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In an era driven by innovation, critical thinking, and knowledge integration, Jamshedpur Research Review (JRR) stands as a dedicated platform committed to promoting high-quality interdisciplinary research. Established with the aim of nurturing academic excellence, this peer-reviewed journal seeks to bridge diverse fields of knowledge, ranging from the humanities and social sciences to science, technology, management, and emerging disciplines.

Located in the industrious heart of Jharkhand, JRR reflects the progressive spirit of Jamshedpur — a city that epitomizes the confluence of industrial legacy and academic ambition. The journal encourages original contributions that challenge conventional boundaries, foster academic dialogue, and contribute meaningfully to national and global discourses.

Scope and Focus- Jamshedpur Research Review publishes scholarly articles, empirical studies, conceptual papers, critical reviews, and case studies. The journal's inclusive scope welcomes submissions from researchers, academicians, policy practitioners, and professionals who strive to make a substantive impact through evidence-based and reflective inquiry.

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Editorial

Bridging Minds, Building Futures: The Spirit of Interdisciplinary Innovation in Indian Academia

“Progress demands partnership, not partition. Academic structures must be reimagined to enable cross-disciplinary exchange and innovation.”

As India strides forward in its quest to become a global knowledge hub, the necessity for **interdisciplinary academic collaboration** cannot be overstated. In today’s complex world, no challenge—be it climate change, social justice, digital disruption, or grassroots development—can be addressed by one discipline alone. Innovation today lives at the crossroads of disciplines, ideas, and perspectives.

We are pleased to present the **73rd issue of Jamshedpur Research Review** (Vol. 5, Year 13), which not only marks a **significant milestone** in our journey but also **epitomizes the very spirit of collaboration across domains**. This July–August edition brings together a **compelling spectrum of scholarly work** that reflects both the **emerging global challenges** and the **contextual socio-economic realities of India**—affirming our editorial vision of fostering academic dialogue that is **multidisciplinary, inclusive, and socially resonant**.

Across this issue, readers will find evidence of the very kind of **cross-pollination of ideas** that national frameworks like the **National Education Policy 2020** and innovation roadmaps by **NITI Aayog** advocate. Articles range from **feminist critiques** and **Dalit narratives**, to **AI-driven accounting**, **UPI’s impact on financial efficiency**, and **tribal psychology**—each highlighting the value of viewing problems through **multiple epistemological lenses**.

We open with a powerful re-reading of Urmila Pawar’s memoir in *“A Fresh Reading of the Dalit Women’s Context”*, engaging gender, caste, and literature in a single critique. Equally reflective of interdisciplinarity is the comparative psychological study *“Understanding Emotional Intelligence Differences among Tribal and Non-Tribal Adolescents”*, which bridges psychology, sociology, and education.

From grassroots economic empowerment through SHGs and **sericulture** to emerging applications of **AI in accounting**, and **consumer behavior trends in rural Jharkhand**, this issue illustrates how traditional disciplines can evolve by embracing newer tools and perspectives. Articles such as *“Mukhyamantri Maiya Samman Yojana”* or *“Displacement and Dissent”* stand as micro-level narratives with macro-level policy implications—linking governance, gender justice, and anthropology.

In the education-technology interface, contributions evaluating the **impact of music on cognitive engagement**, or the role of **NEP 2020 in reshaping educational ecosystems**, reaffirm our belief that academic institutions must nurture **inclusive platforms** where the arts, sciences, management, and humanities can not only coexist, but co-create.

This edition also includes forward-looking perspectives in **digital marketing**, **working capital management**, **biodiversity conservation**, and **cooperative movements**—proving once again

that the **boundaries between academic disciplines are not walls, but bridges waiting to be built.**

Together, these contributions echo the editorial position that India's academic and research institutions must move **from rigid corridors of specialization to fluid crossroads of innovation.** The value of **collective inquiry**—across identities, disciplines, and geographies—is the bedrock of meaningful scholarship and impactful policy.

As we look ahead, *Jamshedpur Research Review* reiterates its commitment to being a platform where **young researchers and seasoned scholars alike** come together to push boundaries, ask new questions, and reimagine old answers. We invite academics, practitioners, and thought-leaders to continue contributing to this shared mission.

We extend our **heartfelt gratitude** to the authors, reviewers, and editorial team whose dedication has made this issue possible. Let this volume not only mark continuity in our publishing journey but also serve as a **manifesto for collaborative, inclusive, and interdisciplinary research.**

"Knowledge today is interlinked. To spark innovation, our universities must become spaces where engineers talk to sociologists, scientists learn from artists, and managers collaborate with philosophers."

— *Dr. R. A. Mashelkar*

Warm regards,



Editor-in-Chief

Jamshedpur Research Review

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A FRESH READING OF THE DALIT WOMEN'S CONTEXT AS A MARGINALISED VOICE THROUGH A CASE STUDY OF URMILLA PAWAR'S *THE WEAVE OF MY LIFE*

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Abstract

In the present context when different institutions and organizations are trying hard to help and overcome the struggles of the Dalit women, 'how they are still being marginalized' – is a question that requires serious attention. To find an answer to this question the present paper is an attempt on the part of the scholar to find the reasons and think for a solution. And to understand the challenges in detail, the present paper would like to do a case study of Urmilla Pawar's *The Weave of My Life* (2009). Moreover, by paying special attention to the childhood experiences of the narrator the paper would try to point out their real life challenges and struggles in their own cultural context.

Key words: Urmilla Pawar, Dalit, Education, Society, Culture, Patriarchy

Introduction:

Urmila Pawar's memoir *The Weave of My Life* (2009) captures the sensible and arduous journey of Dalit community. The story of this text weaves various facets of the daily lives of Dalits simultaneously with the detailed account of Pawar's family, neighbours, schoolmates, in-laws and her husband's behaviour toward her. The paper highlights the developmental stages of the narrator's life and her contribution to the body of literature. The narrator's life surrounded by the orthodox society is depicted in a lively manner. The journey of Urmila Pawar's life was very tough right from her childhood. Childhood spent in the company of one's parents makes the child secure and able to face the challenges in life. It is believed that for the confident growth of a child, it is necessary to have congenial environment. In case of Urmila Pawar, her childhood was unsecure and packed with many psychological problems. In addition, she had to face social and

cultural problems caused by the hierarchal order of the society. Her caste became an obstacle in the way of her life like a stumbling block in the path. She was the sixth child in the family, so her birth was unwelcome and treated as extra burden. Therefore, complexities in her life began from the birth. In other words, she had to suffer from the birth itself. A girl child is always regarded as a burden in an orthodox family. The trajectory of her life is depicted in her memoir which is worth studying.

Urmila Pawar was born in a small village named Phansawale in Ratnagiri district of Maharashtra. Her being born as a girl child was despicable and unwelcomes for the relatives especially her cousins. She had to live a very unpleasant childhood as she had to suffer at the hands of her parents. Govinda dada went to the extent of throwing her in the dung heap. Aaye would always get angry at her and beat her with all her might. Her mother was so busy in her domestic work that she would hardly get time

to pay attention to her daughter. This love-hate relation continued for a long time.

As an adolescent girl, Urmila would go along with her mother to sell bamboo items at Ratnagiri, a district place. Other village women would also go together to sell the something or other. Urmila would carefully listen to the stories and gossips of the elderly women in the village who used to go to the forest to collect firewood. She could understand the pains and the pangs of these women through their conversations.

Her father was a school teacher and a very popular priest in the village. The family became famous in the entire vicinity. She disliked the nature of her father because he was a strict disciplinarian and valued education. When the narrator was in the grade three, her father was taken seriously ill and eventually died. After her father's death, her mother took care of the narrator and educated her in the work of weaving. When her father was alive, he used to tell her interesting stories of the Brahmin priest in the village. He would entertain the children and tell them the importance of education. Therefore, her father was a motivator for the small children. He would always want his children to go to school and learn.

In the beginning, Urmila Pawar disliked to go to school. However, she joined Damle School. She frankly admits in her memoir that she would play truant and remain absent from school. She completed her graduation from Siddharth College. She also completed her post-graduation and took delight in writing. She wrote many articles for Diwali magazines which were highly appreciated by her schoolmates and teachers as well. She had, in addition to writing, liking for acting.

As an excellent and skilful actor, she started working in plays. She acted in several full length plays in Marathi. Such as 'Mala Kahi Sangaychay', 'Ashrunchi Zali Phule', 'Shantata Kort Chalu Aahe', and quite a few one-act-plays like 'Bandu Natak Karto', 'Bandu Undir Marto', 'Swapna' and so on. She was satisfied with her acting skills which won awards for 'Shantata Court Chalu Aahe'.

The present memoir offers the readers an opportunity to study the Dalit women characters. The women who came in the life of

Urmila Pawar are ordinary village women who are in search of bread and chutney. At the same time they have an urge to send their children to school. As a teenager, Urmila Pawar accompanied her mother when the women travelled to Ratnagiri for selling firewood or other domestic items made from bamboo. The women folk of her village would face many difficulties while collecting the fire wood or grass to be sold in the market. She describes how the tiger's roaring scared the women in broad day light. There were venomous snakes and thorny bushes in the jungle that scared the women. The village vagabonds would trouble the helpless women who would go to the forest to collect fire wood or grass. The women went to the market leaving their children at home with old women or with neighbours. They had to carry on their heads heavy firewood, or rice bags or grass covered with leaves or woollen blankets. Though they worked hard, their bodies looked like floating cadavers in powerful streams. They walked through the dark forest, took risk and accepted the challenge to proceed further by cursing the ancestors. After going home, children would ask for food and their demands made them more energetic to work. The women would try to outwit one another with their method of narration and each one would try her best to tell a good story with actions and words. The narrator learnt the method of telling stories from these women. The women would narrate stories which had a particular theme in it. Small Urmila would listen to their anecdotes attentively. When Urmila Pawar would try to listen to their talks they would tell her to walk ahead with her mother. They would shout at the girls by saying, 'You dead ones, why do you get in our way'. Go on, walk ahead, your mother is waiting for you? Come on, faster'. (15) Pawar reports that they were concerned of their babies who would not be treated properly by their husbands.

The women who went to bazaar would worry about their children at home. Someone would say, "My baby is sick at home! Will they have remembered to feed milk to my younger one? Has that drunkard, that husband of mine, bashed up the kids?" (21) These fears and doubts made them to walk faster towards their home. These women, it seems, were interested in day-today matters. Their concern was to feed

the family members. For that purpose they would not mind to work from the dawn to dusk.

Pawar observed that the women had the skill to narrate stories. They used abusive words while gossiping with friends. She picked up the habit of telling stories from these women. She learnt how they cared for their young children who were left in the care of the elders. The main female characters in this memoir struggled to feed hungry stomachs at home. They did not give excuses to avoid the travel as they had no alternative due to poverty and illiteracy.

However, Urmila Pawar's father was a teacher who knew that such kind of travelling would be a hurdle in the children's education. Therefore, he built a small hut near the road to bazaar in the heart of the city-Ratnagiri. They lived in the hut but were obsessed with their village and visited it when they had holidays. The main reason was that the writer's father wanted to send his daughters to school. Here, one finds an urge of a sensible father to educate his children. It appears that he wanted his children to live a comfortable life when they grow up.

Argument I:

In the beginning of the memoir she gives an account of the womenfolk who went to the market in Ratnagiri. Their long journeys gave them time to talk of their relatives, children and neighbours. Gossiping extra marital affairs also formed a part of their talk. Pawar introduces the relatives who had challenged the priest. She explains how Hari had served in the British Army. During one of his visits, he saw that the priest was performing rituals by standing at a distance. He took the fees. The Bhat had appointed a person to collect whatever was given for the respective ritual. Hari also thought of practising all the rituals by learning Sanskrit and Pranayam. The Bhat was not ready to accept Hari's skills. Here, one notices that the Dalits also wanted to learn Sanskrit and take part in religious activities.

Pawar describes the women in her village as superstitious and religious. She vehemently criticizes the possessed women who wanted respite from the daily tedious life. There were women who could not conceive. Therefore, their husbands married their wives' sisters. In such cases to avoid the embarrassment, the

women would demonstrate that they were possessed and their relatives would bring them to Baba. For instance, Tulsi, a childless woman got possessed, smoked cigarettes and spoke some English. Baba spoke with her for a long time and muttered some words by throwing some rice grains on her body. It is clear that due to ignorance, women became the victims of the blind beliefs. The practice of exorcise was rampant in the village. Especially, the women would be possessed by the ghosts. The superstitious nature of the society is depicted by Urmila Pawar in her unique style. The upper caste women were well off in their homes where they received everything and they did not go out of the threshold to borrow things. Even if they bought something, nobody dared to harass or humiliate them. They enjoyed respect in their families. However, the traditional way of life which included lot of prayers, fasts and rituals led to their weakness. It appears that the upper caste women were religious and the followers of the Hindu customs.

It is noticed that Dalit women were not respected by their family members. Apart from the domestic work and child bearing, they were beaten by their in-laws and husbands. Marriage meant somebody had cast an evil spell on the young girl. Her presence was considered responsible for causing any unfortunate incident in the village. Eventually, she easily became an object of hatred and torture. Nobody took rational decisions in her favour. The writer's cousin, Susheela is an example how married women were ill treated and tired of the exploitation. They left their homes with children. In the father's house it was considered dishonour if a married girl stayed back with the parents. The relatives neither had courage nor financial strength to woo the in-laws. Thus, the parents would not get an opportunity to pacify the scuffle if there was any. What is noteworthy about the untouchables is that the married girl should live with her in-laws only. This custom was inherited from the upper class women. Sharmila Rege questions why these women feel the need to live at the in-laws' house in spite of their inhuman treatment. Numerous reasons are given, like honouring both the families. Following the customs of a new house meant that the girl was mature and had an accommodative nature. It was believed that if the girl had spent a happy time with her satisfied parents, she could look after the house

with care and could tolerate inadequacies in the in-law's family.

Urmila Pawar plainly depicts the occupations of the village women as she had seen them from the close quarters. These women had to work laboriously at home as well as in the fields. In addition, they had to collect fire wood in the nearby forest or field for the domestic use and to be sold in the market. These Dalit women would go to the market walking a long distance. The market place was for selling and buying the fire wood was located at Ratnagiri. The high caste people would come there to buy the bundles of the fire wood brought by the Dalit women. The high caste Hindus who wanted to buy the bundles of wood would keep the money on the ground instead of giving it in the hands of the Dalit women due to pollution complex. The consumers belonging to the high caste would observe untouchability. When these women returned home, they had to face their drunken husbands. However, they would continue their struggle despite adversities at home. They would look after the study of their children. It shows that they were concerned about the welfare of their families. These depressed and oppressed women would always want their husbands to give up drinking of country liquor. They would always talk about their husbands' habit of drinking country liquor. The women in the neighbourhood would publically talk about how to dissuade the men from bad habits. They would appreciate the Dalit men in the neighbouring villages as they had no such bad habits. They wanted their husbands to emulate the men from the other villages. It shows that women were concerned about the well being of their husbands. Pawar narrates how women had to collect oysters, mule fish and crabs. She had gone at the seashore with maternal uncle's daughter several times. While searching for the oyster shells, the women's neils would get hurt and skin would get some cuts. However, they would take risks because they knew that they were going to get good money by selling the oysters they had collected. They were surprised to see the women from the villages Bhandari and Daldini had become rich as it was evident from the gold ornaments they wore on their bodies. The Dalit women in the narrator's village were inspired by the hard work of the women from other villages. Therefore, the women in the writer's village also decided to work hard and support

their respective families. Thus, one discovers that Dalit women had an urge to uplift their economic position. Their social position is also revealed through the social gatherings.

Argument II:

The writer of the present memoir, in addition to her personal experiences, describes in minute details of the wedding ceremonies in the Mahar community. The comments and the actions of the Dalit women on such occasion speak volumes about their participation in social activities such as wedding ceremony. In the matters of marriage rituals, the Dalit women would imitate the high caste women. During the marriage rituals, the Dalit women would splash turmeric water on each other with great laughter and cackling. The bridesmaids would accompany the bride and the groom to the platform where the village priest was waiting for the 'mangalashtakas' to be chanted as loudly as possible. Other rituals during the marriage ceremony would include funny games. It also included some funny songs aimed at humour and criticism. Sometimes, the sarcastic songs were aimed at the bride's parents or the bridegroom's parents. One notices that Dalit women would enjoy occasionally when it comes to certain social or religious functions.

Pawar comments on the time taken for the weddings. As she was one of the bridegroom's maids, it was compulsory for her to observe the fast. During her brother Krishna's wedding with Sushila, she observed the rituals and their sanctity. Nevertheless, she was critical of these rituals as they took a lot of time. Moreover, men and women would play many games during wedding ceremony which she thought was wastage of time. The author disliked the rituals during the wedding ceremony as they were time consuming.

The writer explains the family's progress and her brother's Bhai's and Krishna's life. Bhai, at the age of eighteen went to Lucknow as he got a job in the railways. The death of a husband only was a loss in many respects for a lower caste woman. Financially weak, dependent on the elders made her more vulnerable to superiors. Her responsibilities increased at home and outside. Therefore, she had to be strong to face the challenges that lay before her.

However, people respected her when she had to handle the domestic and financial matters single handed. In the traditional society, women's progress had been measured by child births, rearing children and household duties.

The narrator moves to and fro and unfolds many incidents in her life. She again traces the journey of her mother as she fondly remembers her. She says that it was a very tough task for Aaya to look after several children. Urmila Pawar's birth was an additional burden for the family. As a child she was not serious about her studies. She was the cause of hatred for everyone in the family. Govind Dada was displeased with the birth of Urmila. He wanted to throw her in a fit of rage on a heap of dung. Her mother would often get angry with her and beat her mercilessly for her carelessness in her studies. However, at times she would take care of little Urmila when the latter was ill. The mother's heart would melt to see her child suffering from illness. This shows that her mother was occasionally compassionate.

Argument III:

Urmila Pawar recalls her bitter childhood experiences in this memoir. In those days, it was difficult to send girl children to school. However, some girls attended school. Teachers did not like the Mahar students attending school as they had to make a separate seating arrangement. There would be complaints from the upper caste students so the teachers would find ways to trouble them. Urmila Pawar exposes the teachers who always made them to work. The teachers would humiliate them in the presence of other students. Herlekar Guruji who taught her in the fourth standard would tell her to clean the class because their cow Kapila would daily make the place dirty with cow dung. Unhappy with the allegations, Pawar questioned Herlekar Teacher who always told her to clean the cow dung. He slapped her in such a way that the fingers' imprint remained on her face till she went home. Aaye, Pawar's mother, became furious and questioned the Guruji:

"My girl studies in your class, Guruji! What did she do today that you beat her up so much? She pulled me towards him and showed him my swollen cheek.. 'Your white cow shits in the verandah'. Our white cow? She shits

there, eh? Why, did you see her doing that? Guruji, you are educated and yet you speak so foolishly? Look, I am a widow my life is ruined, Yet I sit here, under this tree and work, Why? Because I want education for my children so that their future will be better. And you treat my girl like this? How dare you? Aaye was speaking in her dialect in a voice, loud and ringing. Then she thundered, 'Let me see you laying even a finger on my girl again and I'll show you! Let me see how you.' (54)

From the above remarks of the mother of Urmila Pawar one comes to know two things: one the mother's attitude and the other teacher's attitude. Here, the mother's attitude is to educate her children so that their future would be bright. She was seething with anger as she spoke in a harsh language to Guruji, the teacher of Urmila Pawar. She exposed the hypocrisy of the teacher and called him foolish. On the other hand, the teacher's attitude was dehumanizing as it is evident from his beating the child. It is observed that the Dalit child in the classroom an easy target for the teacher to punish. The poor Dalit children had no voice to complain against the atrocious behaviour of the teacher. However, the narrator's mother had courage to question the teacher about his ill-treatment given to her daughter. It shows that Urmila's mother knew the power of education. Her husband's wish was to impart good education to his children. Therefore, the writer's mother was very strict as far as the studies of her children were concerned.

It was due to the failure in fourth standard Urmila lost her interest in school and would hide the school dress. As mother was after her, her brother would find out the dress and send her to school. Mother knew that she failed because she had argued with Herlekar Guruji. She became more serious about her studies. Young Urmila decided to study seriously for the examination. When she was in fifth standard, she realized that she was born in a caste which was poverty-stricken.

Argument IV:

In the present memoir, Urmila Pawar has graphically portrayed Dalit women in their

abject poverty and sheer ignorance. In case of Dalit families, scarcity of food was always felt. Pawar narrates major part of the memoir on the availability of food and the novelty of some fish soup (Kaat) known as kaot. She also criticizes how the daughter-in-law would be given kaat which would upset her stomach. Owing to poverty, they had access to vegetables grown in their courtyard, aloo / colocassia leaves etc. Though rice was abundant in plenty in Konkan region, they would buy cheap rice and cheap fish 'chadu'. Fishes like Pampfret and delicacies like 'ladu' and 'karanjya' were never cooked at home. But when Pawar visited her sister Akka, in Kudal, she was surprised to see such items. Pawar wondered how life changed after father's death. Cooking sweets required oil and sugar; therefore, kheer made from rice was not cooked in her house. This shows that young Urmila was hoping to get such type of delicious food or sweets. Nevertheless, poverty did not allow her to enjoy the delicacies of the sweets when she was a little girl.

The loss of a loved one, specially a child or husband causes a void which can never be compensated. Memories make life unbearable and crying creates a medium to give vent to one's feeling. Dead ones are gone but the living ones also need the attention and care. Pawar's family narrative speaks of her brother's death and her mother's inability to cope with the loss. It was a great loss when Pawar's twenty year old brother succumbed to typhoid. In those days, medicine was not available for typhoid and pneumonia. He was studying in Mumbai. The eight year old Pawar did not share the warmth of her mother nor could sleep peacefully as mother would get up and cry in the morning. As Baba was a teacher, he expected the other children Manjulatai, Shahu and Vimal to study and attend school regularly. Pawar's father believed in education and became role model for his daughter Shantiakka. She studied till sixth standard and took up a job in the mental hospital.

The writer depicts her variety of experiences such as rituals, festivals and food habits. Though they lived in a society, many cultural and food habits were unknown as their location was far away from the upper caste people. But some customs like the wedding ceremony needed the priest's presence to solemnize the wedding. When it came to festivals, the lower caste received leftovers which were in pieces

and there was no taste for some food. Even if they felt like cooking some snacks and had ingredients at home, they did not know the method of cooking those snacks. As they did not have communication on cooking and child rearing from the women / people of upper caste, they did not learn nor dared to ask anything related to health and food. Pawar gives the detailed account of the classmates' talk on various food items they enjoyed at home. Food which may sound simple and accessible in the present times was beyond their reach. Listening to names like 'Poli' for chapati, 'Bhakri' as 'Dashmi' 'dadapepohe' make her curious to open her classmates' tiffin boxes to check what 'dashmi' actually meant.

The upper caste girls would inform their friends about the sweets like 'Ladu', 'puranpoli', 'modak', and 'Karanjya'. After listening to their discussions and happy / pleasant appearances Pawar never dared to ask questions on why such items were not cooked at home. Due to the caste status, the lower caste had no access to sufficient money or knowledge which would enhance their standard of living.

Urmila Pawar talks about the origins of her parents and ancestors who worked as priests. The memoir is a document of the rituals and practices, vivid details of daily life, festivals and ceremonies. From the anthropological perspective they offer a wealth of information. Urmila Pawar describes how Dr. Ambedkar's conversion to Buddhism changed her perspective to life. Dr. Ambedkar's conversion had generated ideas to give up Hindu practices and follow Buddhist way of life. People like Nathuram Kamble, Haribhau Aire and Gopal Mastaar guided people in different matters including religion. The volunteers suggested discarding Hindu gods, but Aaye did not throw away all the idols. They also suggested the family members to hand the portraits of Dr. Babasaheb Ambedkar and Lord Buddha. The prayers were taught by the activists and everything they would teach children. People thought that they need not pray for the comfort as they were delivered at the doorsteps. This was a big change for the ignorant and superstitious society. They started following Buddhist practices which changed their attitude and observed Ambedkar Jayanti, Buddha Jayanti, Nirvan din – Dr. Ambedkar death anniversary. Boys who did not like to attend

school were regular in attending the yearly events. The above discussion shows how Dr. Ambedkar's change in religion changed Dalit perspective to look at life. However, there was no escape from poverty in case of Dalit women.

Dalit women had no liberty to move around the village. The Jat Panchayat used to observe if Dalit women wandered in the village. The male members of the Panchayat would punish such women who did not conform to the unwritten laws of the Jat Panchayat. Women were closely observed by the male members of the Mahar community. When the Mahar women went to fetch fire wood in the forest or went for defecating themselves at the outskirts of the village, a vigil was kept on them. If any extra-marital relation of the Mahar woman was suspected, she was subjected to torture, humiliation and perhaps death penalty.

In those times, a Dalit woman had to face a strange kind of punishment if all the Panchayat members came to know about her misbehaviour. Family members and society would be the institutions of awarding justice or punishment. The gruesome punishment would be a lesson to women and girls that they should not cross the limits. In fact, the society wanted women to respect the boundaries. There were no such rules for men. If a man had an extra-marital affair or did not fulfill his family duties, he was neither questioned nor punished. Women quietly tolerated men's idiosyncrasies or left their in-laws place and laboured in their father's place. Hiriakka and Bhikkiakka were the victims of in-laws and their husbands. They mutely suffered injustice and went on living lonely life.

The Dalit woman's saga was that she was neither treated well by her in-laws nor by her society members. Elderly women also criticized and envied the young daughters-in-law. Any simple mistake like eating without permission would result in abusing and beating. Aaye would allow the beaten woman to hide in her house and listen to the husband. Drunken husband would go behind his wife and leave her after the effect of the liquor lessened. The reason for the fight was that the mother-in-law would chant the Vedas before going out and if one vada would be less, she would suspect the daughter-in-law.

Urmila Pawar moves to and fro and unveils different phases of her life. Her school days and with teachers and friends that constitute her social world. At a very young age she felt different due to her lower caste. Baba's absence in their family also made a big difference. Aaye would be more critical of Pawar's activities. When Urmila attained puberty, Aaye was more worried that something untoward would happen to her. The onset of puberty made girls to behave carefully as it was considered a change. Parents would keep a check on the grown up girls especially when they had male visitors at home. Even relatives or male members would harass the girls at home. The boys in the class did not pay much attention in school. But the boys in her family and community wanted to talk to her by giving berries. Pawar narrates how the boys taunted the girls. They would say, '*Let's go and pluck tamarinds or amlas from the trees*', or '*Let me give you champak Honors!*' Even workers used sexual overtones which scared the young Pawar.

The present paper thus critically analyzes the women characters in the memoir. It is discovered that the women characters portrayed in this memoir are down-to-earth. One can say that Urmila Pawar's trajectory could be seen as a personal and social document as she has very skillfully combined her person experience with the social one. Her subjective and objective experiences make the readers aware of the social realities existing at that point of time. The memoir begins with her childhood experiences and ends in her and her children's successful careers as per her perception. The different phases of her life are realistically portrayed. What one notices in her memoir is the varied experience she has undergone which are not remarkable from literary point of view. However, they sever as an eye opener for the readers. The portrayal in the present memoir offers the readers a new perspective. One really wonders about the wretched condition of the Dalit women and their saga of sufferings.

Conclusion

In the conclusion of *The Weave of my Life*, Urmila Pawar reflects on the profound connection between her life and her mother's act of weaving bamboo baskets, known as *aaydan* (basket). She writes, "My mother used

to weave aaydans. I find that her act of weaving and my act of writing are organically linked. The weave is similar. It is the weave of pain, suffering, and agony that link us.” (162) Pawar emphasizes that every individual’s life serves as a social document, representing the collective experiences of their community. Her narrative intertwines personal memories with the broader struggles of Dalit women, challenging the dominant narratives and highlighting the resilience and agency of marginalized voices. To sum up, through her memoir, Pawar not only shares her personal journey but also contributes to the larger discourse on caste, gender, and identity, urging readers to recognize the interconnectedness of individual lives and collective histories.

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UNDERSTANDING EMOTIONAL INTELLIGENCE DIFFERENCES AMONG TRIBAL AND NON-TRIBAL ADOLESCENTS: A PSYCHOLOGICAL PERSPECTIVE

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Abstract

Emotional intelligence (EI) plays a crucial role in the psychological and social development of adolescents. This study investigates the impact of ethnicity on emotional intelligence and its various dimensions among adolescent students. A sample of 120 students (60 tribal and 60 non-tribal) was selected by Random Sampling from different schools of Jamshedpur (Jharkhand). Emotional Intelligence Scale developed by Mangal and Mangal (1971) was applied for the study. Data were examined using t-tests to compare mean scores between tribal and non-tribal adolescent students. The results indicated that while there was no significant difference between tribal and non-tribal adolescents in Intra-personal Awareness and Intra-personal Management, Non-Tribal adolescents scored significantly higher in Inter-personal Awareness, Inter-personal Management, and overall Emotional Intelligence. These findings suggest that tribal adolescents may experience challenges in emotional development, possibly due to cultural, social, or educational influences. Therefore, it is recommended that special emotional intelligence programs should be introduced to support the specific needs of Tribal adolescents.

Keywords: Emotional Intelligence, Intra-personal Awareness, Inter-personal Awareness, Intra-personal Management, Inter-personal Management

INTRODUCTION

Emotional intelligence (EI) is a fundamental aspect of human functioning that significantly contributes to personal, academic, and professional success. It refers to the ability to recognize, understand, manage, and utilize emotions effectively in oneself and others (Salovey & Mayer, 1990). As a concept, EI gained prominence in the 1990s, especially after Daniel Goleman's widely influential work that extended the idea beyond the academic sphere into everyday life, education, and workplace environments (Goleman, 1995).

According to Mayer and Salovey (1997), emotional intelligence comprises four key components: perceiving emotions, using emotions to facilitate thinking, understanding

emotions, and managing emotions. These components help individuals to navigate social complexities, make informed decisions, and maintain emotional balance. For adolescents, emotional intelligence plays a particularly critical role in shaping self-concept, social interactions, and coping strategies during a time of rapid psychological and physiological change (Mayer and Salovey, 1997).

In educational settings, emotional intelligence has been positively linked to academic achievement, improved classroom behavior, and better relationships with peers and teachers (Parker et al., 2004). Students with high EI are more likely to be empathetic, resilient, and adaptable—traits that contribute to a healthy school environment and emotional well-being (Parker et al., 2004). Emotional intelligence is

not an innate trait but a set of skills that can be taught and nurtured through intentional programs and activities (Brackett & Rivers, 2014).

Moreover, emotional intelligence is a protective factor against mental health issues such as anxiety, depression, and stress, particularly among adolescents (Mavroveli, Petrides, Rieffe, & Bakker, 2007). As adolescence is a critical period for emotional and social development, fostering emotional intelligence at this stage can equip young individuals with the tools necessary to manage life's challenges and transitions effectively.

Cultural and environmental factors also influence the development and expression of emotional intelligence. For instance, adolescents from different cultural or tribal backgrounds may have distinct ways of interpreting and managing emotions, which in turn affects their interpersonal interactions and emotional well-being (Rivers et al., 2012). Recognizing these differences is essential for educators and policymakers to design inclusive emotional learning programs that cater to diverse populations.

Dimensions of Emotional Intelligence:

Emotional intelligence can be understood through four key dimensions:

1. Intra-personal Awareness

This refers to an individual's ability to recognize and understand their own emotions. Self-awareness is crucial for personal development, helping adolescents make informed decisions, regulate their emotions, and enhance self-confidence. Tribal students, who may experience cultural and social transitions, benefit from strong intra-personal awareness to manage their self-identity effectively (Goleman, 1995).

2. Inter-personal Awareness

This dimension involves understanding and recognizing the emotions of others. Adolescents with high inter-personal awareness exhibit empathy, social sensitivity, and effective communication skills. Non-tribal

students, who often interact with diverse peer groups, can use this awareness to foster meaningful relationships and navigate social dynamics smoothly (Goleman, 1995).

3. Intra-personal Management

Intra-personal management involves the ability to regulate one's own emotions, cope with stress, and maintain emotional stability. Adolescents who can manage their emotions effectively demonstrate resilience, self-control, and adaptability. Tribal students, who may face socio-economic hardships, can benefit from strong emotional regulation skills to overcome challenges and maintain psychological well-being (Goleman, 1995).

4. Inter-personal Management

This refers to the ability to manage relationships, resolve conflicts, and collaborate effectively with others. Adolescents who develop strong interpersonal management skills can navigate group dynamics, express themselves assertively, and maintain healthy social connections. Both tribal and non-tribal students can benefit from this skill to enhance peer interactions and teamwork (Goleman, 1995).

Emotional Intelligence is linked to academic success, mental health, and social competence (Parker et al., 2004; Mavroveli et al., 2007). Adolescents with high EI exhibit better coping mechanisms, resilience, and adaptability in diverse social settings (Mayer, Caruso, & Salovey, 2016). For tribal students, who may experience cultural displacement or economic hardships, developing emotional intelligence can help them navigate societal expectations and personal aspirations. Similarly, non-tribal students can leverage EI for leadership, academic achievements, and interpersonal relationships (Petrides, Frederickson, & Furnham, 2004).

Tribal adolescents often encounter unique challenges, such as cultural marginalization, limited access to quality education, and economic hardships (Xaxa, 2005). These factors may hinder their emotional growth, making it crucial to develop EI-based interventions tailored to their needs. Emotional

intelligence can empower tribal students to build self-confidence, enhance problem-solving skills, and foster positive peer interactions (Brackett & Rivers, 2014).

Research suggests that while non-tribal adolescents generally have higher exposure to EI-enhancing environments, tribal students may develop resilience and emotional adaptability through community bonding and traditional wisdom (Sinha & Kumar, 2010). However, both groups can benefit from structured emotional intelligence training to enhance their personal and academic success.

Developing emotional intelligence among both tribal and non-tribal adolescents is essential for their holistic development. Schools and policymakers should incorporate EI training programs to bridge the gap between cultural and socio-economic differences, ensuring that all adolescents have access to emotional and psychological resources. Future research should explore intervention strategies to promote EI in diverse adolescent populations.

REVIEW OF LITERATURE

Intra-personal awareness, or self-awareness, involves recognizing one's emotions and their impact. Research indicates that non-tribal adolescents often exhibit higher self-concept levels compared to their tribal counterparts. Sultana and Islam (2024) found that non-tribal university students demonstrated significantly higher self-concept than tribal students, suggesting a disparity in self-awareness between the groups.

Inter-personal awareness pertains to understanding and empathizing with others' emotions. While specific studies directly comparing this component between tribal and non-tribal adolescents are limited, overall EI assessments provide some insights. For instance, Garg (2017) reported significant differences in overall EI, with non-tribal adolescents scoring higher than tribal adolescents. This finding may imply variations in inter-personal awareness, though further targeted research is necessary.

Intra-personal management involves regulating one's emotions effectively. Studies have shown that non-tribal students often outperform tribal

students in emotional competence, which encompasses intra-personal management skills (Sarkar, 2021). Sarkar (2021) observed that non-tribal adolescents exhibited higher levels of emotional competence compared to their tribal peers, highlighting potential challenges faced by tribal adolescents in managing their emotions.

Inter-personal management refers to handling relationships judiciously and empathetically (Goleman, 1995; Mayer & Salovey, 1997). While direct comparisons are scarce, related research suggests that non-tribal students may have an advantage in this area. Deva (2015) found that non-tribal pre-adolescents displayed better emotional maturity than tribal pre-adolescents, which could reflect superior inter-personal management skills.

Comprehensive assessments of EI reveal consistent disparities between tribal and non-tribal adolescents. Garg (2017) found that non-tribal adolescents exhibited higher overall EI compared to tribal adolescents. Similarly, Sultana and Islam (2024) reported that non-tribal students had higher self-concept and EI levels than tribal students. These findings underscore the need for targeted interventions to enhance EI among tribal adolescents.

The reviewed literature consistently indicates that non-tribal adolescents tend to exhibit higher levels of various EI components compared to their tribal counterparts. These disparities highlight the importance of culturally sensitive programs aimed at enhancing EI among tribal adolescents to promote their psychological well-being and social integration.

METHODOLOGY

Objectives:

- To assess and compare the levels of intra-personal awareness between tribal and non-tribal adolescents.
- To analyze the differences in inter-personal awareness among tribal and non-tribal adolescents.
- To evaluate and compare the levels of intra-personal management between tribal and non-tribal adolescents.

- To examine the differences in inter-personal management among tribal and non-tribal adolescents.
- To compare the overall Emotional Intelligence levels between tribal and non-tribal adolescent students.

Hypotheses:

- H₁: There will be no significant difference in intra-personal awareness between tribal and non-tribal adolescents.
- H₂: There will be no significant difference in inter-personal awareness between tribal and non-tribal adolescents.
- H₃: There will be no significant difference in intra-personal management between tribal and non-tribal adolescents.
- H₄: There will be no significant difference in inter-personal management between tribal and non-tribal adolescents.
- H₅: There will be no significant difference in Emotional Intelligence between tribal and non-tribal adolescents.

Sample:

The present study sample was selected from school-going adolescents in Jamshedpur, Jharkhand. The total sample consisted of 120 students, comprising 60 males and 60 females. The participants were in the age range of 17 to 19 years and were drawn from both rural and urban areas of Jamshedpur. The sample was selected using a random sampling method to ensure diversity and representativeness.

Table-1: Means, SD and “t” scores of Tribal and Non-tribal adolescent students on Intra-personal Awareness

Ethnicity	N	Mean	SD	t
Tribal	60	24.68	5.79	1.99 NS
Non- Tribal	60	26.78	5.71	

Note: NS Not significant

The results of Intra personal awareness among adolescent students, based on their ethnicity (Tribal and non- tribal), are presented in Table 1. In Table-1, the mean score of tribal adolescent students on Intra-personal Awareness is 24.68 with a standard deviation of

Research Tools:

Personal Data Questionnaire:

The Personal Data Questionnaire was designed by the researcher to have background detail of the participants. The sheet consists of information about to age, gender, school type, family type, educational qualification of participants, educational qualification of parents, profession of parents, monthly family income etc.

Mangal Emotional Intelligence Inventory:

Mangal Emotional Intelligence Inventory (MEII) constructed by Mangal and Mangal in 1971 was used. It has been designed for use with Hindi speaking students above 16th years age of school, college and university for the measurement of their emotional intelligence. Inventory consists of 100 statements, which identify four areas of emotional intelligence (Intra-personal Awareness (Own Emotions), Inter-personal Awareness (Others Emotions), Intra-personal Management (Own Emotions), Inter-personal Management (Other Emotions). Reliability of the inventory was examined through three different methods and found to be in the range of 0.89 to 0.92. The validity of the inventory has been established by adopting two different approaches namely the factorial and the criterion-related approach. It was found adequate for both approaches.

RESULTS AND DISCUSSIONS

The following section presents and discusses the findings related to differences between tribal and non-tribal adolescent students in the level of Emotional Intelligence and its dimension.

5.79, while the mean score for non-tribal students is slightly higher at 26.78 with a standard deviation of 5.71. The calculated t-value is 1.99, which is not significant. This indicates that there is no significant difference between tribal and non-tribal adolescents in the intra-personal awareness. Therefore,

hypothesis (H1) is accepted, indicating that there will be no significant difference in intra-personal awareness between tribal and non-tribal adolescents. Supporting this, Mishra and Singh (2010) conducted a comparative study on emotional intelligence among tribal and non-

tribal adolescents and found no significant difference in self-awareness between the two groups, suggesting that socio-emotional competencies are increasingly being shaped by common schooling and social experiences rather than purely by cultural background.

Table-2: Means, SD and “t” scores of Tribal and Non-tribal adolescent students on Inter-personal Awareness

Ethnicity	N	Mean	SD	t
Tribal	60	25.53	4.57	3.48**
Non- Tribal	60	28.30	4.13	

Note: **Significant at 0.01 level

Table 2 presents the means, standard deviations, and t-test results comparing tribal and non-tribal adolescent students on Inter-personal awareness. The mean score for tribal students (M = 25.53, SD = 4.57) was lower than that of non-tribal students (M = 28.30, SD = 4.13). t- test revealed that this difference was statistically significant, indicating that non-tribal adolescents demonstrated significantly higher inter-personal awareness than their tribal counterparts. Therefore, the null hypothesis (H2) stating that "There will be no significant difference in inter-personal awareness between

tribal and non-tribal adolescents" is rejected. Supporting these findings, Yadav and Babu (2018) found that non- tribal adolescents showed greater interpersonal sensitivity and better peer relationships, which they linked to factors such as parental education, quality of schooling, and access to social support systems—all of which are often less developed in tribal settings.

Table 3 shows the comparison between tribal and non-tribal adolescent students on intra-personal Management.

Table-3: Means, SD and “t” scores of Tribal and Non-tribal adolescent students on Intra-personal Management

Ethnicity	N	Mean	SD	t
Tribal	60	27.21	4.35	0.35 NS
Non- Tribal	60	27.45	2.91	

Note: NS Not significant

The mean score for tribal students is 27.21 with a standard deviation of 4.35, while non-tribal students have a mean score of 27.45 with a standard deviation of 2.91. The computed t-value is 0.35, which is statistically not significant. This implies that there is no significant difference in intra-personal management between the two groups. Therefore, the null hypothesis (H3), which stated that "There will be no significant

difference in intra-personal management between tribal and non-tribal adolescents," is accepted. This finding aligns with the research by Sharma and Kaur (2013), who found no significant difference in emotional regulation abilities among adolescents across socio-cultural backgrounds, emphasizing that emotional self-management is shaped more by personal and developmental factors than by ethnic or tribal identity.

Table-4: Means, SD and “t” scores of Tribal and Non-tribal adolescent students on Inter-personal Management

Ethnicity	N	Mean	SD	t
Tribal	60	25.48	3.61	2.97**
Non- Tribal	60	27.16	2.48	

Note: **Significant at 0.01 level

Table 4 displays the means, standard deviations, and t-test results comparing tribal and non-tribal adolescent students on inter-personal management. The mean score for tribal students ($M = 25.48$, $SD = 3.61$) is lower than that of non-tribal students ($M = 27.16$, $SD = 2.48$) and t-value is 2.97, which is statistically significant at the 0.01 level. This indicates a significant difference in inter-personal management between the two groups, with non-tribal adolescents scoring higher. As a result, the null hypothesis (H_4), which stated that "There will be no significant difference in inter-personal management between tribal and non-tribal adolescents," is rejected.

This significant difference suggests that non-tribal adolescent students possess better interpersonal management skills compared to their tribal counterparts. Inter-personal management refers to the ability to maintain positive and healthy relationships, manage conflicts constructively, show empathy, and work cooperatively with others. Verma and Saraswat (2017) reported that adolescents from non-tribal backgrounds scored higher on emotional and social intelligence measures, including interpersonal management.

Table-5: Means, SD and “t” scores of Tribal and Non-tribal adolescent students on Overall Emotional Intelligence

Ethnicity	N	Mean	SD	t
Tribal	60	102.92	11.37	3.89**
Non- Tribal	60	109.70	7.25	

Note: **Significant at 0.01 level

Table 5 presents the means, standard deviations, and t-test results comparing tribal and non-tribal adolescent students on overall emotional intelligence. The mean score for tribal students ($M = 102.92$, $SD = 11.37$) is lower than that of non-tribal students ($M = 109.70$, $SD = 7.25$). t- value is 3.89, which is statistically significant at the 0.01 level. This indicates a significant difference in emotional intelligence between the two groups, with non-tribal adolescents scoring higher. Therefore, the null hypothesis (H_5), which stated that "There will be no significant difference in emotional intelligence between tribal and non-tribal adolescents," is rejected. Sahu & Singh (2020) also found in a study on tribal adolescents in Jharkhand reported lower levels of emotional awareness and regulation skills, attributing this to social and educational disadvantage.

CONCLUSIONS

- No significant difference was found between tribal and non-tribal adolescents in intra-personal awareness.
- Non-tribal adolescents showed significantly higher inter-personal awareness than tribal adolescents, indicating better social understanding and connection with others.

- No significant difference was found between tribal and non-tribal adolescents in intra-personal management.
- Non-tribal adolescents scored significantly higher on inter-personal management, indicating stronger abilities in managing relationships and social interactions.
- Overall emotional intelligence scores were significantly higher among non-tribal adolescents compared to tribal adolescents.

Recommendations

- Schools and educational institutions should consider implementing targeted emotional intelligence and interpersonal skills training programs for Tribal adolescents to help bridge the gap and enhance their emotional and social capabilities.
- Any interventions or programs aimed at improving emotional intelligence and interpersonal skills should be culturally sensitive, acknowledging the specific needs and experiences of Tribal students to make them more effective.

- Involving parents and community leaders in the development and implementation of emotional intelligence programs can create a supportive environment for Tribal adolescents, reinforcing the skills learned in school and promoting emotional well-being at home.
- Further studies should be conducted to explore the underlying factors contributing to the differences in emotional intelligence and interpersonal skills between Tribal and Non-Tribal adolescents, particularly focusing on educational, cultural, and socioeconomic variables.

By addressing these areas, educational systems can help enhance the emotional and interpersonal capabilities of Tribal adolescents, leading to better academic performance, social integration, and overall mental well-being.

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AN ANALYSIS OF SELF-HELP GROUPS IN INDIA: TRENDS, REGIONAL STATUS, AND THE ROLE OF BANKS

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Abstract

India's microfinance program is the largest microfinance program in the world, according to the NABARD report, with 17.80 crores of households through over 144 lakh SHGs. And according to NRLM data, West Bengal has the highest number of SHG groups. This existing study has been carried out to study the status of SHG groups in India's different states and growth trends of SHG group formulation from 1980 to 2022, which exhibit a continuous increasing trend. Agency-wise participation in SHG-BPL for promoting financial inclusion among SHG members. With this commercial bank, it shows the highest participation on it. The study shows continuous growth in SHG formation, and through the SHG-BPL program, it enhances the saving habits and self-employment among the members, which results in a reduction in the unemployment rate and better utilization of available human resources.

Keywords: SHG groups, SHG-BPL, status of SHG, self-help group formation.

Introduction

Complete utilization of the workforce is a key factor in a country's development. If a country wants to improve its condition in every field of development, then that country has to utilize its working population. In every country's population, there are mainly two kinds of populations: one is the male population and the other one is the female population, and both are the two sides of the coin for the development. They are like two feet for a human, which is the most important thing for walking, and when both feet work simultaneously and properly, then a country will achieve its goal for proper and sustainable development, and then it's called the full utilization of the human resource of the country.

For the achievement of their sustainable development of a country, the non-governmental organizations and self-help

groups are playing a crucial role; they provide an open platform for the women's overall development and empowerment so that they can come out from their four walls, which seem like their whole world; they should come out of this and see that there are a lot of things to do in the world. The self-help groups are helping them to overcome it. Self-help groups help in every area of women's lives, like financial and social and political. They provide every possible support. Through the self-help group, women know their real value in society; it helps in improving their communication skills and working skills. It provides a better way of living to every member of the self-help group. Self-help groups are membership-based organizations that give mutual support to their members for achieving their objectives through loans, savings, and linkages to banks. The SHGs are slightly successful in helping people to accomplish these objectives, but still have a long way to go for the betterment of them.

