ghadr Rebellion". Illustrated Weekly of India: Feb 26 – Mar 12. Archived from the original on 24 March 2014. Retrieved 2 February 2014.
8. Unoki, Ko (2022). Racism, Diplomacy, and International Relations. Routledge. p. 60. ISBN 978-1-000-54154-0.
9. " Arthur G. Rubinoff (December 2002). "Canada's re-engagement with India" (PDF). Asian Survey. 42 (6). University of California Press: 837–849. doi:10.1525/as.2002.42.6.838
10. Willis C. Armstrong (September 1988). "Hungary and Suez 1956: A View from

New Delhi by Escott Reid". The Canadian Historical Review. 69. University of Toronto Press: 405–406.

11. "Heads of States and Governments who have addressed joint sessions of the senate and house of Commons of Canada". Archived from the original on 11 November 2015. Retrieved 23 July 2011.
12. Shankar, Ravi (13 July 2024). "Canada catastrophe with India". The New Indian Express. Archived from the original on 15 July 2024. Retrieved 1 August 2024.
13. "Documents on Canadian External Relations". Foreign affairs and International Trade, Canada. Archived from the original on 25 April 2013. Retrieved 28 June 2012.
14. Sublette, Carey. "Origins of Indian nuclear program". Nuclear weapon Archive. Retrieved 13 November 2011.
15. United Nations General Assembly Session 52 Resolution A/RES/52/38 page

***