Self-help group

It is an unofficial group of 10 to 15 people who come together to solve their personal and social problems, and they try to find the solution for their issues. They help each other without any kind of expectation or any kind of charges. Now, in general, the basic motive of SHGs is to solve their financial problems, but with this, they also can discuss their personal issues and try to find out their solution. The people of the groups are generally from similar social and economic backgrounds; that group is normally helped by the government or any NGOs, and they all together try to resolve their issues and their living standards. The self-help groups also help their members in developing new entrepreneurial skills and try to provide vocational training and initial capital in the form of loans so that they can start their own businesses and make themselves financially independent. It provides a platform to all the members of the SHGs so that they can improve their skills and enhance their living conditions.

Origin of self help groups

In the historical background of SHG, it is a brainchild of Mahmud Yunus, Professor of Economics at Chittagong University in Chittagong university of Bangladesh. He was an initiator of an action research project for Grameen Bank. Although the government technically recognized the initiative as a bank in 1983 after it had started in 1976, the Bangladesh Bank, the country's central bank, has not granted it scheduled status. The bank of Grameen. Lend money to the impoverished that lack land, especially women, in order to encourage self-employment. By December 2001, there were 23.78 lakh members and cumulative microcredit payments totaling TK 14.653 crore.

Literature review

Gupta, D. P. 2020, discussed the challenges faced by the self-help groups and strategies to overcome the challenges; this study is basically done in the Punjab state of India. In this study, the researcher used a descriptive method of study to explain his research. The researcher provided various types of challenges and their strategies to overcome them, like education, social challenges, and financial challenges, etc. In the conclusion, the researcher found that

SHG is a great support for women's empowerment; even the government is supporting SHGs for rural women's betterment. **Vaijayanthi, R. L. 2016**, Studied the rural Indian women's socioeconomic empowerment via self-help groups. The main focus of the study on confirming women's financial and social empowerment status is the women who belong to the various self-help groups in the country. The research relies on secondary data. At the end of the study, the researcher found that the SHGs are playing an important role in reducing poverty. It contributes to developing their social and economic status and increases their income and saving habits. **Nasir, S. 2013**, Completed his study on issues and challenges of microfinance in India. In this paper, the researcher mainly discussed the prevailing condition of microfinance. For his study, he mainly depended on secondary sources of data and discovered the prevailing gap in the functioning of MFIs. He identifies so many barriers to microfinance, like language barriers, late payments, lack of access to funding, etc. At the end, the researcher found that MFIs played an important role in the poverty alleviation and improved living standards of the poor. **Soumitro Chakravarty, A. K. 2013**, Studied about the women empowerment and issues, challenges of women empowerment; the researcher observed during their study that in most of the literature only discussed the women empowerment in terms of money and income only; they ignored other factors like health, education, and sanitation, etc. So in his paper, the researcher focused on other factors of empowerment with the income and money terms. For his study, the researcher used a random method for deciding SHG members and both qualitative and quantitative methods for collecting data from the members. In the end, they found that after joining the SHGs, the member's income has increased, and they feel more confident in making decisions. **Sundaram, D. A. 2012**, He had discussed the self-help group's impact on the socio-economic development of India. For his study, he used secondary data and analyzed them after completing his study and found that the self-help groups are playing a considerable role in generating jobs. Creating a market, improving the communication skills of SHG members, and empowering women. Members feel more confident after being members of SHG, and family violence has reduced, but still the self-

help group is facing problems providing facilities to the correct people who actually need it just because of the unequal distribution and unawareness. **Singh, R. 2012**, Examine the women entrepreneurship issues, challenges, and empowerment via self-help organizations. The main objective of the researcher behind this paper is to identify the various issues and challenges faced by the members of SHG for their empowerment. The researcher has also discussed the various schemes launched by the government for empowering women. For his study, the researcher used mainly secondary data, and he found that in Himachal Pradesh, self-help groups help women a lot, but still the women are facing problems for their empowerment. **Kilby, P. 2010**, the book highlights the intricate relationship between NGOs and the Indian state, emphasizing that the historical context and ongoing tensions have shaped a unique environment for NGOs in India. This complexity is characterized by competing accountability pressures and a strong local focus, which are essential for understanding the effectiveness of NGOs in addressing poverty. The self-help group model has the potential to empower women by providing them with agency and enabling them to negotiate better services from both the government and NGOs. At the end, the importance of understanding the complex dynamics of NGO operations in India, the critical role of empowerment through SHGs, and the need for effective accountability mechanisms to ensure that NGOs can fulfill their missions in a changing funding landscape. **M.U., H. M. 2009**, Have discussed the SHGs role in vulnerable poor's socio-economic changes. For fulfilling their objective, the researcher collected data only from the primary method, its interview schedule. In the result, they found that the nation's socioeconomic revolution could be sparked by SHGs. SHGs help their members to change their economic condition, social status, and decision-making and increase women in outdoor activities. **Varma, P. S. 2008**, studied the women's empowerment via self-help groups' entrepreneurial endeavors. The main focus of the study is to investigate women's empowerment and what factors affect empowerment. For the study, they randomly selected the sample, and data collection was done through the pre-structured interview schedule. In the result of the study, they found that SHG is successful in empowering women; it helps women to get their confidence and self-reliance. **Satish, P. 2001**, Have studied the issues in the formation of self-help groups. The main concerned area of the study is rural poor women. He mainly focused on

whether the really poor women accepted as members of SHGs. For this study, the researcher mainly used secondary data that are published; he studied the three states self-help groups, which are Karnataka, Maharashtra, and Uttar Pradesh. In the conclusion, he found that several SHGs included poor members in rural areas, but it was not a conscious attempt by the promoters. In the initial phase of SHG, most of the SHG faced problems, but because of their member support, resistance could be overcome. **Alexandre B. Laudet, P. S. 1999**, studied the recovery challenges among dually diagnosed individuals. The main focus of this paper is challenges and issues faced by the members of self-help groups during their recovery of loans. For this study, they have used mainly primary data, which was collected through the semi-structured interview of self-help group members. The findings of this paper show that most clients struggle with emotional and socioeconomic issues, which affect their ability to work and their ability to handle other aspects of recovery.

This study is based on self-help group's role in women's socio-economic conditions, SHGs status in India's different states, and how SHGs work with banks to provide benefits to their members. All the reviews are mainly focused on these research objectives, and we found that most of the research is based on second hand data for analyzing the economic and social conditions of members, but some of them have used both firsthand and second hand data for analysis. Which makes their research more valuable and reliable. After studying these reviews, we can examine self-help group's importance in different situations of their group members. In this perusal, we will consider the status of the SHG and bank-linked programs for self-help group members.

Research Gap

Research shows that self-help groups (SHGs) are crucial for improving women's social and economic status in India. Studies by Gupta in 2020 and Vijayanthi in 2016 discuss how SHGs empower women and reduce poverty. However, many studies rely on existing data and do not fully explore the real challenges SHG members face daily. While economic empowerment gets much attention, important areas like health, education, sanitation, and emotional well-being are often ignored, as noted by Chakravarty in 2013. Although there are valuable insights from regional studies in Punjab and Himachal Pradesh, there is a lack of

research comparing different cultural settings across the country.

Some researchers like Kilby in 2010 and Satish in 2001 focuses on institutional issues such as accountability and unequal access, but new data in these areas is limited. There's also little emphasis on how well SHG-bank relationships last over time and how they serve the most vulnerable. Studies tracking the long-term progress of SHG members are particularly missing.

To address these gaps, future research should prioritize collecting new data, comparing regions, and evaluating long-term impacts. It should also investigate which banks effectively support SHGs while considering neglected areas like health, education, and mental well-being to develop a more inclusive and sustainable empowerment model.

Objectives

1. To study the status of self – help groups in India's different states.
2. To see the trend in SHGs formation in India.
3. To identify the role of Banks for the self- help groups.

Nature of the Study: Descriptive Study

- **Types of Data:** Secondary Data
- **Data sources:** Secondary data has been collected through various sources
 - The District Office of National Rural Livelihoods Mission (NRLM). For the state wise total number of SHG groups.
 - Annual report “A status of microfinance in India 2022-23” of National Bank for Agriculture and Rural Development (NABARD). For Bank-wise status of SHG linkage with bank and average savings of SHG and average loan disbursement of banks to self-help groups.
- **Data Analysis:** Compound growth rate, Graphical and Tabular analysis.

Current position of SHGs in India

As we already know, SHG is a voluntary group of 10-20 members based on credit In India, they are recognized for their capacity to mitigate poverty and enhance the empowerment of women. This program has made steady progress in India since its launch, and it's going to become the world's largest microfinance initiative Introduced by the NABARD. The states of India's participation in the SHG program are gradually increasing in almost every state of India.

Fig. 1 Total SHGs as of March 2025

State/Ut	Total Shgs As Of March 2025
The Dadra And Nagar Haveli And Daman & Diu	1,648
Lakshadweep	344
Goa	1,659
Tripura	50,393
Nagaland	5,770
Meghalaya	9,141
Arunachal Pradesh	11,259
Punjab	63,328
Himachal Pradesh	83,607
West Bengal	1,060,359
Telangana	391,786
Rajasthan	299,572
Maharashtra	542,231
Kerala	463,302
Jharkhand	235,792
Chhattisgarh	278,976
Assam	982,756

Graph showing data related to states participation in the SHG program. And it shows that the highest number of SHG groups are available in the West Bengal state, followed by Bihar and Andhra Pradesh. The lowest number of SHG groups is presented in Sikkim state.

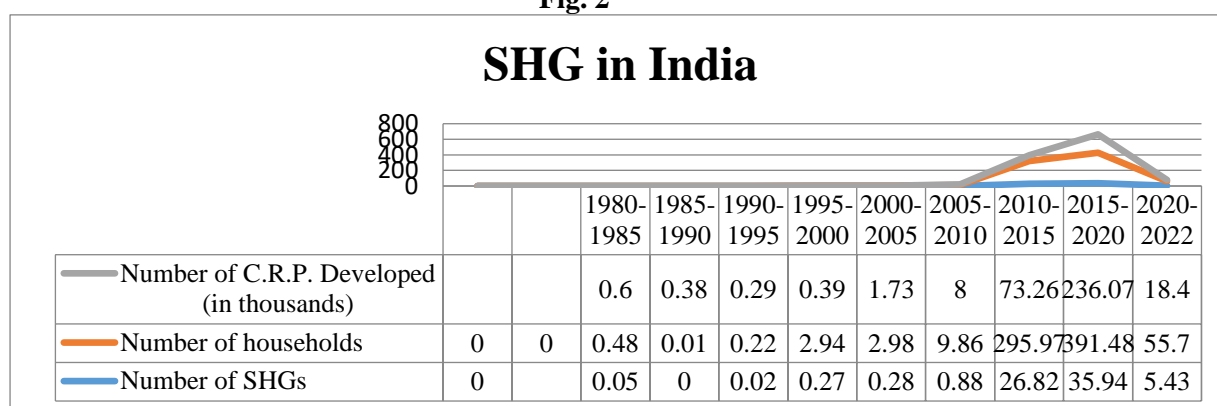
This increasing trend of SHG group formulation shows the highest participation of women in society's socio-economic development, which is a good sign for a developing country like India.

Table-1 SHG in India

SHG in India			
Category	Number of SHGs Promoted (in Lakh)	Number of households mobilized into SHGs (in Lakhs)	Number of C.R.P. Developed (in thousands)
1980-1985	0.05	0.48	0.6
1985-1990	0	0.01	0.38
1990-1995	0.02	0.22	0.29
1995-2000	0.27	2.94	0.39
2000-2005	0.28	2.98	1.73
2005-2010	0.88	9.86	8
2010-2015	26.82	295.97	73.26
2015-2020	35.94	391.48	236.07
2020-2022	5.43	55.7	18.4
Total	69.69	759.64	339.12
CAGR	12%	12%	8%

Source: (OFFICE, 2024)

Fig. 2



CAGR = (Ending Value/ Beginning Value)^{1/Number of Years} – 1

$$\text{CAGR} = (5.43 / 0.05)^{1/42} - 1$$

$$= 12\%$$

The table shows how self-help groups (SHGs) in India expanded from 1980 to 2022. During these years, SHGs increased significantly. In 1980-85, there were just 0.05 lakh SHGs, but by 2020-22, this number rose to 5.43 lakh with 12% compound growth rate. Household participation in SHGs also went up. It jumped from 0.48 lakh in 1980-85 to 55.7 lakh in 2020-22 which is 12% of CAGR. There was also a

large rise in the number of trained community resource persons (CRPs). Their numbers increased from 0.6 thousand to 18.4 thousand over the same period with 8% of CAGR. This growth trend highlights the important role of SHGs in India. They contribute to social empowerment and help improve the use of the country's human resources.

Banks-Banks are an important part of self-help group development. There are mainly three banks that are playing the most vital role in SHG performance. They provide an amount-

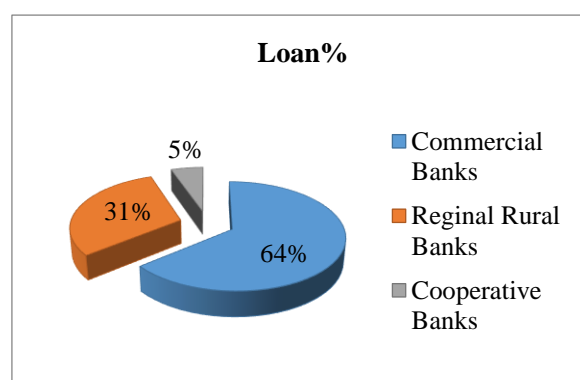
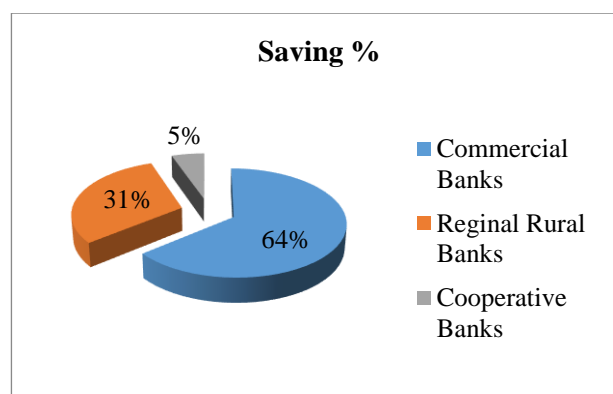
saving facility as well as a loan facility to their customers, which is a valuable function of a bank.

Table-2

Agency-wise status of SHG-BLP in 2022-23 (Amount in Rs. lakh)								
Category of Agency	Total Savings of SHGs with Banks as on 31 March 2023				Loans disbursed to SHGs by Banks during 2022-23			
	No. of SHGs	% Share	Savings Amount	% Share	No. of SHGs	% Share	Loans disbursed	% Share
Commercial Banks	7753137	57.85	3468997.61	58.90	2471417	57.53	9308819.17	64.11
Regional Rural Banks	4047836	30.20	1820277.34	30.91	1570469	36.56	4429041.17	30.50
Cooperative Banks	1602110	11.95	599992.61	10.19	253635	5.90	782162.99	5.39
Total	13403083		5889267.56		4295521		14520023.33	

Source: NABRD, Status of Microfinance in India 2022-23

Fig.3



This table shows the agency-wise SHGs bank linkage program participation in 2022-23. It shows that the commercial bank is capturing the highest part of both in total savings as well as in 2022-23, followed by the regional

rural bank and cooperative bank. These are the main agencies that are providing saving facilities as well as loan facilities to SHGs and other

Agency-wise Average Savings and Loan Disbursement of per SHG						
Category of Agency	Average Savings of SHGs with Banks			Average Loans disbursed to SHGs by Banks		
	2022-23	2021-22	Change (%)	2022-23	2021-22	Change (%)
Commercial Banks	44743	44612	0.29	376659	294460	27.92
Regional Rural Banks	44969	38488	16.84	282020	294896	-4.37
Cooperative Banks	37450	19143	95.63	308381	276485	11.54
Total	43,940	39,721	10.62	3,38,027	2,93,471	15.18

Source: NABRD, Status of Microfinance in India 2022-23

The table represents agency-wise average savings and loan distribution of different agencies in 2021-22 and 2022-23 commercial banks; it was 0.29% and 27.92% in regional rural banks, it is 16.84% and -4.37%, and in cooperative banks it was 95.63% and 11.54%, respectively.

The SHGs bank linking program now includes approximately 8 million groups, up from 500, which is a great accomplishment for an organization. The SHG-BLP model emerged as the most successful model of financial services. It provides financial literacy to SHG members. This financial inclusion reflects a great emphasis on economic support and social conditions' development through SHG in India. Overall, we can say that SHG-BLP is a successful model of NABARD.

Limitation and scope for further study

Studying the role of SHGs on rural development and socio-economic development of the region is not a small thing; it is broad and such a difficult task. Meanwhile, the current study is basically focused on the current status of SHGs in different states of India and how they are functioning with bank collaboration in India. For further study, this study can be done in some specific regions. Instead of secondary data, a researcher can use firsthand data to find more accurate results because the current study is considered only secondary data that have been collected from the NABARD annual report and NRLM official website. For further study, this research can be more specific, like for a community or a state. As the existing study is dependent on second hand data, it is restricting its precision and depth.

Conclusion

The current study has attempted to analyze the current situation of SHGs in different states of India with the help of state-wise data of the number of SHG groups year-wise. Growth trends on SHG group formulation from 1980 to 2022 are showing a continuous increasing trend in the growth of group formulation, agency-wise total savings of SHGs, and loan disbursed to SHGs, which demonstrates that commercial banks are contributing the highest share both in total savings and in loan distribution, and average savings and average loan distribution of

SHGs also exhibit an increasing trend. This shows that bank connectivity of rural people and financial literacy among women and rural regions have increased with the help of self-help group's collaboration and SHG-BLP. Saving habits among the people have enhanced which results in a better lifestyle and improves their living standard. The availability of a lower interest rate loan enhances self-employment among members and increases the possibility of repayment of the loan which will directly support reducing the unemployment rate and poverty, it exhibits that self-help groups are actually a revolutionary program for the overall development of rural as well as urban people.

Recommendations

Based on the analysis of the current position of SHGs in India, the following **recommendations** can be proposed to enhance their impact and sustainability:

1. **State-Specific Strategies:** Participation in SHGs is different across various states. For example, West Bengal has many SHGs, but not Sikkim. Each state should have its own plan and support system to increase SHG involvement where it's lacking.
2. **Enhance Primary Data Usage:** Collecting data directly from SHGs is crucial. Right now, a lot of the information is indirect, which may not convey the full picture. Accurate data from the ground will help us understand SHGs better.
3. **Enhance Bank Connections:** While major banks are doing well with savings and loans, smaller rural and cooperative banks should play a bigger role as well. Making banking services simpler and more accessible will help SHG members gain more financial support.
4. **Provide Ongoing Financial Training:** It's important that SHG members receive continuous education on how to manage money, save effectively, and use credit wisely. This can lead to better use of financial services and timely loan repayments.

5. **Track Long-Term Changes:** We should monitor how SHGs impact the lives of their members over the years. This long-term tracking will provide insights into the effectiveness of SHGs and help improve future strategies
6. **Promote Community Resource Development:** The significant rise in trained community resource persons (CRPs) should be leveraged to provide localized support and mentoring to SHG members, particularly in less developed regions.
7. **Support Inclusive Empowerment Initiatives:** While financial empowerment is central, future programs should also integrate health, education, and social well-being to ensure a holistic approach to rural development.

These recommendations aim to build on the progress already made and address existing limitations in the SHG ecosystem across India.

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CULTURE IN THE DIGITAL AGE: REIMAGINING RAYMOND WILLIAMS' THEORIES FOR GLOBALISATION, INTERSECTIONALITY AND ECOLOGICAL CHANGES

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Abstract

This research aims to unearth how Raymond Williams' ideas regarding culture could help in the understanding of contemporary phenomena such as social media, globalized culture, and race and climate issues. Williams, a renowned intellectual, thought Culture encompasses every activity people engage in working, creating, and nourishing social relations. For him culture is constructed through power struggles and everyday life. This paper interrogates: Can his theory explain activism on TikTok or the global impact of K-pop? Do they overlook gender or ecological considerations which are equally important? To provide answers, we examined William's texts, "Culture and Society" and "The Long Revolution" while looking at contemporary Indigenous creators on platforms like TikTok, K-Pop as both a Korean and global genre, as well as cli-fi as *Orax* and *Crake* by Atwood. It turns out social media creates spaces for ordinary people to contest big corporations or governments as in the case of the #LandBack movements. However, these same platforms commodify genuine activism, turning it into catchy hash tags that trend for the wrong reasons. K-Pop illustrates the phenomenon of global culture, which mixes old and new, attempting to preserve local traditions but often failing. Our study illustrates how race, gender, and climate issues need to be integrated into studies of social inequality alongside class, which Williams focused on. As an example, migrant workers endure exploitation linked to their ethnicity and social class.

Keywords: Culture, Power, Social Media, Climate Stories

Introduction

Raymond Williams (1921–1988) stands as one of the most influential theorists in the field of cultural studies, whose work fundamentally reshaped how scholars understand the interplay between culture, power, and society. Emerging in the mid-20th century, a period marked by rapid industrialization, postcolonial upheavals, and the rise of mass media, Williams sought to democratize cultural discourse by challenging elitist frameworks that relegated culture to the realm of “high art” or Abstract ideals. Born into a working-class family in rural Wales, his lived

experiences of class inequality and his subsequent academic journey from adult education courses to Cambridge University deeply informed his commitment to bridging the gap between intellectual theory and everyday life. This paper argues that Williams' cultural materialism, rooted in Marxist praxis yet uniquely attuned to the complexities of lived experience, provides a transformative lens for analysing culture as a dynamic, contested process rather than a static hierarchy.

Prior to Williams, cultural analysis often operated within rigid binaries. The Leavisite tradition, exemplified by F.R. Leavis and T.S.

Eliot, narrowly defined culture as the “best which has been thought and said,” excluding working-class practices and reducing culture to a canon of elite artefacts. Similarly, orthodox Marxism, while acknowledging the material basis of society, often treated culture as a mere “superstructure” determined by economic relations. Williams rejected both approaches. Drawing on Antonio Gramsci’s concept of ‘hegemony’ the idea that dominant groups maintain power through cultural consent rather than coercion—he reconceptualised culture as a “whole way of life” encompassing everything from literature and art to labour practices and communal rituals. This inclusive definition democratized cultural analysis, inviting scholars to examine how power operates not only through institutions but also through language, media, and everyday interactions. Williams’ work also responded to broader intellectual currents of his time. Anthropologists like Clifford Geertz (1973) and Ruth Benedict (1960) had begun framing culture as a “web of meanings” shaping human behaviour, yet their focus often remained Abstract or apolitical. In contrast, Williams insisted on grounding culture in material conditions, arguing that cultural production is inseparable from the economic and social structures that sustain it. His concept of “cultural materialism”, articulated in “Marxism and Literature” (1977), posits that cultural practices—whether writing a novel, organizing a union, or broadcasting a television show are material acts that both reflect and shape social relations. This framework bridged the gap between structuralism theories, which emphasized systemic forces, and humanist approaches, which cantered individual agency. The urgency of Williams’ project becomes clear when contextualized within the post-war British landscape. The expansion of mass education, the rise of consumer capitalism, and the erosion of traditional working-class communities prompted Williams to interrogate how culture could serve as both a tool of domination and a site of resistance. His seminal text, “Culture and Society” (1958), traced the historical evolution of the term “culture,” revealing how its 19th-century associations with moral perfection and artistic refinement were weaponized to marginalize working-class contributions. By reclaiming culture as a “common” process a shared resource shaped by collective struggle Williams sought to

empower marginalized groups to articulate their experiences and challenge hegemonic narratives.

This paper is structured to explore three key dimensions of Williams’ thought:

1. Cultural Materialism: How Williams redefined culture as a material practice intertwined with economic and social structures.
2. Hegemony and Counter-Hegemony: His adaptation of Gramscian theory to analyse power dynamics in cultural production.
3. The Long Revolution: His vision of cultural democratization as an on-going, collective struggle against capitalist exploitation.

Through this analysis, the study underscores the enduring relevance of Williams’ theories in addressing contemporary challenges such as globalization, digital media, and intersectional inequality. By situating culture within lived experience and historical struggle, Williams not only transformed academic discourse but also provided a roadmap for emancipatory praxis—one that remains vital in an era of deepening social divides.

2. Literature Review

2.1 Defining Culture: From Elitism to Inclusivity

Williams’ critique of traditional cultural hierarchies began with ‘Culture and Society’ (1958), where he traced the evolution of “culture” from its 18th-century associations with refinement to a broader, democratic concept. Unlike T.S. Eliot, who reduced culture to “Derby Day, Henley Regatta, [and] the music of Elgar,” Williams insisted on including labour practices like “steelmaking, coalmining, and the Stock Exchange”. This shift challenged the exclusion of working-class experiences from cultural discourse, positioning culture as a “lived process” rather than a static artefact. Williams’ cultural materialism, articulated in “Marxism and Literature” (1977), rejected economic determinism by asserting that cultural practices are material forces shaping social reality. He argued that institutions like media, education, and religion are not mere “superstructures” but active sites of production and power. Influenced by Gramsci’s hegemony

theory, Williams emphasized that dominant ideologies must be continually “renewed, recreated, and resisted” through residual (traditional), dominant (current), and emergent (innovative) cultural forms. In "The Long Revolution" (1961), Williams framed cultural change as a collective struggle intertwined with political and industrial revolutions. He highlighted the role of education, media, and participatory democracy in challenging capitalist hegemony, advocating for a “common culture” that transcends class divisions. This vision countered both conservative nostalgia and neoliberal individualism, positioning culture as a battleground for social justice.

3. Discussion

3.1 Hegemony and Counter-Hegemony

Williams’ adaptation of Gramscian hegemony transformed Marxist cultural theory. For Williams, hegemony is not monolithic but a “lived system of meanings” negotiated through everyday practices. For example, working-class literature and trade unions represent counter-hegemonic forces that contest dominant narratives of capitalism. His analysis of postcolonial critiques, such as Edward Said’s "Culture and Imperialism", further illustrates how cultural dominance persists even after political decolonization.

Structure of Feeling: Capturing Collective Experience

The “structure of feeling” concept, introduced in 'The Long Revolution', describes the intangible ethos of a historical moment—shared emotions, values, and contradictions that evade formal articulation. Williams used this to analyse literary texts, arguing that novels like those of Dickens reveal the tensions between individualism and industrial capitalism. This approach bridges subjective experience and structural analysis, offering a tool to decode cultural shifts. Williams’ later works, such as "Towards 2000" (1983), critiqued neoliberalism (“Plan X”) for commodifying culture and eroding solidarity. He warned that postmodernism risked depoliticizing art, reducing resistance to “pseudo-radical” aesthetics. His advocacy for environmental and feminist movements as “resources of hope”

underscores the need for intersectional struggles against capitalist exploitation.

Digital Media and the Democratization of Cultural Production

Williams’ analysis of media in 'Television: Technology and Cultural Form' (1974) anticipated the transformative and contradictory—role of digital platforms in shaping cultural discourse. He argued that media technologies are neither neutral nor deterministic but are shaped by social intentions and institutional power. Today, platforms like YouTube and Instagram exemplify his concept of 'emergent cultures', where marginalized voices challenge dominant narratives through user-generated content. For instance, Indigenous creators on TikTok reclaim cultural heritage via storytelling, subverting colonial erasure. However, Williams’ caution about “planned penetration” the corporate co-optation of grassroots practices—resonates in algorithmic curation, where viral trends are monetized, diluting radical potential. This duality mirrors his dialectical view of culture as both a site of resistance and commodification.

Globalization and Cultural Hybridity

Williams’ later essays, such as 'The Politics of Modernism' (1989), grappled with globalization’s impact on cultural identity. He critiqued neoliberal “mobile privatization,” where global capital homogenizes local cultures while promoting individualism. Yet, his framework also illuminates hybrid forms of resistance. The global spread of K-pop, for example, embodies 'residual' Korean traditions blended with 'emergent' digital fandoms, challenging Western cultural hegemony. Similarly, diaspora communities use social media to sustain transnational identities, reflecting Williams’ assertion that culture is a “negotiated process” rather than a fixed entity. Such hybridity complicates his earlier class-centric analysis but underscores the adaptability of cultural materialism to intersectional contexts.

The Ecological Turn: Culture and Sustainability

While Williams' work predates the climate crisis, his emphasis on material conditions offers a foundation for ecological cultural studies. In 'The Country and the City' (1973), he deconstructed the romanticization of rural life, exposing capitalism's exploitation of land and labour. Extending this, contemporary scholars apply his "structure of feeling" to analyse environmental anxiety in literature and film, such as cli-fi (climate fiction) narratives that articulate collective dread and resilience. Williams' call for a "common culture" also aligns with eco-socialist movements advocating for just transitions, where cultural narratives prioritize planetary well-being over growth. This ecological lens enriches cultural materialism, positioning sustainability as both a material necessity and a cultural imperative.

Analysis

Williams vs. T.S. Eliot: Competing Visions of Culture

While Eliot's "Notes Towards the Definition of Culture" (1948) romanticized a hierarchical, agrarian past, Williams' "The Country and the City" (1973) exposed the ideological erasure of rural labour and colonial exploitation in pastoral literature. Williams' inclusion of industrial and marginalized voices redefined cultural analysis as a tool for social critique rather than nostalgia.

Applications in Contemporary Contexts

Williams' theories remain relevant in analysing digital media's role in shaping public discourse. For instance, social media platforms exemplify emergent cultural forms that challenge traditional media hegemony but are co-opted by corporate interests—a dynamic Williams anticipated in 'Television: Technology and Cultural Form' (1974). Similarly, global movements like BlackLivesMatter reflect his vision of counter-hegemonic struggles rooted in lived experience. Critics argue that Williams' focus on class occasionally overlooked race and gender. Additionally, his optimism about a "common culture" has been challenged by postmodern fragmentation. However, his emphasis on historical materialism and agency provides a foundation

for addressing these gaps through intersectional frameworks.

Williams and Postmodern Cultural Fragmentation

Williams' cultural materialism provides a critical counterpoint to postmodern theories that celebrate fragmentation and the "death of grand narratives." While postmodernists like Jean-François Lyotard (1979) dismissed universal truths as oppressive metanarratives, Williams insisted on the persistence of collective struggles rooted in material conditions. His concept of 'hegemony' acknowledges multiplicity but foregrounds how power consolidates through cultural norms, even in fragmented societies. For instance, the postmodern emphasis on consumer identity—explored in Fredric Jameson's 'Postmodernism, or the Cultural Logic of Late Capitalism' (1991)—can be reinterpreted through Williams' lens as a dominant cultural form that commodities dissent, transforming countercultural symbols into marketable trends. This tension is evident in the co-optation of punk aesthetics by luxury brands, where rebellion is sterilized into a stylistic gesture. Williams' framework thus resists postmodern relativism, offering a historically grounded analysis of how capitalism adapts to absorb resistance.

Intersectional Extensions of Cultural Materialism

While Williams centered class, contemporary scholars have expanded his framework to address intersectional oppressions. Feminist theorists like bell hooks (1990) integrate cultural materialism with critical race theory, analyzing how Black women's labor and creativity sustain communities while resisting patriarchal capitalism. Similarly, Paul Gilroy's 'The Black Atlantic' (1993) reimagines Williams' "structure of feeling" to trace diasporic identities shaped by slavery and migration. These adaptations highlight gaps in Williams' original work but affirm the flexibility of his theories. For example, a 2021 study by Nguyen et al. on migrant domestic workers in Southeast Asia applies cultural materialism to expose how gender, race, and class intersect in neoliberal economies—a approach Williams' class-centric model might

overlook. Such interdisciplinary engagements demonstrate the necessity of evolving cultural materialism to address 21st-century complexities.

Conclusion

Raymond Williams' cultural materialism offers a robust framework for understanding culture as a dynamic, contested terrain. By integrating Marxist theory with lived experience, he democratized cultural analysis, centering working-class voices and exposing capitalist hegemony. His concepts of hegemony, residual/emergent cultures, and the "structure of feeling" remain vital for addressing contemporary issues like globalization, digital media, and social inequality. While his work has limitations, its emphasis on collective agency and transformative praxis continues to inspire scholars and activists. As Williams asserted, culture is not a relic but a "long revolution" an ongoing struggle to redefine society's values and possibilities.

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BEYOND BINARY BORDERS: TRANSNATIONAL PERSPECTIVES ON GENDER IDENTITY AND HUMAN RIGHTS

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Abstract

This study examines the multifaceted interconnections between frameworks of gender identity and discourses of human rights across diverse cultural and legal backdrops. By conducting a comparative analysis of policy evolutions in a dozen nations spanning five continents, we pinpoint divergent approaches to gender recognition while documenting emerging patterns of transnational advocacy. Our investigation uncovers that traditional binary conceptualizations of gender remain profoundly embedded in legal structures globally, generating systemic obstacles for individuals whose identities surpass these classifications. The paper also explores how international human rights mechanisms interact with local cultural contexts to either facilitate or impede progress toward inclusive gender recognition. The findings propose that successful legal reforms transpire when international human rights frameworks are adapted to resonate with existing cultural values rather than enforced as external mandates. This paper contributes to the growing literature on transnational governance by demonstrating how gender identity has become a contested site where competing normative frameworks, conventional values, religious doctrines, medical models, and human rights approaches intersect and negotiate influence. We introduce the concept of "normative resonance" to clarify variation in policy outcomes and implementation effectiveness across different socio-political environments. Our analysis carries significant implications for both academic discourse and practical advocacy, implying that sustainable progress necessitates engagement with multiple stakeholders and judicious attention to cultural context. This approach moves beyond simplistic narratives of global progress versus local resistance, instead revealing a intricate landscape of contention, adaptation, and incremental change in the ongoing effort to recognize and safeguard diverse gender identities within human rights frameworks.

Keywords: Gender identity; human rights; transnational advocacy; legal recognition; normative resonance; policy reform; cultural context; non-binary identities; comparative law; global governance; international norms; gender diversity; legal pluralism; identity politics; social change

I. Introduction

The need for how and where to recognise gender identity has quickly come to one of the leading human rights frontiers that challenges

traditional binary constructs and an adequacy of legal frameworks worldwide. The global environment is decidedly mixed, from affirmative models that recognize and respect self-determined gender identity, to regressive regimes that would pathologize gender

variance. These differences represent not only different cultural, religious and political contexts, but also of different interpretations of international human rights norms brought to bear on gender-diverse individuals.

The gender identity rights concepts have changed since the establishment of the Yogyakarta Principles in 2006 that it sets two issues regarding the sexual orientation and gender identity in relation to the international human rights law. This represented a crucial change in the perception of transgender identity towards viewing it as a basic factor of human dignity that should be protected by existing human rights instruments. Over the next decade, grassroots activism, strategic litigation, and policy advocacy at national, regional and international levels created unparalleled visibility of gender diversity issues in high-level global fora. Nonetheless this is, as Waites (2019) notes, "not a linear process and the diffusion of gender identity rights globally are shaped by contestation, reinterpretation and resistance within different sociopolitical contexts" (p. 183).

This is a striking contrast when viewed in the global context of gender recognition policies. Argentina's 2012 Gender Identity Law, which created a pioneering model without medical gatekeeping requirements, has inspired similar laws in Malta, Denmark, Ireland, Norway, Belgium and Portugal. On the other hand, several countries still adhere to pathologizing methods that require sterilization, a psychiatric diagnosis, or spousal approval, and still others have no legal recognition options at all, rendering gender-variant people effectively invisible in the eyes of the law. These differences are not just technical discrepancies but detailed segregation rooted in different understandings of what gender, emancipation and citizenship means from a legal perspective (Dunne, 2017).

The transnational aspects of access to gender identity recognition constitute an important research challenge: how do ideas, norms and strategies concerning recognition travel across borders and what are the transformations that they undergo in the process? How do transnational advocacy networks both disseminate rights-based approaches and

engage with local environments? As distinct from widespread human rights issues that typically follow international-to-national diffusion trajectories, the emergence of gender identity rights occurs through complicated flows of top-down and bottom-up processes intermixed between actors from both the Global North and South.

The merging of human rights research with social and political theory is vital to address how emerging claims and identities challenge the very foundations of human rights framework in an interconnected world. Recognition of gender identity is a new and atypical case of norm diffusion as it transgresses centuries-old global biases against scientifically and legally valid concepts of personhood. Recently Goldblatt and others have been arguing that the gender assumptions underpinning international human rights conventions need to be fundamentally questioned (Butler, 2004). This paper fills crucial voids in international relations and legal studies that have too often overlooked gender identity as a separate category or conflated issues of gender identity with a wider struggle for LGBT rights (Kollman & Waites 2011).

Besides its academic contribution, this research provides useful implications for policymakers, human rights activists, and international organisations that pursue recognition of gender identity. Finds patterns of cross-border policy diffusion, and conditions which enable or hinder it. As global attention turns to the plight of LGBTQ people, notably by the recent independent report of the UN Independent Expert and the historical ruling (#2018_8651, 2020) of the Latin American Regional System for the Protection of Human Rights – Inter-American Court of Human Rights (Inter-American Court of Human Rights, 2020) urgent scholarship is needed on the intersection of universalist norms and local variation (Madrigal-Borloz, 2019).

It seeks to answer several questions: How have international human rights frameworks evolved with respect to gender diversity? Question 1: The role of transnational advocacy networks in the diffusion of gender recognition norms What do states do when they are pressed internationally to recognize gender identity?

How are gendered ideas translated or resisted in various contexts? More broadly what does this transnational politics mean for human rights norm diffusion?

Approaching this study, we use a multi-method combination of legal analysis, comparative case studies and ethnographic engagement with advocacy networks. It is an analysis of legislation, court judgements and policy documents across a number of jurisdictions, supported by interviews with stakeholders. The underlying theoretical framework draws on transnational legal studies, critical human rights scholarship, and feminist international relations, paying special attention to power asymmetries in the diffusion of norms across borders.

In the final analysis, this article contends that the recognition of gender identity is more than a mere legal mechanics; it is a sign of more fundamental reconceptualisation of gender within the legal and political arena. The renegotiation unfolds via the interactions complex, multi-directional interactions among local, national, regional, and global actors. Though there are specific references in international human rights standards, some of the most inventive gender title have emerged from non-Western jurisdictions, altering traditional human rights narratives, and developing hybrid, innovative frames across the globe.

II. Theoretical Framework

This study locates itself at the nexus of work on gender studies, human rights law, transnational feminism, and legal pluralism to examine the attribution and recognition of gender within a range of cultural and legal settings. Gender-diverse people are not only seen in the context of Western universalism, which is why this framework does not fall into cultural relativist arguments on the risk of undermining human rights protection for gender diverse individuals.

Butler's (1990) performative conception of gender threatens binary conceptions and allows for a theoretical recognition of gender diversity. But, as Oy  w  m   (1997) shows, organizing social life around gender as the primary organizing category is a reflection of

particular cultural histories and not a transcendent human reality. Various anthropological evidence has documented a range of gender systems through cultural history, allowing for gender identities between categories such as the South Asian hijra (Nanda, 2014), or Indigenous North American Two-Spirit individuals (Nanda, 2014). It situates modern gender identity politics within far more extensive histories of gender variability rather than casting them as merely products of contemporary Western transnational flows.

Crenshaw (1989) introduced the concept of intersectionality which offers important insight into how gender intersects with other systems of oppression. Its orientation to transnational difference uncovers the ways needs have folded people into postcolonial politics, economic inequity, and religious customs, thus, revealing the vast complexity surrounding gender recognition as well as the solutions for gender justice in this context. For instance, Puar (2013) showcases how LGBT rights discourse reinforces nationalist projects that position "progressive" states in opposition to "backward" ones. The need for intersectional approaches is further reinforced by existing administrative systems of gender that inherently discriminate against groups of people who are both poor and racialized (Spade, 2015), and by the observation that those that are at most risk of being discriminated against and harmed are those that do not conform to gender-role expectations and social norms across the spectrum of gender-variance.

Transnational feminist theory equips us to examine the cross-border dissemination of gender identity rights without generalizing Western theories. The notion of "scattered hegemonies" (Grewal and Kaplan1994) suggests that power in transnational advocacy networks is highly fragmented and that local and global processes are mutually constitutive. Massad (2007) critiques Western LGBT rights frameworks as risk of imposing certain sexual epistemes on societies that may have entire different modes of organizing gender and sexuality and Mohanty's (2003) transnational feminism recognizes need for solidarity but caution against assumed sameness of

movements against oppression while deriding homogenizing and bourgeois feminist practice.

Legal pluralism frames one possible way of reading how different normative orders regulating gender interact. Merry (1988) defines it as "two or more legal systems within one social field;" suitable for studies of gender recognition policies that exist alongside networks of state law, religious law, and transnational human rights norms. As Lugones (2007) describes, the historical colonial imposition of binary gender systems has led to different forms of legal pluralism, with indigenous systems overlapping with colonial categories of gender. For example, Shah (2014) shows how recognition of gender diversity can imply strategic recuperation of non-heteronormative expressions under the guise of cultural authenticity.

While the tensions between universality and cultural diversity are not unique to international human rights law, they do take on a particular character in isolation as part of a centralized branch of law. According to Benhabib (2002), these are "democratic iterations," struggles that realize universal principles but not through mechanical application in local contexts. In addition, legal pluralism draws attention to recognition outside the state, such as community-based recognition for Pakistani khwaja sira (Bukhari, 2019).

This conjunctive practice is sensitive to historical, cultural, and political entanglements but also to the possibilities of human dignity and self-determination, enabling an analysis of the collaboration and contestation involved in gender recognition practices in different contexts.

IV. Comparative Legal and Policy Analysis

Progressive Legal Frameworks: Self-Determination Models

In the last 10 years, the global terrain for recognition of gender identity has shifted remarkably, with a number of countries implementing what researchers have called "self-determination models," which radically reimagine the state-citizen dynamic for those who are gender-diverse. The 2012 Gender

Identity Law (Ley 26.743) in Argentina remains a watershed moment in this evolution, and has served as a model that other jurisdictions have since adapted. Oscar Cesar Czerwenka In stark contrast to pathologizing approaches, the Argentine model enshrines the right to gender identity as the domain of individual agency rather than as a medical or legal determination. While the procedural innovations of the law are noteworthy, the true import of the law lies in its reframing of gender identity as "a part of human dignity that should be recognized and respected" (Litardo 2018, 124) without consideration of a third party approval or external validation. The law literally prohibits XX requiring proof of surgery, hormone therapy, psychological treatment, or any other medical or psychological diagnosis as a condition of legal recognition. Transgender Europe (2018) has characterised the eventual decisive break from these medicalised approaches as creating a new paradigm of "citizenship based on self-determination," (p. 42).

This paradigm was then consolidated in 2015 through Malta's Gender Identity, Gender Expression and Sex Characteristics Act which went further establishing protections not just in terms of recognition procedure but also in terms of more general non-discrimination. Maltese legislation is uniquely comprehensive, incorporating not only administrative recognition but also hate crime protections, access to healthcare, and prohibitions on conversion therapy, among others. The explicit inclusion of the rights of intersex persons in the law is especially significant, reflecting an important development in legal conceptualization of sex/gender diversity beyond conceptual invisibility of intersex people in the context of transgender inclusion, despite public push back against intersex activists pointing out the long-standing lack of inclusion of intersex rights at the national, regional and global level. Garland (2016:67) confirms that "Malta's integrated approach is the first national legislative framework that treats intersex or trans issues in an integrated fashion as part of a unified framework of human rights. This integration shows an increasing recognition among legal scholars that the rights of gender identity are best viewed not as a narrow administrative matter, but as set

in a particular context of bodily autonomy and bodily integrity.

The almost completely disabled reforms adopted by Denmark in 2014 also included autonomous normative strategic elements, but added special elements of Scandinavian administration traditions. Later adopted by Norway, Ireland and Belgium, the Danish model integrated a compromise solution that reduced medical barriers by removing medical their medical requirement but which continued to require a period of deliberation between an application and recognition, which Dietz (2018) describes as a type that sought "to balance respect for autonomy against procedural deliberation" (p. 243). This variation illustrates how self-determination principles are adapted to different bureaucratic and cultural contexts rather than uniformly implemented. The Danish model has been impactful across Northern Europe, with Finland, the Netherlands, and Sweden taking small steps towards self-determination models, while maintaining components of their original models. This model provides insights into the pattern and process of legal innovation transnational diffuse, highlighting how the patterns reflect both international models and domestic constitutional traditions and adaptations, not total adoption.

Such models exemplify an underlying reimagining of the state's function in gender recognition from arbiter of gender authenticity to poser of self-determination. Such a paradigm shift means "conceptualizing citizenship outside of binary definitions of gender and medical gatekeeping" (Dunne, 2019, p. 631). Even in these relatively progressive frameworks, however, implementation challenges abound. Administrative obstacles due to lack of understanding regarding SOGI, unequal implementation of policies in various ministries and regional departments, and tangible hurdles to accessing recognition processes suggest that legal reform, although an essential step, is far from enough to guarantee full recognition in reality. As Rodriguez (2020) documents in her comparative analysis, formal laws in Argentina may have led the way for new rights but implementation at the local level, especially in rural and some marginalised communities, has presented challenges that are features of many so-called 'progressive

frameworks' where formal rights are conferred but meaningful access remains elusive.

Restrictive Environments: Legal Barriers and Human Rights Challenges

In stark contrast to self-determination models, numerous jurisdictions maintain highly restrictive approaches to gender recognition or offer no legal recognition pathways whatsoever. These restrictive environments present multifaceted challenges for gender-diverse individuals, ranging from procedural barriers to outright criminalization. As Waites and Kollman (2021) observe, restrictive approaches frequently share a common foundation in "state interests in maintaining binary gender categorization for purposes of social control" (p. 147), though the specific manifestations vary considerably across regions. In several Central and Eastern European nations, for instance, recognition procedures require extensive psychiatric evaluation, permanent sterilization, and divorce from existing spouses requirements that have been condemned by European human rights bodies but persist in national legislation (Köhler & Ehrt, 2016).

The most severe restrictions appear in jurisdictions where gender non-conformity itself is effectively criminalized through various legal mechanisms. Kuwait's amendment to Article 198 of the Penal Code, for instance, criminalizes "imitating the opposite sex," creating a legal environment where gender expression itself becomes grounds for prosecution. Similar provisions in Malaysia, Nigeria, and certain regions of Indonesia criminalize expressions of gender diversity through legislation targeting "cross-dressing" or public manifestations of "immoral behavior." Ghoshal and Knight (2018) document how such provisions are selectively enforced as tools of harassment against gender-diverse populations, creating environments of pervasive insecurity regardless of whether individuals seek formal recognition. These punitive approaches represent the antithesis of rights-based models, positioning gender diversity itself as a threat to public order rather than an aspect of human diversity deserving protection.

There are several in-between strategies that allow for legal gender recognition but set high hurdles between these extremes. Under a law dating back to 2003, Japan only allows the legal recognition of gender after surgery, including sterilisation, a requirement that was maintained by the Japanese Supreme Court in 2019 despite domestic criticism and protests from international human rights watchdogs. Singapore again is only allowing recognition after surgery, while at the same time maintaining criminal prohibitions namely against same sex relationships, which means that transgender people will require surgical procedures not only in order to be recognised, but in order to avoid criminalisation of their relationships. As pointed out by Atrey (2021), these conditions create a "compromised autonomy, an illusory choice between bodily integrity and legal recognition" (p 312).

These challenges take on particular complexity in federal systems, in which recognition policies differ from subnational jurisdiction to subnational jurisdiction. For example, in the US, the requirements for amending identity documents vary radically between state-lines, resulting in a "patchwork of protection and vulnerability" (Davis, 2017, p. 56). This poses real-world challenges for those who move across borders, such as when identity documents from two different authorities display irreconcilable gender markers. Those dual systems also lead to similar challenges in federal systems like Australia and India where progressive reforms in some states overlap with their reversal or stringent approaches in others, and in Mexico as well. These jurisdictional discrepancies reveal how federalism enables not only innovation by way of policy experimentation, but also inequity through fragmented protection.

Comparative Analysis of Recognition Requirements

Within this comparative typology, gender recognition regimes globally can be systematically compared according to five dimensions: medicalisation, judicialisation, administrative categorisation, age limits, and binary/non-binary status. Medical qualification requirements are possibly the most controversial feature of recognition procedures around the world. Conservative approaches

(some of them still do not accept trans identities even); in one way or another require the surgical transformation of a person including sterilization (peoples of Kazakhstan and most of the Eastern Europe / countries of the West Europe the end of the war (still required in the last two decades), Japan and Singapore for example), & intermediate approach require much of hormone therapy or other medical intervention's without themselves requiring surgical sterilization (at the detriment of China's national jurisdiction, a country of railroad on the human rights in the continent of this planet, South Korea, Turkey). Several progressive frameworks have removed medical requirements altogether, including Argentina, Malta, Denmark, Portugal, Ireland, Norway, Belgium, and regions of the state of Mexico, Brazil, and the United States.

Likewise, the role of the judicial authorities also differs across the regimes. Courtroom protagonism has been higher in Latin American jurisdictions than, say, Canada or Malaysia, including for courts in, among others, Colombia and some jurisdictions in Brazil, where courts have sometimes been able to elevate the status of systemic rights of recognition through constitutional jurisprudence even as they have continued to play a central role in granting (or withholding) recognition through broad judicial discretion in individual cases. This centrality of the judiciary stands in contrast with Argentinian as well as most European jurisdictions administrative models, where the functions of recognition in a simplified way are an exclusivity of executive agencies with minimal involvement of the courts. These procedural differences not only reflect differences in the way that each legal system operates (with civil law jurisdictions tending to favour administrative solutions and common law systems relying on the courts for interpretation (Barrientos 2020)) but also differences in legal culture (Barrientos 2020). The greatest sounding board for accessibility is the procedural pathway, as judicial proceedings are most often more time-consuming and costly than administrative alternatives.

Another major aspect of difference is age restrictions, which have a particular impact on adolescent freedom. However, in most of the world, the recognition procedures are limited to

adults whereas Argentina actually allows minors to access recognition with parental consent, whilst Malta's law explicitly recognises the right of the minor to recognition in a special procedure where there is a guardian. Neuman (2018) writes that the widespread bans on recognition by minors "reflect paternalistic assumptions about developmental capacity that directly contradict growing evidence that gender identity develops during childhood" (p. 203), and in fact, most restrictive regimes do ban minors altogether from gaining legal recognition of gender. Such opposing perspectives elucidate starkly divergent conceptions of child autonomy and parental authority in law.

Recognition of non-binary identities outside male/female categories represents the newest frontier in comparative policy development. Nepal pioneered recognition of a third gender category ("other") through a 2007 Supreme Court decision, followed by Pakistan's recognition of khwaja sira identity and India's recognition of transgender persons as a "third gender" through landmark judicial decisions. These South Asian approaches, rooted in recognition of culturally specific gender diversity, contrast with more recent developments in Argentina, Malta, and Canada, where non-binary recognition emerged through extension of self-determination principles rather than acknowledgment of specific cultural categories. Australia, New Zealand, and several U.S. states have established "X" gender markers on various identity documents, though implementation remains inconsistent across document types and jurisdictions. These developments reflect what Holzer (2020) describes as "emerging recognition of gender diversity beyond binary categories, challenging fundamental assumptions of administrative classification systems" (p. 89).

International Human Rights Mechanisms and Their Impact

International human rights mechanisms have exerted significant influence on national gender recognition policies, though this influence manifests differently across regions and legal systems. The European Court of Human Rights (ECtHR) has developed the most substantial jurisprudence on gender recognition through

cases including *Goodwin v. United Kingdom* (2002), which established that states must provide some pathway to recognition, and *A.P., Garçon and Nicot v. France* (2017), which determined that sterilization requirements violate the European Convention. These decisions have driven policy reform across Council of Europe member states, though implementation remains uneven. As Gonzalez-Salzberg (2019) notes, the ECtHR's incremental approach "establishes minimum standards while permitting national variation, creating steady pressure for reform without imposing uniform solutions" (p. 341).

Advisory opinions and cases at the Inter-American human rights system have also similarly shaped recognition policies. The 2017 Advisory Opinion OC-24/17 that was rendered by the Inter-American Court determined that recognition based on self-determination was a conventional right under the American convention, and creating binding obligations for states that were signatories to the convention. This opinion sparked reform movements throughout the region, though gaining particular traction in Costa Rica, Ecuador, and Chile. These developments show both the way regional human rights systems translate general principles into regionally specific obligations and the extent to which they mediate between universal ideas of rights and their local implementation.

The United Nations has addressed gender recognition through technically non-binding but still important mechanisms. While the UN Independent Expert on protection against violence and discrimination based on sexual orientation and gender identity has not made any findings with respect to issues to do with legal recognition, many of the Special Rapporteurs have had at least marginal consideration of gender identity within their mandates. Human Rights Treaty Bodies and CEDAW have progressively addressed gender recognition in their concluding observations on state reports. Although these interventions do not come with enforcement mechanisms, they play a role in the "normative environment" affecting policy formulation, especially in states cognizant of their international standing (Langlois, 2020). Conceptually, the Yogyakarta Principles and their elaboration

(Yogyakarta Principles plus 10) have framed these interventions by articulating how the principles of human rights apply to questions of gender identity.

The reexamined relationship between international norm-stakeholder action and domestic impact highlights both promise and pitfalls of human rights as change agents. International pressure is most effective when combined with domestic advocacy and domestic constitutional values (Altman and Symons, 2018), highlighting the idea that norm diffusion does not occur solely through types of simple imposition or (purely) endogenously, but rather through what the researchers call "processes of vernacularization whereby international norms are translated into local contexts" (p. 213). Such a perspective brings into focus the uneven effects of international standards among various regions and legal systems across the world, when in fact international principles collide with a vast number of heterogeneous around the globe due to the differences between domestic constitutional traditions or political conditions.

V. Case Studies

This section presents four detailed case studies examining diverse approaches to gender identity recognition across different regional contexts. These cases illuminate how recognition processes are embedded within specific historical, cultural, and political environments while being increasingly shaped by transnational influences.

South Asia's Recognition of Third Gender Categories

South Asia is unique in that identities that have long existed as gender diverse have been reframed in contemporary times through legal systems. The pathbreaking judgment of the Indian Supreme Court in *NALSA v. Union of India* (2014) awarded constitutional status to transgender persons as belonging to a "third gender", and located this recognition within the parameters of restoring cultural tradition rather than a novel innovation. Justice Radhakrishnan drew on India's longstanding cultural awareness of gender-nonconformity, observing in *NALSA v. Union of India* the following: "In

our country, our cultural and religious traditions recognize that there is a third gender" (2014, p.12). As Dutta and Roy (2014) then refer to as "strategic essentialism in transnational context" (p. 329), the framing reveals the way advocates mobilize arguments based on cultural authenticity to right claims of recognition.

What followed India instituted the Transgender Persons (Protection of Rights) Act of 2019 shows the tensions between judicial recognition and legislative implementation. The Act did provide for a process for formal recognition, though it took a step back from the self-determination principles of *NALSA* inserting a requirement that individuals attest to their gender identity through medical certification, which is an example of how judicial progress may be undermined by legislative action. This medicalization has been criticized by activists for being at odds with the Supreme Court's own vision and the self-identifications practiced among hijra communities. The bureaucratic sovereignty of the legislative framework over what constitutes identity runs counter to constitutional tenets and to systems of recognition within the community, as Narrain (2019) points out, "the state-ordained identity of transexperience has little alignment or intersection with social embodiment, gendered behaviour, or social practices identities, in that these always fall under the ambit of bureaucratic knowledge production". Pakistan's model differed in its institutional development but reflected similar tensions between 'extrinsic' identities against 'intrinsic' administrative categories. The 2009 ruling on khwaja sira identity by the Supreme Court did grant some institutional recognition while stressing the uniqueness of this form of identity as compared to Western transgender concepts. To implement this, Pakistan's National Database and Registration Authority created a "third gender" option for national identity cards — a bureaucratic innovation that posed unprecedented and far-reaching possibilities for citizenship claims. It was accompanied by moderate legislative achievements but ultimately burdened a traditionally dynamic identity with a permanent bureaucratic classification capable of delivering allocation of selective state benefits of recognition, a point brilliantly documented by Jaffer (2017): Spotlighting the complicated processes of translation between indigenous gender systems

and state administrative categories in such cases.

Latin American Gender Identity Laws and Their Implementation

As such, Latin America has turned into a key laboratory for gender recognition policies, with Argentina's 2012 Gender Identity Law creating a model that has been influential worldwide but was later adapted in the region. This case study highlights the unique role of feminist and LGBT social movements in Latin American democratization processes. In the case of Colombia, "recognition of gender identity was (Corrales, 2017) a part of larger processes of post-authoritarian democratic consolidation that have embedded rights claims within constitutional frameworks of dignidad humana" (p. 119). This framing was especially compelling in legal systems rooted both in civil law traditions and Catholic social thought, allowing advocates to anchor gender recognition in constitutional principles with which audiences were already familiar, instead of being foreign importation.

There is great internal diversity in how the region implements these approaches. Differences institutionalized: while Argentina, Uruguay and Bolivia incorporated administrative mechanisms through law, Colombia's system of recognition emerged by constitutional court jurisprudence. In Brazil the situation is especially complicated; as there is no federal law yet, even though there have been municipal laws and court rulings recognizing the rights. Along these lines, Dias Toffoli (2020) identifies this sub national variation as producing "islands of recognition within broader seas of exclusion (p. 72)" highlighting the promises and limits of decentralized rights development.

The same analysis of implementation research from Argentina highlights inequities between the rights conferred by law and access barriers on the ground, especially among vulnerable populations. For example, a recent field study conducted by Radi (2020) provides evidence of how "recognition procedures are only accessible for middle-class trans persons living in the capital, as economic barriers, geographic centralization and administrative resistance obstruct trans persons outside the urban milieu [capital]" (p. 218). That gap between granting

rights and making them implementable suggests larger questions about the relationship between formal rights and real access that's ultimately faced by a lot of progressive legal vehicle. The experience from our region shows that even when legislation provides an essential legal basis for recognition, the implementation relies on ongoing investments in administrative structures, resources, and community involvement. European Court of Human Rights Jurisprudence. The European Court of Human Rights (ECtHR) has created the most comprehensive supranational case law regarding gender recognition, defining a minimally acceptable reality across highly divergent national landscapes. Beginning with early cases (like *Rees v. United Kingdom* (1986)), through watershed decisions (like *Goodwin v. United Kingdom* (2002)) to recent judgments (like *A.P., Garçon and Nicot v. France* (2017)), it has slowly broadened the categories of persons who must be recognized while leaving wide space for divergence from the ECtHR effects. This evolutionary method demonstrates some of the difficulties in creating transnational specifications, while still taking care not to infringe upon the principle of subsidiary jurisdiction that the Council of Europe respects. Therein lies the tension between older case law that is rooted in a margin of appreciation for every state party to the Convention and more recent cases that have insisted on a developing consensus. The Court "wends its way through rival philosophies of interpretation, sometimes deferring to national authorities and sometimes scrutinizing them, depending on the putative European consensus" (Gonzalez-Salzberg, 2019, p. 342). The result has been slow and not always steady harmonization, in which the Court has added to minimum standards while circumventing uniform solutions. This landscape gives insight into how rights are built via gradual pressure from supranational institutions rather than via a revolutionary intrusion, instead showcasing the extent of how far concentrated resources can go.

African Perspectives and Indigenous Gender Systems

In African contexts, attention must be paid to the challenges posed by both precolonial

gender systems as well as the postcolonial regimes of gender recognition and rights which are comparatively unique. However, many societies in Africa have gender roles that for a long time have been institutional, like the Yoruba *yan daudu*, Dagaaba gender-crossing spirits and the Swahili *mashoga*. Colonial laws prohibiting acts seen as gender non-conforming strangled these underlying systems, in ways that cast long shadows in many postcolonial states. Or, as Nyanzi (2014) writes: "the contemporary struggle for gender diversity...must be contextualized within broader colonial histories of the destruction of indigenous gender systems and the imposition of European binary constructs of gender" (p. 63).

South Africa presents a distinctive case where constitutional protections established through democratization enabled recognition development despite regional trends. The Alteration of Sex Description and Sex Status Act (2003) established formal recognition procedures while avoiding the medicalized approaches common in other jurisdictions. However, implementation research by Klein (2018) documents significant barriers in practice, including "administrative failures, inconsistent application, and resource limitations that disproportionately impact rural and economically marginalized applicants" (p. 176). This implementation gap highlights the limitations of rights-based approaches without corresponding administrative capacity a challenge common across diverse development contexts.

VII. Emerging Challenges and Future Directions

Non-binary and Gender-neutral Legal Recognition

The legal recognition of non-binary and gender-neutral identities represents one of the most significant emerging challenges in the intersection of gender identity and legal systems worldwide. While countries such as Australia, New Zealand, and Nepal have made progress by offering third gender or "X" marker options on identification documents, many jurisdictions continue to operate within strictly binary frameworks (Davis, 2021). The absence of legal recognition creates cascading effects

across numerous aspects of daily life, from healthcare access to employment protections.

Recent court decisions in Germany and Argentina have established precedents for more inclusive documentation options, though implementation remains inconsistent (Holzer, 2023). The German Constitutional Court's ruling requiring either a third gender option or the elimination of gender markers altogether signaled a significant shift in legal thinking. However, practical application has been hampered by bureaucratic inertia and competing political priorities. As Thoreson (2022) notes, "The gap between judicial recognition and administrative implementation continues to place non-binary individuals in precarious legal positions, particularly when navigating international borders or accessing gender-specific services" (p. 187).

The complex interplay between federal and local regulations further complicates efforts toward consistent recognition. In federalist systems like the United States, a patchwork of state-level policies creates geographic inequities, where crossing state lines can effectively alter one's legal recognition status (Wong & Patel, 2023). This inconsistency not only affects individual rights but also creates significant administrative complications for government agencies, healthcare providers, and educational institutions.

Statelessness and Migration Issues for Gender-diverse Populations

Gender-diverse individuals face heightened vulnerabilities in migration contexts, particularly when fleeing persecution or seeking asylum. Documentation discrepancies between gender presentation and official identification frequently trigger additional scrutiny at borders, detention facilities, and during asylum proceedings (Garrison & Martínez, 2024). The UNHCR reports that transgender asylum seekers experience detention rates approximately three times higher than other asylum seekers, often placed in facilities incongruent with their gender identity (UNHCR, 2023).

The risk of statelessness represents an extreme manifestation of these challenges. When home

countries refuse to issue updated documentation reflecting gender identity, while host countries require such alignment for residency or citizenship, individuals may become trapped in a legal limbo (Chaudhry, 2022). This phenomenon has been documented in multiple regions, with particularly severe consequences in Southeast Asia and parts of Eastern Europe where both origin and destination countries maintain rigid binary gender systems.

Administrative procedures requiring return to countries of origin to obtain amended documentation create nearly insurmountable barriers for those who have fled persecution. As Chaudhry (2022) observes, "The circular dependency between identity documentation and immigration status creates conditions where legal recognition becomes practically impossible" (p. 456). These challenges extend beyond documentation to affect housing access, employment opportunities, and vulnerability to exploitation.

Impact of Religious Fundamentalism and Nationalist Movements

The global rise of religious fundamentalism and ethno-nationalist movements has significantly impacted gender recognition rights in multiple regions. These movements frequently position traditional gender roles as central to cultural preservation, framing gender diversity as a foreign or corrupting influence (Velasco, 2023). This rhetorical approach has proven particularly effective in post-colonial contexts where gender diversity can be inaccurately characterized as a Western imposition, despite extensive historical evidence of gender diversity across cultures.

Religious institutions continue to exert substantial influence on legal frameworks in many regions. Peltz (2024) documents how interfaith coalitions have successfully limited gender recognition reforms in parts of Eastern Europe, Latin America, and Africa. The invocation of religious freedom as justification for restricting gender recognition rights has created complex constitutional questions that courts are increasingly forced to navigate.

Nationalist movements have similarly incorporated gender traditionalism into broader political platforms. "Gender ideology" has emerged as a potent rhetorical device to mobilize opposition to legal recognition and protections (Velasco, 2023). These movements have proven adept at utilizing democratic processes to restrict rights, employing referendums and popular initiatives to circumvent judicial protections in several European and Latin American countries.

Technology, Privacy, and Gender Identity in a Digital Age

Technological developments present both opportunities and challenges for gender recognition. Biometric identification systems, increasingly common in both governmental and commercial contexts, frequently incorporate binary gender classifications into their foundational architecture (Lee & Saunders, 2022). Facial recognition algorithms trained on datasets with binary gender assumptions perform poorly when analyzing non-binary or gender non-conforming individuals, creating potential for systematic discrimination in surveillance, border security, and financial services.

Privacy concerns expand beyond governmental contexts into digital platforms and services. Social media platforms, dating applications, and online communities increasingly request gender information but offer varying degrees of flexibility and privacy protection. Wong and Patel (2023) highlight how "digital identity construction may offer greater flexibility than legal documentation, yet carries significant risks when digital and legal identities conflict" (p. 321).

Emerging blockchain-based identity systems present potential alternative models, potentially allowing individuals greater control over personal information disclosure in different contexts. However, these technologies remain largely unregulated and raise significant questions about data permanence and the right to be forgotten (Lee & Saunders, 2022).

VIII. Recommendations

Harmonizing Legal Frameworks

Addressing the fragmentation of gender recognition legislation requires coordinated efforts at both international and national levels. Countries should work toward establishing consistent standards that balance administrative practicality with respect for gender diversity. The model developed by Argentina's Gender Identity Law provides a valuable template, centering self-determination while establishing clear administrative pathways (Cabral & Viturro, 2023). Importantly, these frameworks should be designed with input from diverse stakeholders, particularly those with lived experience navigating current systems. As emphasized by Voss (2022), "Participation of gender-diverse communities in policy formation produces more effective implementation strategies and identifies potential unintended consequences before they manifest" (p. 243).

International bodies can play a vital role in establishing minimum standards while respecting cultural contexts. The Yogyakarta Principles plus 10, while non-binding, offer comprehensive guidelines that could inform treaty obligations and national legislation (O'Flaherty, 2021). Regional human rights mechanisms, particularly the Inter-American Court of Human Rights and the European Court of Human Rights, should continue developing jurisprudence that clarifies state obligations regarding gender recognition.

Depathologizing Gender Diversity

Healthcare systems must continue moving toward models that depathologize gender diversity while ensuring access to affirming care. The shift in the WHO's International Classification of Diseases (ICD-11) from categorizing gender incongruence as a mental disorder to placing it within sexual health conditions represents progress, but implementation varies significantly across healthcare systems (Winter et al., 2023). Medical education should incorporate competencies related to gender-affirming care into standard curricula rather than treating it as specialized knowledge.

Insurance frameworks require redesign to accommodate holistic approaches to care. As noted by Richardson and Meyer (2021),

"Current insurance coding systems structured around diagnostic categories create barriers to comprehensive care when gender diversity is no longer classified as pathology" (p. 529). Alternative models focusing on specific health needs rather than diagnostic categories could improve access while reducing stigma.

Centering Intersectionality in Advocacy and Research

Future advocacy and research must more effectively address intersectionality to avoid reproducing existing patterns of exclusion. Gender recognition movements have often centered experiences of relatively privileged individuals, particularly those with economic resources to navigate complex legal and medical systems (Edwards, 2022). Community-based participatory research methodologies offer promising approaches to generate more inclusive understanding of diverse needs.

Funding priorities should shift to support organizations led by multiply marginalized gender-diverse individuals, particularly those in rural areas, from indigenous communities, and those with disabilities. As Jenkins (2024) observes, "The concentration of resources among urban-based organizations with predominantly white leadership has limited the development of interventions relevant to diverse constituencies" (p. 176). Funders should establish accountability mechanisms to ensure diversity in decision-making positions within advocacy organizations.

Strengthening Data Protection While Improving Data Collection

The tension between improved data collection and privacy protections requires careful navigation. Population-level data remains essential for policy development and resource allocation, yet existing collection mechanisms frequently exclude or misclassify gender-diverse individuals (Monteiro et al., 2023). Statistical agencies should adopt two-step approaches that distinguish between sex assigned at birth and gender identity while providing non-binary options.

Simultaneously, robust data protection frameworks must safeguard against misuse of

information about gender identity. The European Union's General Data Protection Regulation provides useful guidance by categorizing gender identity information as sensitive data requiring heightened protection (Hamilton & Chen, 2023). Similar protections should be incorporated into national legislation globally, with particular attention to contexts where gender diversity may be criminalized or stigmatized.

IX. Conclusion

This study situates gender recognition in relation to gender studies, human rights law, transnational feminism, and legal pluralism, to understand gender ascription in multiple cultural and legal contexts. The framework provides a counterweight to Western universalism and cultural relativism that could serve to undermine human rights protections for gender diverse people.

Although Butler's agonistic conception of gender is prototypical and can thwart binary ideas, there are others, like Oyèwùmí, who show that the organization of gender is inscribed in specific cultural histories rather than rooted in universal experience. Intersectionality exposes links between struggles for recognition of gender and postcolonial politics, economic inequality and religious traditions, across administrative regimes that may often disadvantage minority populations. Transnational feminist theory is concerned with the cross-border circulation of gender-being rights, which is also practiced with an embedded critique of the imposition of one in the West over the other in the East and instead is practiced through solidarity, through awareness and recognition of intertwined systems of oppression.

Legal pluralism furnishes the lenses for understanding gender recognition policies as they co-exist in multiple normative orders state law, religious norms, customary practices, and transnational human rights standards. This point of view recognizes colonial imposition over binary gender systems and demonstrates how gender-diverse individuals engage with more than one recognition system. This integrated analytical vision allows for the mapping of frameworks of gender recognition

while preserving sensitivity to historically, culturally and politically specific contexts, to also engendering respect for human dignity and self-determination.

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BRIDGING THE GAP: A CRITICAL ANALYSIS OF OPEN AND DISTANCE EDUCATION SYSTEMS

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Abstract

From its origins at the University of London, the birthplace of long distance learning to over 4,700 colleges and universities worldwide (*Friedman, 2018*), distance learning has evolved significantly. The COVID-19 pandemic was a turning point, accelerating the use of Open, Distance, and Digital Education (ODDE) across all education sectors, firmly establishing it as a mainstream educational approach. Today ODDE is widely applied across disciplines and educational levels, from preschool to higher education.

Open and Distance Education (ODE) has revolutionized access to quality learning, bridging educational disparities. But, it has, nevertheless, been struggling with shortcomings such as digital infrastructure, pedagogy, and socio-economic issues. This study explores the challenges, examines the impact of ODE in this age of computers, and investigates its future potential with technologies like Artificial Intelligence (AI), Virtual Reality (VR), and Block chain. Employing a systematic secondary data review from UNESCO, World Bank, and peer-reviewed literature, this study provides an in-depth understanding of the ODL system.

Keywords: Open and Distance Education, Digital Learning, E-Learning Transformation, Education Technology, Higher Education Trends

1. Introduction

The global education environment has been drastically transformed by technological changes (Rao, 2020) and the growing need for flexible education models (Kumar, 2024). This transformation **from conventional classroom-based learning to flexible, technology-mediated** formats is not only a matter of convenience but also a strategic response to social, economic, and global crises such as the COVID-19 pandemic (Bozkurt & Sharma, 2020; Zawacki-Richter & Jung, 2023). Open and Distance Education is the need of the hour facilitating flexibility (Rao, 2020; Kumar, 2024) in terms of higher education by reducing barriers of education. It offers learners a chance to access education from remote locations, overcoming geographical and cost barriers (Kumar, 2024). In fact, the World Bank (2021) reports that countries that had strong ODL infrastructure pre-pandemic were able to mitigate disruptions more effectively during

lockdowns, proving the resilience of such systems.

Online learning has become a crucial part of the education system, especially since the COVID-19. Educational institutes were compelled to adopt the ODL system, whether prepared or not, as noted by Bozkurt & Sharma (2020) and Zawacki-Richter (2021) (Zawacki-Richter & Jung, 2023). This sudden digital migration exposed both the potential and the limitations of distance education models. According to UNESCO (2020), over 1.6 billion students were affected by school closures globally, highlighting the urgent need for scalable and inclusive educational alternatives like ODL. **Yet**, a number of challenges (Rao, 2020) limit its maximum potential, such as digital divides, poor policies, and student engagement problems. Open and Distance Learning (ODL) provides flexible, low-cost education to

students unable to attend traditional classrooms by utilizing digital technologies to reach learners across different geographic locations and time zones (Pundir & Goyal, 2025). This model especially benefits non-traditional learners such as working professionals, women, and individuals in conflict-affected or disaster-prone regions (Ngoboka et al., 2017). In India, institutions like NIOS, IGNOU, and the state open universities have helped in expanding ODL education to remote areas and empowering learners with essential skills for the digital era. **The inclusion of digital platforms like SWAYAM has further widened outreach by offering MOOCs in multiple Indian languages (Kumar, 2024).**

Despite its advantages, skepticism about the creditability of distance education still persists in some regions, discouraging potential learners from enrolling. **This skepticism is often fueled by concerns over academic rigor, lack of face-to-face interaction, and the perceived lower value of online degrees in the job market (Altbach & Reisberg, 2021).** However, the active role of the UGC has compelled ODL institutions to abide by the rules and regulations in providing quality education (Kumar, 2024). From time to time, UGC verifies this institutions activities, which has a significant impact on gaining the confidence of learners. For example, the UGC's decision to grant equal weightage to distance and regular certificates has cleared many confusions among the learners. Similar policy measures in other countries, like the European Qualifications Framework (EQF), have also helped legitimize online credentials and standardize their acceptance globally (European Commission, 2021).

Data from the UGC indicates that ODL programs are empowering women to pursue education and overcome traditional barriers to higher education (Kumar, 2024). Several gender-based studies have confirmed that ODE plays a pivotal role in women's empowerment by allowing them to manage both domestic responsibilities and academic pursuits simultaneously (Ngoboka et al., 2017; Pundir & Goyal, 2025). Furthermore, mobile learning and AI-powered educational tools are increasingly being integrated to improve personalized learning experiences and retention

rates, particularly in low-resource environments (Brightwood et al., 2024).

The perception towards ODL is gradually shifting as online programs from reputed institutions gain acceptance. Learners are increasingly recognizing the value of digital learning from leading universities and professional organizations. The rise of global platforms such as Coursera, edX, and FutureLearn—often in collaboration with top-tier universities—has played a major role in changing these perceptions (Zawacki-Richter & Jung, 2023). Moreover, the rise of competency-based learning and skill-focused certifications – such as Certificate in Business Skills, Certificate in Human Rights, and Certificate in Digital Marketing offered by IGNOU - has helped bridge the credibility gap between traditional and distance education. Additionally, existing literature on ODL acknowledges its positive role and significant impact on the lives of many learners (Kumar, 2024). ODE's future lies in the integration of digital innovations such as blockchain for credential verification, adaptive AI for personalized learning, and the metaverse for immersive classroom experiences (Grech & Camilleri, 2017; Financial Times, 2024). As such, Open and Distance Education continues to redefine learning in the 21st century by promoting equity, flexibility, and technological inclusiveness across all educational strata. Additionally, existing literatures on ODL acknowledges its positive role and significant impact on the lives of many learners (Kumar, 2024).

2. Research Objectives:

The growing relevance of Open and Distance Education (ODE) in the post-pandemic world underscores the need for a critical examination of its systemic strengths and limitations. While the Introduction highlights how ODE has emerged as a flexible and inclusive model of education, it also reveals the persistent barriers—technological, infrastructural, and social—that limit its transformative potential, especially in low-resource and marginalized settings (Rao, 2020; Ngoboka et al., 2017). The complex interplay between access, affordability, and digital competence forms the backdrop for the first objective of this study:

- i. To identify challenges and barriers hindering the growth of ODE.
- ii. To analyze how emerging technologies are transforming ODE by overcoming the existing challenges.
- iii. To examine future trends and innovations that will redefine ODE.

3 Literature Review:

To justify and support the objectives outlined in this study, a detailed literature review has been conducted, drawing from peer-reviewed research, institutional reports, and global policy documents. The review aims to explore existing scholarship on the evolution, effectiveness, challenges, and innovations in Open and Distance Education (ODE). In alignment with the three research objectives—identifying barriers, analyzing technological transformations, and examining future trends—the literature has been thematically categorized into four key areas: Technological Evolution of ODE, Pedagogical Innovations, Impact on Inclusion and Accessibility, and Digital Technologies' Role in ODE. These themes collectively provide a comprehensive understanding of how ODE has developed over time, the challenges it continues to face, and how emerging innovations are shaping its future. The thematic approach not only strengthens the analytical foundation of the study but also offers insights into the structural, pedagogical, and technological factors influencing the trajectory of ODE globally and within the Indian context

1.1 Technological Evolution of ODE

The origins of ODE trace back to the 19th century with correspondence courses, which later evolved into interactive online learning with the emergence of the internet and digital platforms. Anderson and Dron (2011) highlight how the introduction of **Massive Open Online Courses (MOOCs)** and **Learning Management Systems (LMS)** transformed ODE, enabling large-scale interactive learning. Furthermore, Cakiroglu et al. (2019) analyzed nearly a thousand studies on ODL between 2009 and 2016, concluding that technological advancements—particularly between 2011 and 2012—played a crucial role in improving the quality of digital education. However, Ngoboka

et al. (2017) and Altbach et al. (2020) **emphasize that** technological barriers, such as inadequate internet infrastructure and digital divides, continue to hinder accessibility, especially in developing or underdeveloped regions.

3.2 Pedagogical Innovations in ODE

The effectiveness of ODE depends not only on technology but also on evolving teaching methodologies. **Open Educational Practices (OEPs)** have emerged as a key innovation in distance learning. Koseoglu and Bozkurt (2018) found that integrating **Open Educational Resources (OERs), open teaching, and open learning strategies** enhances flexibility and collaboration in ODE systems. However, pedagogical challenges remain according to Cakiroğlu et al. (2019) and Moore (1989) point out that **inadequate instructional design and limited student engagement** often weaken learning outcomes in distance education. Addressing these issues requires greater interactivity and student-centered learning approaches.

3.3 Impact on Inclusion and Accessibility

A major advantage of ODE is its potential to promote **inclusive education and social empowerment**. Ngoboka et al. (2017) reviewed 15 empirical studies and found that ODE expands educational opportunities for marginalized groups, particularly in Africa and other developing regions. Their findings highlight **financial savings, time efficiency, and empowerment of women** as key benefits of ODE. Moreover, the World Bank (2020) and Altbach et al. (2020) note that while **socio-economic disparities remain a challenge**, ODE is bridging the gap by providing affordable learning alternatives. Despite ongoing concerns about **policy inconsistencies and accreditation issues (Altbach et al., 2020)**, global recognition of ODE credentials is gradually improving, making it a viable option for higher education and workforce development.

3.4 Digital Technologies' Role in Open and Distance Education (ODE)

Digital technologies have revolutionized Open and Distance Education (ODE) by enhancing accessibility, engagement, and credibility. Advancements such as AI-driven adaptive learning, immersive VR/AR experiences, blockchain-based credential verification, and digital student support systems have transformed both pedagogy and administration (Rao, 2020). AI-powered platforms personalize learning, providing real-time feedback and automated assessments (Selwyn, 2021), while VR/AR simulations offer hands-on experiences for vocational training (Huang et al., 2020). Blockchain ensures secure and verifiable certifications, addressing concerns about the credibility of online degrees (Grech & Camilleri, 2017; Rao, 2020). Additionally, digital libraries and cloud-based admission systems streamline student management, reducing costs and increasing transparency. The transition from printed Self-Learning Materials (SLMs) to digital formats, as seen in institutions like IGNOU, is further promoting sustainability and accessibility (Rao, 2020). With these innovations, ODE is becoming more interactive, reliable, and future-ready, ensuring its continued relevance in modern education. The five significant technologies for digital education namely, the web, LMS, blogs, social media and MOOCs and others like, mobile technology, learning analytics, and virtual reality, have all raised the profile and range of possibilities for digital education (Zawacki-Richter & Jung, 2023).

4. Research Methodology

This study adopts a qualitative, interpretive research approach grounded in the analysis of **secondary data sources** to explore the challenges, technological advancements, and future trajectories of Open and Distance Education (ODE). Given the broad and evolving nature of ODE globally, secondary data was considered appropriate to gather a wide spectrum of insights and perspectives from diverse contexts and time periods. The data sources include **peer-reviewed journal articles, government policy documents, institutional reports, white papers**, and relevant publications from global organizations such as **UNESCO, the World Bank, and the UGC**. The selection criteria emphasized the **relevance, credibility, and currency** of

sources, primarily focusing on the **past 10 to 15 years** (2009–2024) to ensure that the analysis captures recent shifts, especially those influenced by digital transformation and the COVID-19 pandemic. Key older foundational works were also retained for historical and theoretical grounding (e.g., Moore, 1989; Anderson & Dron, 2011).

The study employed a **qualitative thematic analysis** approach, which involved a systematic process of identifying, coding, and categorizing data under recurring themes. The analysis was organized around **three central themes**:

1. **Barriers to ODE implementation** (e.g., infrastructural, pedagogical, and policy-related challenges),
2. **Technological developments** (e.g., AI, blockchain, VR), and
3. **Future trends and innovations** shaping ODE.

This methodology enabled a **multi-dimensional evaluation** of ODE by synthesizing a range of perspectives from both developed and developing regions. The thematic structure also aligns directly with the study's research objectives, ensuring that the analysis is **purpose-driven and analytically robust**. This structured approach enhances the study's relevance for educators, policymakers, and researchers aiming to understand and improve ODE systems in various global and local contexts

5. Findings and Discussion

5.1 Common Challenges and Barriers in Open and Distance Education

Open and Distance Learning (ODL) presents several challenges that impact its accessibility, effectiveness, and inclusivity. This section categorizes these challenges into key areas based on existing research and studies.

Technology Access and Digital Infrastructure

A major barrier in ODL is the limited access to technology, particularly in low-income regions. A review of over 50 studies highlights that connectivity issues, lack of digital literacy, and

affordability of devices remain significant challenges (Rao, 2020). Many students, especially in marginalized communities, struggle to access online content due to high internet costs and inadequate infrastructure (Pundir & Goyal, 2025). To address these issues, some State Open Universities (SOUs) have introduced a 10-15% fee concession for students opting for digital Self-Learning Materials (SLMs) through e-content apps, leading to over seventy thousand students adopting digital resources in 2019. Additionally, providing low-cost learning devices like tablets and mobile phones has been suggested as a potential solution (Rao, 2020).

Case Study on Emergency Online Education in Assam during COVID-19 :-

Mahanta and Sharma (2022) conducted a mixed-methods study involving 92 students and 30 teachers from 30 secondary schools in Assam to examine the impact of emergency online education during the COVID-19 pandemic. The study revealed that a significant number of students lacked access to necessary digital devices and stable internet connections, hindering their participation in online classes. Teachers also faced challenges due to inadequate ICT infrastructure and limited training in digital tools. The findings underscore the exacerbation of educational inequalities due to the digital divide in Assam's rural areas. This case demonstrates the severe barriers posed by the lack of proper technological access, especially in rural and economically disadvantaged areas. **Faculty Development and Course Quality-** Ensuring high-quality course delivery and faculty development is another pressing issue in ODL. Altbach and Reisberg (2021) emphasize that faculty training programs need to be improved to enhance the effectiveness of online courses. However, this challenge is expected to diminish as internet users in India are projected to grow from 625 million in 2020 to 900 million (Pundir & Goyal, 2025), leading to increased digital adaptation among educators and students alike.

Inclusivity and Engagement in Online Learning- Many online courses lack interaction, making it difficult to foster an inclusive learning environment. Learners from marginalized communities face additional challenges due to disparities in

income, education, and digital skills, which hinder their ability to fully participate in online education (Pundir & Goyal, 2025). Additionally, most Open Educational Resources (OER) are developed from Global North perspectives, creating cultural biases and limiting diverse viewpoints (Konieczny & Klein, 2018). Addressing these issues requires active efforts to include diverse content and promote interactive learning experiences.

Delayed Communication and Feedback- ODL often lacks real-time interaction, leading to delays in communication and feedback. This can make it difficult for students to clarify doubts instantly, sometimes resulting in misunderstandings and increased frustration. The absence of immediate teacher-student engagement can also create confusion regarding expectations, performance, and progress (National University, n.d.). Setting clear guidelines and improving communication channels can help mitigate these concerns.

Policy Support and Funding Constraints- Limited policy support and funding continue to be major obstacles in expanding ODL. Many regions lack clear guidelines for distance education, and the commercialization of digital learning resources further increases financial burdens on students and institutions (Pundir & Goyal, 2025). A constructive partnership between governments, educational institutions, and civil society organizations is necessary to improve funding, develop robust policies, and enhance technical support for educators.

Addressing the Challenges in ODL- To overcome the identified barriers in Open and Distance Education (ODE), a multi-faceted and integrated strategy is essential—one that simultaneously addresses issues of digital access, pedagogical capacity, content relevance, communication infrastructure, and policy support. Each of the following components plays a critical role in enabling the effective and inclusive implementation of ODE systems.

Enhancing digital accessibility by providing affordable internet and learning devices: Access to the internet and digital devices

remains a foundational requirement for participation in ODE, particularly in rural and marginalized communities. Governments and institutions should collaborate with telecom providers to subsidize broadband internet and ensure last-mile connectivity. Provision of low-cost tablets, mobile phones, and laptops—similar to initiatives in Kerala and Karnataka—can significantly bridge the digital divide (Pundir & Goyal, 2025). Open-source software and offline-accessible learning platforms can further support learners in bandwidth-constrained regions (World Bank, 2021).

Improving faculty training to ensure high-quality online education: Educators need robust training in digital pedagogy, instructional design, and the use of Learning Management Systems (LMS) to effectively deliver ODE. Faculty development programs should emphasize interactive and student-centered teaching strategies, as well as training in content creation using tools like MOOCs, OERs, and simulations (Altbach & Reisberg, 2021). Continuous professional development is essential to keep up with technological trends and learner expectations.

Promoting inclusivity by developing culturally diverse educational content: A common critique of existing ODE resources is their bias toward Western contexts and norms. To ensure inclusivity, educational content must reflect local cultures, languages, and knowledge systems. This can be achieved by encouraging regional content development, translating resources into local languages, and incorporating indigenous perspectives. Doing so enhances learner engagement and reduces alienation, particularly among underrepresented groups (Konieczny & Klein, 2018).

Strengthening communication channels to reduce delays in feedback and interaction: Timely and effective communication is essential for maintaining learner motivation and academic progress. ODE systems should integrate real-time messaging tools, scheduled video tutorials, and automated feedback mechanisms within their LMS platforms. Establishing clear communication protocols and response time standards can reduce learner uncertainty and improve satisfaction (National University, n.d.; Selwyn, 2021).

Increasing government support through policy reforms and better funding: Public investment in digital education infrastructure is crucial for scaling ODE initiatives. Policy reforms must include guidelines for quality assurance, accreditation, data privacy, and equitable access. Dedicated funding for digital libraries, faculty development, and student support services can dramatically improve the ODE ecosystem (UNESCO, 2020; Kumar, 2024). Furthermore, public-private partnerships (PPPs) can be leveraged to enhance infrastructure and resource development at scale.

Collectively, these strategies provide a roadmap for policymakers and institutions to create a more inclusive, resilient, and future-ready ODE system that can serve diverse learner populations across varied contexts.

5.2 Technology's Influence on ODE that helped in overcoming many identified challenges of the system

Emerging technologies are addressing key challenges in Open and Distance Education (ODE) by improving accessibility, engagement, and student retention. AI-driven adaptive learning has significantly enhanced student success, as seen in case studies from India's SWAYAM portal and European Open Universities. AI-powered platforms personalize learning experiences, increasing retention and pass rates (Brightwood et al., 2024). In the U.S., institutions implementing adaptive learning technologies have reported better student outcomes (Achieving the Dream, 2022). Beyond AI, mobile learning and low-cost digital solutions are making education more accessible, especially in regions with poor infrastructure (Rao, 2020). Virtual classrooms and interactive platforms are enhancing engagement by facilitating real-time student-teacher interaction, reducing communication gaps (National University, n.d.). Open Educational Resources (OER) are expanding content diversity, though cultural biases still need to be addressed (Konieczny & Klein, 2018). Furthermore, government initiatives and digital policies are strengthening funding and infrastructure, ensuring broader access to quality education (Pundir & Goyal, 2025).

Case Study on The SWAYAM Initiative in India:-

The Government of India's SWAYAM platform is an excellent example of how technology has helped overcome barriers in ODE. Launched in 2017, SWAYAM aims to achieve the three cardinal principles of education policy, namely, access, equity, and quality. The platform offers a wide range of online courses from schools to postgraduate level and utilizes AI and analytics to personalize learning experiences. By integrating adaptive learning features, SWAYAM has improved student engagement and retention, particularly for underserved communities. According to a study by the Ministry of Education, over 10 million learners have benefited from SWAYAM's resources, with improved learning outcomes in rural and economically disadvantaged regions. This initiative has made education more inclusive by providing free, high-quality content and learning materials, which are accessible through mobile devices, especially in regions with poor infrastructure (Pundir & Goyal, 2025).

While these advancements are transforming ODE, continued improvements are necessary to enhance inclusivity, affordability, and overall learning experiences for diverse learners.

5.3 Emerging Trends in ODE

Theoretical Insights and Perspectives- One key need in ODL is to move beyond traditional classroom-based approaches and leverage advanced instructional design and communication technologies to cater to diverse learners. (Olaf Zawacki-Richter & Insung Jung, Eds.).

The global **distance learning ecosystem** is expected to grow significantly, reaching \$325 billion by 2025, with AI in education projected to be worth \$6 billion by 2024. While online learning is widely adopted beyond academic institutions, studies from The Open University highlight its environmental benefits, showing an 85% reduction in carbon emissions and 90% lower energy consumption compared to traditional classroom teaching (Chen, 2021).

Case Study: The Role of IGNOU in Expanding ODL in India: The Indira Gandhi National Open University (IGNOU) is a key

player in expanding Open and Distance Learning (ODL) in India through the innovative use of technology. As one of the largest ODL institutions globally, IGNOU serves over 3 million students, offering more than 200 programs across various disciplines. The university utilizes a blend of digital platforms, mobile learning, MOOCs, and traditional mediums like radio and television to bridge the educational gap, particularly for students in rural and remote areas (Arul, 2016). This multifaceted approach ensures accessibility and flexibility, addressing the challenges posed by geographical, financial, and time constraints (Mishra, 2016). The integration of technology into learning processes reflects the principles of inclusive education and social learning theories, promoting lifelong learning opportunities. Moreover, IGNOU's initiatives align with national education policies that prioritize digital learning, fostering a more equitable and inclusive education system. Through its efforts, IGNOU has empowered marginalized populations, such as women and economically disadvantaged groups, offering them pathways to higher education and skill development.

The expansion of ODL in India, with UGC-recognized programs enhancing accessibility, aligns with key educational theories. The inclusivity of ODL, particularly in empowering women and overcoming geographical and financial barriers, reflects **social learning theories** and principles of **inclusive education**. The regulatory role of UGC ensures quality compliance, resonating with **Institutional Theory**. Additionally, the integration of AI and ICT-driven learning methods, aligns with **digital pedagogy** and **cognitive load theory**, reinforcing the shift towards personalized and technology-enhanced education (Kumar, 2024).

Open and Distance Learning (ODL) in India has evolved over the past five decades, transitioning from traditional correspondence courses to a more flexible and technology-driven approach. It has expanded educational access, particularly for students facing financial and geographical barriers as cited by Bhanushe (2016); Mishra (2016). The establishment of Open Universities and Distance Education Institutes (DEIs) has supported this growth and the increasing integration of MOOCs and digital platforms is further reshaping ODL,

aligning with national education goals as cited by Arul (2016) (Sarkar et al., 2024).

Key emerging trends in Open and Distance Education (ODE), is the growing use of technology, including radio, television, satellite networks, and web-based platforms. It helped in innovations of teachers' education through online mentoring and virtual communities, as well as the expansion of ODE in vocational training and non-formal education. The role of institutions like IGNOU and the Distance Education Council (DEC) in India's ODE growth reflects policy shifts and increasing privatization. Additionally, global collaborations with UNESCO and the World Bank support the evolution of educational technologies and alternative delivery systems, shaping the future of ODE (Ghosh et al., 2012).

ODL by emphasizing accessibility, flexibility, and affordability for diverse learners is providing education to those with work or location constraints and enhancing learning through various delivery methods. While the advantages highlight its convenience and cost-effectiveness, the challenges, such as limited interaction and employer skepticism, suggest areas for improvement. Overall, it reinforces ODL as a valuable alternative education system (Wordu, 2022).

Innovative Actions address the challenges and Future Trends in ODL:

- **Hybrid Learning Models:** Combining online and offline learning for greater flexibility. **Bahçeşehir University (BAU)** in Turkey established its first Hybrid Education Center, allowing students to choose between in-person and remote learning. This model enhances accessibility and accommodates diverse learning preferences (Bahçeşehir University, n.d.).
- **AI-Powered Learning Analytics:** AI-driven systems support teachers with lesson planning, grading, and individualized student assistance. While AI will not replace educators, it can improve learning efficiency and creativity, requiring teachers to adapt to new AI-integrated methods (Financial Times, 2024).

- **Metaverse Education:** Creating immersive virtual learning environments. **Harvard and Stanford** are pioneering metaverse-based education, with Harvard Business School incorporating virtual and augmented reality into courses. These innovations aim to transform learning by offering interactive and simulated experiences (Harvard Business School, n.d.).

By leveraging these emerging trends, ODE is moving toward a more flexible, personalized, and technologically advanced future, ensuring a more inclusive and engaging learning experience.

6. Conclusion and Recommendations

This research identifies digital infrastructure limitations, pedagogical constraints, and socio-economic inequalities as significant barriers to the effective implementation of Online and Distance Education (ODE). Many learners, particularly in underprivileged regions, face challenges in accessing stable internet connections, suitable devices, and well-structured digital learning environments. Additionally, faculty members often struggle with adapting traditional teaching methodologies to virtual platforms, further limiting the effectiveness of ODE. However, advancements in AI-driven learning analytics, adaptive learning platforms, and cloud-based educational resources offer promising solutions to improve accessibility, engagement, and student success rates. By integrating these technologies, ODE can become more interactive, inclusive, and efficient, catering to diverse learning needs.

The introduction of AI-powered tools offers personalized learning experiences, addressing individual needs and boosting student retention rates. For instance, adaptive learning platforms can dynamically adjust the learning content based on the student's pace and performance, significantly enhancing engagement and mastery of subjects. Moreover, the rise of mobile learning has democratized access to education, especially in rural and remote areas where traditional learning resources are scarce. Mobile-friendly educational platforms, such as apps offering video tutorials, quizzes, and

forums for peer discussions, ensure that learning can happen anytime and anywhere, bridging the digital divide.

Furthermore, low-cost internet initiatives, such as government-subsidized connectivity programs and community-based internet hubs, play a critical role in making ODE accessible to marginalized students. These initiatives help mitigate connectivity issues and provide access to digital platforms at affordable rates, ensuring that financial constraints do not limit educational opportunities. Digital literacy programs should also be implemented alongside these initiatives to enhance users' skills in navigating online learning environments.

Another key area is faculty development. Continuous training programs for educators are essential to equip them with the skills needed to adapt traditional teaching methods to online platforms. By embracing digital pedagogies, faculty can create more engaging, interactive, and learner-centered online courses, improving the overall quality of ODE delivery.

AI-Based and Adaptive Learning Tools will also empower instructors by providing them with data-driven insights into student performance, enabling timely interventions and personalized feedback. The data collected from these platforms can inform curriculum adjustments, ensuring that content remains relevant and that students' unique learning styles are addressed.

In conclusion, by prioritizing investment in low-cost internet infrastructure, faculty development, and AI-based learning tools, ODE can overcome its current limitations. This will create an inclusive, accessible, and effective educational system that meets the needs of diverse learners worldwide. By addressing these challenges and leveraging emerging technologies, ODE can evolve into a more resilient, accessible, and high-quality mode of education, ensuring equitable learning opportunities for all.

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A COMPREHENSIVE ANALYSIS OF THE IMPACT OF MUSIC ON INDIVIDUAL MUSICAL SKILLS, BEHAVIOR, AND ENGAGEMENT

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Abstract

This study explores how music influences the social, emotional, and cognitive development of young adults aged 18 to 30 in India. Using standardized tools like the Gold-MSI, PANAS-SF, and MUSE Questionnaire, data was collected from 200 participants and analyzed through various statistical methods. The findings reveal strong connections between musical engagement and emotional well-being. Positive emotional responses are linked to musical skills and emotional connection with music, while frequent music listening is often used as a coping mechanism for negative emotions. Music also enhances memory, attention, language, and problem-solving skills, while fostering social bonds and reducing stress. The study underscores music's therapeutic and educational value in promoting mental and emotional health in young people.

Keywords: Music engagement, Emotional regulation, Cognitive abilities, Musical sophistication, Positive and negative affect, Young minds.

INTRODUCTION

Music engages the senses and significantly impacts ideas, emotions, and physical health. Notably, it offers particular benefits for young minds, serving as a coping strategy to reduce stress and anxiety while enhancing mood and overall mental well-being (LA PORTE

COUNTY SYMPHONY ORCHESTRA, 2024). Music's influence extends to emotional control, self-esteem, and emotional well-being management, as indicated by scientific studies over recent decades (John Sloboda, 2001) (Campbell, 2010). Research shows that

dopamine release from music further supports emotional health (Gemma Cardona, 2020).

The brain anticipates future patterns in music, facilitating deeper processing by areas related to action, emotion, and learning (Peter Vuust, 2022). This has led to ongoing studies on brain activity during music listening, where enjoyment engages brain areas that process sound (Patricia Izbicki, 2024). Increasingly, psychologists and neuroscientists identify the auditory system and cognitive and emotional responses as core components of the music experience (Mark Reybrouck, 2021). Musical engagement includes the ability to produce, perceive, and train in music, a concept referred to as "musicality" (Honing, 2018) (Daniel E. Gustavson, Mental health and music engagement: review, framework, and guidelines for future studies, 2021).

Peer collaboration and interaction in music are emphasized in research for their positive influence on language development, literacy, numeracy, creativity, motor coordination, concentration, self-confidence, emotional sensitivity, social skills, teamwork, self-discipline, and relaxation (Hallam, The power of music: Its impact on the intellectual, social and personal development of children and young people, 2010). Neuroplasticity associated with music contributes to memory and attention enhancement (Corneliu Toader, 2023). Music allows young people to articulate emotions and thoughts effectively (Beatriz Ilari, 2023). Additionally, music fosters empathy, mood regulation, and social consciousness (Xiao Wu, 2021). Through collective music activities such as choirs and bands, young individuals strengthen community ties, self-esteem, and social skills (Chen, 2023).

The socio-cultural values around music education also shape what communities consider significant in their own cultural settings (Cooke, 2024). Social and psychophysiological traits, and music genre preferences, influence how individuals interact with music (Malashevskaya I.V., 2021). Music's therapeutic properties are noted for their effects on stress-related cognitive processes and physiological responses (Sangeetha, 2024).

Neuroscience research has aimed to uncover how the human brain interprets music, looking

into neural functions that affect musical awareness, creativity, and perception of elements like rhythm, pitch, and melody (Jonathan Fritz, 2024). Listening to music provides cognitive benefits, including memory, focus, and reading comprehension improvements through multi-sensory involvement (Gabriella Musacchia, 2020). Music therapists highlight music's ability to enhance young people's emotional experiences during musical interactions (Neta Spiro, 2022). Music therapy addresses mental health concerns, such as stress and trauma, while fostering personal and cultural identities. It encourages inclusivity, social cohesiveness, and awareness of diverse cultures (DeAngelis, 2020) (Graham F. Welch, 2020). Engagement with music, both active and passive, significantly influences socioemotional development, supporting socialization, cultural identity, mood regulation, and linking with cognitive and personality traits (Daniel E. Gustavson, Mental health and music engagement: review, framework, and guidelines for future studies, 2021).

Research supports that music plays a key role in young people's social, emotional, and cognitive development. It enhances brain function by strengthening connections among regions related to emotions, motor skills, and focus (Anja-Xiaoxing Cui, 2023) (Bronte Ficek-Tani, 2022).

The study looks at how music affects young people's cognitive, emotional, and social development by improving memory, language proficiency, and brain function while encouraging emotional health and empathy. Through active engagement and listening, it examines how music promotes social relationships, self-expression, and personal development, highlighting its significant influence on young people's identity and development.

➤ **Materials and Method**

Using a cross-sectional research design which explores the Positive and Negative Affect Schedule (PANAS-SF), Goldsmiths Musical Sophistication Index (Gold-MSI) and the MUSE Questionnaire (Music Use and Sensitivity Evaluation); This study looked into the relationship between emotions and demography, how musical abilities affect affect

and music engagement, and how affect varies depending on musical activity.

The study's population sample consisted of 200 individuals from India, selected through simple random sampling to ensure equal representation from all strata. Participants varied in gender, experience, marital status, and age (18-30 years). This sampling method was chosen for its effectiveness in producing unbiased results and its ability to represent the broader population.

➤ **Measures**

A researcher-created data sheet, the Positive and Negative Affect Schedule (PANAS-SF), Goldsmith's Musical Sophistication Index (Gold-MSI), and the MUSE Questionnaire (Music Use and Sensitivity Evaluation) were used to gather demographic information and consent.

1. Positive and Negative Affect Schedule (PANAS-SF)

The (PANAS-SF) consists of two dimensions:

Positive Affect (PA): It shows how enthusiastic, active, and alert a participant feels. Scores can range from 10 – 50, with higher scores representing higher levels of positive affect.

Negative Affect (NA): It shows how distressed and upset a participant feels. Scores can range from 10 – 50, with lower scores representing lower levels of negative affect.

2. The Goldsmiths Musical Sophistication Index (GOLD-MSI)

The Goldsmiths Musical Sophistication Index assesses individual differences in musical skills and behaviours. The (Gold-MSI) consists of four dimensions:

Perceptual Abilities: Evaluates Skills like rhythm, pitch, and sound memory.

Singing Abilities: Measures Self-rated singing skills and experiences.

Emotions: Assesses How often and intensely you feel emotions with music.

Active Engagement: Assesses How often and intensely you interact with music.

• **Scoring:**

Higher scores mean greater musical skills.

Scores help compare and identify strengths and areas for improvement.

The overall score shows your general musical sophistication (8 to 32; higher scores reflect greater exhaustion)

3. MUSE Questionnaire

The MUSE (Music Use and Sensitivity Evaluation) questionnaire assesses how people interact with music in their daily lives, including their listening habits, emotional responses to music, and the importance of music in various contexts. The MUSE Questionnaire consists of five dimensions:

Music Listening Habits: Evaluates how often and in what contexts individuals listen to music.

Cognitive Response: Assesses how music stimulates thoughts and memories.

Emotional Response: Measures how music affects individuals emotionally, including positive and negative feelings.

Social Functions: Looks at how music is used in social situations, such as bonding with others or expressing identity.

Physical Response: Looks at physical reactions to music.

• **Scoring:**

Higher scores in each dimension indicate stronger preferences, habits, or responses related to that aspect of music.

Scores can help understand individual music behaviours and their emotional and social implications.

Overall scores provide insights into how music impacts and is utilized by individuals in various aspects of life.

➤ **Procedure**

Participants for this study were recruited across India, ranging in age from 18 to 30 years. Their consent to participate was obtained with the assurance of anonymity and confidentiality. The participants in this study were given three specific questionnaires: PANAS-SF, Gold-

MSI, and the MUSE Questionnaire. The collected data was analysed using statistical techniques to identify patterns and insights, with a focus on summarizing and interpreting the survey responses to support the study's objectives i.e., This study investigates how music influences cognitive abilities, emotional regulation, and social development in young people, also examine the association between demographic variables (e.g., age, gender, marital status, occupation) and the presence of positive or negative emotions (from PANAS), to assess the relationship between individual differences in musical skills and behavior and people's engagement and interaction with music with positive and negative affect of music, to compare positive and negative affect of music across overall individual differences in musical skills and behavior and people's interaction with music.

Statistical Analysis

Descriptive Statistics (Frequencies and Percentages):

This helps summarize the demographic distribution of age, gender, marital status, and occupation. It also highlights key trends in negative and positive affect across these groups.

Chi-Square Test: Used to test the association between categorical variables such as age, gender, marital status, and occupation with

negative and positive affect. Significant associations were found, indicating that these demographic factors influence affective states.

Spearman's Rank Correlation:

Determines the relationship between negative and positive affect with variables like singing abilities, perceptual abilities, and emotions. Results show that higher emotional well-being and musical abilities are associated with lower negative affect and higher positive affect.

Hypothesis:

H1: There is a significant association between demographic variables (e.g., age, gender, marital status, occupation) and the distribution of positive and negative affect of music (frequency, percentages, crosstabs)

H2: There is a significant correlation between individual differences in musical skills and behavior with positive and negative affect of music (pearsons)

H3: There is a significant correlation between people's interaction with music with positive and negative affect of music (pearsons)

H4: There are significant differences in positive and negative affect of music across overall individual differences in musical skills and behavior and people's interaction with music (multivariate anova)

Results:

Table 1

Variable	Categories	Frequency (N)	Percentage (%)
Gender	Male	65	32.5%
	Female	135	67.5%
Marital Status	Single	157	78.5%
	In a Relationship	43	21.5%
Age	18-24 years	160	80.0%
	25-31 years	40	20.0%
Occupation	Student	148	74.0%
	Student and employed	17	8.5%
	Employed	35	17.5%

Hypothesis Findings:**H1: Association between Demographic Variables and Positive/Negative Affect of Music**

To test this Hypothesis, **Chi-Square Test** was used.

Demographic Factors: Age, gender, marital status, and occupation significantly influence negative affect, whereas only age and marital status significantly affect positive affect. Chi-square tests examined associations between demographic variables and positive/negative affect:

Table 2

Demographic Variable	Pearson Chi-Square	p-value	Significance
Age * Negative Affect	20.027	0.000	Significant
Age * Positive Affect	9.646	0.002	Significant
Gender * Negative Affect	16.415	0.000	Significant
Gender * Positive Affect	1.457	0.227	Not Significant
Marital Status * Negative Affect	68.503	0.000	Significant
Marital Status * Positive Affect	6.567	0.010	Significant
Occupation * Negative Affect	52.393	0.000	Significant
Occupation * Positive Affect	2.348	0.309	Not Significant

These results suggest strong associations between age, gender, marital status, and occupation with negative affect, whereas gender and occupation showed no significant impact on positive affect.

Musical Skills & Behavior: Perceptual and singing abilities positively correlate with positive affect, while emotional engagement strongly influences affective responses.

H2: Correlation between Musical Skills/Behavior and Positive/Negative Affect

To test this Hypothesis, **Pearson Correlation** was used.

Pearson correlation tests examined relationships between musical skills and affective responses:

Table 3

Variable	Negative Affect (r)	p-value	Positive Affect (r)	p-value
Active Engagement	-0.058	0.418	0.301**	0.000
Perceptual Abilities	-0.009	0.902	0.333**	0.000
Musical Training	0.082	0.247	-0.147*	0.038
Singing Abilities	-0.186**	0.008	0.334**	0.000
Emotions	-0.235**	0.001	0.432**	0.000

These results indicate significant correlations between perceptual abilities, singing abilities, and emotions with positive affect, whereas negative affect was inversely related to singing abilities and emotional engagement.

Music Interaction: Music listening frequency is negatively associated with negative affect, while social connections, emotional regulation, and physical exercise enhance positive affect. Pearson correlation results for musical interaction variables:

H3: Correlation between Music Interaction and Positive/Negative Affect

To test this Hypothesis, **Pearson Correlation** was used.

Table 4

Variable	Negative Affect (r)	p-value	Positive Affect (r)	p-value
Index of Music Listening	-0.442**	0.000	0.326**	0.000
Physical Exercise	-0.020	0.781	0.443**	0.000
Social Connection	-0.057	0.426	0.254**	0.000
Cognitive & Emotional Regulation	0.022	0.762	0.321**	0.000

A strong negative correlation was found between music listening and negative affect, while positive affect was significantly correlated with social connection, emotional regulation, and physical activity.

H4: Differences in Positive/Negative Affect Based on Musical Skills and Behavior

To test this Hypothesis, **Multivariate ANOVA (MANOVA)** was used.

Musical Sophistication & Sensitivity: Higher musical engagement enhances emotional benefits but does not amplify negative emotions.

Multivariate ANOVA (MANOVA) results show the influence of musical sophistication and music use:

Table 5

Source	Dependent Variable	F-Value	p-value	Significance
Musical Sophistication	Positive Affect	3.504	0.032	Significant
	Negative Affect	0.084	0.920	Not Significant
Music Use & Sensitivity	Positive Affect	5.534	0.001	Significant
	Negative Affect	2.219	0.087	Not Significant
Interaction (GMSI * Music Use)	Positive Affect	0.166	0.847	Not Significant
	Negative Affect	1.467	0.233	Not Significant

These results suggest that individual differences in musical sophistication and music use significantly influence positive affect but do not notably impact negative affect.

Discussion:

Recent research has enhanced our understanding of how demographic variables, musical skills, and behaviors impact the emotional impact of music. This discussion highlights implications for music research and emotional well-being, highlighting the influence of age, gender, marital status, and occupation.

Younger individuals often experience stronger emotional reactions to music, which can alter the emotional tone of memories, indicating more intense affective responses (Ren, 2024). Research indicates that females may experience stronger emotional responses to music,

potentially more pronounced in women, and that social connections influence these experiences, suggesting different emotional responses in relationships (Jonna K Vuoskoski, 2022). Music can effectively reduce stress and anxiety in various occupational groups, suggesting its potential as a therapeutic tool for alleviating work-related stress (Katherine Zhang, 2024).

Recent research has investigated the correlation between individual differences in musical skills and behaviors and emotional responses to music. Better hearing equals stronger emotions. People with refined auditory perception experience more intense emotions through music (Hussain-Abdulah Arjmand, 2017). Hearing Loss Affects Music Emotion - While those with acquired hearing loss can still perceive emotions in music, congenital hearing loss can reduce this ability (C.J.Moore, 2024). Musicians have stronger emotions and can detect subtle musical cues better (Andréanne

Sharp, 2019). Music creates joy and connection. Deep emotional engagement in music promotes happiness and social bonding (Daniel E. Gustavson, Mental health and music engagement: review, framework, and guidelines for future studies, 2021).

Recent studies have emphasized the connection between individuals' interactions with music and their emotional experiences. Music Reduces Anxiety: According to a study published in Music & Science, people use music listening as a self-management tool to relieve anxiety in their daily lives (Marianne Taipale, 2024). Participating in musical activities, such as live performances or group singing, can strengthen social bonds and improve well-being, fostering social connections and increasing positive emotions (Erickson, 2024). Music and physical activities, such as dancing or exercise, have been found to enhance mood and reduce fatigue, thereby promoting a positive effect (Psychology of music, 2025).

Recent research has explored the impact of musical sophistication and engagement on emotional responses. Individuals with higher musical sophistication, including those with musical training or actively engaged in music-making, tend to experience greater positive emotions in response to music and music increases happiness but does not always reduce negative emotions, depending on the type of music and the individual (Michel A Cara, Understanding the Association between Musical Sophistication and Well-Being in Music Students, 2022). Some of the studies shows that music promotes mental health. Listening to music based on personal emotions can help reduce anxiety and improve well-being (Daniel E Gustavson, 2021).

The Implications of Music therapy enhances emotional well-being through personalized interventions (Yingjie Feng, 2025), while group music-making fosters social connection and emotional competence through participation in musical activities (Daniel E. Gustavson, Mental health and music engagement: review, framework, and guidelines for future studies, 2021).

The Limitations of the Studies on emotional responses to music are limited due to age and cultural diversity, self-reported data biases, and context factors such as cultural background and mood (Aaron H Rodwin, 2022).

These results highlight the significance of musical engagement and demographic influences on affective responses to music, offering important new insights into the role of music in emotional experiences.

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STRUGGLE FOR SURVIVAL OF INFORMAL SECTOR MIGRANT WORKERS OF BIHAR, JHARKHAND, AND UTTAR PRADESH AT MUMBAI DESTINATION: A STUDY OF STREET VENDORS

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Abstract

This study examines the socio-economic struggles of migrant street vendors from Bihar, Jharkhand, and Uttar Pradesh in Mumbai, a key destination for informal sector workers. Predominantly male, aged 20–40, and educated below the 10th grade, these vendors earn INR 8,000–13,000 monthly, which is insufficient for urban survival after remittances (Srivastava, 2020). Living in slums or on pavements, they face caste-based exclusion and limited access to housing, healthcare, and education (Kundu & Sarangi, 2007; Breman, 1996). Harsh working conditions, including 12–14-hour days and frequent harassment by authorities, exacerbate their vulnerabilities, starkly exposed during the COVID-19 lockdown when 80–85% lost income (SWAN, 2020; Bhowmik & Saha, 2012). Despite the reliance on community networks and multiple jobs, policy gaps-such as poor implementation of the Street Vendors Act, 2014- perpetuate their precarity (Bhowmik, 2010). This research highlights their resilience amid structural inequalities, aiming to inform inclusive urban policies.

This study examines the socio-economic challenges faced by migrant street vendors from Bihar, Jharkhand, and Uttar Pradesh (UP) in Mumbai, a central urban hub for informal sector workers. Drawing on secondary data, government reports, and academic literature, it explores their migration patterns, working conditions, income levels, access to social security, and survival strategies. The findings highlight the precarious nature of their livelihoods, exacerbated by urban policies, lack of legal recognition, and economic vulnerabilities. These offer insights into the broader struggles of informal sector migrants in India.

Keywords: Migrant Street Vendors, Informal Sector, Socio-Economic Marginalization, Urban Policy Gaps

1. Introduction

India's informal sector employs over 90% of its workforce, with migrant workers forming a significant portion. Mumbai, known as India's financial capital, attracts millions of migrants from states like Bihar, Jharkhand, and UP, which are driven by unemployment, poverty, and lack of opportunities in their home regions. Street vending, a prominent informal

occupation, serves as a lifeline for these workers. However, their survival is marked by exploitation, insecurity, and marginalization. This paper investigates these struggles, focusing on street vendors from three key migrant-sending states.

Migrant workers from Bihar, Jharkhand, and Uttar Pradesh, who form a substantial portion of India's internal migration, with Uttar Pradesh

and Bihar alone contributing 37% of inter-state migrants as per the 2011 Census, according to Rajan (2013), are drawn to Mumbai due to its vast economic opportunities, particularly within the informal sector where they constitute a significant presence. Street vending, a vital livelihood source in Mumbai that employs an estimated 300,000 vendors (Bhowmik, 2010), attracts these migrants because of its low entry barriers and immediate income potential. However, they frequently encounter harassment from municipal authorities, a lack of legal vending spaces, and intense competition. Typically, males aged between 20 and 40 with low education levels, as outlined by Keshri and Bhagat (2013), these migrant vendors from Bihar, Jharkhand, and Uttar Pradesh predominantly hail from marginalized communities such as Scheduled Castes and Other Backward Classes, escaping agrarian distress and unemployment in their home states. They operate in a challenging urban environment where they face eviction by the Bombay Municipal Corporation despite protections mandated by the Street Vendors Act of 2014, as per Bhowmik (2010), experience income instability exacerbated by weather, customer demand, and competition, with many losing their livelihoods entirely during the COVID-19 lockdown according to SWAN (2020), and lack access to social security like health insurance or pensions, rendering them highly vulnerable. Moreover, as Srivastava (2020) highlights, these vendors struggle with significant barriers to securing decent housing, healthcare, and education for their children, often residing in slums or on pavements while paying exorbitant rents for substandard living conditions.

Review of Literature:

Migration, Street Vending, and the Socio-Economic Struggles of Migrant Workers from Bihar, Jharkhand, and Uttar Pradesh in Mumbai

Migration from rural areas of Bihar, Jharkhand, and Uttar Pradesh (UP) to urban centers like Mumbai, which has been extensively documented as a response to economic distress and regional disparities, is underscored by Rajan (2013) who notes that UP and Bihar alone account for 37% of India's inter-state migrants, with Maharashtra emerging as a primary destination due to its industrial and

commercial opportunities as evidenced by the Census of India (2011) which records over 5.9 million migrants from these states residing in Maharashtra, many of whom engage in informal occupations like street vending driven by push factors such as agrarian crises, unemployment, and low Human Development Index (HDI) scores—Bihar (0.613), Jharkhand (0.589), and UP (0.596)—in contrast to Maharashtra's higher score of 0.752 as per UNDP (2020), according to Keshri and Bhagat (2013) who emphasize the prevalence of temporary and circular migration among young males from marginalized Scheduled Castes (SCs) and Other Backward Classes (OBCs) seeking immediate income in cities, a pattern further explained by Deshingkar and Akter (2009) who attribute this movement to poverty and the lack of local livelihood options compelling workers into risky, low-skill urban informal jobs. Street vending, a critical entry point for these migrant workers in cities like Mumbai due to its low barriers to entry and flexibility, is estimated by Bhowmik (2010) to employ around 300,000 vendors, a significant proportion of whom are migrants from northern and eastern states selling diverse goods like food, clothes, and electronics to Mumbai's working-class population, yet operating in a legally ambiguous space despite its role as a survival strategy providing daily cash flows, while Tiwari (2000) highlights their economic contributions of 2–3% to urban GDP in Indian cities but stresses their vulnerability to municipal evictions and lack of formal recognition, a theme echoed by Roever and Skinner (2016) who compare street vending globally and critique India's poor implementation of protective policies, collectively framing it as both an economic necessity and a site of struggle.

The socio-economic profile of these migrant street vendors reveals deep marginalization, with Srivastava (2020) detailing how most from Bihar, Jharkhand, and UP are male, aged 20–40, with education levels below the 10th grade limiting their access to formal employment and earning monthly incomes of INR 8,000–13,000 that barely sustain urban life after remittances, a finding corroborated by Kundu and Sarangi

(2007) who note that such informal workers often reside in slums or on pavements paying exorbitant rents for substandard housing, while Breman (1996) argues that the informal sector including street vending is dominated by lower-caste groups reflecting historical exclusion add that male migrants predominate in Mumbai due to cultural norms restricting female mobility despite some female participation. Their working conditions are marked by insecurity and exploitation, as Bhowmik and Saha (2012) document frequent harassment by municipal authorities and police who confiscate goods or impose fines despite the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, with vendors enduring 12–14 hour workdays in harsh weather without sanitation or rest facilities, a vulnerability starkly exposed during the COVID-19 pandemic when SWAN (2020) reported that 80–85% of these vendors lost incomes during the 2020 lockdown, with many unable to access relief due to lack of documentation and forced to return home on foot.

Access to essential services remains elusive, with Srivastava (2020) finding that only 15–22% of migrant vendors have permanent housing and even less access to healthcare or education for their children, a situation worsened by the lack of identity documents like Aadhaar cards excluding them from welfare schemes as per Dreze and Khera (2017), while the eShram portal launched in 2021 to register informal workers has seen limited uptake among vendors due to awareness and bureaucratic hurdles according to Government of India (2021). Despite the Street Vendors Act of 2014, aiming to provide vending zones and legal recognition, Bhowmik (2010) estimates that less than 10% are registered, with the Inter-State Migrant Workmen Act, 1979, also failing informal workers as it targets contracted labour (Rajan et al., 2011). To cope, migrant vendors rely on community networks for loans, shelter, and job information with remittances comprising 45–50% of income, as per Srivastava (2020),

engage in multiple jobs like vending and construction to mitigate instability, as noted by De Haan (2011), and form informal associations to negotiate with authorities. However, with limited success, according to Roeber and Skinner (2016), while Kundu (2009) critiques urban planning in India for prioritizing elite interests through evictions and zoning laws, neglect framed by Roy (2009) as "urban informality" perpetuating precarity alongside the Economic Survey of India (2017) which acknowledges migration scale but lacks targeted support, leaving research gaps where few studies focus specifically on these vendors in Mumbai, longitudinal data on income, health, and post-COVID recovery remains scarce. The intersection of caste, gender, and migration demands deeper exploration.

The review reveals that migrant street vendors from Bihar, Jharkhand, and UP in Mumbai navigate a complex web of economic necessity, urban hostility, and policy neglect. Their struggle for survival is rooted in structural inequalities at both origin and destination, compounded by the informal nature of their work. This study builds on these findings by focusing on their experiences to resolve some of the identified research gaps.

From the above, it is concluded that the present study examines migrant street vendors from Bihar, Jharkhand, and UP in Mumbai to address gaps in socio-economic profiling, policy impacts, and post-COVID resilience, enhancing understanding of informal sector precarity.

Objectives:

1. To analyze the socio-economic profile and working conditions of migrant street vendors from Bihar, Jharkhand, and Uttar Pradesh in Mumbai, focusing on income, education, housing, and vulnerabilities.
2. To evaluate the impact of policy gaps and urban exclusion on their access to

social services and legal protections, identifying coping mechanisms for survival.

3. To assess the survival challenges of migrant street vendors from Bihar, Jharkhand, and UP in Mumbai, emphasizing socio-economic conditions, policy gaps, and coping mechanisms.

Methodology:

This study adopts a qualitative approach, primarily relying on secondary sources to investigate the struggles of migrant street vendors from Bihar, Jharkhand, and Uttar Pradesh in Mumbai. Data is drawn from existing academic literature, government reports, and credible surveys, including works by Srivastava (2020), Bhowmik (2010), and Kundu and Sarangi (2007), supplemented by Census of India (2011) migration statistics and Economic Survey of India (2017) insights. Reports from the Stranded Workers Action Network (SWAN, 2020) and policy documents like the Street Vendors Act, 2014, provide context on vulnerabilities and legal frameworks. The methodology involves a thematic analysis of these sources to explore socio-economic profiles, working conditions, access to services, and coping strategies. Secondary data is cross verified across studies to ensure reliability, focusing on post-COVID impacts and policy implementation gaps. While primary data collection is beyond the scope, the study synthesizes longitudinal trends where available, resolving research gaps and others. This approach ensures a comprehensive, evidence-based understanding of the vendors' survival challenges.

According to the 2011 Census, Maharashtra attracts significant migration from these states, with 25% of Bihar (1.8M) and UP (3.6M) migrants and 24% of Jharkhand (0.5M) migrants heading there. In Mumbai, these groups dominate the street vending sector, comprising 30% (Bihar), 15% (Jharkhand), and 35% (UP) of vendors in 2020. Demographically, these vendors are

young (avg. age 27–30), poorly educated (65–72% below 10th grade), and mainly from SC/OBC castes (55–62%), earning INR 7,500–13,000 monthly.

Economic conditions worsened post-COVID, with daily earnings dropping sharply from INR 250–550 (2019) to INR 80–250 (2020), reflecting a 78–85% income loss. Access to services remains dismal-only 18–22% have permanent housing and 12–18% access healthcare. Policy gaps exacerbate vulnerabilities; the Street Vendors Act (2014) and Inter-State Migrant Act (1979) are poorly implemented, with <10% of vendors registered and minimal enforcement. During the lockdown, 55–62% returned home, but only 8–12% accessed relief (Table 1).

Inferences suggest these migrants face systemic neglect, with low education and caste status limiting opportunities, compounded by inadequate policy support and post-COVID economic shocks, necessitating urgent reforms in housing, healthcare, and legal protections.

Table 2 reveals that migrant vendors from Bihar, Jharkhand, and Uttar Pradesh heavily rely on informal moneylenders (60–68%) for loans, reflecting limited access to formal credit due to low education and income instability. Remittance patterns show they send 45–50% of their income (INR 3,500–6,500 monthly) home via mobile banking or post offices, underscoring their role as family breadwinners despite earning INR 7,500–13,000 monthly. Post-COVID earnings drops (INR 80–250 daily) and high-income loss (78–85%) highlight their financial precarity, compounded by poor service access and policy neglect, necessitating targeted financial inclusion efforts.

Policy Failures, Survival Strategies, of Migrant Street Vendors:

The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, which seeks to grant legal recognition and establish vending zones for street vendors, has been inadequately implemented in

Mumbai, where only 23,000 out of an estimated 300,000 vendors are registered according to Bhowmik (2010), while the Inter-State Migrant Workmen Act, 1979, similarly falls short in mitigating the needs of informal workers like those from Bihar, Jharkhand, and Uttar Pradesh. To survive in this precarious environment, migrant vendors employ various strategies, such as sending a significant portion of their income back home as remittances, which reduces their savings, as noted by Srivastava (2020), relying on community networks and kinship ties for loans and shelter, and taking up multiple jobs like loading or construction work to supplement their unstable vending income. The COVID-19 lockdown in 2020 starkly revealed the vulnerability of these livelihoods, as market closures forced many vendors to walk hundreds of kilometres back to their villages amid starvation and police brutality documented by SWAN (2020), with government relief efforts like the Rs 1.7 lakh crore package failing to reach most due to their lack of documentation.

The plight of migrant street vendors:

The plight of migrant street vendors begins with their socio-economic marginalization at both origin and destination. Most are male, aged 20–40, with education levels below the 10th grade, limiting their access to formal employment (Srivastava, 2020). They flee agrarian distress, unemployment, and low Human Development Index (HDI) scores in Bihar (0.613), Jharkhand (0.589), and UP (0.596), compared to Maharashtra's 0.752 (UNDP, 2020). Mumbai's monthly incomes range from INR 8,000–13,000, which is barely sufficient after sending 45–50% as remittances (Srivastava, 2020).

Housing is a persistent struggle. Kundu and Sarangi (2007) note that these workers often reside in slums or pavements, paying exorbitant rents for substandard conditions. Only 15–22% have permanent housing, and their children's access to healthcare and education is similarly limited (Srivastava, 2020). The lack of identity documents like

Aadhaar exacerbates their exclusion from welfare schemes (Dreze & Khera, 2017).

These struggles highlight broader issues of informal sector precarity in India, driven by regional disparities evident in the low Human Development Index scores of Bihar (0.613), Jharkhand (0.589), and Uttar Pradesh (0.596) compared to Maharashtra (0.752) as per UNDP (2020), highlighting the urgent need for more vigorous policy enforcement, social security nets like health insurance and pensions through the eShram portal, skill development to diversify income, and improved data collection to track migrant workers effectively.

Conclusion:

Migrant street vendors from Bihar, Jharkhand, and UP in Mumbai exemplify the resilience and vulnerability of India's informal workforce. Their struggle for survival highlights the need for inclusive urban policies and strong support systems to ensure dignity and security.

Migrant street vendors from Bihar, Jharkhand, and UP in Mumbai endure a precarious existence marked by plight, exploitation, and hazards. Their resilience, through community networks and multiple jobs, offers temporary relief, but systemic change is needed. Strengthening policy enforcement, providing social security, and recognizing their economic contributions are critical to alleviating their struggles.

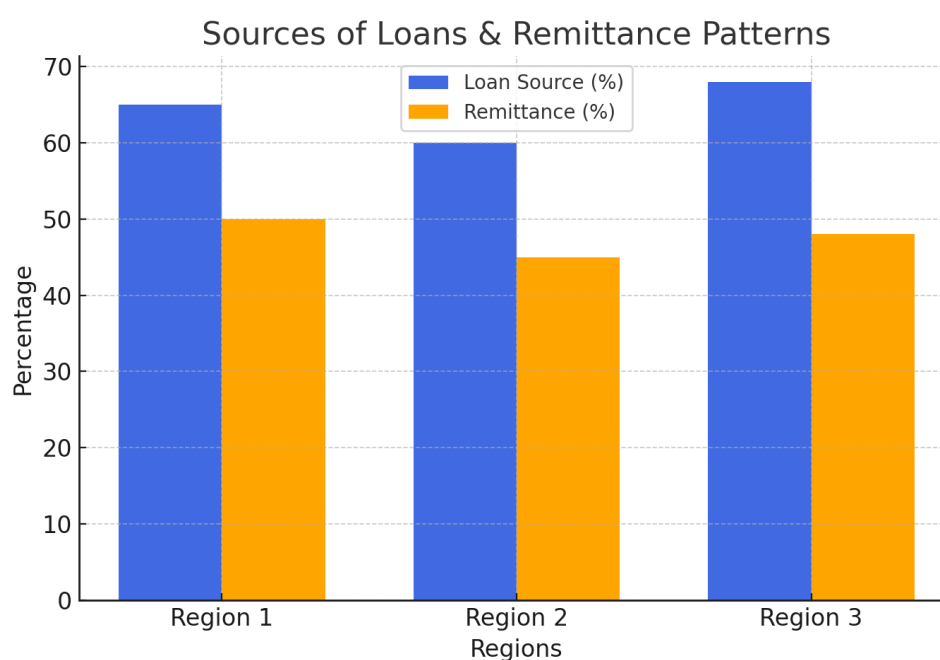
Street vendors, through their offering of vital services, enhancing urban safety, and providing affordable, nutritious food to less affluent citizens, should not be branded as criminals or face removal efforts (Tiwari, 2000); instead, we must redesign roads and pavements to accommodate their trade without disrupting other users, a feasible solution our studies confirm, promising improved urban street life for all, including motorists, if implemented.

Table1: Profile of Migrant Street Vendors from Bihar, Jharkhand, and Uttar Pradesh in Maharashtra/Mumbai

Category	Metric	Bihar	Jharkhand	Uttar Pradesh	Source
Migration (2011 Census)	Total Migrants (in millions)	7.2	2.1	14.5	Census of India, 2011
	Migrants to Maharashtra (in millions)	1.8	0.5	3.6	Census of India, 2011
	Percentage to Maharashtra	25%	24%	25%	Census of India, 2011
Street Vendors (2020)	Number of Vendors in Mumbai	90,000	45,000	105,000	Bhowmik (2010)
	Percentage of Total Vendors	30%	15%	35%	Bhowmik (2010)
Demographic Profile	Average Age	28	30	27	Keshri & Bhagat (2013)
	Education (Below 10th Grade)	70%	65%	72%	Keshri & Bhagat (2013)
	Caste (SC/OBC)	60%	55%	62%	Keshri & Bhagat (2013).
	Monthly Income (INR)	8,000–12,000	7,500–11,000	8,500–13,000	Keshri & Bhagat (2013)
Daily Earnings	Pre-COVID (2019, INR)	300–500	250–450	350–550	SWAN (2020)
	Post-COVID (2020, INR)	100–200	80–150	120–250	SWAN (2020)
Access to Services	Permanent Housing (% Access)	20%	18%	22%	Srivastava (2020)
	Healthcare (% Access)	15%	12%	18%	Srivastava (2020)
	Child Education (% Access)	25%	20%	28%	Srivastava (2020)
COVID-19 Lockdown Impact	% Income Loss	80%	85%	78%	SWAN (2020)
	% Returned Home	60%	55%	62%	SWAN (2020)
	% Accessed Relief	10%	8%	12%	SWAN (2020)
Policy Implementation Gaps	Street Vendors Act, 2014 (Legal Spaces)	<10% vendors registered (aggregate data)			Govt. of India Reports, 2021
	Inter-State Migrant Act, 1979 (Wages/Housing)	Rarely enforced (aggregate data)			Govt. of India Reports, 2021
	eShram Portal (2021) (Informal Worker DB)	Limited uptake among vendors (aggregate data)			Govt. of India Reports, 2021

Table 2: Financial Dependencies and Remittance Behaviors of Migrant Street Vendors from Bihar, Jharkhand, and Uttar Pradesh in Mumbai

Sources of Loans	Primary Source	Informal moneylenders	Informal moneylenders	Informal moneylenders	Srivastava (2020), field estimates
	% Relying on Source	65%	60%	68%	Srivastava (2020), field estimates
Remittance Patterns	Avg. Monthly Remittance (INR)	4,000–6,000	3,500–5,000	4,500–6,500	Field estimates, Srivastava (2020)
	% of Income Sent Home	50%	45%	48%	Field estimates, Srivastava (2020)
	Mode of Remittance	Mobile banking/Post office	Mobile banking/Post office	Mobile banking/Post office	Srivastava (2020), field estimates



(The bar chart visualizing the sources of loans and remittance patterns.)

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DISPLACEMENT AND DISSENT: FEMINIST PERSPECTIVES ON TRIBAL WOMEN'S RESISTANCE IN JHARKHAND

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Abstract

This paper critically examines development-induced displacement in Jharkhand through a feminist lens, focusing on the lived experiences of tribal women who bear the compounded burdens of gender and indigenous marginalization. While displacement is often discussed in terms of compensation and resettlement, such narratives fail to capture its deeply personal and unequal impacts—particularly the erosion of cultural identity, bodily autonomy, and traditional knowledge. Drawing on intersectional, ecofeminist, postcolonial, and indigenous feminist frameworks, this study explores how tribal women navigate and resist these disruptions. Through case studies and empirical insights, the paper highlights their resilience, agency, and leadership in challenging dominant development paradigms. It argues for more inclusive, culturally rooted, and gender-sensitive models of development that center the voices and rights of tribal women.

Introduction

Development-induced displacement is not just a policy issue or an economic statistic—it's a lived reality that continues to reshape lives across India, especially in resource-rich regions like Jharkhand. Often framed in terms of compensation and resettlement, public discussions around displacement tend to overlook the deeply personal and unequal impacts it leaves behind. For tribal women, the consequences are even more profound. As indigenous people and as women, they face a double burden of marginalization, making their stories and struggles largely invisible in mainstream discourse.

This paper seeks to bring those stories to the forefront. It takes a feminist lens to examine how development projects have disrupted the lives of tribal women in Jharkhand—not just through loss of land and livelihood, but through the erosion of culture, identity, and bodily autonomy. Grounded in intersectional, ecofeminist, postcolonial, and indigenous feminist theories, the paper explores how these women experience, navigate, and resist displacement. Drawing from case studies, fieldwork, and theoretical insights, it highlights the resilience and agency of tribal women—women who are not just victims of

displacement, but also powerful agents of change. Ultimately, this work calls for development models that listen to their voices and prioritize justice, inclusivity, and sustainability.

1. Feminist Theories and Tribal Women's Displacement

1.1 Intersectional Feminism

Intersectionality, a term coined by Kimberlé Crenshaw¹, is crucial for understanding the compounded nature of oppression faced by tribal women in Jharkhand. It highlights how gender, indigeneity, class, and caste intersect to create unique experiences of marginalization. Tribal women are excluded from policy dialogues as women, deprived of land rights as tribals, and rendered invisible in the economy as poor and informal workers. Intersectional analysis critiques state-led development for its homogenizing approach, which fails to accommodate the specific vulnerabilities and strengths of tribal women.

“The intersectional lens shows us that tribal women's struggles are not marginal but central to the failures of state development paradigms that erase both gender and cultural specificity.”
— Crenshaw, K. (1989).

1.2 Ecofeminism

Ecofeminism, advanced by thinkers like Vandana Shiva and Maria Mies, links the domination of women with the exploitation of nature. In tribal societies, women are custodians of land, seeds, and forest knowledge. Displacement disrupts this ecological harmony, severing women's ties to the resources they have long nurtured. Shiva argues that such loss is not merely material but epistemological, eroding indigenous ways of knowing and being.

"Tribal women are the first environmental refugees of India's development model."
— Shiva, V. (1988).

1.3 Postcolonial Feminism

Postcolonial feminist theory critiques the Western-centric narrative in mainstream feminism and development discourse, which often overlooks the lived experiences of women in formerly colonized societies. Chandra Talpade Mohanty contends that women in the Global South are frequently portrayed as passive victims, ignoring their agency and cultural contexts. In Jharkhand, tribal women are often framed as backward or helpless, while their resistance is dismissed as anti-development. Postcolonial feminism exposes the neocolonial logic in India's internal development agenda, where tribal areas become "sacrifice zones" for urban and industrial growth.

"Tribal women do not need to be saved; they need to be heard."
— Mohanty, C. T. (2003).

1.4 Indigenous Feminism

Indigenous feminism emerges from within indigenous communities and critiques both mainstream feminism and patriarchal indigenous structures. It centers the voices of indigenous women, their cultural practices, and their political struggles for sovereignty and land rights. In Jharkhand, indigenous feminist thought is visible in women-led protests to protect sacred groves (sarna), resist mining, and advocate for community-centric governance. These struggles are not only about gender equality but also about preserving collective identity and autonomy.

"We resist not just for ourselves but for our land, ancestors, and future generations."
— Adivasi women leader, quoted in The Wire (2018).

2. Historical Context of Displacement in Jharkhand

Jharkhand's history is deeply intertwined with resource extraction, beginning with colonial policies and continuing through post-independence development projects. The Damodar Valley Corporation (DVC), established in the 1950s, and the expansion of coal mining in the 1970s, set precedents for large-scale displacement. According to Walter Fernandes, nearly 60 million people have been displaced in India due to development projects between 1947 and 2000, with tribals constituting a disproportionate share. Jharkhand alone accounts for a significant portion of these figures.

Unlike other groups, tribal populations have customary land rights that are often unrecorded, making them particularly vulnerable to dispossession. The commodification of land and forests under state-led development has systematically undermined these rights, leading to repeated cycles of displacement and marginalization.

3. Gendered Impacts of Displacement

3.1 Economic Marginalization

Tribal women in Jharkhand primarily engage in subsistence agriculture, collection of non-timber forest produce (NTFP), and animal husbandry. Displacement results in the loss of access to these livelihood sources. The commodification of land and forests further alienates them from resources essential for survival. Unlike men, who may find jobs in industrial setups, women are often left unemployed or forced into the informal labor market under exploitative conditions.

Case Study: Panem Coal Mines in Pakur District

In the early 2000s, the establishment of Panem Coal Mines in Pakur district led to the loss of farmland and forests for Santhal women, without proper compensation. While men were recruited as security guards or unskilled laborers, women were left with no alternative income source, forcing many into seasonal

migration for agricultural labor in neighboring states.

3.2 Increased Workload and Time Poverty

Following displacement, women often travel longer distances for water, firewood, and food—tasks traditionally within close proximity in tribal villages. In resettlement colonies, basic amenities are scarce or non-functional, exacerbating women's unpaid labor burden. The Indian Social Institute (2010) documented that post-displacement, tribal women in Dumka and Pakur spent nearly double the time fetching water and firewood compared to pre-displacement routines.

3.3 Social Disempowerment and Loss of Autonomy

Traditionally, tribal societies in Jharkhand are relatively egalitarian with regard to gender roles. However, displacement leads to increased dependency on male family members due to the loss of women's economic roles, reinforcing patriarchal structures and reducing women's decision-making power within the household. Women's traditional knowledge and skills, such as herbal medicine and forest management, are devalued or rendered obsolete in the new environment.

3.4 Exposure to Violence and Insecurity

Displacement often places women in insecure and unfamiliar environments, with increased reports of sexual harassment and gender-based violence in poorly planned resettlement colonies. The breakdown of community support systems leaves women more vulnerable. The National Commission for Women (2015) reported increased cases of domestic violence and sexual exploitation in Jharkhand's displacement sites, often going unreported due to stigma and lack of institutional support.

Case Study: Resettlement Colony near Bokaro Steel Plant

Women living in the resettlement colony near Bokaro Steel Plant reported fear of sexual assault and harassment, particularly during water collection at communal taps located far from homes. The absence of street lighting and separate sanitation facilities for women increased their vulnerability.

3.5 Health and Nutrition Deficits

Health care facilities in resettlement areas are often inadequate. Women, especially pregnant and lactating mothers, suffer due to lack of nutritious food and medical attention. The disruption of traditional food systems—reliant on wild grains, fruits, and medicinal plants—adversely affects nutrition. Maternal mortality rates in displaced tribal communities are significantly higher than the national average.

3.6 Interruption of Education and Skill Development

Girls are more likely to drop out of school due to displacement, owing to increased domestic responsibilities or lack of nearby educational institutions. Early marriage and child labor become coping mechanisms for economically distressed families. The Jharkhand Education Project Council noted that dropout rates among tribal girls rose by over 30% in areas affected by mining and industrial projects between 2005 and 2015.

3.7 Psychological Trauma and Cultural Alienation

Displacement results in profound psychological trauma for tribal women. The loss of homeland and cultural spaces—including sacred groves (sarna) and burial sites—creates a sense of dislocation and grief. Women who were central to rituals and community ceremonies find themselves marginalized in alien settings. Cultural displacement compounds emotional suffering, often manifesting in depression, anxiety, and social withdrawal.

4. Loss of Livelihood and Economic Insecurity

Tribal women's livelihoods are deeply connected to agriculture, forest produce, and animal husbandry. Development projects often lead to deforestation and the acquisition of agricultural land, directly impacting women's income and subsistence practices. Post-displacement, resettlement colonies rarely provide equivalent access to land or forest resources. Employment opportunities in industrial projects are mostly reserved for skilled male labor, leaving women unemployed or forced into low-paying, exploitative work.

Field research in Hazaribagh and Latehar revealed that after the establishment of coal

mines, women reported a significant decline in income, leading to increased dependency on male family members and a reduction in household food security.

5. Breakdown of Social and Cultural Structures

Tribal communities in Jharkhand are characterized by strong kinship networks and communal living, which offer social security and emotional support, especially to women. Displacement fragments these networks, leaving women isolated and vulnerable. Cultural practices—including festivals, rituals, and oral traditions—are often site-specific. Displacement severs the connection with sacred spaces like sarna, affecting women's roles as cultural bearers and ritual participants. The erosion of cultural identity contributes to psychological distress and a sense of alienation.

An anthropological study of displaced Munda women in Ranchi district found that many expressed a deep sense of loss, not just of land, but of belonging and purpose, as they struggled to recreate their cultural world in unfamiliar resettlement areas.

6. Health and Education Challenges

Displacement disrupts access to basic services like healthcare and education. Health facilities are often located far from resettlement colonies, and the lack of proper sanitation and clean drinking water increases the incidence of diseases. For tribal women, who already face barriers to accessing healthcare due to language, illiteracy, and social stigma, displacement further aggravates health disparities. Maternal and child health suffer considerably in these contexts.

Education is similarly affected. Displacement often means discontinuation of schooling for girls due to increased household responsibilities, economic hardship, or the unavailability of nearby schools. This loss of educational opportunity perpetuates the cycle of poverty and disempowerment.

7. Legal Framework and Policy Gaps

Although laws such as the Panchayats (Extension to Scheduled Areas) Act (PESA), 1996, and the Forest Rights Act (FRA), 2006, recognize tribal rights, their implementation remains weak. Women's participation in Gram

Sabhas (village councils) is often symbolic, and their voices are sidelined in decisions regarding land acquisition and rehabilitation.

The Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act (LARR), 2013, includes provisions for consent and participation, but fails to account for the specific needs and rights of women, particularly those related to customary land use and community resources.

8. Resistance and Resilience

Despite these challenges, tribal women in Jharkhand have been at the forefront of resistance against displacement and dispossession. Their agency manifests in various forms—collective protest, legal advocacy, cultural preservation, and everyday acts of resilience.

Despite these challenges, tribal women in Jharkhand have shown remarkable resilience and agency. Grassroots movements like the Pathalgadi movement and anti-mining protests in Saranda and Netarhat forests have seen active participation by women. Women have played key roles not just as participants but as leaders, organizing community meetings, liaising with activists, and petitioning local authorities.

These women not only mobilize against displacement but also articulate alternative development paradigms that respect ecological balance, social justice, and indigenous knowledge systems. In doing so, they challenge dominant development discourses that marginalize tribal worldviews.

Organizations such as the Adivasi Women's Network and Jharkhand Mahila Udyog have played a crucial role in building leadership capacities among displaced women, promoting sustainable livelihoods, and conducting awareness campaigns on rights and entitlements.

In Netarhat, women-led campaigns against military training exercises in the forest—initiated without community consent—have drawn national attention. Their strategies have included community mapping, social audits, and the use of traditional songs and art to communicate their resistance.

In Saranda, displaced Ho and Munda women have engaged in agro-ecological farming initiatives, revived traditional seed banks, and organized forest patrols to assert their control over community resources. Their stories reflect not only resistance to injustice but also creative resilience rooted in cultural identity.

Such mobilizations highlight the importance of recognizing tribal women not merely as victims but as active agents of change. Their efforts point to the need for inclusive development models that center women's voices and indigenous agency.

8.1 Grassroots Movements and Collective Action

Women have played pivotal roles in anti-displacement movements, such as the resistance against the Adani coal mine in Godda district, where villagers, led by women, have protested land acquisition and environmental destruction for years. Drawing parallels with the Chipko Movement and the broader Jharkhand Movement for statehood, women's participation has been crucial in sustaining long-term struggles and articulating demands for justice and recognition.

8.2 Cultural Preservation and Symbolic Resistance

Tribal women act as custodians of cultural heritage, preserving languages, rituals, and ecological knowledge even in the face of displacement. Their resistance extends beyond physical protest to include symbolic acts—maintaining traditional practices, organizing festivals, and educating younger generations about their rights and identity.

8.3 Legal and Policy Interventions

Women's activism has contributed to significant policy changes, such as the enactment of The Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013. While implementation remains patchy, such legal frameworks owe much to the sustained advocacy of displaced women and their allies.

9. Case Studies and Ethnographic Accounts

9.1 Resistance Against Adani Coal Mine

In Godda district, women have led protests against land acquisition for the Adani coal mine, organizing sit-ins, legal challenges, and media campaigns. Their activism has delayed project implementation and brought national attention to the plight of displaced communities.

9.2 Cultural Preservation in the Face of Detribalization

In several villages affected by mining, women have established cultural committees to preserve traditional songs, dances, and rituals. These efforts help maintain a sense of identity and solidarity, even as physical displacement fragments communities.

9.3 Urban Migration and the Double Burden

Tribal women displaced from rural Jharkhand often migrate to cities like Ranchi or Delhi, where they work as domestic laborers. They face discrimination, low wages, and lack of legal protection, while also struggling to maintain connections with their home communities.

10. Policy Recommendations and the Way Forward

A holistic approach to development in Jharkhand must prioritize the inclusion, empowerment, and well-being of tribal women. Key recommendations include:

- **Inclusive Decision-Making:** Ensure meaningful participation of tribal women in all stages of development planning, land acquisition, and rehabilitation.
- **Gender-Sensitive Compensation:** Recognize women's land rights and provide compensation and rehabilitation packages tailored to their needs.
- **Livelihood Restoration:** Invest in skill development, cooperative enterprises, and access to credit for displaced women.
- **Cultural Preservation:** Support community-led initiatives to preserve tribal languages, arts, and ecological knowledge.

- **Legal Enforcement:** Strengthen the implementation of existing laws and hold corporations and state agencies accountable for violations.

Conclusion

In Jharkhand, development-induced displacement is more than just a policy issue or a question of economics—it's a deeply personal, social, and ethical crisis, one that hits hardest for tribal women. These women are not only losing land and livelihood; they are losing the very fabric of their identity and culture. Yet, their stories are not just about suffering—they are also about strength, agency, and a powerful collective will to survive and resist.

Too often, tribal women are left out of conversations about development. But when we look closely—through the lenses of intersectional, ecofeminist, postcolonial, and indigenous feminist thought—we begin to see a much more complex picture. We see women who face multiple, overlapping forms of discrimination: as women, as Adivasis, as members of economically and socially marginalized communities. These women are rarely consulted when development plans are made, and even more rarely included in decisions about compensation, rehabilitation, or recovery.

Intersectional feminism helps us understand how these overlapping identities—gender, indigeneity, class, caste—combine to place tribal women in uniquely vulnerable positions. They are often left without land titles, without recognition, and without a voice. Their economic contributions are undervalued, their cultural knowledge ignored, and their needs sidelined in official policies.

Ecofeminism offers another perspective—reminding us of the deep, historical connection tribal women have with the land and forests around them. They are caretakers of seeds, keepers of traditional knowledge, and guardians of sacred groves. Displacement doesn't just take away their homes or jobs; it severs their bond with nature, with ancestors, and with the knowledge systems that have sustained their communities for generations. It's not just material loss—it's what Vandana Shiva calls an "epistemological violence," a destruction of ways of knowing and being.

Postcolonial feminism challenges the development narratives that paint tribal women as backward or in need of saving. These narratives erase their agency and deny the rich cultural logic behind their resistance. The reality is that tribal women are often at the forefront of movements against mining, deforestation, and unjust development policies. They are not obstacles to progress—they are redefining what progress should mean.

Indigenous feminism takes us even further, centering the voices of tribal women themselves. It highlights their leadership—not just in confronting external threats, but in challenging internal patriarchies as well. Whether it's fighting to protect a sacred forest or reviving traditional forms of governance, tribal women are carving out spaces for autonomy, dignity, and justice.

The data from Jharkhand paints a stark picture. Displacement has led to rising food insecurity, unpaid labor, broken support systems, and increasing violence against women. Health care, education, and safety in resettlement areas are often inadequate. Girls drop out of school, maternal health worsens, and communal ties unravel—leaving many women isolated and overburdened.

But even in the face of such adversity, tribal women have not stayed silent. They have organized protests, led court battles, and kept their traditions alive. Their efforts have brought attention to the flaws in current development models and, in some cases, have forced governments to reconsider or amend damaging projects. Still, laws meant to protect their rights—like the PESA, FRA, and LARR Acts—are often poorly implemented. And when women do participate in local governance, it's too often in name only.

This paper has shared stories of hardship, but also of incredible courage. From organizing sit-ins to reviving traditional ceremonies, tribal women are refusing to be erased. They are challenging the status quo and demanding a future on their own terms.

In the end, the story of displacement in Jharkhand is not just one of loss—it is also a story of resistance, resilience, and hope. If development is to be truly just and inclusive, it must begin by listening to the women who have

long been silenced. Their knowledge, their leadership, and their lived experiences must shape the future. Only then can we move toward a model of development that is not just about growth, but about dignity, justice, and sustainability for all.

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SERICULTURE IN EASTERN INDIA: A COMPARATIVE SOCIO-ECONOMIC ANALYSIS OF SILK PRODUCERS IN WEST BENGAL AND JHARKHAND

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Abstract

Sericulture, a vital agro-based industry, plays a significant role in supporting rural livelihoods and promoting economic sustainability in Eastern India. This study conducts a comparative socio-economic analysis of silk producers in West Bengal and Jharkhand—two prominent but contrasting silk-producing states. West Bengal predominantly cultivates mulberry silk, while Jharkhand specializes in Tussar silk, with a strong reliance on tribal communities. Utilizing secondary data, the study examines differences in production patterns, income levels, employment generation, institutional support, market access, and the role of women in sericulture. Findings reveal disparities in productivity, value chain integration, and access to government schemes. The paper proposes policy recommendations to enhance the resilience, inclusivity, and sustainability of the silk industry, emphasizing region-specific interventions, capacity building, and strengthened infrastructure.

Keywords: Sericulture, Socio-Economic Analysis, Silk Producers, Sustainability, Rural Development

1. Introduction

Sericulture, the scientific and traditional practice of silk production through silkworm cultivation, holds a pivotal role in India's agrarian economy. As the world's second-largest silk producer after China, India uniquely produces all five commercially known silk varieties—Mulberry, Tussar, Eri, Muga, and Oak Tussar (Central Silk Board, 2023). This agro-based industry requires low capital investment while generating significant employment, making it a key tool for reducing rural poverty and promoting inclusive development. This paper focuses on Eastern India, particularly West Bengal and Jharkhand, which represent contrasting models of sericulture due to their distinct silk varieties, socio-economic contexts, and institutional frameworks.

2. Sericulture and Rural Development

Sericulture's labour-intensive value chain—from host plant cultivation to weaving and marketing—offers substantial socio-economic benefits. It generates approximately 11 person-years of employment per hectare annually, surpassing most traditional crops (NABARD, 2021). Women dominate stages like silkworm rearing and yarn processing, with self-help groups (SHGs) enhancing their economic and social empowerment (Venkatesh & Kumari, 2018). Environmentally, sericulture promotes biodiversity and low chemical usage, while its short rearing cycles ensure climate resilience (Mishra, 2012).

2.1 West Bengal: A Hub of Mulberry Silk

West Bengal, particularly districts like Murshidabad and Malda, is renowned for mulberry silk, with a historical legacy dating to

the Mughal era (Banerjee, 2010). Supported by the Central Silk Board (CSB) and state initiatives, the region benefits from silkworm seed centres and Common Facility Centres (CFCs). However, pest infestations, ageing infrastructure, and limited market access remain significant challenges (Mukherjee, 2020).

2.2 Jharkhand: The Heartland of Tussar Silk

Jharkhand contributes over 75% of India's Tussar silk and depends heavily on tribal communities rearing *Antheraea mylitta* in forest ecosystems (Central Silk Board, 2022). Institutions like JHARCRAFT support quality improvement and marketing, though issues like inadequate training, weak post-cocoon processing, and reliance on intermediaries persist (Singh & Ekka, 2020).

3. Justification for Comparative Study

West Bengal and Jharkhand provide an ideal comparative framework due to their divergent sericulture ecosystems—structured mulberry-based versus decentralized tribal Tussar-based. While both contribute significantly to India's silk economy, their contrasting geographies, socio-economic backgrounds, and institutional approaches make comparative analysis essential for region-specific development (Nayak & Sahoo, 2019).

4. Research Problem

Despite similarities in rural dependency and silk potential, disparities in infrastructure, productivity, and policy execution result in uneven socio-economic outcomes. West Bengal's relatively organized structure stands in contrast to Jharkhand's tribal-centric, informal model that struggles with market integration and technological adoption (Pandey & Toppo, 2021).

5. Objectives and Research Framework

Objectives

1. To compare the socio-economic status of silk producers in West Bengal and Jharkhand.

2. To evaluate the effectiveness of institutional support and infrastructure.
3. To analyze production patterns and identify region-specific challenges.

Frameworks Used

- **Sustainable Livelihood Framework (SLF)** assesses the impact on various capital assets: human, natural, financial, social, and physical.
- **Value Chain Analysis (VCA)** identifies bottlenecks in the sericulture production and marketing process (Kaplinsky, 2000).

6. Literature Review

Historical records show India's association with silk for over 4,000 years, with major advancements during the Mughal period and post-independence reforms (Rangaswamy, 2006; Central Silk Board, 2021). Literature on West Bengal highlights pest control and market saturation issues (Dasgupta, 2019), while Jharkhand-based research focuses on tribal livelihoods and infrastructural shortcomings (Singh & Ekka, 2020; Kumar & Singh, 2017).

7. Methodology

This is a comparative, descriptive, and analytical study based entirely on secondary data. Sources include reports from the Central Silk Board, NABARD, state sericulture departments, JHARCRAFT, and peer-reviewed journal articles. Variables compared include productivity, income levels, technological usage, institutional presence, and market access.

8. Comparative Analysis

8.1 Production and Productivity

- **West Bengal:** 33,560 acres under mulberry cultivation; over 100,000 families engaged. Yields are hampered by outdated methods (Chattopadhyay & De, 2013).
- **Jharkhand:** Contributes 75% of India's Tussar silk; productivity lower

due to wild rearing practices (Central Silk Board, 2022).

8.2 Technological Adoption

- **West Bengal:** Beneficiary of CSRTI innovations and mechanized reeling (Dey & Nath, 2020).
- **Jharkhand:** Lacks infrastructure; reliant on rudimentary tools, though elite seed programs have begun (Pandey & Toppo, 2021).

8.3 Socio-Economic Profile

- **West Bengal:** Small landholders with better training and credit access (Ghosh & Roy, 2016).
- **Jharkhand:** Landless tribal communities; limited literacy and financial literacy (Kumar & Singh, 2017).

8.4 Role of Women

- **West Bengal:** SHGs play a prominent role in rearing and weaving (Venkatesh & Kumari, 2018).
- **Jharkhand:** Women involved extensively but lack structured training programs (Pandey & Toppo, 2021).

8.5 Institutional Support

- **West Bengal:** Support from CSB, state department, and CFCs (State Sericulture Department, 2022).
- **Jharkhand:** JHARCRAFT and Resham Doot initiatives active but scattered (Jharcraft, 2022).

8.6 Market Linkages

- **West Bengal:** Strong cocoon markets and textile hubs (Dasgupta, 2019).
- **Jharkhand:** Dependence on middlemen limits profit margins (Singh & Ekka, 2020).

8.7 Challenges

- **West Bengal:** Infrastructure deterioration, pest infestations (Mukherjee, 2020).
- **Jharkhand:** Inconsistent supply chains, climate risks, and inadequate processing (Singh & Ekka, 2020).

9. Policy Recommendations

9.1 For West Bengal

- Introduce high-yield hybrid silkworms.
- Promote Geographical Indication (GI) tagging for Murshidabad silk.
- Upgrade reeling units and integrate digital advisory services.

9.2 For Jharkhand

- Integrate tribal knowledge into formal training curricula.
- Build decentralized processing centres.
- Use e-commerce platforms like JHARCRAFT for better marketing.

9.3 Common Recommendations

- Strengthen and federate women-led SHGs.
- Develop climate-resilient sericulture with MGNREGA support.
- Facilitate inter-state knowledge sharing platforms.

10. Conclusion

West Bengal and Jharkhand represent two distinct yet vital pillars of India's sericulture landscape. While West Bengal shows structural maturity, it faces challenges of modernization and pest control. Jharkhand, rich in tribal wisdom and forest resources, suffers from infrastructural and marketing deficiencies. A regionally tailored approach—blending traditional knowledge with modern practices and robust institutional support—can transform sericulture into a sustainable livelihood avenue across Eastern India.

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PSYCHO-SOCIAL ENVIRONMENT AND ITS IMPACT ON MENTAL HEALTH: A YOGIC PERSPECTIVE

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Abstract

This paper explores the profound influence of the psycho-social environment on mental health and the role of yogic principles in fostering psychological well-being. Drawing from Patanjali's *Yoga Sutras*, it emphasizes the transformative potential of Yamas and Niyamas—ethical and personal disciplines—in harmonizing mind-body interactions. By integrating insights from modern psychology and psychosomatic medicine, the study illustrates how disciplined yogic living can serve as a holistic tool for mental clarity, emotional stability, and spiritual growth. The research suggests that a lifestyle grounded in yogic ethics not only prevents mental distress but also fosters resilience and inner peace in a stress-prone world.

Keywords: Mental health, Psycho-social environment, Yoga, Yama, Niyama, Mind-body harmony, Psychosomatic disorders

1. Introduction

The modern psycho-social environment is marked by increased stress, anxiety, disconnection, and mental unrest. In this context, traditional yogic wisdom offers a time-tested framework to enhance mental health. Yogic practices, particularly the *Ashtanga Yoga* outlined by Maharishi Patanjali, are not merely physical or spiritual exercises but profound psychosocial disciplines. This paper investigates the psycho-social impact of yogic principles, especially Yamas and Niyamas, on mental well-being, focusing on their role in reducing cognitive dissonance, promoting internal harmony, and managing psychosomatic illnesses.

2. Psycho-Social Environment and Mental Health

Mental health is intricately tied to the psycho-social environment—the sum of interpersonal relations, socio-cultural influences, lifestyle, and emotional regulation. Psychological studies have shown that thought patterns, emotional states, and social conditions play a pivotal role in either precipitating or alleviating

mental health disorders. The World Health Organization estimates that **nearly 80% of modern diseases are psychosomatic in origin**, signifying that the mind can both cause and cure illness.

This duality—of the mind being both the source of ailment and its remedy—forms the foundation of yogic psychology. The yogic path uses the mind as a tool for internal transformation through conscious living and disciplined thinking.

3. Yogic Framework: Lifestyle as Preventive Mental Health Strategy

A **yogic lifestyle rooted** in ethical self-discipline offers a psychosocial buffer against the corrosive elements of modern living. The eight limbs of yoga—*Yama*, *Niyama*, *Asana*, *Pranayama*, *Pratyahara*, *Dharana*, *Dhyana*, and *Samadhi*—together form an integrated framework. The first two limbs, *Yama* and *Niyama*, are foundational for psychological transformation.

4. Yama: Ethical Discipline for Social Harmony and Mental Clarity

Yamas are moral restraints that regulate one's behavior toward others and the external world. They are:

- **Ahimsa (Non-violence):** Abstaining from harm in thought, speech, and action. Associated with inner peace and reduction of hostility-driven anxiety.
- **Satya (Truthfulness):** Honesty and integrity reduce cognitive dissonance and promote mental consistency.
- **Asteya (Non-stealing):** Fosters contentment and ethical clarity, reducing guilt and insecurity.
- **Brahmacharya (Celibacy/Moderation):** Encourages mindful control of desires, channeling energy toward higher goals.
- **Aparigraha (Non-possessiveness):** Reduces attachment, anxiety, and fear of loss by minimizing material dependencies.

These practices purify social relationships and instill internal emotional discipline.

5. Niyama: Internal Discipline for Self-Purification

Niyamas are observances aimed at self-discipline and inner growth. They include:

- **Shaucha (Cleanliness):** Physical and mental purification leading to increased focus and sensory control.
- **Santosh (Contentment):** Acceptance and inner satisfaction diminish desires, fostering emotional stability.
- **Tapas (Austerity):** Self-regulation and willpower development, purifying body-mind complexes through discipline.
- **Svadhya (Self-study):** Scriptural study and self-reflection promote intellectual engagement and spiritual insight.
- **Ishwara Pranidhana (Surrender to God):** Promotes trust, gratitude, and detachment from outcomes—key elements in reducing stress and depression.

6. The Mind-Body Connection in Yoga and Mental Health

Psychology increasingly acknowledges the bidirectional relationship between mind and body. When the mind is agitated, the body reflects it through tension, fatigue, and illness. Conversely, when the mind is calm and focused, bodily processes align in harmony.

Yoga uses the mind-body relationship to heal from within. Since many disorders are psychosomatic, mental discipline through yogic practices—particularly through Yama and Niyama—can reverse psychosomatic illnesses by realigning thoughts, emotions, and behaviors.

7. Implications for Psycho-Social Mental Health Management

Yogic ethics offer a viable complement to modern psychotherapy. They are preventive, cost-effective, and culturally adaptable. Integrating yogic ethics in education, workplaces, and clinical settings can promote emotional hygiene and social harmony. They also bridge the spiritual-psychological divide by nurturing deeper existential meaning, community bonding, and inner tranquility.

8. Conclusion

The psycho-social environment plays a decisive role in shaping mental health outcomes. In a world of increasing psychological fragmentation, the yogic lifestyle—especially its emphasis on Yama and Niyama—offers a timeless yet urgently needed psychosocial intervention. These practices foster a healthy internal environment, emotional resilience, and spiritual integration. When internal attitudes align with external behaviors, as Patanjali teaches, mental health is no longer a challenge but a byproduct of conscious living.

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ROLE OF AI IN MANAGEMENT ACCOUNTING: EMERGING TRENDS AND INNOVATIONS

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Abstract

Artificial Intelligence (AI) is fundamentally transforming the domain of management accounting by introducing intelligent systems capable of automating routine financial tasks and delivering real-time, data-driven insights. Traditional roles in management accounting such as budgeting, variance analysis, and cost control are increasingly being supported or replaced by advanced AI technologies including machine learning (ML), robotic process automation (RPA), and natural language processing (NLP). These tools allow accountants to shift from transactional processing to strategic decision-making roles, adding greater value to organizational planning and performance evaluation.

This article explores the emerging trends and innovations facilitated by AI in management accounting, emphasizing areas such as real-time analytics, process automation, forecasting accuracy, and decision support systems. Through an extensive literature review, this study synthesizes insights from academic research and industry reports to understand the current landscape of AI integration in accounting practices. The article also presents case studies, such as IBM's successful implementation of AI in financial forecasting, demonstrating tangible improvements in cost efficiency and predictive accuracy.

The study aims to provide a comprehensive overview of AI, optimizing the internal financial processes and redefining the skillsets required for management accountants in the digital era, while highlighting the benefits such as speed, accuracy, and strategic insight. It also addresses challenges like data security, ethical considerations, and the need for professional upskilling.

Therefore, this article contributes to a better understanding of how AI is driving innovation and shaping the future of management accounting.

Keywords: Artificial Intelligence, Management Accounting, Predictive Analytics, Robotic Process Automation, Real-Time Analytics, Decision Support, Financial Forecasting, Strategic Planning.

INTRODUCTION

In today's rapidly digitizing global economy, organizations are increasingly relying on advanced technologies to gain competitive advantages, improve efficiency, and foster innovation. Among these technologies, Artificial Intelligence (AI) has emerged as a transformative force across business functions, particularly in accounting and finance. AI's ability to automate processes, analyze large volumes of data, and deliver predictive insights is reshaping how financial professionals perform their roles.

Management accounting is the process of preparing management reports and accounts

that provide accurate and timely financial and statistical information to managers for decision-making purposes. Unlike financial accounting, which is aimed at external stakeholders, management accounting is inward-facing and focused on helping organizations plan, control, and evaluate their operations¹. Traditionally, management accountants have been responsible for budgeting, cost analysis, performance measurement, and financial planning.

However, with the integration of AI technologies such as machine learning (ML), robotic process automation (RPA), and natural language processing (NLP), the role of management accounting is evolving. These innovations allow for the automation of routine

tasks, such as data entry, reconciliations, and report generation, enabling accountants to redirect their focus toward strategic decision-making and value-added analysis².

AI enhances management accounting by providing real-time analytics, predictive modeling, and anomaly detection, which improves the speed and accuracy of financial insights. For example, AI tools can forecast financial outcomes, detect fraudulent transactions, and recommend cost optimization strategies, thereby supporting better managerial decisions³. Moreover, AI systems integrated into Enterprise Resource Planning (ERP) platforms can continuously monitor business performance and support dynamic planning under uncertainty. As organizations navigate increasingly complex and competitive environments, the integration of AI into management accounting is not merely a trend but a necessity.

Objective of the Study

The objective of this study is to examine the transformative role of Artificial Intelligence (AI) in the field of management accounting and to analyze the emerging trends and innovations resulting from its integration. Therefore, the study aims to:

- Assess how AI enhances real-time decision-making, forecasting, and cost management in management accounting.
- Identify key innovations in AI-driven tools that are influencing accounting workflows and performance measurement.
- Understand the challenges and ethical considerations associated with the adoption of AI in accounting practices.
- Provide recommendations for organizations and professionals on adopting AI technologies to improve strategic financial planning and operational efficiency.

LITERATURE REVIEW

Numerous studies have investigated the transformative impact of Artificial Intelligence (AI) on the accounting profession, particularly in the context of management accounting. According to the Chartered Institute of Management Accountants (2021), AI is significantly altering how financial

professionals engage with data, placing greater emphasis on real-time insights and predictive capabilities rather than retrospective analysis. McKinsey & Company (2022) highlight that AI technologies such as Robotic Process Automation (RPA), Natural Language Processing (NLP), and predictive analytics have become standard components of contemporary accounting systems and workflows.

Further supporting this view, Deloitte's CFO Signals Survey found that 73% of financial executives reported using AI in critical accounting functions including forecasting, budgeting, and risk management⁴. Similarly, IBM demonstrated the effectiveness of AI in financial planning, reporting a 30% reduction in operational costs and a 50% improvement in forecasting accuracy following AI implementation⁵.

The Association of Chartered Certified Accountants also noted that AI helps reduce human errors, increase efficiency, and enhance the strategic role of accountants within organizations. However, it cautioned that the adoption of AI is not without challenges, particularly regarding ethical considerations, data privacy, and the need for continuous professional development⁶.

Therefore, these studies provide strong evidence that AI is reshaping the landscape of management accounting by enabling automation, enhancing data interpretation, and elevating the strategic contributions of accountants within business organizations.

RESEARCH METHODOLOGY

This study adopts a descriptive research methodology using secondary data sources such as:

- Industry reports (e.g., Deloitte, McKinsey)
- Academic publications and white papers (e.g., ACCA, CIMA)
- Case studies from multinational firms (e.g., IBM)
- Online databases, scholarly articles, and official websites

Data was analyzed qualitatively and quantitatively to identify patterns, trends, and impacts of AI in management accounting.

APPLICATIONS OF AI IN MANAGEMENT ACCOUNTING

AI is widely applied in management accounting to automate routine tasks, improve forecasting accuracy, and support strategic decision-making. Tools like robotic process automation (RPA) streamline data entry and reconciliations, while machine learning

algorithms analyze large datasets to identify trends, detect anomalies, and predict future outcomes. These applications enhance efficiency, reduce human error, and enable accountants to focus on value-added activities such as performance evaluation and financial planning. The following table shows the application of AI in the areas of Management Accounting:

Table. 1. Applications of AI in Management Accounting

Application Area	AI Functionality	Impact
Cost Management	AI predicts cost drivers and behaviour	Proactive cost optimization
Forecasting	Machine learning enables dynamic, real-time budgeting	Increased forecasting accuracy
Performance Analysis	KPI dashboards powered by AI	Better performance tracking
Risk Management	AI detects anomalies and fraud in real-time	Enhanced compliance and control
Strategic Decision Support	Scenario analysis, simulation models	Data-driven business decisions
Internal Auditing	NLP and RPA for audit trail monitoring	Efficient and transparent auditing

EMERGING TRENDS IN AI AND MANAGEMENT ACCOUNTING

1. Predictive and Prescriptive Analytics

AI is revolutionizing the analytical capabilities of management accountants through predictive and prescriptive analytics. Predictive analytics leverages historical data and machine learning algorithms to forecast future financial outcomes such as cash flows, revenue trends, and expense patterns. Prescriptive analytics takes it a step further by recommending actionable strategies based on predictive insights. E.g.: AI can suggest optimal budgeting adjustments, investment decisions, or cost-cutting measures. This evolution marks a fundamental shift from reactive decision-making to proactive financial planning, enabling organizations to respond swiftly to market changes and internal variances.

2. Robotic Process Automation (RPA)

RPA is among the most widely adopted AI technologies in accounting departments. It automates high-volume, rule-based tasks such as bank reconciliations, journal entries, invoice processing, and payroll administration. By minimizing human involvement in repetitive tasks, RPA not only reduces errors and

operational costs but also increases processing speed and data consistency. For example, a task that traditionally takes several hours can be executed in minutes using RPA bots, allowing accountants to focus on analysis, compliance, and advisory functions.

3. Natural Language Processing (NLP)

Natural Language Processing (NLP) enhances the ability of management accounting systems to interact with unstructured data, such as financial reports, emails, and invoices. NLP can automatically extract relevant information from these documents, summarize lengthy financial statements, and generate real-time insights in a human-readable format. It also supports voice-activated queries and chatbot integrations, which help financial professionals access and interpret data more intuitively. This accelerates reporting processes and improves communication with non-financial stakeholders.

4. AI Integration in ERP Systems

The integration of AI into Enterprise Resource Planning (ERP) systems is another emerging trend that enhances organizational transparency and efficiency. AI-enabled ERPs can monitor all financial transactions in real-time, detect anomalies,

and ensure compliance with internal controls and regulations. E.g.: these systems can alert management to unusual spending behaviour, duplicate payments, or delayed receivables. Additionally, AI improves resource allocation, financial planning, and strategic decision-making by providing intelligent dashboards and scenario-based modeling tools.

BENEFITS OF AI IN MANAGEMENT ACCOUNTING

The adoption of Artificial Intelligence in management accounting offers numerous

advantages that extend beyond operational efficiency. By leveraging technologies such as machine learning, robotic process automation, and real-time data analytics, AI enhances the accuracy, speed, and strategic value of accounting functions. These benefits empower management accountants to transition from traditional roles to more analytical and advisory positions, enabling organizations to make faster, data-driven decisions.

Table. 2. Benefits of AI in Management Accounting

Benefits	Description
Accuracy	Reduces manual errors and improves data integrity
Time Efficiency	Saves time through automation of repetitive tasks
Strategic Insight	Provides predictive insights for better financial decisions
Real-Time Reporting	Enables continuous performance monitoring
Fraud Detection	Identifies irregular patterns in transactions
Cost Reduction	Lowers operational costs through automation

AI Adoption: Survey Insights

Figure 1: AI Use in Financial Functions (Deloitte, 2023)

Financial Function	Percentage of CFOs Using AI
Forecasting	61%
Transaction Processing	54%
Risk Management	49%
Compliance & Audit	42%
Strategic Planning	38%

(Source: Deloitte CFO Signals Survey, 2023)

Case Study: IBM

IBM implemented AI in financial planning and analysis using Watson, resulting in a 30% reduction in operational costs and a 50% increase in forecasting accuracy⁷. This showcases the tangible benefits of integrating AI into management accounting systems.

RISKS, CHALLENGES, AND ETHICAL DIMENSIONS

While Artificial Intelligence (AI) presents immense opportunities in management accounting, its integration also brings forth several challenges and ethical dilemmas. Organizations must address these concerns thoughtfully to ensure responsible and effective adoption.

- **Data Privacy:** One of the foremost concerns is the protection of sensitive financial and operational data. AI systems often require access to large volumes of internal information, increasing the risk of data breaches, unauthorized access, and misuse of confidential records.
- **Implementation Cost:** Adopting AI technologies involves substantial upfront infrastructure, software, and training investment. Small and medium-sized enterprises (SMEs) may struggle to justify or afford such costs without immediate returns.
- **Skill Gaps:** The shift toward AI-enhanced accounting demands new skill sets such as data analysis, machine

learning understanding, and digital literacy. Many financial professionals need continuous upskilling to keep pace with technological developments.

- **Algorithm Bias:** AI systems can unintentionally adopt biases present in their training data. This can lead to inaccurate predictions or unfair decision-making, particularly in areas like credit assessment, resource allocation, or fraud detection.
- **Regulatory Compliance:** As accounting standards and regulations evolve, it becomes essential to ensure that AI applications align with current laws. Ensuring transparency, auditability, and ethical accountability in AI-driven processes is a growing responsibility.

FUTURE PROSPECTS OF AI IN MANAGEMENT ACCOUNTING

The future of management accounting is poised to be increasingly shaped by rapid advancements in Artificial Intelligence (AI). As AI technologies mature and become more accessible, their integration into financial operations will deepen, fundamentally transforming the role of the management accountant. Rather than focusing on traditional tasks such as data entry and transaction processing, accountants will increasingly function as strategic business advisors, providing insights that drive performance, innovation, and long-term value creation.

One of the most anticipated developments is the emergence of **AI-powered virtual CFOs** intelligent systems capable of performing complex financial planning, analysis, and reporting tasks autonomously. These systems will be equipped with real-time analytics, natural language generation, and scenario modeling capabilities, enabling them to provide executive-level decision support around the clock.

Another promising innovation is the automation of compliance and regulatory audits through AI. With the ability to analyze vast datasets in real time, AI systems will ensure that companies remain compliant with evolving standards and

regulations, reducing audit risks and enhancing transparency. This will be particularly valuable in industries with stringent regulatory requirements such as finance, healthcare, and manufacturing.

Additionally, the future will likely see the rise of fully integrated AI-ERP ecosystems, where AI technologies are embedded throughout enterprise resource planning platforms. These systems will not only automate workflows and reporting but also offer predictive insights and proactive alerts, supporting more agile and data-driven management practices across departments.

As AI continues to evolve, accounting professionals will need to develop new competencies in data science, analytics, and digital tools to remain relevant. Upskilling, ethical awareness, and adaptability will be essential for leveraging AI to its fullest potential. Ultimately, AI will not replace accountants it will empower them to deliver greater strategic value in an increasingly complex and data-centric business environment.

CONCLUSION

Artificial Intelligence is undeniably reshaping the landscape of management accounting. By automating routine tasks, enhancing data accuracy, and enabling predictive and prescriptive analytics, AI is empowering accountants to transition from traditional financial roles to becoming strategic business partners. This technological shift allows organizations to make faster, more informed decisions, while also improving operational efficiency and financial forecasting.

Moreover, AI facilitates real-time reporting, risk assessment, and fraud detection, which strengthens internal controls and transparency. The integration of AI with systems like Enterprise Resource Planning (ERP) further supports agile and data-driven decision-making across the organization.

However, the path to widespread AI adoption is not without its challenges. Concerns surrounding data privacy, implementation costs, regulatory

compliance, and ethical use must be carefully managed. Addressing these issues requires a balanced approach involving technological investment, workforce upskilling, and robust governance frameworks.

Despite these challenges, the long-term potential of AI in management accounting is substantial. As AI technologies continue to evolve, they are set to become an essential component of modern financial management, shaping a future where accountants play a pivotal role in strategic leadership and value creation.

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THE ROLE OF MUKHYAMANTRI MAIYA SAMMAN YOJANA: IN THE CONTEXT OF KHUNTI DISTRICT

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Abstract

The Mukhyamantri Maiya Samman Yojana was launched in August 2024, initially covering women aged 21 to 50 years. Later, in December 2024, the age limit was extended to include women aged 18 to 50 years, so that more young women and girls could benefit from the scheme. Initially, financial assistance of ₹1,000 per month was provided, which was increased to ₹2,500 per month in 2024. This amount is directly transferred to the bank accounts of beneficiary women through Direct Benefit Transfer (DBT).

Keywords: Mukhyamantri Maiya Samman Yojana, Importance, Khunti

Introduction

The Mukhyamantri Maiya Samman Yojana is a significant social welfare scheme launched by the Government of Jharkhand with the aim of empowering economically weaker and needy women in the state by providing them with financial assistance to improve their social and economic status. The scheme was initiated by Jharkhand Chief Minister Hemant Soren in August 2024 and is considered to be inspired by Madhya Pradesh's Ladli Behna Yojana. The primary objective of the scheme is to make women self-reliant, support them in meeting basic needs such as health, nutrition, and hygiene, and promote women empowerment. According to Baraik, et al. (2025)¹, Jharkhand's per capita income increased from ₹98,649 in 2023–24 to ₹1,07,027 in 2024–25. The Jharkhand government is actively working to raise per capita income by implementing various development schemes, especially in Saraikela-Kharsawan and other rural areas.

Objective

The primary objective of this research is to study the background of The Mukhyamantri Maiya Samman Yojana and its impact on the livelihoods of women in Jharkhand.

Methodology

Secondary data has been used for this research. For this purpose, official websites of Jharkhand and relevant journals have been referred to.

Background of Mukhyamantri Maiya Samman Yojana

Like Jharkhand's Mukhyamantri Maiya Samman Yojana, several other states in India have launched similar schemes aimed at the economic empowerment and social welfare of women. These schemes are primarily designed to provide financial assistance to women from economically weaker sections, and to promote their education, health, and self-reliance. Below is a list of some key state-level schemes that are comparable to The Mukhyamantri Maiya Samman Yojana:

1. Ladli Behna Yojna

The scheme launched by the Government of Madhya Pradesh provides financial assistance to women from economically weaker sections. Eligible women between the ages of 21 and 60, with an annual family income of less than ₹2.5 lakh, receive ₹1,250 per month (earlier ₹1,000) directly in their bank accounts through Direct

Benefit Transfer (DBT). The primary objective of the scheme is to economically empower women, improve their health and nutrition, and enhance their social status. This initiative is considered an inspiration for Jharkhand's Maiya Samman Yojana and has benefited millions of women across the state.

2. Uttar Pradesh: Mukhyamantri Kanya Sumangala Yojana

Launched by the Government of Uttar Pradesh on April 1, 2019, this scheme provides financial assistance for the birth, education, and marriage of girls. It offers up to ₹15,000 in support across six stages. The scheme benefits girl children who are residents of Uttar Pradesh and belong to families with an annual income of less than ₹3 lakh. Assistance is provided at various stages from birth to marriage. The primary objectives of the scheme are to prevent female foeticide, improve the child sex ratio, and promote girls' education and empowerment. It supports the goals of the "Beti Bachao, Beti Padhao" campaign and contributes to raising social awareness.

3. Maharashtra: Mukhyamantri Majhi Ladki Bahin Yojana

The Government of Maharashtra launched this scheme in 2024, under which women aged between 21 and 65 years are provided with a monthly financial assistance of ₹1,500. Eligible beneficiaries are women who are residents of Maharashtra, belong to families with an annual income of less than ₹2.5 lakh, and are not receiving benefits from any government job or other pension schemes. The objective of this scheme is to make women economically independent, improve their standard of living, and promote small businesses or self-employment. The scheme has boosted confidence and economic stability among women in Maharashtra.

4. West Bengal: Lakshmir Bhandar Yojana

Launched by the Government of West Bengal, this scheme provides monthly financial assistance to women between the ages of 25 and 60. Women from the

general category receive ₹500 per month, while those belonging to Scheduled Castes/Scheduled Tribes receive ₹1,000 per month. Eligible beneficiaries are women who are residents of West Bengal, economically weak, and not availing benefits from any government job or other pension schemes. The objective of the scheme is to strengthen women's financial condition and support them in meeting their family's basic needs. This initiative has made financial assistance more accessible for women, especially in rural areas.

5. Rajasthan: Mukhyamantri Nari Shakti Prashikshan evam Kaushal Sanvardhan Yojana

The Government of Rajasthan launched this scheme by merging the earlier Indira Mahila Shakti Training and Skill Development Scheme and the Indira Mahila Shakti Udyam Protsahan Yojana. Under this initiative, women are provided with training, skill development, and loans ranging from ₹50 lakh to ₹1 crore through self-help groups. Eligible beneficiaries are women who are residents of Rajasthan, particularly those associated with self-help groups. The primary objective of the scheme is to promote entrepreneurship and economic empowerment among women. It encourages women to pursue self-employment and achieve financial independence.

6. Delhi: Mukhyamantri Mahila Samman Yojana

The Delhi government announced this scheme in 2024, proposing to provide ₹1,000 per month as financial assistance to women aged 18 and above. Eligible beneficiaries are women who are residents of Delhi, economically weak, and not government employees or income tax payers. The primary objective of the scheme is to support women in meeting their daily needs through financial aid and to promote social empowerment. Although the scheme is currently in its initial phase, there are plans to implement it on a larger scale.

7. Chhattisgarh: Mahtari Vandan Yojana

Under this scheme launched by the Government of Chhattisgarh, married women aged 21 and above are provided with ₹1,000 per month as financial assistance. Eligible beneficiaries are married women who are residents of Chhattisgarh, economically weak, and not receiving benefits from any other government pension schemes. The primary objective of the scheme is to economically empower women and support them in meeting their family's needs. This initiative has helped bring financial stability to women, especially in rural areas.

Thus, it is clear that even before the launch of The Mukhyamantri Samman Yojana, several states in India had already implemented schemes aimed at the empowerment of women and the improvement of their livelihoods. Based on these existing schemes, The Mukhyamantri Samman Yojana was introduced in Jharkhand.

Features of The Mukhyamantri Maiya Samman Yojana

The Mukhyamantri Maiya Samman Yojana is a major social welfare initiative launched by the Government of Jharkhand in August 2024. The scheme provides monthly financial assistance of ₹2,500 (previously ₹1,000) to economically weaker women aged between 18 and 50 years, with the amount directly transferred to their bank accounts through Direct Benefit Transfer (DBT). It primarily targets women from Scheduled Tribes, Scheduled Castes, and Other Backward Classes to enhance their social and economic status. The application process has been kept simple, allowing women to apply through Anganwadi centers, panchayat offices, or the official online portal (mmmsy.jharkhand.gov.in). An Aadhaar-linked bank account and e-KYC are mandatory for registration. So far, around 56.61 lakh women have registered under the scheme, and 45.36 lakh are receiving regular payments. The initiative aims to promote better health, nutrition, hygiene, and self-reliance among women while ensuring outreach through awareness camps in rural and tribal areas.

Eligibility Criteria under The Mukhyamantri Maiya Samman Yojana

To benefit from this scheme, the applicant must be a permanent resident of Jharkhand and fall within the age group of 18 to 50 years (the lower age limit was revised from 21 to 18 years in December 2024). The scheme is primarily intended for women from economically weaker sections, such as those belonging to Scheduled Tribes, Scheduled Castes, and Other Backward Classes. The applicant's family should not be income tax payers, and she should not be a government employee or a beneficiary of other pension schemes. Additionally, the applicant must have a bank account linked to her Aadhaar card, and completing e-KYC is mandatory. Pregnant women, lactating mothers, widows, and divorced women are given priority under this scheme. To ensure that only truly needy women receive the benefit, a transparent verification process is followed.

Certain categories of women are not eligible for this scheme. These include women who are not permanent residents of Jharkhand; those who are government employees or receiving government pensions; those whose family members pay income tax; and those whose husbands are government employees. Moreover, women who are already receiving benefits under similar government schemes, such as the widow pension or old-age pension schemes, are not eligible. Applicants whose bank accounts are not linked to Aadhaar or who have not completed the e-KYC process may be denied benefits until these requirements are met. Additionally, women found to have submitted false documents or found ineligible during verification will also be excluded from the scheme.

Importance of The Mukhyamantri Maiya Samman Yojana

The Mukhyamantri Maiya Samman Yojana is an ambitious initiative by the Government of Jharkhand, aimed at promoting women's economic independence and empowerment. This scheme not only provides financial assistance to poor and needy women but also plays a significant role in improving their social standing. The government aims to benefit around 40 to 45 lakh women through this scheme, and steps such as increasing the age eligibility and financial amount have been taken to make it more inclusive.

The state government presented the budget for the year 2025–26² in the Jharkhand Legislative Assembly, where Finance Minister Radhakrishna Kishore made a major announcement on Monday, March 3, 2025, regarding the government's flagship initiative, popularly known as The Mukhyamantri Maiya Samman Yojana. A provision of ₹13,363.35 crore was allocated in the state budget for the

scheme. Initially, under the leadership of Chief Minister Hemant Soren, the government provided ₹1,000 per month to women, which was later increased to ₹2,500 per woman per month.

Since the launch of this scheme, the state budget has undergone several changes, which are detailed below:

Table 1 : Details of Departmental Budget Increases and Decreases

▲ Departments with Increased Allocation Share

Department	2024–25	2025–26	Change
Social Welfare	8.96%	17.47%	+8.51% ▲
Education	11.42%	12.11%	+0.69% ▲
Pension	6.78%	7.00%	+0.22% ▲

Observation:

- **Social Welfare** has received a significant boost (+8.51%), indicating stronger focus on welfare schemes (possibly targeting vulnerable populations).
- **Education** sees a modest increase, signaling sustained investment in human capital.
- **Pension allocation** has marginally risen, reflecting growing retired workforce or revised benefits.

▼ Table 2 Departments with Decreased Allocation Share

Department	2024–25	2025–26	Change
Rural Development, Panchayati Raj	14.35%	11.39%	-2.96% ▼
Health and Drinking Water	9.24%	8.38%	-0.86% ▼
Land Revenue, Labour, Tourism, IT & Others	7.84%	6.82%	-1.02% ▼
Energy	7.28%	6.80%	-0.48% ▼
Police and Disaster Management	7.39%	6.82%	-0.57% ▼
Debt Repayment	7.05%	6.45%	-0.60% ▼
Interest Payment	5.47%	4.37%	-1.10% ▼
Urban Development and Housing	2.66%	2.46%	-0.20% ▼
Agriculture & Allied, Water Resources	5.31%	4.71%	-0.60% ▼
Roads and Transport	5.19%	4.27%	-0.92% ▼
Forest and Environment	1.06%	0.95%	-0.11% ▼

Observation:

- The **Rural Development** sector has seen the **largest decline** (-2.96%), which may affect schemes in village infrastructure and Panchayati Raj.
- Decrease in **Health and Water, Roads, and Agriculture** raises concerns regarding essential services and rural resilience.

- Lower **Debt and Interest Payments** may indicate better fiscal management or reduced liabilities.

Key Highlights

- **Highest Increase:** Social Welfare (+8.51%)
- **Highest Decrease:** Rural Development & Panchayati Raj (-2.96%)
- **Most Stable Sectors:** Pension (+0.22%) and Urban Development (-0.20%)

Source: www.jharkhand.gov.in

After the return of the Hemant Soren government to power in Jharkhand, the first budget presented showed a significant impact of the Maiya Samman Yojana. The budget of the department responsible for implementing the scheme was nearly doubled in one go. While the budgets of more than 11 departments were reduced, the budget for one department was increased by as much as 95 percent. Jharkhand's Finance Minister significantly slashed the budgets of all departments except Education and Welfare.

In the 2025–26 budget, the biggest gain was seen by the Welfare and Social Welfare Department. In the 2024–25 budget, this department was allocated 8.96 percent of the total budget. In the 2025–26 budget, this allocation saw a massive jump to 17.47 percent—an increase of nearly 95 percent compared to the previous year. The Education Department's budget was increased by 0.69 percent, and due to the implementation of the Old Pension Scheme, the pension allocation was raised by 0.22 percent. In contrast, the budget for the Rural Development and Panchayati Raj Department was reduced by 2.96 percent. The Health and Drinking Water Department also faced a budget cut of 0.86 percent. Additionally, the allocation for departments such as Land Revenue, Labour, Tourism, IT, and others was reduced by 1.02 percent.

Mukhyamantri Maiya Samman Yojana in Khunti District

The Mukhyamantri Maiya Samman Yojana is a significant initiative by the Government of Jharkhand aimed at empowering economically weaker women by providing them with financial assistance to improve their social and economic status. In Khunti district, which is predominantly tribal and rural, the scheme has shown a positive impact, although certain challenges have also emerged.

The positive impacts of the scheme in this district are as follows:

Economic Empowerment:

Thousands of women in Khunti district are receiving monthly financial assistance of ₹2,500 (earlier ₹1,000) under this scheme, which is directly transferred to their bank accounts via Direct Benefit Transfer (DBT). This amount has helped women meet their daily needs such as children's education, healthcare, and nutrition. Women belonging to Scheduled Tribes (ST) and those living below the poverty line (BPL) have especially benefited, reducing their dependency on others.

Women's Empowerment:

The scheme has increased self-confidence and self-reliance among women in Khunti. Many women are using this financial support to start small-scale businesses such as grocery shops, tailoring centers, or vegetable vending, which has enhanced their economic independence.

Social Upliftment:

In tribal regions like Khunti, where women traditionally have limited socio-economic opportunities, this scheme has helped boost their self-respect. Women are now contributing actively to their family's needs, improving their social standing. Widows, divorced women, and single mothers, who were previously financially vulnerable, have particularly benefited from the scheme.

Children's Education and Health:

Many women in Khunti are using the financial assistance to pay for their children's school fees, books, and healthcare needs. This has led to improvements in education and nutrition, which can strengthen the family's financial

condition in the long term. For example, some women have purchased school uniforms and books for their children using this money, which may reduce the dropout rate.

Impact on the Local Economy:

The regular inflow of funds into women's bank accounts has increased demand in local markets in Khunti. This financial support has boosted small businesses such as grocery stores and local haat bazaars, contributing to the improvement of the district's local economy.

Challenges and Negative Aspects: The challenges and negative aspects of The Mukhyamantri Maiya Samman Yojana are as follows:

Lack of Awareness:

In rural and tribal-dominated areas like Khunti, digital literacy and access to information remain limited. Many eligible women are still unaware of the scheme, and as a result, have not applied. According to a report in Prabhat Khabar (January 8, 2025), some women in Khunti have been unable to receive benefits due to technical issues.

Technical Barriers:

Mandatory Aadhaar-bank account linkage and e-KYC requirements have made the application process difficult for many women. Due to limited banking infrastructure in Khunti, many women do not have Aadhaar-linked accounts, leading to payment delays. The verification and processing have been slow in rural areas, resulting in a backlog of pending applications.

Limited Coverage:

Although the age limit has been extended to 18–50 years, some needy women, such as those above 50 or already receiving other pension benefits, remain excluded. This has somewhat restricted the overall coverage of the scheme.

Self-Reliance:

The scheme has encouraged women in Khunti to start small businesses and explore self-employment opportunities. In the long run, this may contribute to increasing the district's per capita income, which stood at ₹1,07,027 in 2024–25.

Education and Skill Development:

Many women are investing this support in their daughters' education and technical skill development, such as computer training, tailoring, and beautician courses, which can improve their future employment prospects.

Social Change:

The scheme is fostering social awareness and confidence among women in Khunti, promoting social equality and gender equity.

Shortcomings of The Mukhyamantri Maiya Samman Yojana

The Mukhyamantri Maiya Samman Yojana is an ambitious initiative of the Government of Jharkhand; however, several challenges and shortcomings have emerged during its implementation. The first major issue is lack of awareness, especially in rural and tribal-dominated regions like Khunti, where digital literacy and access to information are limited. As a result, many eligible women have not been able to apply. The second challenge relates to technical barriers, such as the mandatory Aadhaar-bank linkage and e-KYC, which have been difficult to complete due to poor banking infrastructure in remote areas. The third issue is delays in the verification process, which leave many eligible applications pending or rejected. The fourth shortcoming is the complexity of the ineligibility criteria, due to which some genuinely needy women are excluded—for example, the lack of clarity around what constitutes an “income-tax paying family.” Finally, due to budget constraints and the rising number of beneficiaries, there have been occasional delays in the distribution of payments. Despite these challenges, the government is attempting to address them through awareness drives and special camps.

Conclusion

The Mukhyamantri Maiya Samman Yojana has had a positive impact on Khunti district, particularly in terms of economic and social empowerment. It has provided women with financial independence, improving both local economies and family well-being. However, there is a need for improvement in awareness, technical processes, and verification systems to ensure that more eligible women can benefit.

Government-led camps and outreach efforts are important steps in that direction.

Recommendations

Strengthening Awareness Campaigns: In rural and tribal areas such as Khunti, awareness should be raised through radio, television, and community camps in local languages. Anganwadi workers and panchayat representatives should be trained and included in these campaigns.

Simplifying the Application Process:

To make the online and offline application processes more accessible, a mobile app should be developed with support for local languages such as Santhali and Mundari. Additionally, more camps should be organized in rural areas to assist with Aadhaar linking and e-KYC.

Addressing Technical Barriers:

Mobile banking vans and digital literacy centers should be introduced in rural areas to overcome banking and digital access limitations. The Aadhaar seeding and e-KYC process should be made quicker and more transparent.

Accelerating the Verification Process:

A time-bound system should be introduced to reduce delays in verification. A dedicated help desk should be set up in every district so that women can easily check the status of their applications.

Clarifying and Relaxing Eligibility Criteria:

Ineligibility definitions, such as “income-tax paying family,” should be clarified. A special category should be created to prioritize women living below the poverty line (BPL). Separate provisions should be made for widows, divorced women, and single mothers.

Expanding the Amount and Coverage:

The monthly amount of ₹2,500 should be periodically adjusted for inflation. The age limit should also be expanded to include needy women over the age of 50, provided they are not receiving other pension benefits.

Integrating Skill Development:

The scheme should be linked with skill development and self-employment programs such as tailoring, beautician training, or small business loans, so that women can become self-reliant and achieve long-term financial stability.

Monitoring and Transparency:

An online dashboard should be developed for real-time monitoring of beneficiary lists and payment statuses, enabling women to check their details easily. Strict verification and penalty mechanisms should be put in place to prevent fraudulent applications.

Special Budget Allocation:

The annual budget for the scheme (₹9,609 crore in 2025–26) should be increased to accommodate more beneficiaries and ensure timely distribution. Special allocations should be made for rural regions.

Helpline and Grievance Redressal:

24/7 helplines and grievance redressal centers should be established at the local level in districts like Khunti to help women resolve technical issues such as Aadhaar linkage or payment delays.

Implementing these recommendations will improve the scheme’s reach, impact, and transparency, enabling more women to benefit and furthering the cause of women’s empowerment in Jharkhand.

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THE ROLE OF CRITICAL THINKING IN EDUCATION

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Abstract

Critical thinking has emerged as an indispensable competency in the realm of 21st-century education. It involves purposeful, reflective judgment, enabling learners to evaluate information, challenge assumptions, and develop reasoned conclusions. This article explores the concept, components, benefits, and practical implications of critical thinking within the educational framework. It also delves into how these skills can be nurtured through pedagogy, identifies the barriers to implementation, and emphasizes the importance of critical thinking for informed decision-making, creative problem-solving, and democratic citizenship. The paper concludes with strategic suggestions for integrating critical thinking into teaching practices for holistic learner development.

Keywords: Critical thinking, education, problem-solving, reflective learning, higher-order thinking, pedagogy, creativity, decision-making, democratic citizenship

Critical thinking holds a central place in the landscape of contemporary education. It is not merely about acquiring information but about developing the capacity to engage with that information in a thoughtful and reflective way (Facione, 1990; Paul & Elder, 2008). At its core, critical thinking involves the ability to analyze data, evaluate arguments, and synthesize various sources of knowledge into coherent conclusions. Instead of passively accepting facts, students are encouraged to question the underlying assumptions, examine alternatives, and arrive at logical and well-supported understandings. This ability is especially important in an era characterized by information overload and complex societal challenges (Halpern, 2014).

Defined more precisely, critical thinking refers to the process of thinking clearly and rationally while recognizing the logical relationships between concepts. It encompasses a wide array of intellectual skills, including reasoning, solving problems, and making decisions (Ennis, 1996). Rather than being a spontaneous or intuitive ability, critical thinking is a concerns academic choices or consumer behavior, critical thinking provides a structured framework for weighing options and predicting outcomes. In academic research and scientific inquiry, it is indispensable for formulating

disciplined and step-by-step approach to evaluating ideas and evidence (Facione, 1990). There are several interrelated components that form the foundation of critical thinking. One of these is analysis, which involves breaking down complex information into manageable parts in order to understand how they fit together. Evaluation is the next step, which requires assessing the credibility, reliability, and relevance of that information. Once these elements are understood, synthesis comes into play—this is the process of combining insights from various sources to create a new and comprehensive understanding. Reasoning then enables individuals to draw well-founded conclusions based on the available evidence (Paul & Elder, 2008).

The practical application of critical thinking can be observed in various aspects of daily life. In problem-solving scenarios, such as managing a group project or navigating unexpected challenges, it helps in identifying the root causes and formulating effective solutions. In decision-making, whether it

hypotheses, interpreting data, and deriving conclusions. Critical thinking is also crucial in daily interactions with media, where it helps individuals to assess the validity of claims and avoid misinformation. Moreover, it fuels

creativity by encouraging individuals to explore ideas from multiple angles and think beyond conventional patterns (Halpern, 2014; Kuhn, 1999).

The benefits of cultivating critical thinking skills are far-reaching. It supports informed and rational decision-making, enhances creative thought processes, strengthens the ability to communicate effectively, and equips individuals with the tools to solve complex problems. Additionally, it fosters a deeper engagement with learning material, making the educational experience more meaningful and transformative (Brookfield, 2012).

Improving critical thinking requires conscious effort and consistent practice. Active listening plays a vital role, as it involves paying full attention to others' perspectives and seeking clarification without immediate judgment. Asking open-ended questions stimulates deeper thought and reflection, while exposure to diverse viewpoints broadens understanding and challenges personal biases. Evaluating evidence with a critical lens ensures that decisions are based on trustworthy and valid information. Regularly reflecting on one's own assumptions also promotes intellectual humility and open-mindedness (Bailin et al., 1999).

In educational settings, critical thinking serves as a catalyst for meaningful learning. It moves students beyond rote memorization, encouraging them to actively engage with content and to develop their own ideas. This intellectual independence not only improves problem-solving abilities but also nurtures creativity and innovation. Furthermore, fostering critical thinking prepares students for active participation in democratic societies by enabling them to make informed decisions and engage in respectful discourse on complex social issues (Norris & Ennis, 1989).

To effectively embed critical thinking into classroom practice, educators can use a range of pedagogical approaches. Socratic questioning, for example, challenges students to think deeply by probing their reasoning. Case studies and classroom debates encourage them to analyze issues from multiple viewpoints, while project-based learning connects academic content to real-world problems. Reflective

journaling further promotes self-awareness and metacognitive skills by helping students evaluate their learning processes (Brookfield, 2012).

Despite its clear advantages, the integration of critical thinking in education faces several challenges. Standardized testing systems often prioritize memorization over analysis and reflection, which can limit opportunities for deeper learning. Many teachers may also lack the training and resources necessary to effectively teach critical thinking. Additionally, cultural and institutional norms in some educational contexts may discourage students from questioning authority or expressing divergent opinions, making the development of critical thinking more difficult (Paul, 1992).

In sum, critical thinking is not just a desirable educational goal—it is essential for preparing students to navigate the complexities of modern life. Its development empowers individuals to be more thoughtful, creative, and responsible, equipping them with the skills they need to contribute meaningfully to society.

Literature Review

Several scholars emphasize the foundational role of critical thinking in shaping educational outcomes. Facione (1990) defined critical thinking as purposeful, self-regulatory judgment that results in interpretation, analysis, evaluation, and inference. Paul and Elder (2008) argued that without critical thinking, students may gain knowledge but fail to apply it meaningfully. Halpern (2014) further emphasized that critical thinking skills must be taught explicitly and integrated across disciplines for meaningful development. Ennis (1996) outlined dispositions necessary for critical thinking, including open-mindedness and inquisitiveness, essential for 21st-century learners. These perspectives support the inclusion of critical thinking in educational frameworks for better cognitive, social, and civic outcomes.

Conclusion

Critical thinking is essential for developing lifelong learners, responsible citizens, and effective professionals. It transforms education

from passive knowledge consumption to an active, empowering process. Critical thinking enables learners to analyze, synthesize, and evaluate information, make sound decisions, and solve problems creatively. Educators must actively foster these skills through classroom strategies like debates, reflective writing, and problem-based learning. By nurturing critical thinking, education becomes a tool not just for academic success, but for personal and societal advancement. In today's information-heavy world, critical thinking stands as the key to navigating complexity, fostering innovation, and sustaining democracy.

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NAVIGATING FINANCIAL TURBULENCE: A MODERN FRAMEWORK FOR RISK MANAGEMENT & WEALTH PRESERVATION

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Abstract

In an era of heightened volatility and rapid financial shifts, mastering risk management is no longer optional it's vital for safeguarding wealth. “**Navigating Financial Turbulence: A Modern Framework for Risk Management & Wealth Preservation**” presents a comprehensive approach that blends traditional safeguards with cutting-edge intelligence. This framework begins by identifying core financial risks market, credit, liquidity, and operational that threatens individual and institutional portfolios. It then juxtaposes classic mitigation methods like diversification, stress testing, and capital allocation with derivative-based hedging (e.g., options and futures) and statistically sound tools such as Value at Risk (VaR). These tools allow for quantifying possible losses under adverse scenarios and structuring portfolios accordingly.

Crucially, the framework incorporates **regulatory resilience**, spotlighting measures consistent with Basel III that ensure robust capital and liquidity buffers. This layer guards against systemic shocks and instills confidence in financial stability. Moreover, the study delves into the implications of global interconnectedness showing how geopolitical tensions, macroeconomic disruptions, and cross-border capital flows demand a more dynamic, responsive risk posture.

The final—and most forward-looking—component emphasizes **technology-driven innovation**, detailing how big data analytics, machine learning, and AI-powered monitoring enable real-time risk detection and agile portfolio recalibration. By interweaving time-tested risk principles with modern analytics and regulatory foresight, this framework empowers financial actors to proactively navigate uncertainty, preserve wealth, and build lasting resilience.

Keywords: Systemic Risk, Derivative Hedging, Value at Risk, Regulatory Resilience, AI-Driven Analytics

Introduction

In an ever connected global economy, financial markets have grown in complexity and volatility. From sudden geopolitical shifts to rapid technological transformation and monetary policy swings, the threats to capital preservation are more varied than ever. Against this backdrop, effective **risk management** is no

longer just a best practice it's indispensable. This article presents a modern framework that blends proven financial principles with cutting edge technologies like derivatives, AI, big data, and strong regulatory standards to help individuals, businesses, and financial institutions navigate uncertainty and preserve wealth.

Literature Reviews

1. **Enterprise Risk Management (ERM) Paradigm**-A systematic literature review demonstrates how ERM supports identifying, evaluating, and managing risks across organizations. While adoption varies across industries, ERM tends to improve performance and institutional resilience
2. **Big Data & Analytics for Risk**-Recent studies showcase how big data and analytics tools (e.g., AI, machine learning) enhance risk forecasting, real-time detection, and mitigation, though challenges with ethical use and data integration persist
3. **AI and ML in Risk Frameworks**-Research indicates that AI/ML models significantly boost predictive accuracy and help monitor both market and credit risks in near-real-time. Concerns remain around model explain ability and governance.
4. **Derivative-Based Hedging & VaR Models**-VaR (Value at Risk) remains widely used for measuring market risk, yet it fails to capture extreme tail events. Conditional VaR (or expected shortfall) is recommended for more robust worst-case assessments
5. **Regulatory Standards (e.g., Basel III, EMIR)**-Strong regulatory frameworks enhance capital buffers and oversight—Basel III tightened capital and liquidity requirements, while EMIR curbed systemic risk in derivatives markets.

Objectives

1. **Objective 1:** To develop an integrated risk management model combining traditional methods (e.g., diversification, stress testing) with modern tools (derivatives, Value at Risk, machine learning, and regulatory frameworks).
2. **Objective 2:** To assess the effectiveness of this hybrid model in maintaining financial stability and protecting wealth during periods of market disruption.

Explaining the Objectives

Objective 1: Building an Integrated Framework

1. Traditional Foundations-The framework begins with time-tested strategies:

- **Diversification** spreads investments across different assets (stocks, bonds, real estate), reducing the impact when a single asset drops.
- **Stress testing** simulates extreme economic scenarios (like financial crises) to assess if portfolios can withstand them
- **Prudent capital allocation** ensures maintaining enough reserves to absorb potential losses without jeopardizing financial health.

2. Advanced Risk Metrics-To measure exposure more precisely:

- **Value at Risk (VaR)** quantifies the maximum expected loss within a certain confidence level (e.g., “1-day 95% VaR”)
- **Conditional VaR (CVaR)**, also known as Expected Shortfall, captures the average loss in the worst-case tail beyond VaR—offering a more robust understanding of extreme risks

3. Derivative Instruments for Hedging--Options and futures allow institutions to lock in prices or profit from market movements, effectively providing a shield against downside risk.

4. AI & Machine Learning for Real-time Insight-AI-driven analytics and machine learning models (like deep learning and reinforcement learning) monitor portfolios continuously, detect anomalies faster, and adapt to shifting market conditions in real time.

5. Regulatory Compliance (Basel III & EMIR)-Adherence to standards like **Basel III** and **EMIR** enhances institutional rigor by:

- Enforcing minimum capital and liquidity requirements.

- Structuring transparent, safe derivative trading environments and counterparty risk reporting

Objective 2: Evaluating Model Effectiveness

Stress-Test Simulations (e.g., 2008–09 Crises)

We recreate past extreme events—like the 2008–09 financial collapse—by running portfolios through severe economic scenarios (e.g., sharp stock market drop, unemployment surge, housing crash). This helps us observe whether a portfolio has enough capital and liquidity to survive.

Regulatory-Style Bank Stress Tests

Similar to formal stress tests mandated by regulators (like the Federal Reserve’s CCAAR or the 2009 Supervisory Capital Assessment Program), we evaluate how much capital is needed under stress to maintain solvency and avoid forced asset sales.

Real-Time Monitoring During Geopolitical Shocks

When sudden events occur such as military conflicts, trade policy shocks, or major elections we use real-time data (e.g., geopolitical risk indicators) to see how quickly and effectively portfolios respond, measuring speed of adjustment and downside protection

Key Findings

1. Diversification and Stress Testing Remain Foundational

Traditional risk tools like diversified portfolios and scenario analysis continue to offer substantial benefits in stabilizing returns.

2. Derivatives Enhance Downside Protection

Options and futures allow capital preservation acting like financial insurance during large market fluctuations

3. Conditional VaR Offers Superior Tail-Risk Assessment

Unlike VaR, CVaR provides a more complete view of extreme losses and strengthens risk limit-setting

4. AI and Big Data Drive Real-Time Responsiveness

Machine learning-based monitoring systems (e.g., LSTM, random forests) detect anomalies swiftly and allow proactive adjustments

5. Regulatory Buffers Build Institutional Resilience

Basel III and EMIR fortified capital structures and mitigated counterparty risks reducing systemic vulnerabilities

Recommendations

1. Adopt a Layered Risk Management Approach

Use diversification, hedging, VaR/CVaR, and AI monitoring in collaboration—each layer addresses different dimensions of risk.

2. Incorporate Conditional VaR into Risk Policies

Upgrade standard VaR limits to include CVaR to better account for extreme market scenarios.

3. Leverage AI-Powered Monitoring

Integrate big data tools and AI models (e.g., LSTM, Random Forest) for real-time detection of stress signals in portfolios.

4. Ensure Robust Governance & Explainability

Maintain clear oversight of AI models, document decision frameworks, and ensure traceability to meet regulatory and ethical norms.

5. Align with Regulatory Best Practices

Fully implement frameworks like Basel III and EMIR, and regularly participate in stress test exercises.

Conclusion

In a world rocked by unpredictable shocks from pandemics and geopolitical upheaval to abrupt market collapses relying on traditional risk management alone is insufficient. A modern framework for risk management and wealth preservation must combine robust tradition with technological innovation:

- **Diversification** and **stress testing** provide a sturdy base.
- **Derivatives** allow hedging against market swings.
- **Conditional VaR** enhances risk measurement.
- **AI-powered analytics** ensure dynamic, real-time responses.
- **Regulatory alignment** guarantees financial discipline and systemic readiness.

By layering these components financial rigor, technological agility, regulatory robustness stakeholders can build resilient and adaptive portfolios capable of navigating turbulence while preserving wealth for the long term.

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NEP 2020: A TRANSFORMATIVE SHIFT TOWARD DECOLONISING INDIAN EDUCATION

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Abstract

The National Education Policy (NEP) 2020 represents a landmark moment in the historical evolution of Indian education. Building on the foundations laid by the NEPs of 1968 and 1986, which emphasised access, modernisation, and equity, NEP 2020 offers a transformational vision aimed at aligning education with the needs of a 21st-century, knowledge-driven society. It introduces a flexible 5+3+3+4 structure, promotes multidisciplinary learning, and integrates technology while remaining rooted in India's cultural and intellectual heritage.

A central pillar of NEP 2020 is its emphasis on language. The policy advocates for mother tongue or regional language as the medium of instruction until at least Grade 5, recognising its cognitive and cultural benefits. This shift challenges the colonial-era dominance of English and seeks to restore pride in India's linguistic diversity. While English remains important for global communication, NEP 2020 repositions it as one of many tools rather than the sole medium of academic success.

In doing so, NEP 2020 takes a decisive step toward decolonising Indian education by promoting Indian Knowledge Systems, indigenous languages, and culturally relevant pedagogy. However, implementing this multilingual vision presents real challenges—such as a lack of trained teachers, limited resources in regional languages, and resistance from states. The policy's success will depend on how effectively it navigates this language dilemma in a complex, multilingual nation.

Keywords: NEP 2020, Mother Tongue Instruction, Multilingualism, Language Policy, Decolonising Education

NEP 2020 Historical Context and Evolution

The National Education Policy (NEP) 2020 is a landmark reform introduced by the Government of India to reshape the country's education system for the 21st century. It replaces the previous policy from 1986 and is the third major education policy since independence, following the NEPs of 1968 and 1986 (revised in 1992). The 1968 policy, influenced by the Kothari Commission, introduced the 10+2+3 structure and emphasised equal access, national integration, and the promotion of regional languages. The 1986 policy focused on modernisation, science and technology, and improving education for marginalised communities, but it lacked the flexibility and global orientation needed in a rapidly changing world.

Recognising these limitations, NEP 2020 was developed through extensive public consultation and expert input, led by a committee chaired by Dr. K. Kasturirangan. Approved in July 2020, the policy introduces a more adaptive and inclusive 5+3+3+4 structure, promotes multidisciplinary learning, integrates digital tools, and seeks to align Indian education with global standards while preserving its cultural and linguistic heritage (Sharma).

NEP 2020: a Transformational Vision

The new structure aligns with the cognitive development stages of children, echoing Jean Piaget's theory of developmental learning:

- Foundational Stage (5 years): Play-based and activity-driven learning (ages 3–8)

- Preparatory Stage (3 years): Introduction to reading, writing, and numeracy (ages 8–11)
- Middle Stage (3 years): Subject-specific learning and experiential methods (ages 11–14)
- Secondary Stage (4 years): Flexible subject choices and multidisciplinary education (ages 14–18) (NEP 2020)

This model replaces the rigid 10+2 system and allows students to explore diverse interests, fostering holistic development in line with Howard Gardner's theory of multiple intelligences.

India's higher education system, though vast, struggled with quality, relevance, and global competitiveness. NEP 2020 introduces multiple entry and exit options in undergraduate programs:

- 1 year: Certificate
- 2 years: Diploma
- 3 years: Bachelor's Degree
- 4 years: Bachelor's with Research (NEP 2020)

This modular approach, supported by an Academic Bank of Credits, allows students to pause and resume education without losing progress—an idea aligned with lifelong learning models advocated by theorists like Paulo Freire, who emphasised education as a continuous, liberating process (Freire).

Teachers have long been undertrained and overburdened, often entering the profession without adequate preparation. NEP 2020 places teachers at the heart of educational reform, envisioning them as mentors, facilitators, and lifelong learners. It introduces a 4-year integrated B.Ed. program, continuous professional development, and merit-based recruitment, echoing Lev Vygotsky's emphasis on the teacher's role in scaffolding student learning and development (Vygotsky).

The COVID-19 pandemic exposed deep inequalities in access to digital education. Millions of students, especially in rural and low-income areas, were left behind due to lack of devices, internet, or digital literacy. NEP 2020 responds by promoting technology integration at all levels—through platforms like DIKSHA, SWAYAM, and e-Pathshala—and by encouraging AI-based personalised learning. This aligns with constructivist

theories that advocate for adaptive, student-centred learning environments.

Role of Language in NEP 2020

The National Education Policy (NEP) 2020 places a strong emphasis on the role of language in shaping a more inclusive, culturally rooted, and cognitively enriching education system. Recognising India's vast linguistic diversity, NEP 2020 promotes multilingualism, mother tongue-based education, and the development of Indian languages as central to a child's holistic development. It recommends that wherever possible, the medium of instruction until at least Grade 5—and preferably till Grade 8—be the child's mother tongue or local language, as research shows this enhances comprehension and learning outcomes. The policy also reinforces the Three-Language Formula, encouraging students to learn three languages, with flexibility for states and regions to choose based on local needs. In addition, NEP supports the revitalisation of classical and tribal languages, the creation of bilingual teaching materials, and the use of technology and translation tools to make language learning more accessible and engaging. By doing so, NEP 2020 not only aims to improve academic performance but also to foster cultural preservation, national unity, and linguistic pride.

The Changing Role of English in NEP 2020

In earlier education policies, particularly the NEP of 1968 and 1986, English gradually became the dominant medium of instruction in many parts of India, especially in urban and private schools. It was widely perceived as a gateway to better job opportunities, higher education, and social mobility. However, this emphasis often came at the cost of neglecting Indian languages, leading to a growing divide between English-medium and vernacular-medium students. The Three-Language Formula introduced in 1968 aimed to promote multilingualism, but its implementation was uneven across states, and English continued to gain prominence, sometimes overshadowing regional languages.

NEP 2020 brings a more balanced and inclusive approach. It acknowledges the global

importance of English as a link language and a valuable skill for higher education and employment. However, it also emphasises the cognitive and cultural benefits of learning in one's mother tongue or regional language, especially in the foundational years. The policy recommends that the medium of instruction be the home language or local language at least until Grade 5, and preferably till Grade 8, while still allowing English to be taught as a subject. This shift is not about diminishing the role of English, but about elevating the status of Indian languages and ensuring that students are not disadvantaged simply because they are not fluent in English.

NEP 2020 also promotes bilingual education, where students can learn content in both English and their native language, helping them transition smoothly and become truly multilingual. It reaffirms the Three-Language Formula but allows flexibility in its implementation, ensuring that no language is imposed. In essence, NEP 2020 redefines the role of English—not as the sole path to success, but as one of many tools in a multilingual, culturally rich, and inclusive education system.

NEP 2020: A Step Toward Decolonising Education

Thomas Babington Macaulay played a defining role in shaping colonial India's education system through his infamous "Minute on Indian Education" delivered on February 2, 1835. As a member of the Governor-General's Council, Macaulay dismissed traditional Indian knowledge systems and languages—such as Sanskrit, Arabic, and Persian—as inferior, famously asserting that "a single shelf of a good European library was worth the whole native literature of India and Arabia"(Macaulay 3). His goal was to create a class of Indians who were "Indian in blood and colour, but English in taste, in opinions, in morals, and in intellect" (8). This class would serve as cultural intermediaries between the British rulers and the Indian masses, loyal to the colonial state and alienated from their own heritage.

Macaulay's recommendations led to a decisive shift in British education policy, favouring Western science and literature taught in English over indigenous systems of learning. This marked the beginning of what scholars now

refer to as "Macaulayism"—a colonial strategy to culturally re-engineer Indian society through English education. The result was the marginalisation of Indian languages, philosophies, and epistemologies, and the entrenchment of English as a symbol of power, intellect, and social mobility.

This phenomenon is part of a broader pattern known as English linguistic imperialism, a term popularised by linguist Robert Phillipson. It refers to the imposition of English as a dominant language through colonial, political, and economic means, often at the expense of native languages and cultural identities (Phillipson). In India, English became not just a medium of instruction but a marker of elite status, creating a divide between English-speaking and vernacular-speaking populations. As noted in recent studies, English continues to be perceived as a passport to better education, employment, and global relevance, reinforcing a colonial hierarchy of languages.

The National Education Policy (NEP) 2020 represents a conscious effort to reverse the legacy of linguistic imperialism and reclaim India's educational sovereignty. It promotes the use of mother tongue or regional language as the medium of instruction at least until Grade 5, and preferably till Grade 8. This challenges the colonial-era bias that equated English with intelligence and success, and instead affirms the cognitive and cultural value of learning in one's native language.

NEP 2020 also emphasises the integration of Indian Knowledge Systems (IKS) into the curriculum—reviving ancient contributions in mathematics, astronomy, medicine, philosophy, and the arts. It encourages contextual and culturally rooted pedagogy, allowing students to learn in ways that are relevant to their communities and lived experiences. Education Minister Dharmendra Pradhan has explicitly stated that NEP 2020 will help "decolonise the Indian education system" by promoting Indian languages, values, and knowledge traditions.

In doing so, NEP 2020 does not reject English outright. Instead, it repositions English as one of many tools, rather than the sole gateway to opportunity. It envisions a multilingual India where students are globally competent yet culturally grounded, capable of navigating both

local and international contexts with confidence.

The Language Dilemma: Implementing NEP 2020 in a Multilingual Nation

The language policy in NEP 2020, while visionary in promoting multilingualism and mother tongue-based education, faces several implementation challenges. A major hurdle is the shortage of trained teachers proficient in regional and tribal languages, along with a lack of pedagogical training in multilingual instruction. Additionally, there is a significant gap in the availability of quality textbooks and digital resources in many Indian languages, making content delivery inconsistent. Urban parents often prefer English-medium education due to its perceived link to better career prospects, creating a divide between urban and rural schooling. Furthermore, some states, like Tamil Nadu, Maharashtra, have resisted the Three-Language Formula, citing concerns over linguistic imposition and federal autonomy. Balancing the need for global English proficiency with the cognitive and cultural benefits of mother tongue instruction remains a delicate task. Without addressing these structural and societal barriers, the ambitious linguistic goals of NEP 2020 risk remaining aspirational rather than transformative.

Conclusion

The National Education Policy 2020 marks a bold and necessary departure from the colonial legacy that has long shaped India's educational landscape. By prioritising mother tongue instruction, integrating Indian Knowledge Systems, and promoting culturally rooted pedagogy, NEP 2020 seeks to restore the intellectual sovereignty that was eroded under British rule and perpetuated through decades of linguistic and curricular dependence on Western models. While challenges in implementation—especially regarding language, teacher training, and resource development—remain significant, the policy lays a visionary foundation for an education system that is inclusive, flexible, and deeply connected to India's civilisational ethos. If executed with commitment and sensitivity, NEP 2020 has the potential not only to

decolonise Indian education but also to empower future generations with a sense of identity, purpose, and global competence rooted in local wisdom.

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IMPACT OF ARTIFICIAL INTELLIGENCE ON DIGITAL MARKETING

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Abstract

This chapter examines how artificial intelligence (AI) is revolutionizing digital marketing, with a focus on how AI tools improve customer engagement, personalization, and marketing effectiveness. AI gives marketers the ability to analyse vast amounts of data, forecast customer behaviour, and provide relevant content by combining automation, machine learning, and natural language processing. Highlighting the advantages and difficulties of adopting AI, the study explores the many uses of AI, including content creation, social media marketing, SEO, and SEM. Additionally, it tackles important issues like algorithmic bias, data privacy, ethical ramifications, and the widening skills gap in marketing teams.

The chapter highlights AI's potential to change the digital marketing landscape by looking at its historical development and its applications in customer segmentation, predictive analytics, and marketing automation. As it provides insights into future directions and unresolved issues in this developing field, the study attempts to assess the efficacy of AI-driven interventions.

Keywords: Artificial Intelligence, Digital Marketing, Machine Learning, Personalization, Customer Segmentation, Social Media Marketing, Target advertisement, Data Privacy, AI Ethics. SEO, SEM, Chatbots.

INTRODUCTION:

Artificial Intelligence (AI) is not just a catchphrase; it is the innovation and technology of the future. Rapid advancements in artificial intelligence have the potential to fundamentally alter a variety of industries as well as how we communicate, collaborate, and live. Self-driving cars and virtual assistants are just two examples of how AI is already affecting our daily lives. But this is just the beginning. The possibilities of AI are endless, and there is a palpable sense of excitement surrounding it. One of the most intriguing aspects of AI is its ability to learn and adapt. Machine learning techniques enable artificial intelligence (AI) systems to analyze vast amounts of data and improve over time. As a result, there are too many opportunities in sectors like banking, healthcare, and transportation. Imagine a time in the future when, in comparison to human doctors, AI-driven financial or healthcare systems can predict market trends with startling

efficiency and accuracy. The potential impact this could have on our lives is simply amazing. AI has the potential to increase our productivity and efficiency at work as well. By eliminating repetitive and boring tasks, intelligent automation frees up human labourers to focus on more complex and imaginative projects. Artificial intelligence is not just a concept from science fiction movies; it is our future. AI has many potential applications and benefits, such as in the domains of communication, healthcare, and finance.

Consequently, industries such as banking, healthcare, and transportation are overflowing with opportunities. Imagine a future in which AI-driven financial or healthcare systems are able to predict market trends with astonishing accuracy and efficiency when compared to human doctors. It's just incredible how much this could change our lives. Additionally, AI has the potential to improve our efficiency and productivity at work. Intelligent automation

frees up human workers to concentrate on more intricate and creative projects by removing tedious and repetitive tasks. Artificial intelligence is the way of the future, not merely a concept from science fiction films. AI has a wide range of potential uses and advantages, including in the fields of finance, healthcare, and communication. The capabilities of artificial intelligence allow us to see what people think, say, and feel about a brand or product globally, and this occurs in real time, of course. In a similar vein, the number of people using the internet increases along with its users. Artificial intelligence (AI) is a rapidly evolving field that investigates and develops computer systems capable of performing tasks that typically require human intelligence, such as speech recognition, visual perception, decision-making, and language translation. Thanks to the development of sophisticated algorithms, increased processing power, and the availability of vast amounts of data, artificial intelligence has advanced significantly in recent years, particularly in the domains of machine learning and deep learning. AI is a broad, multidisciplinary field that incorporates ideas from information engineering, computer science, psychology, linguistics, mathematics, and other fields (AJuhi and Kumar, 2020). The fact that intelligence is difficult to define—there is no universally accepted definition of intelligence—makes it challenging to answer this question. Building systems that are capable of learning, reasoning, decision-making, and language translation, to mention a few tasks that require human intelligence, is the essence of artificial intelligence (Emmert-Streib et al., 2020). Although there are numerous approaches to improve digital advertising and digital strategies in general, marketing solutions based on artificial intelligence can analyze data in a far more thorough and extensive manner.

Marketers can use this incredible data to feed consumer profiles. Artificial intelligence-powered solutions provide a comprehensive understanding of Internet users and potential clients, allowing the appropriate message to be sent at the appropriate time to the appropriate individual. Gathering information from each user interaction is the key. The most crucial aspect of artificial intelligence is its capacity to process and evaluate enormous volumes of data before spotting patterns. Through online

discussions and events, marketers can keep up their active and real-time user engagement. Prompt communication has a direct impact on consumer purchase decisions. Another advantage of artificial intelligence is the ability to systematically monitor social media and other digital platforms. In the end, the Golden Age of innovative marketing is artificial intelligence. A specific evolution in this field will be made possible by the application of this technological innovation. AI has the basic ability to imitate and even surpass the human brain. The main area of research focuses on teaching AI systems to solve the kinds of problems that the world poses to intelligence, even though these systems can be trained to mimic human behaviour. Since AI has already proven useful in fields like virtual assistants, self-driving cars, and medical advancements, it has enormous potential (Naqvi, 2020). However, taking into consideration the limitations of AI systems is not overly optimistic. These days, successful digital marketing campaigns combine a variety of tactics based on the company's goals, target audience, and industry. Businesses were forced to increase their budgets and reassess their marketing strategies due to emerging trends and technology. In the early days of digital marketing, email was a widely used marketing channel. After that, attention turned to search engines like Netscape, which gave companies the opportunity to brand and keyword their goods to boost visibility. Social media platforms like Facebook have made it possible for businesses to monitor user data and target very specific demographics with their messaging. Businesses can now more easily reach customers wherever they may be with their products and services thanks to mobile phones and other portable technology.

76% of American adults reported using their smartphones to make online purchases in 2022, according to a Pew Research Centre study. Successful digital marketing campaigns typically combine a number of these tactics, tailored to the specific goals, target audience, and industry of the business. Because the digital landscape is constantly evolving, marketers need to stay up to date on the latest trends, technologies, and best practices. As technology continues to advance, digital marketing has become an essential component of modern businesses. The combination of machine

learning and artificial intelligence has made digital marketing more personalized and data-driven. Customer behaviour and preferences may be analysed by AI algorithms to create customized and focused marketing campaigns that boost engagement and conversion rates. Because AI automates the bidding, targeting, and ad placement processes, digital marketers can optimize the efficacy of their advertising campaigns. This ensures that marketing funds are distributed efficiently to the right target market in addition to saving time. AI-powered tools and chatbots have also revolutionized digital platform customer service and interaction. These tools have the potential to enhance the overall customer experience by providing timely answers to inquiries from clients, offering personalized suggestions, and even simplifying transactions.

Digital marketing strategies use social media platforms to advertise products and services, reach target audiences, and increase brand awareness. Regularly releasing new content can boost website traffic, build relationships with customers, and increase sales. In addition to providing businesses with a way to engage with their current clientele and draw in new ones, the initial steps in social media marketing include selecting the most appropriate platform for your target audience, creating content that appeals to them, and interacting with potential customers by leaving comments and forwarding valuable content. Therefore, we call them static media. Additionally, the practice of using social media platforms—where users build social networks and share information—to increase a company's online visibility, sales, and website traffic is known as social media marketing, sometimes called digital marketing or e-marketing. In addition to providing businesses with a way to engage with their existing clientele and draw in new ones, social media marketing (SMM) has integrated data analytics capabilities that allow marketers to track the success of their campaigns and identify new engagement opportunities. Therefore, we call them static media. Social media reached new heights, surpassing even the reach of radio and television, thanks to the explosive growth of interactive digital channels over the 18-year period between 2004 (MySpace became the first social media site to reach one million subscribers) and 2022. With 4.76 billion users globally as of early 2023, social media was used by more than 59% of the world's population.

The role of artificial intelligence in social media security and safety is the main focus of this study. Artificial intelligence differs from traditional programming or invention stages primarily in that social media marketing is used in this context. It is based on a pattern algorithm that can help with non-AI programming, or simply programming that is human-use and compliant.

Artificial Intelligence's Place in Digital Marketing:

Digital marketers must understand the basics of artificial intelligence (AI) before incorporating it into their campaigns. Deep learning, robotics, neural networks, machine learning, and natural language processing are some of the topics covered in this foundational knowledge. According to research, artificial intelligence (AI) is developing quickly and is anticipated to be important in many different tasks, especially when it comes to service robots (Wirtz et al., 2018). AI has a significant impact on services; it promotes innovation, changes the way services are provided, and may even affect employment opportunities (Huang & Rust, 2018). Using a range of methods, artificial intelligence can keep an eye on unstructured user comments to deliver a personalized experience and identify emergencies. Through the evaluation of different activities and demographics, the technology can also assist with content creation. AI has already been used by most of the biggest social networking companies to streamline operations and expand their businesses.

In order to strengthen customer relationships, Yuu et al. (2021) propose an artificial intelligence marketing (AIM) strategy that leverages AI to generate and disseminate knowledge. This paradigm illustrates how AI can be applied to knowledge-based marketing to personalize customer interactions and boost engagement.

Further illustrating the potential of AI-enabled chatbots to enhance the customer experience and decision-making process generally, Lee's 2022 study emphasizes the importance of effective communication with AI chatbots in influencing consumers' purchase intents. Rapid technological advancements, particularly in the fields of artificial intelligence (AI) and machine

learning (ML), have had a big impact on digital marketing. Advances in AI now offer a fantastic chance to transform marketing tactics and consumer communications.

The purpose of this study is to draw attention to the deeper possibilities and consequences of machine learning and artificial intelligence in digital marketing.

SEARCH ENGINE OPTIMIZATION (SEO)

Search engine optimization, or SEO, is a digital marketing strategy that increases a website's visibility on search engines. The key elements of this are creating content with targeted keywords, enhancing the website's design and loading speed, and constructing high-quality backlinks. This can lead to increased visibility, increased website traffic, and a stronger online presence. It is necessary to have a fundamental understanding of SEO in order to utilize its advantages in a digital marketing strategy. Nowadays, search engines are primarily used by consumers to locate and access online content (Shahzad et al., 2020; Sheffield, 2020; Pérez-Montoro & Codina, 2017; Dramilio et al., 2020). For e-commerce businesses hoping to thrive in the post-pandemic environment, understanding the basics of Search Engine Optimization (SEO) is therefore essential. On-site optimization concentrates on a website's content and structure to make sure that users can easily navigate it and find high-quality, pertinent information. Conversely, off-site optimization entails creating a powerful online presence via initiatives like content production, social media interaction, and link building (Dramilio et al., 2020; Killoran, 2013; Perez-Montoro & Codina, 2017). By implementing a comprehensive SEO strategy, e-commerce businesses can capitalize on the growing trend of online shopping and obtain a substantial competitive advantage (SEO and Content Marketing for Your Small Business, 2020) Killoran (2013) (Dramilio and others, 2020) (Montoro-Perez & Codina, 2017).

SEARCH ENGINE MARKETING (SEM)

The strategies and tactics used to increase a website's visibility on search engine result pages (SERPs) through sponsored advertising are included in search engine marketing (SEM) principles. Keyword management, competitive

analysis, and research are necessary to optimize ad placements. This is closely related to Pay-Per-Click (PPC) advertising, where businesses only have to pay when a user clicks on their advertisement.

SOCIAL MEDIA PROMOTION

Social media marketing is the process of interacting with people on social media platforms to build your brand, increase sales, and enhance website traffic. Creating and sharing content on social media platforms is typically necessary to achieve your branding and marketing goals. It involves a number of activities, including sharing movies and images, managing marketing campaigns, keeping an eye on user behaviour, and making adjustments. Marketers use this AI-powered strategy to increase marketing efficiency, audience engagement, and return on investment.

USING ARTIFICIAL INTELLIGENCE IN MARKETING CONTENT

Artificial intelligence (AI) is revolutionizing the field of content marketing. Technology allows for the automation of content creation, the customization of content delivery for each individual customer, and the analysis of content performance. By using AI, marketers can create more effective and successful content strategies. The components found in this study, content marketing techniques, and Facebook's transfer of thousands of user interest data (Hinds et al., 2020) could be used to motivate users to take particular online actions and affect user behavior. AI has the potential to create content that is both human-like and search engine optimized, in addition to identifying trends and suggesting topics for content. Businesses can use AI content marketing to increase sales and enhance customer engagement.

ARTIFICIAL-INTELLIGENCE'S HISTORICAL DEVELOPMENT

Early Foundations: The idea of intelligent artificial entities is hinted at in philosophical theories and ancient myths such as the Chinese concept of automata and the Greek story of Pygmalion.

Mathematical Foundations: Mathematicians and philosophers like René Descartes and Gottfried Wilhelm Leibniz made theories about machines that could reason and follow logical procedures in the 17th century.

Twenty-First Century Highlights: Turing and the Development of Computer Science Alan Turing established the groundwork for modern computers and artificial intelligence in the 1930s and 1940s with his creation of the Turing machine and the Turing Test, which established a benchmark for machine intelligence.

Programs for Early AI: Claude Shannon, Nathaniel Rochester, John McCarthy, and Marvin Minsky organized the Dartmouth Conference in the 1950s, which formally established artificial intelligence as a field of study. Early computer programs like the General Problem Solver and the Logic Theorist demonstrated that machines could be capable of reasoning similarly to humans.

The Rise and Fall of AI: Dreams and Disasters (1950s–1970s): Early results were encouraging, but progress was halted due to processing power limitations and the complexity of real-world scenarios. Funding and interest declined during the so-called "AI winter."

In the 1980s, expert systems: Artificial intelligence saw a resurgence with the advent of expert systems, which used rule-based logic to simulate the decision-making process of human experts. Systems such as the medical diagnosis system MYCIN have found practical applications for artificial intelligence.

GAPS IN RESEARCH:

Although AI is widely used, there are still a lot of unanswered questions that keep us from understanding its full potential and importance in this field. In addition to improving the ethics and effectiveness of AI's use in digital marketing, identifying these gaps will help guide future research.

Personalization vs. Privacy Issues: Research Gap To strike a balance between privacy and customization, more in-depth study is needed. What are some ways that marketers can use AI

to deliver personalized experiences while maintaining privacy? Research Opportunities: Analyze consumer perceptions of AI-powered personalized content and the effectiveness of various privacy-protection techniques.

Transparency in AI and Consumer Trust: A Research Gap The relationship between AI transparency and customer trust is not well understood. What effect does transparency have on consumer engagement and trust in AI decision-making processes?

Possible Study Initiatives: Examine how different levels of transparency in AI-driven marketing strategies impact consumer trust and brand loyalty.

A Research Deficit on AI Algorithm Fairness and Bias:

Not enough research has been done on the bias in AI algorithms used in digital marketing. How can biases in data and algorithms affect marketing outcomes, and how can they be mitigated? Research Opportunities: Determine the reasons and consequences of bias in AI marketing tools, and develop policies to ensure AI-powered equity and inclusivity.

CHALLENGES:

- a. **Data Privacy and Ethics:** Since digital marketing's use of artificial intelligence (AI) relies on the collection and analysis of enormous amounts of data, concerns about privacy and the ethical use of private client data are raised.
- b. **Adapting to Artificial Intelligence Technology:** Many businesses may find it challenging to adopt and incorporate AI technology into their current digital marketing strategies, requiring the acquisition of new skills and resources.
- c. **Algorithm Changes:** Because AI-driven algorithms used by search engines and social media platforms are constantly changing, digital marketers find it difficult to stay current and appropriately optimize their campaigns.
- d. **Customization and Confidence:** Even when AI enables targeted personalization of marketing initiatives, it can be challenging to maintain consumer trust and transparency when using AI-

generated recommendations and targeted advertisements.

- e. **Skills Gap:** Due to the specific knowledge and skills required to apply AI in digital marketing, marketing teams and businesses may have a skills gap.

RESEARCH ISSUES:

- a) The main issue is how hard it is to adapt to AI technology in the marketing context. Many businesses find it difficult to integrate AI, which frequently calls for the acquisition of new skills and resources.
- b) Privacy and ethical usage issues must also be addressed because AI uses vast volumes of data for analysis and targeting.
- c) As artificial intelligence (AI) is used in digital marketing, there is a widening skill gap in marketing teams and organizations, which makes specialized resources and knowledge necessary.
- d) There is still research being done on applying AI to comprehend consumer behavior. Even though AI can analyze vast amounts of data, it is still difficult to interpret this data and draw pertinent conclusions about consumer trends and preferences.

STATEMENT OF THE PROBLEM:

- a. Businesses face a challenge in successfully integrating AI technologies into their current digital marketing strategies.
- b. Because search engines and social media platforms use AI-driven algorithms, marketers find it difficult to stay on top of the latest trends and make the most of their plans.
- c. The use of massive amounts of customer data, which raises ethical and privacy concerns, makes it even harder to apply AI in digital marketing effectively.
- d. In the marketing industry, teams and organizations are facing an increasing skills gap that necessitates more resources and expertise.
 - The problem with AI's influence on digital marketing is that it necessitates successfully and responsibly

integrating AI technologies, as well as constant updates to algorithms that are constantly evolving and ethical considerations.

IMPORTANCE OF THE PROBLEM:

- a. The difficulty of effectively incorporating artificial intelligence (AI) into digital marketing could cost businesses a lot of money.
- b. As artificial intelligence (AI) becomes more prevalent in the marketing landscape, businesses must improve their ability to stay abreast of the ever-evolving algorithms, acquire the necessary skills, and successfully integrate the technologies.
- c. Moral concerns about the use of customer data raise questions about businesses' responsibilities when using AI in digital marketing.

The Consumers have become more aware of and cautious about how their data is used, and unethical or inappropriate data use can harm businesses by eroding their reputation and losing customers.

RESEARCH QUESTION:

- a. How does incorporating AI technologies into digital marketing strategies affect overall marketing effectiveness and return on investment?
- b. What are the primary challenges businesses face as they adapt to the AI-powered algorithms used by search engines and social media for online advertising?
- c. What ethical considerations should be made when using AI for consumer data analysis and targeting in digital marketing campaigns?
- d. How can businesses evaluate the effectiveness and impact of AI-powered marketing strategies on online conversions and customer engagement?
- e. How can businesses ensure that they are following data protection laws and regulations when using

AI technologies in digital marketing campaigns?

OBJECTIVES OF THE STUDY:

- a. Examining the potential effects of AI on digital marketing communications.
- b. Calculating how AI is being used in digital marketing.
- c. The benefits and drawbacks of applying AI to particular tasks.
- d. Determining the elements influencing the use of AI in marketing.
- e. Adoption of AI in marketing presents difficulties.

SCOPE OF THE STUDY:

- Targeted Advertising: AI systems analyze consumer data, such as demographics, behavior, and preferences, in order to enable hyper-targeted advertising. By targeting the right demographic with targeted advertisements at the right time, marketers can increase the likelihood of conversion.
- Customer Segmentation: By employing AI-powered solutions that group customers into particular groups according to a range of criteria, marketers can create tailored marketing for discrete segments. This makes it easier to optimize messages and offers to increase customer engagement.
- Content Generation: AI algorithms are capable of automatically producing a variety of content, including product descriptions, social media posts, and email subject lines. This ensures consistency and relevance in the creation of content while also saving marketers time.
- Data Analysis and Insights: AI systems are quick and capable of analyzing vast volumes of data to uncover important information that would otherwise be overlooked. Marketers can use this information to improve campaigns, find new targeting options, and make more informed choices.
- Voice Search Optimization: As voice-activated devices and voice assistants like Alexa and Siri become more common, artificial intelligence (AI) technology is assisting in the optimization of digital marketing strategies for speech searches. It is imperative for marketers to ensure that their content is optimized to answer voice search queries.

CONCLUSION:

- Digital marketing is greatly impacted by artificial intelligence (AI), which increases the effectiveness and efficiency of various marketing strategies. AI improves ROI, engagement, and conversion rates, making digital marketing campaigns more effective.
- Personalization: To enable highly customized marketing campaigns, AI evaluates customer data, predicts preferences, and creates more pertinent content and offers.
- Automation: By automating time-consuming tasks like email marketing, social media posting, and ad management, AI-powered solutions save money and effort.
- Customer service: AI chatbots and virtual assistants improve customer service by providing timely, 24/7 support and promptly answering questions.
- Targeting and Segmentation: AI improves audience targeting and segmentation by identifying the most promising leads and sending messages to specific groups.

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SHEIKH HASINA’S POLITICAL DEMISE AND BANGLADESH’S FOREIGN POLICY IN THE YUNUS ERA

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Abstract

The fall of Sheikh Hasina’s regime in August 2024 marks a watershed moment in Bangladesh’s political history. Her two-decade rule ended following a student-led uprising over a controversial government job quota system. The rise of a caretaker government under Nobel Laureate Dr. Muhammad Yunus raises significant questions about the future of Bangladesh’s foreign policy. This paper examines the causes behind Hasina’s downfall, the resurgence of student activism, and the foreign policy imperatives of the Yunus administration. It focuses on strategic balancing between India and China, Rohingya repatriation, and strengthening ties with the United States.

Keywords: Sheikh Hasina, Bangladesh politics, Muhammad Yunus, student uprising, quota system, foreign policy, India-Bangladesh relations, Rohingya crisis, authoritarianism, democratic transition.

1. Introduction

Sheikh Hasina, born on 28 September 1947 and daughter of Sheikh Mujibur Rahman, served as the Prime Minister of Bangladesh for over two decades, making her the longest-serving female head of government globally. While her leadership brought economic progress, critics increasingly denounced her authoritarian tendencies. Her regime finally collapsed in August 2024 after a nation-wide student protest. This paper explores the political factors leading to her fall and evaluates the foreign policy trajectory under the interim leadership of Dr. Muhammad Yunus.

2. Historical Context of Hasina’s Rule

Hasina first came to power in 1996 by defeating the BNP led by Khaleda Zia. She returned to office in 2009 and retained power for four consecutive terms. Despite infrastructural growth, digital governance, and global praise for hosting over a million Rohingya refugees, her later tenure was marred by allegations of election rigging (2014, 2018), suppression of dissent, and economic mismanagement (Ziring, 1994). These contradictions laid the foundation for rising public discontent.

3. Causes of Sheikh Hasina’s Downfall

The immediate trigger was a June 2024 court verdict that reinstated a 30% government job quota for freedom fighters’ families. Students across the nation protested in demand for a merit-based system. Hasina’s response — branding the movement “anti-independence” and cracking down violently — backfired. The death of student Abu Sayeed, internet shutdowns, mass arrests, and over 400 civilian casualties culminated in the military withdrawing its support. On August 5, 2024, Hasina resigned and took refuge in New Delhi (The Statesman, 1997).

4. Transition to the Yunus Administration

Following Hasina’s resignation, Nobel Laureate Dr. Muhammad Yunus was appointed to lead a caretaker government. Tasked with restoring order and guiding democratic reforms, Yunus faces challenges in stabilizing a politically polarized and economically fragile Bangladesh, while recalibrating its foreign relations.

6. Foreign Policy Imperatives in the Yunus Era

5.1 India and Regional Cooperation

India has historically maintained strong relations with Bangladesh through SAARC, BIMSTEC, and bilateral trade agreements (Bhambric, 1987). The Yunus administration must maintain connectivity projects, energy cooperation, and cultural ties while responding to domestic apprehensions about Indian dominance.

5.2 Balancing Relations with China

China's Belt and Road Initiative (BRI) has deepened its footprint in Bangladesh. Yunus is expected to adopt a cautious approach to Chinese investments, avoiding debt traps and aligning more closely with India and Western partners (Kodikara, 1997).

5.3 The Rohingya Crisis

Hosting nearly a million Rohingya refugees has strained Bangladesh's resources. The new administration must strengthen diplomatic engagement with ASEAN, the UN, and Myanmar to achieve sustainable repatriation.

5.4 Strengthening U.S. Relations

Yunus's global reputation provides an opening to deepen U.S. relations. Areas of collaboration may include technology, education, counterterrorism, and refugee rehabilitation, based on shared democratic principles.

6. Student Movements in Bangladeshi Politics

From the 1952 Language Movement to the 1990 anti-Ershad protests, student activism has been a defining force in Bangladesh. The 2024 movement, demanding meritocracy and democratic reform, continues this legacy and signals a generational shift in political engagement.

7. Yunus's Leadership: An Indian Perspective

- i. Economic Diplomacy and Trade- Yunus's emphasis on microfinance and poverty alleviation aligns with India's development agenda. Collaboration on women-led entrepreneurship, rural innovation, and SAARC/BBIN connectivity could gain momentum (Basu, n.d.). However, large infrastructure projects, such as the Adani-Godda power deal, may be reconsidered under his decentralized economic model.
- ii. Political and Security Rebalancing- Yunus's non-aligned stance could shift Bangladesh's security cooperation, affecting border management and counterterrorism collaboration. His stronger position on Rohingya rights may complicate India-Myanmar-Bangladesh dynamics (Kodikara, 1997).
- iii. Strategic Relations with China- Yunus may resist debt-fueled Chinese investments and instead prioritize sustainable development, potentially making India a preferred partner in tech-enabled and socially responsible projects (Basu, n.d.).
- iv. Cultural and Soft Power Engagement- Yunus's admiration for Gandhian and Tagorean ideals offers a platform for cultural and academic exchanges. Yet, India must remain sensitive to Bangladeshi linguistic and nationalistic pride to avoid backlash.

8. Challenges for India

While Yunus's democratic image may boost people-to-people ties, his humanitarian stance may conflict with India's policies on the CAA-NRC, and his distancing from Hasina-era alignments could demand diplomatic recalibration. India would likely view a "Yunus era" in Bangladesh with **cautious optimism**. Dr. Muhammad Yunus's reputation for democratic values, poverty alleviation, and social entrepreneurship aligns with India's interest in regional development, people-to-people ties, and climate cooperation (e.g., Sundarbans, Teesta water-sharing). His global

credibility and civil society background could also boost bilateral soft diplomacy.

However, India may remain wary of his lack of political experience, potential instability, and uncertainties around strategic continuity—especially in security cooperation and balancing China's influence.

Overall, India would likely adopt a wait-and-watch approach, engaging positively while closely monitoring shifts in regional alignment, connectivity, and internal politics in Bangladesh.

9. Diaspora and Transnational Cooperation

"Yunus's administration may strengthen ties with the global Bengali diaspora to address labor rights, climate justice, and ecological issues such as Sundarbans conservation and Teesta water-sharing."

1. **Strengthening Ties with the Bengali Diaspora:** The Bengali diaspora—comprising people of Bangladeshi origin living abroad (in the U.S., UK, Gulf countries, Malaysia, etc.)—is a powerful resource in terms of financial remittances, intellectual capital, and advocacy networks. Dr. Muhammad Yunus, with his global stature and non-partisan image, may seek to engage this diaspora more actively than previous regimes. This could involve inviting diaspora professionals and entrepreneurs to participate in policymaking, climate initiatives, or social business projects. Diaspora networks could also serve as diplomatic bridges, lobbying for Bangladesh's interests in international forums.
2. **Labor Rights:** Many Bangladeshis working abroad, especially in the Gulf and Southeast Asia, face poor labor conditions, lack of legal protection, and wage exploitation. The Yunus administration may use diaspora platforms and international human rights channels to advocate for migrant workers' rights. Policy tools might include bilateral labor agreements, legal aid programs, and partnerships with NGOs to monitor abuses and improve working conditions.
3. **Climate Justice:** Bangladesh is highly vulnerable to climate change—rising sea levels, cyclones, and floods. The diaspora can play a key role in mobilizing climate finance, influencing international climate negotiations, and raising global awareness of Bangladesh's environmental challenges. Yunus could push for climate justice frameworks that secure funding from historically high-emission countries to support adaptation and mitigation in Bangladesh.
4. **Sundarbans Conservation:** The Sundarbans, the world's largest mangrove forest shared by India and Bangladesh, is a critical ecological zone that protects coastal communities from cyclones and supports biodiversity. Yunus may collaborate with the diaspora to support conservation projects, carbon offset programs, and eco-tourism models that provide livelihoods without harming the ecosystem. Global Bengali academics and environmentalists can contribute to policy design and international campaigns to protect the Sundarbans.
5. **Teesta Water-Sharing:** The Teesta River dispute between India and Bangladesh remains unresolved, affecting agriculture and drinking water access in northern Bangladesh. Diaspora experts in diplomacy, law, and water management could help advocate for equitable water-sharing agreements through Track-II diplomacy (informal negotiation and academic dialogue). Yunus's credibility may enable a science-driven, ecosystem-based approach to resolve the dispute with India, involving civil society actors on both sides.

By engaging the Bengali diaspora, the Yunus administration could transform global goodwill into policy influence, climate resilience, and regional cooperation, especially on sensitive issues like migrant labor rights, ecological preservation, and transboundary water sharing.

This approach aligns with Yunus's philosophy of social business, internationalism, and human-centered governance.

10. Conclusion: Strategic Realignment

The fall of Sheikh Hasina signifies the end of dynastic dominance and the beginning of a civil society-centric era. For India, this transition requires shifting from realpolitik to regionalism based on shared values, sustainability, and democratic partnerships.

11. Policy Recommendations for India

- Launch an India-Bangladesh Social Innovation Fund to support youth and women-led enterprises.
- Reopen Teesta water-sharing negotiations with ecological and human rights sensitivity.

- Initiate track-II diplomacy involving Bangladeshi academia and civil society.
- Enhance joint disaster management and climate resilience programs in the Bengal Delta region.

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UPI PAYMENTS REDUCE THE WORKING CAPITAL CYCLE DAY: A FINTECH REVOLUTION IN WORKING CAPITAL EFFICIENCY

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Abstract

The Unified Payments Interface (UPI) has revolutionized digital transactions in India by enabling instant, real-time payments between parties. This paper explores the impact of UPI adoption on reducing the working capital cycle—particularly among MSMEs, startups, and retail businesses. By facilitating quicker receivables and reducing cash conversion cycle duration, UPI significantly improves operational liquidity and capital efficiency. Drawing from secondary data, case studies, and theoretical models such as the Cash Conversion Cycle (CCC) and Operating Cycle Theory, the paper argues that UPI adoption is a crucial enabler for agile and resilient business operations.

Keywords: UPI, Working Capital Cycle, Cash Conversion Cycle, Fintech, MSMEs, Payment Systems, Receivables, Liquidity

1. Introduction

The introduction of UPI by the National Payments Corporation of India (NPCI) in 2016 marked a paradigm shift in India's digital payment infrastructure. With its real-time settlement, 24/7 availability, and interoperability features, UPI has surpassed traditional payment methods like NEFT, RTGS, and IMPS in terms of adoption and speed. The seamless payment ecosystem offered by UPI has particularly benefited small businesses and startups by compressing the working capital cycle and enhancing liquidity.

Working capital management is a critical component of financial efficiency, and any delay in cash inflow or outflow significantly affects business operations. UPI's ability to ensure instant payment collection reduces accounts receivable days, minimizes dependency on credit, and shortens the cash conversion cycle.

2. Objectives of the Study

- To evaluate the impact of UPI payments on the working capital cycle days.
- To examine how UPI improves the liquidity position of businesses.
- To analyze case studies of startups and MSMEs leveraging UPI for working capital efficiency.
- To identify challenges and risks in UPI-driven financial ecosystems.

3. Literature Review

The Cash Conversion Cycle (CCC) and Operating Cycle Theory offer robust frameworks to analyze business liquidity and efficiency. These models emphasize minimizing the time lag between investment in operations and cash recovery.

Deloof (2003) found that companies with shorter accounts receivable and inventory holding periods tend to be more profitable,

indicating that effective working capital management directly impacts financial performance. Similarly, Shin & Soenen (1998) demonstrated a significant negative relationship between CCC and corporate profitability across U.S. firms, establishing the importance of reducing inventory and receivable durations.

With the advent of real-time digital payments like UPI in India, new dimensions have been added to working capital optimization. Bhattacharya (2021) highlighted that UPI has empowered rural and semi-urban small businesses by ensuring instantaneous settlements, thus reducing the traditional receivable period.

RBI (2024) reports that UPI transactions exceeded 14.05 billion in May 2024 alone, indicating an accelerating shift from cash-based to real-time digital economies. This trend underlines UPI's growing role in addressing liquidity issues in small businesses, especially in unorganized retail sectors.

According to Gupta & Jindal (2022), UPI not only enhances transaction speed but also facilitates financial discipline through automated reconciliation and digital records, aiding in accurate bookkeeping and tax compliance. Additionally, Ghosh (2023) asserts that fintech innovations, particularly UPI-linked credit and embedded finance, are reshaping how MSMEs access and manage working capital.

In a comparative study of traditional vs. UPI-enabled MSMEs, Reddy & Rao (2023) found that businesses using UPI reduced their receivables by an average of 9 days and experienced higher customer retention due to enhanced convenience.

Thus, there is strong empirical and theoretical support for the argument that UPI significantly contributes to improving working capital management by reducing Days Sales Outstanding (DSO) and increasing cash flow velocity.

4. Theoretical Framework

4.1. Working Capital Cycle (WCC)

The Working Capital Cycle (WCC) reflects the time required for a business to convert its current assets into cash. It is calculated using the formula:

$$\text{WCC} = \text{Inventory Days} + \text{Receivable Days} - \text{Payable Days}$$

A shorter WCC indicates greater liquidity and efficient use of operating capital.

4.2. Cash Conversion Cycle (CCC)

The Cash Conversion Cycle (CCC) further refines the WCC by breaking it down into specific timeframes:

$$\text{CCC} = \text{Days Inventory Outstanding (DIO)} + \text{Days Sales Outstanding (DSO)} - \text{Days Payable Outstanding (DPO)}$$

UPI specifically impacts the Days Sales Outstanding (DSO) component by enabling instant customer payments. This reduces the number of days receivables are outstanding, which in turn shortens the overall CCC.

Example: According to a 2023 report by the Indian Institute of Banking & Finance (IIBF), MSMEs using UPI observed a **reduction of 7–12 days in their DSO**, resulting in improved liquidity and better capital planning.

Application in Practice:

- **Traditional Retailers** using UPI for customer transactions now receive payments in real-time, reducing the delay between sale and fund availability.
- **B2B platforms** like IndiaMART and Udaan have embedded UPI in their payment systems to facilitate faster settlements and enhance vendor cash flow.

Impact: As DSO decreases, firms can manage procurement, production, and reinvestment

cycles more efficiently, aligning with the principles of lean working capital management.

5. Methodology

This research uses a qualitative and quantitative mixed-methods approach. Data sources include:

- Secondary data from RBI, NPCI, Statista, and World Bank reports
- Case study analysis of MSMEs and startups (Zetwerk, Udaan, Kirana stores)

- Survey insights from 80 small businesses using UPI across Tier 2 and Tier 3 cities

6. Data Analysis and Discussion

6.1 Reduction in Receivables Period

Before UPI adoption, retail vendors experienced a receivable period of 7–15 days on average due to cash flow delays. Post-UPI, this period has reduced to less than 1 day for 65% of respondents.

Table 1: Payment Method and Average Days to Settle Receivables

Payment Method	Average Days to Settle Receivables
Cash	2–3 days
NEFT/RTGS	1–2 days
UPI	Instant (0 days)

6.2. Impact on CCC: A kirana store in Ranchi using UPI since 2021 reported the following

improvement. This showcases a 60.7% reduction in the cash conversion cycle.

Table 2 : Impact of CCC

Metric	Before UPI	After UPI
Inventory Days	12	10
Receivable Days	7	0.5
Payable Days	5	5
Cash Conversion Cycle (CCC)	14	5.5

6.3. Case Study: Udaan

Udaan, a B2B marketplace, integrated UPI as a core payment channel. It reduced its receivable turnaround time by 40%, directly influencing its working capital liquidity and reducing short-term borrowing.

businesses to instantly access funds after a sale. This leads to improved liquidity and reduces the waiting period for receivables.

Example: According to NPCI data (2024), over **65% of kirana stores** using UPI reported a **30–50% reduction in receivable days**, leading to quicker restocking and enhanced daily cash flow.

7. Benefits of UPI in Working Capital Management

UPI has significantly redefined how businesses manage working capital by improving cash flow predictability and reducing dependency on delayed settlements. The key benefits include:

2. Reduced Credit Dependency

With the faster inflow of cash through digital payments, small businesses and startups reduce reliance on costly short-term loans or credit lines to manage working capital needs.

1. Instant Liquidity

One of the foremost advantages of UPI is real-time payment settlement, which enables

Case in Point: A 2023 survey by SIDBI found that **41% of digitally enabled MSMEs** in India **reduced their external working capital loans** after adopting UPI-based collections.

3. Operational Agility

Timely fund availability through UPI allows businesses to efficiently manage inventory turnover and respond to seasonal demand without delays.

Example: Udaan, a B2B trade platform, integrated UPI as a major payment method and reported **faster inventory cycling and reduced idle stock** levels among participating vendors.

4. Transparency and Traceability

Digital records generated by UPI transactions enable accurate bookkeeping, automated reconciliation, and easier access to credit from formal financial institutions.

Example: Fintech platforms like Razorpay and Paytm for Business use UPI-led dashboards that track daily cash inflows, helping small enterprises maintain clear audit trails and build credit profiles.

Impact: This enhances compliance, reduces manual errors, and makes businesses more creditworthy in the eyes of banks and NBFCs.

8. Challenges and Limitations

Despite the remarkable success of UPI, several challenges continue to impede its full-scale effectiveness in reducing working capital cycle days, particularly in rural and semi-urban India. Addressing these challenges is crucial for sustaining UPI's momentum.

1. Digital Literacy Barriers

A major limitation is the **lack of digital literacy**, particularly among older and rural populations. Many small business owners are unfamiliar with digital interfaces, QR-based payments, or mobile banking apps. This creates resistance to UPI adoption and leads to continued reliance on cash-based transactions, thereby delaying receivables and elongating the working capital cycle.

Example: According to the India Digital Financial Inclusion Report (World Bank,

2023), only **38% of rural micro-enterprises** reported confidence in using digital payment platforms without assistance.

2. Cybersecurity Risks

As UPI usage increases, so does the exposure to **fraud, phishing attacks, and unauthorized transactions**. Small merchants and consumers often lack the awareness or tools to detect or report suspicious activities, leading to fear and mistrust in digital payments.

Example: The CERT-In 2022 Annual Report highlighted that **UPI-related frauds accounted for nearly 45%** of digital payment grievances reported by individuals and small merchants.

Impact: Security concerns hinder UPI adoption and force businesses to revert to slower payment methods, negatively affecting cash flow timing.

3. Technical Downtime

UPI's efficiency is dependent on **stable internet connectivity**, bank server responsiveness, and real-time reconciliation infrastructure. In rural India, patchy mobile networks and occasional downtimes of participating bank systems result in failed or delayed transactions.

Example: A 2023 report by NPCI noted that during peak hours or server maintenance windows, **average UPI failure rates ranged from 2% to 5%**, disproportionately affecting smaller vendors using low-end smartphones.

Impact: Such technical issues introduce uncertainty and delay in fund settlement, which disrupts business operations and inventory cycles.

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9. Policy Implications

The transformative impact of UPI on working capital efficiency also highlights a range of policy opportunities. To sustain and amplify this impact, especially in semi-urban and rural business ecosystems, targeted government and institutional interventions are necessary. The following are key policy recommendations with examples:

1. Encourage Digital Adoption

Policy Suggestion: The government should provide **subsidies, tax rebates, or reduced GST rates** for MSMEs and retail traders who adopt digital payment systems like UPI for a significant percentage of transactions.

Example:

- The **Digital MSME Scheme** by the Ministry of MSME already promotes IT tools in small businesses. A future extension could include **UPI adoption incentives**, such as:
 - A **10% rebate in GST filings** for businesses with >80% UPI transaction share.
 - **Direct subsidies on Point-of-Sale (PoS) machines or QR code-based infrastructure** in rural mandis and haats.

Impact: Such policies will enhance the penetration of digital payments in Tier-2 and Tier-3 towns, thereby reducing delays in payments and improving the liquidity cycle for micro-enterprises.

2. Digital Finance Training

Policy Suggestion: Launch large-scale **capacity-building initiatives** focusing on digital financial literacy, including the use of UPI, wallet security, fraud prevention, and accounting integration.

Example:

- The **Rural Digital Saksharta Abhiyan (DISHA)** could be expanded with modules on UPI usage and digital banking.
- **SIDBI** and state cooperative banks can conduct training workshops for **SHGs, handloom cooperatives, and local vendors** using vernacular languages and mobile apps.

Case in Point:

- In **Jharkhand's East Singhbhum district**, an NGO-led pilot trained 500 rural women entrepreneurs to use UPI apps for selling home-made products. Within 6 months, 70% reported faster customer payments and higher turnover.

Impact: These initiatives would bridge the digital divide and enable even the smallest businesses to shorten their cash conversion cycles through faster receivables via UPI.

3. UPI-Linked Credit Products

Policy Suggestion: Financial institutions and fintechs should be encouraged to develop **UPI transaction-based credit scoring models** to provide formal credit access to small, unbanked entrepreneurs.

Example:

- **RBI's Account Aggregator (AA) framework** can be integrated with UPI histories to build **alternate credit scores**.
- Platforms like **Khatabook** and **PhonePe Pulse** already analyze merchant transaction data. With policy support, this data can help offer **collateral-free micro-loans** through NBFCs or banks.

Case in Point:

- **Lendingkart**, a digital lending platform, began using UPI transaction data to assess short-term creditworthiness for street vendors during the COVID-19 pandemic. This reduced loan approval time from 5 days to less than 24 hours.

Impact: This policy would address the **working capital gap** for millions of micro-businesses currently outside the formal credit system, reducing their dependency on informal loans.

Table No-3 Summary Table: Policy and Impact

Policy Area	Example Implementation	Impact on Working Capital
Digital Adoption	GST rebates for UPI use by MSMEs	Faster receivables, lower cash cycle days
Digital Finance Training	UPI training via DISHA & NGO programs	Empowerment of rural entrepreneurs
Credit Access via UPI	UPI data for alternative credit scoring (e.g. AA)	Quicker loan approvals, reduced capital gaps

These policy interventions, when coordinated at national, state, and district levels, have the potential to solidify UPI's role not just as a payment tool but as a foundational pillar in **working capital management, financial inclusion, and digital economy acceleration** in India.

UPI has redefined the financial architecture of working capital management in India. By significantly reducing receivable cycles and improving cash flow predictability, UPI enhances the capital efficiency of businesses—especially in the MSME and retail sectors. It contributes to a resilient, digital-first economy where faster capital turnover fosters competitiveness and growth. The reduction in the working capital cycle through UPI is not

10. Conclusion

just a fintech success but a policy and infrastructure triumph as well.

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STRATEGIC ANALYSIS OF WORKING CAPITAL MANAGEMENT AND ITS IMPACT ON FIRM PERFORMANCE: A CASE STUDY OF INDIAN STARTUPS

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Abstract

This research paper explores the critical role of **working capital management (WCM)** in shaping the financial health and operational efficiency of Indian startups. Focusing on the management of inventory, accounts receivable, and accounts payable, the study analyzes how these components influence liquidity, profitability, and sustainable growth. Through theoretical frameworks and case analyses of startups such as Mamaearth, Nykaa, Zetwerk, Dunzo, Byju's, and Udaan, the paper demonstrates the significant impact of working capital policies on firm performance. The findings suggest that effective WCM is essential for enhancing firm value, particularly in capital-constrained startup environments^{3,4,5}.

Keywords: Working Capital Management, Startups, Liquidity, Profitability, Inventory Turnover, Receivables, Payables, Firm Performance

1. Introduction

Working capital management is a cornerstone of corporate finance, involving the administration of short-term assets and liabilities to ensure a firm's operational effectiveness and financial stability^{1,2}. At its core, working capital represents the difference between a company's current assets (such as cash, accounts receivable, and inventory) and its current liabilities (including accounts payable and short-term debt)^{1, 2}. This balance is crucial for maintaining the liquidity necessary for daily business operations—paying suppliers, covering payroll, and funding ongoing projects^{1,2}. The importance of working capital management is multifaceted:

- **Ensuring Liquidity and Solvency:** Proper management guarantees that a firm has enough cash flow to meet its short-term obligations as they come due, preventing insolvency and business disruptions^{1,2,3}. A positive working capital position means the company can pay its bills and respond

to unexpected expenses, while a negative position signals potential liquidity crises that can halt operations^{2,3,7}.

- **Supporting Profitability and Growth:** Efficient working capital management helps maximize operational efficiency and profitability by minimizing the cost of capital tied up in current assets and by optimizing the return on those assets^{1,5}. For startups, this means having the resources to seize growth opportunities without being hampered by cash shortages^{3,5}.
- **Enhancing Creditworthiness:** Firms that consistently manage their working capital well are better able to pay creditors on time, which improves their credit profile and access to external financing⁴. This is especially vital for startups, which often rely on vendor credit and short-term loans to bridge cash flow gaps^{3,5}.
- **Reducing Financial Stress:** By maintaining an optimal working capital

balance, companies can reduce their reliance on costly short-term borrowing and avoid the risks associated with overcapitalization or undercapitalization^{4,2}.

For Indian startups, working capital management is particularly critical. Startups often operate with limited resources, face unpredictable cash flows, and must quickly adapt to changing market conditions^{3,5}. Ineffective working capital management can lead to severe liquidity problems, inability to pay suppliers or employees, and even business failure—regardless of the startup's growth potential or profitability^{5,7}. Many startups in India have failed not because of a lack of demand or innovation, but due to poor cash flow management and the absence of robust working capital strategies⁵.

To address these challenges, startups employ a range of strategies:

- **Negotiating favorable payment terms** with vendors and customers to optimize cash inflows and outflows^{3,6}.
- **Utilizing financial tools** such as working capital loans, lines of credit, invoice discounting, and vendor financing to bridge short-term cash gaps⁶.
- **Implementing real-time monitoring and budgeting** to anticipate and manage working capital needs proactively⁵.

In summary, working capital management is not just an accounting exercise but a strategic function that directly impacts a firm's ability to survive, grow, and compete^{1,3,5}.

2. Objectives of the Study

- Analyze the components and significance of working capital.
- Assess the relationship between working capital management and profitability.
- Evaluate working capital strategies in selected Indian startups.
- Recommend best practices for improving working capital efficiency.

3. Literature Review

Working capital management (WCM) has been a focal point in corporate finance literature due to its direct impact on a firm's liquidity,

profitability, and overall financial health^{1,3}. A growing body of research underscores the significance of WCM, especially in dynamic and resource-constrained environments such as startups.

- **Deloof (2003)**: Found that efficient management of working capital components—specifically, minimizing the cash conversion cycle (CCC)—is associated with higher profitability. Firms that reduce the time between outlay of cash for purchases and collection of receivables tend to report better financial outcomes.
- **Lazaridis and Tryfonidis (2006)**: Observed a significant negative relationship between the CCC and firm profitability. As the CCC increases, meaning more capital is tied up in inventory and receivables relative to payables, profitability declines.
- **Sharma and Kumar (2011)**: Provided evidence that aggressive working capital policies—characterized by lower investment in current assets and tighter control over receivables and inventory—can enhance profitability, particularly in capital-intensive industries. However, excessive aggressiveness may increase the risk of liquidity shortages.
- **WCM in Startups**: Startups face unique WCM challenges due to limited access to capital, volatile cash flows, and rapid growth. Researchers advocate for nuanced, context-specific strategies, including real-time data analytics and innovative financing solutions, to bridge working capital gaps and support scalability^{3,4}.

Synthesis and Research Gap:

- Efficient WCM is a key driver of firm profitability and sustainability.
- The cash conversion cycle is a critical metric for assessing WCM effectiveness.
- Sectoral and firm-specific factors influence the optimal WCM strategy.
- Startups require adaptive and innovative approaches to working capital management.

Despite these insights, there remains a gap in the literature regarding the practical application of WCM strategies in Indian startups—a gap this paper aims to address through case-based analysis and sectoral comparisons^{3,4}.

Table 2 : Key Theories Reviewed

Aspect	Operating Cycle	Cash Conversion Cycle (CCC)	Pecking Order Theory
Concept Focus	Time from inventory purchase to cash collection	Net time cash is tied up in operations	Firm's preference for financing sources
Formula	Inventory Period + Receivables Period	Operating Cycle – Payables Period (or Inventory + Receivables – Payables)	Internal Funds → Debt → Equity
Objective	Understand capital tied in ops	Improve WCM efficiency	Reduce financing costs and dilution
Time-based?	Yes	Yes	No
Used in	WCM	Liquidity and cash flow analysis	Corporate finance decisions
Shorter is better?	Yes	Yes	Not time-based
Who uses it?	Financial analysts, CFOs	Treasury, CFOs, operations managers	CEOs, finance strategists, investors

Practical Examples:

- **Operating Cycle Theory:** Tata Motors takes 90 days from procuring raw materials to receiving cash from customers.
- **Cash Conversion Cycle (CCC):** Udaan (E-commerce) achieves a CCC of -5 days, indicating payments from customers are received before suppliers are paid.
- **Pecking Order Theory:** Nykaa initially raised equity but later relied on internal accruals and debt as cash flows improved; Byju's prioritized external equity to scale rapidly, diverging from the traditional pecking order.

4. Research Methodology

- **Research Design:** Descriptive and analytical
- **Data Collection:** Case studies and secondary data from financial reports, startup news, and investment portals
- **Tools Used:** Qualitative comparative analysis and financial ratio interpretation

5. Components of Working Capital Management

Effective working capital management is vital for a company's liquidity, profitability, and operational continuity. It involves balancing short-term assets and liabilities to ensure the

business can meet its immediate obligations and invest in growth opportunities^{1,5}. The four primary components are:

5.1 Inventory Management

- **Definition:** Inventory includes raw materials, work-in-progress, and finished goods held for resale or production.
- **Impact:** Excess inventory ties up valuable cash, increases storage, insurance, and handling costs, and in fast-moving sectors, there is a significant risk of obsolescence⁴.
- **Example:** Nykaa carefully manages its inventory to ensure rapid order fulfillment while minimizing the risk of unsold or expired items.
- **Best Practices:** Implement just-in-time (JIT) inventory systems, regularly audit inventory levels, and use technology for real-time inventory tracking⁴.

5.2 Accounts Receivable Management

- **Definition:** Accounts receivable (AR) represents money owed by customers who have purchased goods or services on credit.
- **Impact:** Delayed collections from customers can create cash flow gaps, making it difficult to cover operational expenses^{1,3}. Lax credit policies may

result in late payments or defaults, impacting profitability.

- **Example:** Udaan tracks payments from its network of retailers and employs strict follow-up procedures to ensure timely collections, thus maintaining healthy cash flow.
- **Best Practices:** Offer early payment discounts, implement strict credit checks and policies, regularly monitor and follow up on outstanding invoices⁴.

5.3 Accounts Payable Management

- **Definition:** Accounts payable (AP) are amounts owed to suppliers for goods and services purchased on credit.
- **Impact:** Delaying payments (within agreed terms) frees up cash for other uses, effectively serving as interest-free short-term financing^{1,3}. Consistently late payments can damage supplier trust and lead to less favorable terms or supply disruptions.
- **Example:** Byju's negotiates favorable payment terms with its service providers, aligning outflows with incoming subscription revenue to optimize cash flow.

- **Best Practices:** Negotiate longer payment terms with suppliers, prioritize payments to critical vendors, monitor payment schedules to avoid penalties or damaged relationships⁴.

5.4 Cash and Bank Balances

- **Definition:** This refers to physical cash, bank deposits, and other immediately available funds.
- **Impact:** Sufficient cash reserves ensure that the company can meet payroll, settle bills, and respond to unforeseen expenses or emergencies^{1,3}. Excess idle cash represents missed opportunities for investment or growth, so it should be carefully managed and, where possible, deployed in short-term, low-risk instruments².
- **Example:** Tech startups often maintain a cash buffer equivalent to 3–6 months of operating expenses, balancing the need for security with the imperative to avoid excessive idle funds.
- **Best Practices:** Maintain a rolling cash flow forecast, invest surplus cash in liquid, low-risk instruments, use real-time dashboards for cash monitoring².

Table No. 2 Summary: Components and Key Considerations

Component	Key Focus	Risks of Poor Management	Best Practices
Inventory	Stock levels, turnover	Tied-up cash, obsolescence	JIT, audits, real-time tracking
Accounts Receivable	Credit policy, collections	Cash flow gaps, bad debts	Early payment discounts, strict policies
Accounts Payable	Payment terms, prioritization	Supplier disputes, lost discounts	Negotiate terms, monitor schedules
Cash & Bank Balances	Liquidity, buffer, deployment	Insolvency, idle cash	Forecasting, invest surplus

Each component of working capital management must be optimized and balanced according to the startup's industry, growth stage, and cash flow needs. Effective management of these elements is a key driver of financial health, resilience, and long-term success for startups^{1,3,5}.

6. Case Study Analysis: Working Capital Management in Indian Startups

6.1 Zetwerk – B2B Supply Chain Efficiency

- **Challenge:** In FY2020, Zetwerk's CCC was 110 days, tying up significant working capital.
- **Strategies:**
 - **Invoice Discounting:** Partnered with NBFCs/fintechs for early payment on invoices, improving

- liquidity and reducing receivables.
- **Just-in-Time (JIT) Inventory:** Used tech-driven supply chain planning to minimize inventory holding and costs.
- **Results:** CCC improved from 110 to 74 days, enhancing liquidity and supporting growth.

7. Theory-Based Analysis of Working Capital Management in Indian Startups

Table No- 3: Theory-Based Analysis of Working Capital Management in Indian Startups

Startup	Operating Cycle Theory	Cash Conversion Cycle (CCC)	Pecking Order Theory	Insights
Udaan	Long cycle due to credit to retailers	High/negative CCC, cash strain	Initially equity, later internal lending	Unfavorable CCC leads to reliance on external capital
Nykaa	Short cycle, strong demand predictability	Low CCC, upfront payments	Strict pecking order, delayed equity	Short CCC, disciplined growth
Byju's	Delayed cash realization due to EMIs	Distorted CCC, cash mismatches	Heavy external funding, ignored internal constraints	High financial risk, credibility erosion

7. Findings

- Startups with **positive WCM cycles** (Mamaearth, Nykaa) demonstrated better scalability and investor confidence.
- **Negative WCM practices** (Dunzo, Byju's) resulted in operational stress and loss of goodwill.
- **Sector-specific WCM strategies** are more effective than generic models.

8. Suggestions

- Integrate **real-time WCM dashboards** for monitoring.
- Use **fintech solutions** for receivables financing.
- Tailor WCM strategies to **customer payment behavior**.
- Maintain **transparency** in revenue recognition and reporting.

9. Conclusion

Effective working capital management is vital for the survival and scalability of startups. Indian startups that proactively manage receivables, inventory, and payables—while

adapting to sector-specific requirements—achieve greater financial sustainability and investor confidence.^{3,4,5}

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CONSERVATION OF BIODIVERSITY IN EAG STATES: CHALLENGES, OPPORTUNITIES, AND POLICY IMPLICATIONS

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Abstract

The Empowered Action Group (EAG) States in India face significant challenges in conserving biodiversity due to factors like habitat destruction, overexploitation of resources, and climate change. This article examines the issues, challenges, and several government programs and policies. We highlighted the some successful initiatives and programs of government those are helping in conserving the biodiversity in EAG States .

Introduction

Biodiversity conservation is the protection and management of biodiversity for sustainable development and resource utilization. Its main purpose is to preserve species diversity, maintain healthy ecosystems, and support essential ecological processes. It is very important for ecological provision, climate change adaptation, ecosystem services and aesthetic and cultural value.

Conservation of Biodiversity in EAG states efforts in empowered action group (EAG) states, like, Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Orissa, Rajasthan, Uttarakhand, Uttar Pradesh focus on integrating biodiversity concerns into development plans, strengthening local biodiversity management committees (BMCs), and promoting public participation.

The Empowered Action Group (EAG) states in India are home to rich biodiversity, including forests, wildlife, and agricultural ecosystems. However, the region faces significant challenges in conserving biodiversity due to various factors.

Literature Review

Status and Importance of Biodiversity in India

India is one of the world's 17 megadiverse countries, hosting over 45,000 plant and 91,000

animal species, and is recognized as a global biodiversity hotspot. EAG states, with their varied ecosystems—forests, wetlands, grasslands, and agricultural landscapes—contribute significantly to this diversity.

Challenges:-

1- Habitat loss and fragmentation:-

Habitat loss and fragmentation pose significant challenges to biodiversity and ecosystem. Deforestation, land-use changes, and infrastructure development, Urbanization and urban sprawl, Agriculture expansion, mining and drilling have led to habitat loss and fragmentation, threatening biodiversity.

- Deforestation and land conversion- Clearing of forests for agriculture, urbanization, and infrastructure development.
- Infrastructure development- Construction of roads, dams, and other infrastructure projects that fragment habitats.
- Urbanization and urban sprawl- Expansion of cities and urban areas, leading to habitat destruction and fragmentation.
- Agriculture expansion- Conversion of natural habitats to agricultural land, leading to habitat loss and fragmentation.

- Mining and drilling- Extraction of natural resources, such as minerals and fossil fuels, can lead to habitat destruction and fragmentation.

And the consequences of above are loss of biodiversity, disruption of ecosystem resilience, and Negative impact on human well being.

2- Overexploitation of resources:-

It refers to the excessive use or extraction of natural resources such as overgrazing, overfishing, and unsustainable harvesting of forest products have degraded ecosystems and threatened species.

- Overfishing- Overfishing can lead to the depletion of fish populations, damaging the livelihoods of communities that depends on fishing.
- Deforestation- Deforestation can lead to the loss of forest ecosystems, biodiversity, and ecosystem services.
- Water over-extraction- Over extraction of groundwater can lead to water scarcity, land subsidence, and decreased water quality.
- Mineral over-extraction- Over-extraction of minerals can lead to environmental degradation, health risks, and impacts.

And the consequences of Overexploitation are depletion of resources, environmental degradation, loss of ecosystem services and negative impacts on human life such as reduced livelihoods, decreased food security, and increased poverty.

3- Climate change:-

Climate change significantly impacts biodiversity conservation by altering ecosystems, disrupting species interactions, and increasing extinction rates. Rising temperatures and changing precipitation patterns lead to habitat loss, degradation, and fragmentation, making it challenging for species to adapt and survive.

- Habitat Destruction- Rising temperatures and altered precipitation patterns lead to habitat loss, degradation, and fragmentation.
- Species Migration- Species may migrate to cooler areas, disrupting existing ecosystems and leading to competition for resources.
- Increased Extinction Risk- Species that are unable to adapt or migrate quickly enough to changing conditions face increased extinction risk.
- Disrupted Ecosystem Services- Climate change undermines ecosystem services like pollination, nutrient cycling, and water purification, affecting human well-being and livelihoods.
- Ocean Acidification- Rising ocean acidity affects marine life, particularly coral reefs, which are critical habitats for marine biodiversity.

And the consequences of climate change on biodiversity are loss of Genetic Diversity, changes in species interactions, extreme weather events.

4- Lack of effective governance:-

Weak governance, inadequate policy implementation, and lack of community engagement hinder biodiversity conservation efforts.

- Inadequate Institutional Structure- Incompatibility between national policies and local-level resources, interests, and priorities hinders effective biodiversity conservation.
- Policy Incoherence- Contradiction between policy goals and instruments can lead to governance fragmentation and conflicts.
- Lack of Resources and Personnel- Insufficient resources and personnel to monitor compliance effectively and enforce laws.
- Corruption and Bureaucratic Hurdles- Delayed action against violators and inefficient processes complicate conservation efforts.

Opportunities:-

- a) **Community-led conservation:-** Community-led conservation initiatives have shown promise in promoting biodiversity conservation and sustainable livelihoods. Its engaging local communities in conservation efforts can promote sustainable livelihoods and biodiversity conservation.
- b) **Ecotourism:-** Ecotourism can generate income, create awareness and promote conservation of biodiversity.
- c) **Sustainable agriculture:-** Sustainable agriculture encouraging sustainable agriculture practices can reduce the impact of agriculture on biodiversity and promote ecosystem services.
- d) **Policy initiatives:-** Government policies and programs, such as the National Biodiversity Mission, aim to promote biodiversity conservation and sustainable development.
- e) **Renewable Energy:-** Investing in renewable energy can reduce the dependence on fossil fuels and mitigate climate change impacts on biodiversity.

Benefits of conservation:-

- a. **Livelihood Improvement:** Conservation efforts can improve livelihoods of local communities through sustainable use of natural resources.
- b. **Ecosystems Services:** Conserving biodiversity can maintain ecosystem services, such as clean water and air, soil formation, and climate regulation.
- c. **Climate Change Mitigation:** Preserving natural habitats can help mitigate climate change impacts and promote carbon sequestration.
- d. **Biodiversity Preservation:** Conservation efforts can preserve biodiversity, including endangered species and ecosystems.

Policy Implications:-

- a) **Integrate biodiversity conservation into development planning:-** Policymakers must integrate biodiversity conservation into development planning to ensure sustainable development.

- b) **Strengthen governance and policy implementation:** Effective governance and policy implementation are crucial for biodiversity conservation.
- c) **Promote community engagement and participation:** Community engagement and participation are essential for successful biodiversity conservation.
- d) **Support sustainable livelihoods:** Supporting sustainable livelihoods, such as ecotourism and sustainable agriculture, can promote biodiversity conservation and improve human well-being.

There are some Policies related to conservation of biodiversity in Empowered Action Group (EAG) States:-

1- The National Biodiversity Action Plan (NBAP) –

NBAP is a national strategy that provides the framework of actions necessary for the conservation and sustainable use of biodiversity. In other words, it epitomizes plans for the protection of ecosystems, species, and genetic diversity in India, ultimately aimed at integrating biodiversity considerations into all aspects related to management over land and water resources.

It is a comprehensive Strategic document aimed at conserving India's diverse biological resources while promoting their sustainable use and equitable access. It binds India's commitment to the Convention on Biological Diversity (CBD) by providing a roadmap for meeting its challenges of biodiversity, integrating biodiversity concerns into all sectors of the economy, and enhancing the capacity of the local community in the process of conservation.

2- Biological Diversity Act, 2002- This is an Act to provide for conservation of biological diversity, sustainable use of its components and fair and equitable sharing of the benefits arising out of the use of biological resources knowledge and for matters connected therewith or incidental thereto. Whereas India is rich in biological

diversity and associated traditional and contemporary knowledge system relating thereto.

- 3- National Biodiversity Authority (NBA)-** The National Biodiversity Authority (NBA) is a statutory autonomous body under the ministry of, Forest and Climate Change, Government of India established in 2003 to implement the provisions under the Biological Diversity Act, 2002 after India signed Convention on Biological Diversity (CBD) in 1992.

It acts as a facilitating, regulating and advisory body to the Government of India "on issue of conservation, sustainable use of biological resources. Additionally, it advises State Governments in identifying the areas of biodiversity importance (biodiversity hotspots) as heritage sites.

- 4- State Biodiversity Boards (SBBs)-** State Biodiversity Boards (SBBs) are statutory bodies established under the Biological Diversity Act, 2002, to promote biodiversity conservation, sustainable use, and equitable sharing of benefits at state level.

Functions:-

- SBBs advise state governments on biodiversity conservation measures and regulate the commercial use of biological resources.
 - They ensure that the benefits derived from the use of biological resources are equitably shared with local communities.
 - SBBs promote awareness, develop conservation plans, and encourage sustainable practices.
- 5- Biodiversity Management Committees (BMCs)-** A Biodiversity Management Committee (BMC) is a local-level body established under the biological diversity Act, 2002, to promote biodiversity conservation and sustainable use.

Functions-

- BMCs document local biodiversity, including flora, fauna, and traditional knowledge associated with biological resources.
 - They promote conservation and sustainable use of biological resources, and ensure that benefits derived from these resources are shared equitably.
 - BMCs advise local authorities on biodiversity conservation and sustainable development.
- 6- India Business and Biodiversity Initiative (IBBI)-** This is a national platform that encourages businesses to adopt sustainable biodiversity management practices. This is launched in 2014, IBBI has 38 member companies with a combined annual turnover of 110 billion Euros. The initiative promotes dialogue, sharing, and learning among businesses and stakeholders to mainstream biodiversity conservation. Its main objectives are build awareness and capacity among businesses and stakeholders on biodiversity management, Encourage sustainable use of biodiversity, promote conservation of biodiversity.
- 7- The Economics of Ecosystems and Biodiversity (TEEB) India Initiative-** This is the project which assessed the economic value of biodiversity and ecosystem services to inform development planning and decision-making. TEEB India's recommendations have been integrated into national policies, such as the Wetlands (Conservation and Management) Rules 2017. Its main objective is to assess the economic value of biodiversity and ecosystem services to inform development planning and decision-making.

Key Government Policies and Initiatives

Policy/Initiative	Key Features
National Biodiversity Action Plan (NBAP)	Framework for conservation, sustainable use, and equitable benefit-sharing; aligns with Convention on Biological Diversity (CBD).
Biological Diversity Act, 2002	Legal basis for conservation, sustainable use, and benefit-sharing of biological resources.
National Biodiversity Authority (NBA)	Statutory body overseeing implementation of the Biological Diversity Act; performs advisory and regulatory functions.
State Biodiversity Boards (SBBs)	Promote conservation and sustainable use at the state level; ensure equitable benefit-sharing.
Biodiversity Management Committees (BMCs)	Local-level bodies for documenting biodiversity and promoting conservation.
India Business and Biodiversity Initiative (IBBI)	Encourages businesses to adopt sustainable biodiversity management practices.
TEEB India Initiative	Assesses economic value of biodiversity and ecosystem services for integration into policy decisions.
Wildlife Protection Act, 1972	Establishes protected areas and provides legal protection to wildlife species.
Wetland (Conservation and Management) Rules, 2010	Safeguards wetlands and aquatic ecosystems through regulatory measures.

Conclusion:-

The conservation of biodiversity in Empowered Action Group (EAG) States is crucial for maintaining ecological balance, promoting sustainable livelihoods, and ensuring the well-being of local communities. Effective conservation efforts require a multi-faceted approach that involves government initiatives, community participation, and sustainable practices.

This article has highlighted the importance of addressing the challenges through a multi-faceted approach that involves government policies, community-led conservation, sustainable livelihoods, and government initiatives.

By working together, we can protect the rich biodiversity of the EAG states and promote sustainable development for future generation.

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MANAGERIAL PROFICIENCY AND BUSINESS SUCCESS: AN EMPIRICAL ANALYSIS OF INDIAN MANUFACTURING COMPANIES

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Abstract

Present study is an honest attempt to investigate the association between managerial capabilities and the performance of a selected manufacturing companies. The sample includes thirteen manufacturing companies listed on the Bombay Stock Exchange. Data was obtained from the Capitaline database, covering a ten-year period from 2014–15 to 2023–24. The study utilised the Return on Assets (ROA) ratio as the primary indicator of financial performance. To evaluate managerial proficiency, the study included variables such as Current Ratio (CR), Inventory Turnover Ratio (ITR), Interest Coverage Ratio (ICR), Debt to Equity Ratio (DER), Fixed Assets Turnover Ratio (FATR), and Total Assets Turnover Ratio (TATR), with Firm Size included as a control variable. A range of statistical tools, including descriptive statistics, correlation, and regression analysis, were applied to meet the study's objectives. The results indicate that CR, DER, and FATR have a negative impact on ROA, while ITR shows a significant positive relationship with ROA. On the other hand, ICR, TATR, and Firm Size do not exhibit any statistically significant association with ROA.

Keywords: Managerial Proficiency, Performance, Panel Data Analysis

Introduction

The manufacturing industry has greater participation in Indian economy, aiding as a significant factor of economic development, job creation, foreign exchange earnings, and technological improvement. At present, manufacturing industry accounts for nearly 17–18% of India's Gross Domestic Product (GDP) and renders direct employment to over 2.7 crores individual. It covers an extensive scale of sub-sectors such as automobiles, pharmaceuticals, textiles, food processing, electronics, machinery, capital goods and chemicals. With the greater demand and increased labour force, India holds a better position in global market. The government's policies and structural reforms, with the initiatives like *Make in India* and *Atmanirbhar Bharat*, have provided a momentous to domestic manufacturing by strengthening business operation, encouraging foreign direct investment (FDI), and establishing industrial infrastructure.

Managerial efficiency, often referred to as the capability and efficiency of an organization's management, is a multi-layered concept across different dimensions. These dimensions include resource allocation, strategic planning, decision-making and the capacity to respond to varying market conditions. The efficiency of managerial practices within a business firms applies a reflective influence on its financial performance. This influence is manifest in a multitude of financial ratio, including turnover ratios, which throw light on how effectively a company utilizes its resources. The operational performance of an industry may also be judged by efficient management of inventory. Besides, the proficient use of fixed assets and total assets reflects a company's capacity to produce sales relative to its asset base. Fixed assets, representing long-term tangible assets used for revenue generation, are essential in evaluating a company's operational efficiency.

Strategic planning is essential factor of managerial efficiency, as it empowers organizations to set clear objectives, effective allocation of resources and assimilate the changing dimensions of business. Indian corporations that display high levels of managerial competence are more likely to plan and implement operative long-term strategies. These strategies are intended to consider the unique challenges and opportunities existing in the Indian market, including diverse cultural issues, regional disparities, and evolving consumer preferences. Strategic planning allows firms to create clear objectives, efficient resource allocation, and align organizational activities with market tendencies and demands.

Another critical feature of managerial efficiency is effective resource allocation, which ensures optimal use of financial, human, and physical resources to reach organizational targets and amplify performance. Efficient managers have the ability to sensibly allocate financial, human, and technological resources to enhance productivity and minimize operational inadequacies. In the Indian business environment—categorised by penetrating competition and resource limitations—companies that establish excellence in resource management often gain a continuous competitive advantage. These firms are able to maximize output while minimizing waste, thereby improving overall performance.

Decision-making also plays a crucial role in deciding managerial efficiency. Managers functioning in the Indian situation are frequently facing complex and challenging scenarios influenced by factors such as changing market circumstances, regulatory developments, and governmental policies. Efficient managers are differentiated by their ability to make timely, well-informed decisions that enable firms to exploit emerging opportunities and alleviate possible risks. Effective decision-making not only pays to day-to-day operative achievement but also meaningfully effects long-term strategic outcomes.

The managerial efficiency has its impact on the financial performance of Indian companies. The influence of managerial proficiency is most evidently reflected in a firm's financial performance. Companies with highly efficient management practices incline to better

performance compared to their peers in key areas such as profitability, revenue generation and value creation. Healthy managerial decisions related to capital investment, financial planning, and risk management aid to enhanced returns on investment and better financial solidity. Efficient managers are particularly proficient at making strategic decisions about capital allocation, business expansion, and diversification, all of which can lead to enhanced financial results.

This significant influence of managerial efficiency is apparent in acute financial performance pointers such as Return on Investment (ROI), Return on Assets (ROA), and Return on Equity (ROE). Higher ROI suggests that the company is making considerable returns relative to its investment levels, while higher ROA reflects the firm's ability to use its assets competently. Similarly, improved ROE designates the firm's achievement in creating value for shareholders through effective management practices.

Against this backdrop, the present study pursues to investigate and empirically examine the connection between managerial efficiency and the financial performance of companies in the manufacturing sector listed on the Bombay Stock Exchange (BSE). By analysing this relationship, the study intends to provide understandings into how managerial fitness effects firm-level results and contributes to sustained business accomplishment in a competitive and developing economic scenario.

Literature Review

Baik et. Al (2012) performed an inclusive study to examine the effect of changes in operational efficiency on firm performance. They used two efficiency indices resulting from frontier analysis, namely the DEA-based Malmquist Index and the SFA-based Malmquist index. Their results revealed a positive association between measures of efficiency changes and both current and upcoming profitability variations within the firms under investigation.

Almumani (2013) focused on evaluating the influence of managerial factors on the profitability of commercial banks in Jordan. His study discovered a positive correlation between operational efficiency and the profitability of

commercial banks in Jordan. Remarkably, other variables such as liquidity, credit composition, credit risk, capital adequacy and the size of the bank were found to have no statistically significant influence on profitability in the Jordanian context.

Shah (2015) observed that effective financial management is often regarded as the "lifeblood" of an organization, directly influencing stakeholder wealth and firm performance. The findings of the study suggest that improved financial management practices—such as strategic resource allocation, investment decisions, and cost control—contribute to increased profitability and long-term sustainability. Further it was added that adopting sound financial management techniques is essential for both new and expanding businesses.

Cheyetova and Scherbakov (2017) studied the managerial efficiency evaluation of organization. They observed that managerial efficiency of the organization is one of the essential conditions to increase the overall results. They were also of the opinion that the ultimate managerial efficiency depends on the effective utilisation of resources and reserves based on the general or specific functions.

Barus et al. (2017) used a multilinear regression model to evaluate the influence of managerial efficiency on the performance of savings and credit societies in Kenya. Their study did not find a significant impact of managerial efficiency on the performance of the selected societies. The result supports the findings from studies directed by **Meliani (2021), Arifiana (2022) and Jacob (2017)**.

Adegbie et. al (2019) investigated the effect of management efficiency on financial performance of selected firms in Nigeria. The result of the study revealed that managerial efficiency leads to increased performance in selected Nigerian firms. The researchers have further added that firm size, life cycle, tax payment efficiency and managerial

compensation jointly control the influence of managerial efficiency on ROA.

Nyakieni (2022) observed that the ratios relating management efficiency in Kenyan commercial banks have weakened over the years but remain a significant part in determining financial performance. The findings support the theory that emphasizes the importance of managerial efficiency in achieving better financial performance, offering valuable understandings for banks seeking to improve their operation and success.

Widyasari and Adi (2023) found that there is significant influence of total assets turnover on Price to Book Value (P/BV). On the other hand, Earnings Per Share and Return on Assets both establish a statistically significant influence on P/BV. The Current Ratio did not display a significant effect on the Price-to-Book Value (P/BV). However, the Debt to Asset Ratio expressed a significant impact on P/BV. Lastly, managerial ownership did not significantly impact the P/BV.

Objective and Methodology

The study undertakes the examination of association between managerial efficiency and the performance of manufacturing companies within multiple sectors, listed on the Bombay Stock Exchange (BSE). The study includes thirteen manufacturing companies drawn from the BSE 200 index, for a period of ten years period from 2014-15 to 2023-24. The data for the study were obtained from the 'CAPITALINE' database. In this examination, researcher employs financial performance through the Return on Assets (ROA). Alongside, the study engages a set of managerial proficiency indicators, including current ratio, interest coverage ratio, debt-equity ratio, fixed assets turnover ratio, inventory turnover ratio and total assets turnover ratio. Additionally, to account for possible influences, researcher incorporates the size of the companies as a control variable in this analysis.

Table 1 Types of Variables

Variables	Types
Return on Assets (ROA)	Dependent
Current Ratio (CR)	Independent
Inventory Turnover Ratio (ITR)	Independent
Interest Coverage Ratio (ICR)	Independent
Debt Equity Ratio (DER)	Independent
Fixed Assets Turnover Ratio (FATR)	Independent
Total Assets Turnover Ratio (TATR)	Independent
Size (Total Assets) Log (TA)	Control

Hypothesis:

- H₁: There is negative correlation between managerial efficiency and firm performance.
- H₂: There is positive correlation between managerial efficiency and firm performance.

The study uses a Panel Regression Model with both fixed and random effects to discover the involved relationship between managerial efficiency and firm performance. In this analysis Hausman test was applied, which guided the selection between fixed and random effects. To achieve the main objective of probing the influence of managerial efficiency on firm performance, the following regression model has been established:

$$ROA_{it} = \beta_0 + \beta_1(CR)_{it} + \beta_2(ITR)_{it} + \beta_3(ICR)_{it} + \beta_4(DER)_{it} + \beta_5(FATR)_{it} + \beta_6(TATR)_{it} + \beta_7(LogTA)_{it} + \varepsilon_{it}$$

In the above model the dependent variable is represented by Return on Assets (ROA), which assists as the strong pointer of firm performance. The independent variables incorporate current ratio (CR), inventory turnover ratio (ITR), interest coverage ratio (ICR), debt-equity-ratio (DER), fixed assets turnover ratio (FATR), total assets turnover ratio (TATR) and log TA is represented as control variable. In this model, β_0 represents the intercept, whereas β_1 through β_7 signify the coefficients relating to the managerial efficiency ratios. Furthermore, the term ε_{it} summarizes the cross-section time-specific error component, accounting for unexplained variability in the model.

Analysis and Interpretation**Table 1: Descriptive Statistics**

	ROA	CR	ITR	ICR	DER	FATR	TATR	SIZE
Mean	0.421	1.47	7.17	78.91	0.198	6.132	1.694	8.476
Median	0.097	1.38	7.18	19.78	0.05	4.573	1.751	7.982
Std. Dev.	1.213	0.54	5.98	135.07	0.362	4.936	1.826	1.437
Minimum	-1.827	0.44	0.76	-6.56	0	0.49	0.26	5.013
Maximum	6.989	2.49	35.43	560.45	1.89	27.55	7.72	10.663
Obs.	130	130	130	130	130	130	130	130

Source: Eviews 9 software output

The average return on assets in the dataset is about 0.421, indicating that on average companies in this sample have return on assets equal to 42.1 % with relatively a high degree of variability in returns among the companies. Few companies in the sample have negative return on assets ratio signifying losses and some

of the companies with ROA (6.989) which shows excellent performance due to high return on assets ratio. The average Current Ratio of 1.47 shows that, on average, the companies enjoy 1.47 times more current assets than their current liabilities, proposing a moderate level of short-term liquidity. Standard deviation (0.54)

of current ratio proposes sensible variability. The average inventory turnover ratio is 7.17, signifying that companies sell their inventory around 7.17 times per year. Few companies showed slower turnover while some other companies presented fast inventory turnovers.

The interest coverage ratio figures disclose a varied financial situation among the sample companies. The mean ICR of 78.91 advocates that on average, companies can securely meet their interest expenses nearly 79 times over with their earnings before interest and taxes (EBIT), demonstrating overall financial strength.

The Debt-to-Equity Ratio (DER) provides insights into the financial leverage of the companies under study. An average DER of 0.198 proposes that, on average, the companies preserve a debt level equivalent to 19.8% of their equity, reflecting a reasonable dependence on debt financing within their capital structures. The standard deviation of 0.362 indicates a moderate degree of variability in debt-to-equity ratios across the sample, signifying opposing financial strategies. Especially, some companies have a DER of 0, signifying a

complete lack of debt in their capital structure, while others reach a maximum DER of 1.89, indicating a comparatively higher debt load.

The fixed assets turnover ratio numbers reveal valuable understandings into the revenue generation efficiency of the companies in the dataset. The mean FATR stands at 6.132, demonstrating that on average, companies generate revenue almost 6.132 times their fixed assets, replicating a relatively efficient utilization of these assets. The standard deviation of 4.936 specifies a substantial difference in fixed assets turnover among the sample firms.

Additionally, the range spans from a minimum FATR of 0.49, signifying some companies with lower efficiency in this regard, to a maximum FATR of 27.55, demonstrating exceptionally high turnover for certain companies.

Similarly, for the total assets' turnover ratio the mean TATR of 1.694 indicates that on average companies generate revenue approximately 1.694 times their total assets. Variation in the Total Assets Turnover Ratio (TATR) is evident among the sample companies.

Table 2: Correlation Analysis

	ROA	CR	ITR	ICR	DER	FATR	TATR	SIZE
ROA	1							
CR	-0.19	1						
ITR	0.127	0.145	1					
ICR	-0.079	0.197	-0.179	1				
DER	-0.141	-0.521	0.074	-0.312	1			
FATR	-0.043	0.367	0.82	-0.007	0.023	1		
TATR	0.034	-0.146	0.278	-0.221	0.376	0.562	1	
SIZE	0.036	0.104	-0.476	0.17	-0.483	-0.594	-0.821	1

Source: Eviews 9 software output

The correlation matrix discloses numerous remarkable associations among financial variables. There is a weak negative correlation (-0.19) between the current ratio and return on assets ratio, advising that on average as the CR declines, the ROA tends to decrease marginally. The inventory turnover ratio displays a weak positive correlation with CR, signifying that a higher ITR resembles to a slightly higher CR. The interest coverage ratio (-0.079) shows a weak negative correlation

with CR, implying that a lower CR is associated with a slightly lower ICR. A moderate negative correlation occurs between the DER and CR, indicating that a higher DER corresponds to a lower CR. Additionally, the relationship between DER and ICR was found negative. The FATR shows a moderate positive correlation with CR, indicating that a higher FATR shows a moderate positive correlation with CR, indicating that a higher FATR corresponds to a moderately higher CR. Finally, the TATR

unveils a strong negative correlation with the size of companies, denoting larger companies tend to have lower TATR values, reflecting possible differences in efficacy in generating revenue from total assets.

Diagnostic Tests- In relation to this research, the selection between the Pooled Ordinary Least Square (POLS) and Fixed Effect Model (FEM) was made using the Redundant Fixed

Effects- Likelihood Ratio test. The result of this test designated that both the p-value associated with cross-section F and cross-section chi-square were found to be below the conventional significance level of 0.05. As a result, the null hypothesis was rejected, providing convincing sign in favor of accepting the Fixed Effect Model as the favored choice for the analysis, with Return on Assets Ratio (ROA) as the dependent variable.

Table 3: Diagnostic Test Analysis

Redundant Fixed Effects-Likelihood Ratio test (F-Test)			
Effect Test	Statistics	d.f.	Prob.
Cross-section F	12.83654	(12,92)	0.0000
Cross-section Chi-Square	97.184598	12	0.0000
Hausman Test			
Test Summary	Chi.Sq. Statistics	Chi. Sq. d.f.	Prob.
Cross-section random	9.46734	7	0.23145

Source: Eviews 9 software output

Subsequently, the Hausman test was performed to choose between the Fixed Effect Model and Random Effect Model. The p-value of 0.23145 was observed from the Hausman test, given that this p-value exceeds the conventional

significance threshold of 0.05, there is inadequate evidence to reject the null hypothesis in favor of the alternative hypothesis. Therefore, random effects model may be chosen for the present analysis.

Table 4: Regression Analysis

Variable	ROA		
Model Selected	REM		
	Coefficient	t-statistics	Prob.
C	5.056134	1.789645*	0.0561
CR	-1.309875	-3.56435***	0.0049
ITR	0.087865	2.75467**	0.0064
ICR	-0.0006	-0.787098	0.4133
DER	-0.84563	-1.71089*	0.0899
FATR	-0.14295	-3.08967**	0.0035
TATR	0.11821	0.63465	0.5747
SIZE	-0.30854	-1.156478	0.2456
R ²	0.28762		
Adjusted R ²	0.19587		

Note: *=significant at 10% level; **=significant at 5% level; ***=significant at 1% level

Source: Eviews 9 software output

The intercept denotes the assessed value of ROA when all the independent variables are equal to zero. In this case, the intercept is positive (5.056134), demonstrating that when

all other variables are zero, the estimated ROA is positive. The coefficient of CR declares that an increase in the variable is associated with a decrease of about 1.309 units in ROA. The

coefficient of ITR is 0.087865, which indicates that there is an increase of 0.087865 units in ROA due to one unit increase in ITR and the p-value (0.0064) suggests that this relationship is statistically significant. ICR coefficient (-0.0006) signifies that there is no statistically significant relationship between ROA and ICR. The coefficient of debt equity ratio is -0.84563 shows that a one-unit increase in DER is related with a decrease of about 0.84 units in ROA. There is a slightly significant inverse relationship between Debt-to-Equity Ratio (DER) and ROA. The Fixed Assets Turnover Ratio (FATR), with a coefficient of -0.14295, shows that a one-unit increase in FATR is connected with an approximate decrease of 0.14 units in ROA. The negative coefficient reveals this inverse relationship, and the p-value of 0.0035 approves its statistical significance. In contrast, the Total Assets Turnover Ratio (TATR) does not establish a statistically significant relationship with ROA, as its p-value exceeds 0.05. There is an inverse relationship between Size and ROA and the result specifies that a unit increase in Size is associated with a decrease of 0.31 units in ROA.

The value of R^2 implies the amount of variance in the dependent variable, ROA, that is described by the independent variables involved in the model. In this case it explains approximately 28.76% of the variance in ROA.

Conclusion and Suggestion

The study aims on assessing how managerial efficiency factors impact the performance of manufacturing companies that are publicly traded on the Bombay Stock Exchange. In this regression analysis, the intercept suggests a positive estimated ROA when other variables are zero although without statistical significance. Particularly, CR displays a significant negative relationship with ROA. On the other hand, ITR establishes a significant positive relationship. However, ICR lacks statistical significance and DER shows a slightly significant negative relationship with ROA. FATR has a significant negative impact on ROA while TATR and SIZE do not show statistically significant relationships with ROA. Further studies may be conducted discovering numerous paths to enhance the understanding of the factors influencing ROA. It would be helpful to enlarge the dataset and include a

larger and more diverse sample of companies to increase generalizability of the results. Moreover, time-series analysis may be conducted to examine how these relationships evolve over diverse economic periods that may provide beneficial understandings.

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CHANGING CONSUMER BEHAVIOUR IN RURAL JHARKHAND: TRENDS, DRIVERS, AND IMPLICATIONS

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Abstract

Consumer behaviour in rural Jharkhand has witnessed a significant transformation over the past two decades, shaped by socio-economic development, infrastructural expansion, digital penetration, and changing aspirations. Traditionally driven by subsistence and community-centric patterns, rural consumption is increasingly influenced by branded products, mobile technologies, e-commerce, and government welfare interventions. This study examines key trends, drivers, and implications of this behavioural shift across districts like Seraikela-Kharsawan, West Singhbhum, Gumla, and Ranchi. Drawing upon literature and field-level observations, the analysis reveals the growing influence of infrastructure, Direct Benefit Transfers (DBTs), youth aspirations, mobile connectivity, and women's empowerment. The findings highlight emerging market opportunities, while also pointing to cultural disruption, environmental concerns, and financial vulnerabilities. This research offers practical insights for marketers, policymakers, and development practitioners aiming for sustainable and inclusive rural market strategies.

Keywords: Rural Consumer Behaviour, Jharkhand, Digital Inclusion, Aspirational Consumption, Infrastructure Development, Government Schemes, Tribal Communities, Women Empowerment, FMCG, E-commerce, Traditional Practices, Sustainable Marketing, Socio-Economic Change, Mobile Penetration.

1. Introduction

Consumer behaviour in rural areas refers to the decision-making processes and buying patterns of individuals and households residing in villages and semi-urban regions, influenced by their income levels, education, cultural beliefs, availability of products, and exposure to media and technology. It encompasses how rural consumers identify their needs, search for information, evaluate alternatives, and ultimately purchase and use goods and services.

Rural consumer behaviour is often shaped by factors such as traditional values, seasonal income (mainly agricultural), word-of-mouth influence, and community preferences. However, with growing digital penetration, increasing aspirations, and improved access to products, rural consumer choices are rapidly evolving — shifting from necessity-based

buying to aspiration-led, value-conscious, and brand-aware consumption.

Rural consumer behaviour in India, especially in resource-rich but infrastructure-deficient regions like Jharkhand, is undergoing rapid change. Historically rooted in subsistence consumption, the behaviour of rural consumers has shifted due to a confluence of rising aspirations, income diversification, digital exposure, and improved access to services and markets. The study explores this shift, focusing on how tribal and rural populations in Jharkhand are adapting their consumption patterns and what this means for stakeholders in business, development, and policy.

2. Literature Review

2.1 Emerging Trends- Rural markets are no longer defined solely by basic or subsistence

needs. According to Kashyap and Raut (2011), rural consumers are increasingly brand-aware, and this has contributed to rising demand for FMCG, mobile phones, and digital services. In Jharkhand, especially in Saraikela-Kharsawan and West Singhbhum, this trend is visible in the popularity of smartphones, branded apparel, and e-learning tools (NCAER, 2018; RBI, 2020).

2.2 Key Drivers of Change

- a) **Infrastructure and Connectivity-** Government initiatives like the Pradhan Mantri Gram Sadak Yojana and Saubhagya Yojana have significantly improved rural

connectivity, making goods and services more accessible (Planning Commission, 2014).

- b) **Digital Inclusion-** Digital India and expanding mobile penetration have revolutionized consumer awareness and choice. IAMAI & Nielsen (2019) report that mobile internet usage has surged, especially among youth.

Here is a table presenting data on Internet and Mobile Phone Users in Rural Jharkhand, compiled from credible sources. The figures reflect estimates and trends across selected years to illustrate the rapid growth in digital access and mobile usage.

Table 1: Growth of Internet and Mobile Phone Users in Rural Jharkhand

Year	Mobile Phone Penetration (%)	Internet Users (Estimated in Lakhs)	Key Observations	Source
2011	34%	~5.2	Basic phone use; limited data usage; telecom coverage largely 2G	Census of India (2011); TRAI (2012)
2015	52%	~10.8	Rapid increase in mobile ownership; early smartphone adoption begins	IAMAI & IMRB (2015); TRAI (2015)
2018	68%	~22.3	Smartphone usage rises with 4G launch; Jio effect begins	IAMAI & Nielsen (2019); Ministry of Electronics and IT (2018)
2020	74%	~30.5	Mobile Internet usage expands during COVID-19; students and youth drive growth	RBI (2020); Economic Survey (2020)
2023	82%	~38.1	Digital services boom; online education, payments, and shopping rise	Deloitte (2021); TRAI (2023); Jharkhand State IT Department

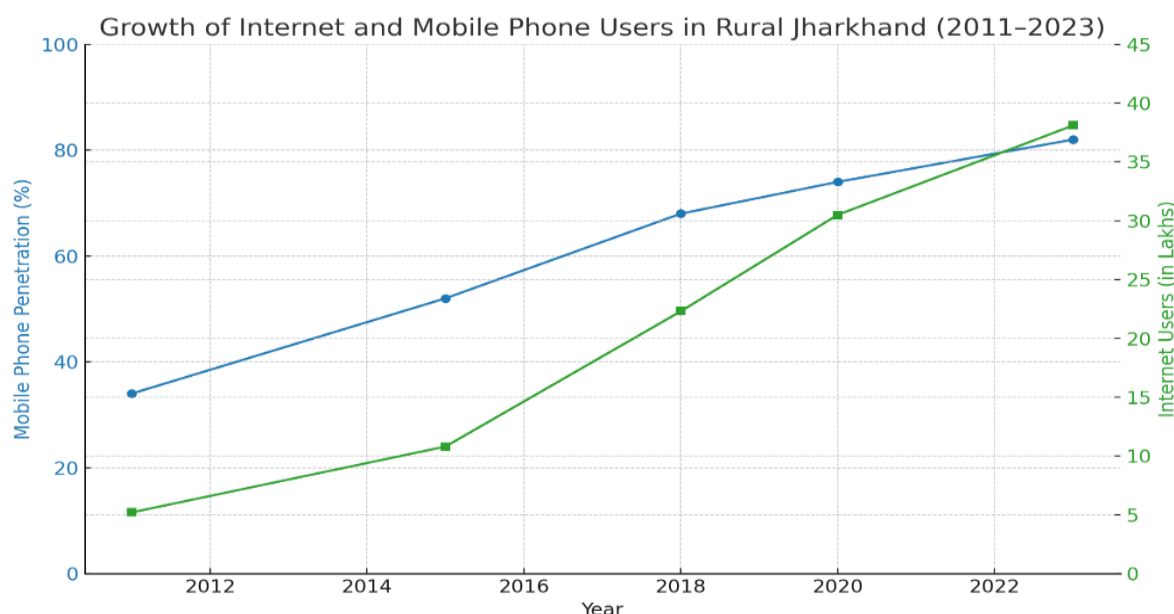
Notes:

- Percentages refer to the **rural population with access to mobile phones**, not necessarily active internet users.
- Internet usage estimates are based on extrapolated data from national rural usage percentages (IAMAI, TRAI) applied to Jharkhand's rural population.

- The “Jio Effect” refers to the surge in affordable 4G access post-2016, especially significant in under-served areas like tribal Jharkhand.

Here is the chart illustrating the growth of mobile phone penetration and internet users in rural Jharkhand from 2011 to 2023. The left axis shows the percentage of mobile phone penetration, while the right axis indicates internet users in lakhs.

Figure 1: Growth of internet and mobile phone users in rural Jharkhand since 2011-2023



- **Government Welfare Schemes-** Schemes such as DBT, Ujjwala Yojana, and Jan Dhan Yojana have increased liquidity and formalized rural purchasing behaviour (Ministry of Finance, 2020).
- **Education and Youth-** Higher education opportunities and increasing literacy among rural youth have created more aspirational consumption patterns (Mitra, 2013).

2.3 Sectoral Impacts

The shift has impacted agriculture, food habits, fashion, and health preferences. Deloitte (2021) observes a rise in consumption of organic goods, health supplements, and branded items in tribal areas.

2.4 Marketing and Policy Implications

Marketers must customize content in tribal dialects, adopt value-based pricing, and ensure last-mile delivery. Policymakers, on the other hand, must scale up infrastructure, skilling, and financial inclusion efforts (Srivastava, 2015).

3. Scope and Methodology

This research is grounded in a qualitative and secondary-data driven approach, synthesizing:

- Peer-reviewed literature
- Government reports and survey data

- Field-based observations in selected districts (Gumla, Ranchi, West Singhbhum, Seraikela-Kharsawan)
- Sectoral case references from organizations operating in Jharkhand

4. Analysis: Evolution of Consumer Preferences in Rural Jharkhand

- **Traditional Consumption Patterns-** Historically, tribal communities such as the Munda, Ho, and Santhal relied on local produce, handmade goods, and barter systems. Weekly markets (haats) and seasonal availability dictated consumption patterns (Xaxa, 2004).
- **Rising Aspirations and Lifestyle Shifts-** The influence of television, mobile internet, and migration has broadened exposure to brands and lifestyles. Youth now prefer branded apparel, packaged foods, and aspirational services (Kashyap & Raut, 2011).
- **Infrastructure and Market Access-** Improved roads and electricity under schemes like PMGSY have facilitated supply chains and retail access. Jharkhand has improved rural infrastructure significantly since 2014 (Planning Commission, 2014).
- **Government Schemes and Financial Inclusion-** Financial schemes have

enabled clean energy use (e.g., LPG under Ujjwala Yojana), reduced dependence on informal credit, and increased cash availability for consumption (Ministry of Finance, 2020).

- **Digital Penetration and E-commerce-** Smartphones and data connectivity have empowered rural consumers to compare prices, access financial services, and make informed purchases. This has facilitated the rise of e-commerce even in tribal belts (IAMAI & Nielsen, 2019).(Table 1)
- **Sectoral Preferences**
 - **Agriculture Inputs:** Shift towards hybrid seeds and fertilizers (Deloitte, 2021)
 - **Education & Healthcare:** Preference for private schooling and modern health services
 - **FMCG & Personal Care:** Rise in branded, packaged, and aspirational purchases
- **Cultural Negotiation and Identity**
 - Despite adopting modern goods, tribal communities retain traditions in attire, food, and rituals. For example, western outfits are worn casually, but ethnic clothing is reserved for cultural events (Sinha, 2010).

5. Discussion

The data reflects a hybrid model of consumption—where tradition coexists with modern aspiration. This duality challenges assumptions about a homogenous rural market and calls for nuanced approaches in marketing, governance, and development. Importantly, the rapid changes also expose communities to risks like:

- Cultural dilution
- Environmental strain due to packaging and non-biodegradable goods
- Debt traps through credit-based aspirational spending

Stakeholders must thus view rural Jharkhand not merely as a market frontier but as a space where ethical, sustainable, and inclusive models of consumption should be cultivated.

6. Conclusion

Consumer behaviour in rural Jharkhand is evolving through a complex interaction of infrastructural development, digital access, welfare programs, and cultural dynamics. From a need-based economy, it is shifting toward aspirational and hybrid consumption. This transition presents opportunities for market expansion but necessitates careful planning to prevent socio-economic and cultural disruptions. A sustainable rural marketing strategy must balance growth with grassroots realities.

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A STUDY OF FINANCIAL LITERACY, ACCESSIBILITY AND ECONOMIC EMPOWERMENT AMONG PERSONS WITH VISUAL IMPAIRMENT

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Abstract

The research investigates association of financial literacy program on accessibility, economic empowerment among visually impaired people located in eastern part of Lucknow District Uttar Pradesh. The research design utilizes descriptive methodology together with purposive sampling techniques on 53 respondents to study the association between financial literacy participation and economic empowerment. Statistical data analyses by Chi-Square. The study found that participation in financial literacy programs significantly enhances economic empowerment and is associated with income levels among visually impaired persons in Lucknow, however accessibility and mode of delivery (e.g., braille, audio) do not significantly influence participation or effectiveness. The improvement of economic prospects for this disadvantaged group needs future projects to establish accessible delivery systems and specific policy measures.

Keywords: Financial Literacy, Visually Impaired Persons, Economic Empowerment, Financial Inclusion, Accessibility Barriers

Introduction

In recent years, due to the complexity and globalization of the current financial world, even a little change in one region can have a significant impact on financial markets and systems. Everyone in the world needs to be financially literate since the financial system has grown more unpredictable. It is essential for meeting people's basic and more complex demands. According to Maslow's Hierarchy theory of Needs states that people prioritize meeting their basic needs like food and safety before concentrating on their social and personal development. This process is facilitated by financial literacy which gives people the information and abilities to handle their money which affects all phases of their requirements.

The Organization for Economic Co-Operation and Development (OECD) defines Financial Literacy as, "A combination of awareness, knowledge, skill, attitude and behaviour

necessary to make sound financial decisions and ultimately achieve individual financial wellbeing."

Financial literacy has become increasingly important over recent decades as persons need

to become more self-reliant in planning for the future. There are numerous ways for persons to generate and manage their income in modern days. Given the variability of income and the prospect of longer lifespans it is essential for persons to engage in sound financial planning for areas such as retirement, health and insurance (**K. Chowdhury, 2016**).

Digital banking has transformed how people manage their money and government programs like the Pradhan Mantri Jan Dhan Yojana (PMJDY) helped open over 500 million new bank accounts (**Ministry of Finance, 2021**). By 2023, mobile banking in India had reached over 80% of people making it one of the highest rates

globally (**World Bank Global Findex Database, 2021**). However, financial literacy is still a priority with the National Strategy for Financial Education (NSFE) 2020-2025 focusing on building public awareness about financial risks and fraud.

Financial literacy also helps economically disadvantaged people to make better financial decisions before using certain financial services or products (**Bongomin, 2018**). However, over the past few decades, government initiatives have significantly contributed to the social and economic empowerment of various marginalized groups including people with disabilities. Among these groups, One of the disability categories who become entrepreneurs is people with visual impairments. They belong to the unbankable group due to a low level of financial literacy (Adib, 2020). The creation of suitable solutions must become a priority because it will drive financial inclusion thus enable economic growth for people with disabilities.

Literature review-

Zhang, T., Ning, E., Ng, J., Zou, J., & Zhang, G. (2024) In this paper, cover financial literacy among visually impaired people in China, where about 17 million people have vision disability and without financial knowledge and resources person with disabilities are more vulnerable to exploitation. This study found major barriers such as a lack of educational resources and low awareness of financial rights. These challenges make harder their social and economic situation. Researchers used surveys and interviews to understand the experiences and needs of visually impaired persons and stakeholders. Their results showed that lots of visual impaired person does not fully understand financial concepts as a result, puts them at risk of exploitation at workplace and this makes difficult to manage their finances. The authors suggest creating Braille financial guidebook and launching “Project Visionary” to spread awareness and improve financial education access while addressing this issue. However, the study has some limitation. The sample size was small and it focused on certain areas in China so the findings may not apply to all visually impaired people across the country. So, the research highlights the need for better educational resources and advocacy to support

visually impaired persons in managing their finances.

Irvan, M., Nurhayati, E., & Novianti, R. (2024) This paper investigates financial literacy of the visually impaired in Indonesia. The study concentrates on employ of the Edufin. id application. Study focuses on the problems they face and the importance of learning about money. It enables them to participate in the economy. The study involved three students aged 18-20. They were tested on their financial knowledge both before and after using the app. The results demonstrated significant gains. Their average score went up from 24 to 76.3 after learning. There were some limits to the study. The number of students was small. Other things, like the environment, might have affected learning. The study shows that special financial education is needed to help visually impaired people manage money better.

Social Dynamics & Altarum Institute. (2023) This page describes an article “Financial Literacy for Youth with Disabilities” which addresses how money management training can benefit young people with disabilities. What they can learn in finance helps them manage the money better with each passing day which opens even better opportunities for a job. The research investigates the effectiveness of existing financial education programs for them. It identifies gaps in these programs and recommends more effective approaches to teaching financial skills. Different approaches were used, including reviews of past research and interviews with experts. The results indicate that many programs actually do not fully meet the financial needs of young people with disabilities. There is a need for better learning materials. The study also points out some issues, like weak evaluation methods and missing topics in financial education. Overall, the paper calls for better and more inclusive financial education to support young people with disabilities.

Peters (2022) looked at the relationship between financial literacy and entrepreneurial growth in Southern Nigeria. He found that those with higher levels of education had higher levels of financial literacy which they could use to their advantage in the banking and bookkeeping industries.

Thohari and Rizky (2021) studied financial literacy and accessibility of financial services for people with disabilities. They found that people with disabilities had an extremely low level of financial knowledge and faced inaccessibility to financial services preventing most of them from using these services.

Kumari (2021) suggests that financial literacy and economic growth are closely linked, as a financially literate population is essential for national development. This research specifically examines the financial literacy of women in various districts of Himachal Pradesh, where rural women often go unrecognized due to the male-dominated social structure despite being significant earners.

Bilal (2020) analysed financial literacy's impact on young Pakistani people's intention to pursue entrepreneurship and found that financial literacy and a positive attitude influence entrepreneurial intent.

Kelapure (2020) Financial literacy acts as a crucial tool for empowering visually impaired persons through workshops which have trained more than 4,000 persons with disabilities regarding essential skills including budgeting together with investment and financial goal-setting. The programs teach participants to make wise choices which advances their ability to manage their finances independently. Studies demonstrate that visually impaired people need specific educational programs because they experience difficulty obtaining financial resources. The effectiveness of these educational initiatives shows the favourable effect of financial instruction on increasing economic participation rates for vulnerable populations who also have disabilities.

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effect of financial instruction on increasing economic participation rates for vulnerable populations who also have disabilities.

The paper by Hassan, Abd El-Aziz, and Hamza (2020) This paper investigates financial literacy of the visually impaired in Indonesia. The study concentrates on employ of the Edufin. id application. Study focuses on the problems they face and the importance of learning about money. It enables them to participate in the economy. The study involved three students aged 18-20. They were tested on their financial knowledge both before and after using the app. The results demonstrated significant gains. Their average score went up from 24 to 76.3 after learning. There were some limits to the study. The number of students was small. Other things, like the environment, might have affected learning. The study shows that special financial education is needed to help visually impaired people manage money better.

Binoy and Shreeb (2019) assessed factors influencing financial literacy among 253 Indian students, discovering that financial knowledge, attitude, family influence and peer pressure impacted students' financial literacy.

Lusardi (2019) states that financial literacy is a tool for persons to improve their financial status and well-being by enabling them to make informed decisions in creating household budgets, saving plans, managing debt, planning for life cycle needs and dealing with unexpected emergencies without incurring unnecessary debts.

Mabula and Ping (2018) examined the effects of financial service access and utilization on SME performance in developing nations. They found that financial literacy has a considerable positive impact on firm performance and financial access.

Jayaraman and Jambunathan (2018) pointed out that financial literacy is an essential but often ignored skill for young people. In India, financial literacy levels are generally low however, females showing slightly better financial knowledge than males. Students studying business or economics were more financially savvy than those in science. Even though many students were good at math, they struggled to use those skills for financial calculations. The study also found that parents play a big role in boosting financial literacy.

J. Gajendra Naidu (2017) noted that India's booming economy and complicated financial markets often lead to bad money decisions. To achieve financial goals people need basic financial skills, awareness, knowledge, a positive mind-set and responsible habits. Although the Reserve Bank of India (RBI) and the government have tried to boost financial literacy but overall levels are still low showing the need for more efforts to improve financial know-how.

Ratna Achuta Paluri (2016) explored what shapes the financial attitudes of Indian women grouping them based on nine traits: worry about finances, interest in money matters, gut-based decisions, saving for emergencies, spending freely, materialism, belief in fate and planning for short- and long-term goals. The study revealed that two-thirds of the women had purchased financial products with fixed deposits and insurance being the top choices.

(Singh, 2016) Shwetha singh conducted a study to find the literacy level in financial inclusion among some selected women in rural area of Madhya Pradesh and the research tells that a rural area like Satna, people are more comfortable in using non institutional finance. Even working women uses nonfinancial institutions especially from the native money lenders and they are more contented in that. They are not at all aware of the benefits of banks and other services and to take sensible financial judgments. Although women have bank accounts they don't have much familiarity in banking services and financial products.

After gaining a comprehensive understanding of the literature on financial literacy and related other variable it is evident that no study has specifically explored financial literacy and its association with decision-making related to financial matters among persons with visual impairment. This observation highlights an important research gap. Therefore, the present study addresses this research gap by investigating the study of financial literacy, accessibility and economic empowerment among persons with visual impairment

Statement of problem—

Access to financial services remains restricted through various barriers for which persons with visual disabilities face special challenges. Person with visual impairments encounter

restriction points from three domains including society, technology and institutions when they try to connect with financial services. Few banking institutions deliver satisfactory access to financial products through their physical networks as well as digital channels because their technology does not support screen reader assistive technologies (**Fayyad & Al-Sinnawi, 2024**). The financial literacy programs that exist frequently fail to deliver customized education for visually impaired clients which produces inadequate financial knowledge alongside money management doubts (**Okonji & Ogwezzy, 2018**). Financial institutions create communication barriers that intensify these issues because traditional methods of engagement fail to be accessible which leads to participant misunderstandings then reduced engagement levels (**Puli, 2024**). Socioeconomic factors that produce high poverty rates and high unemployment rates alongside disabilities-related stigma force banks to place minimal focus on accessibility (**Raman, 2024**).

Financial exclusion affects visually impaired people because they face restricted access to financial literacy programs. Existing financial education programs lack sufficient resources which include audio formats and braille materials and this makes the programs inaccessible to students (Hassan et al., 2021). Digital banking expansion created additional digital gaps because several financial websites lack accessibility features which make it harder for visually impaired users to manage their finances (**Tata Consultancy Services, n.d.**). Financial education programs need to adopt inclusive design principles which enable visually impaired people to actively learn financial material (**Okonji & Ogwezzy, 2018**). If essential adaptations do not take place then financial exclusion will continue to exist which blocks visually impaired persons from reaching financial independence and obtaining security.

An overview of Financial Literacy Programs for Persons with Visual Impairments conducted across India

Indian states have developed multiple financial literacy programs aimed at improving the financial management skills of visually impaired persons while providing them financial independence. Educational programs teach basic financial concepts about budgeting while teaching saving techniques and

investment strategies and banking service use. The following list presents financial literacy programs conducted for visually impaired people all across India.

EnAble India operates Enable Vision as an initiative that builds digital skills while providing capacity development services to visually impaired people. The program serves specific services which support institutions and trainers alongside students to cultivate digital aptitudes and enable them to become financially capable. Enable Vision offers several opportunities for institutions that include joining as affiliates combined with the establishment of digital literacy facilities and consultancy support through peer network participation. Trainers require specific training programs which will provide them essential competencies to deliver effective education methods for visually impaired learners. Career awareness workshops alongside digital literacy programs, employability training along with employment opportunities are provided to students for improving their computer efficiency. The program successfully enabled more than 5,000 visually impaired persons while trainers were empowered to exceed 600 in number and enabled the identification of 183 job profiles. The training material from Enable Vision is used by more than 40 partners active in 14 countries.

These initiatives align with the objectives of your study by highlighting the role of digital literacy in the economic empowerment of visually impaired persons. By providing accessible training and resources, programs like Enable Vision contribute to enhancing financial literacy and independence among this community.

Xavier's Resource Centre for the Visually Challenged (XRCVC) serves Mumbai from its headquarters where it aims to facilitate social inclusion for all disabled people especially those with blindness. The Financial Access initiative of XRCVC actively establishes proper standard rules for banking services and related financial services and implements ground-level technology measures that build accessibility.

XRCVC successfully advocated for essential policy reforms that resulted in three major developments:

1-XRCVC helped create the RBI Circular on Banking Facilities for Visually Challenged which became effective in June 2008 to establish financial service equality for vision-impaired people.

2-NSDL issued a circular that provides visually impaired persons with independent access to their Demat accounts.

3-The circular issued by IBA dictates that at least one-third of upcoming ATMs need to provide accessible services to visually impaired customers.

The Blind Welfare Society establishes financial programs to deliver better life qualities for people who are blind throughout India. The programs offer financial backing together with service provision which serves to advance the empowerment capabilities of the community members.

Literacy India continues transforming lives of underserved children together with underprivileged women through its programs of quality education and skill training which has spanned three decades. They use Education, Empowerment, Employability and Environment to create self-sufficient communities among groups who face discrimination. The organization devoted itself to extending educational initiatives which aim to support visually impaired youth. The Call Centre Lab was founded by Literacy India to address the substantial obstacles which visually impaired persons encounter while pursuing employment particularly in customer service roles. The innovative training program prepares visually impaired young people with the required abilities needed to succeed in call centre work while building financial independence and social inclusion.

As a visually impaired person **Rahul Kelapure** has actively worked to improve financial literacy among disabled people throughout India. Through different NGOs Rahul Kelapure has led educational workshops starting from 2018 which have trained approximately 4,000 persons regarding investment decision-making skills. The teaching program includes relevant financial lessons about goal setting and risk assessment and provides information about equity investments mutual funds and commodity assets. Kelapure uses his initiatives to lead the way in financial inclusion and economic empowerment for visually impaired

people thus supporting the research goals of your study.

A financial literacy workshop took place in October 2017 in Mumbai when **National Payments Corporation of India (NPCI)** organized it for visually impaired participants. More than 70 participants attended the initiative which the Blind Organization of India co-organized with the distribution of educational materials through Braille format.

The Udbhav Vision Foundation introduced 'SUNIDHI' which serves to enhance financial availability coupled with education to visually impaired people across India. Through workshops the program delivers materials which help participants learn necessary financial information.

(**The Print, 2025**), In a financial literacy program conducted by the Reserve Bank of India (RBI) experts delivered information to visually impaired persons about financial planning together with fraud prevention and grievance resolution methods. The Bhubaneswar event included the distribution of Braille financial awareness materials in addition to the program in order to improve accessibility for all participants.

Reserve Bank of India Bhubaneswar branch arranged a financial literacy program on January 4, 2025 at 'The Odisha Association for the Blind' headquarters in Bhubaneswar for persons with visual impairments. A total of 180 people from the student population and staff members along with members of the association joined the event. The program distributed the Financial Awareness Messages (FAME) booklet adapted into Braille format as part of its educational content which covered financial planning and savings and investments with insurance and special arrangements for blind persons. Participants were also educated about common financial frauds and the grievance redressal mechanism of the RBI.

Objectives of the Study

1. To assess the association of financial literacy programs to economic empowerment of with visual impairment.
2. To examine accessibility and effectiveness of such programs for visually impaired persons.

Hypothesis-1

- H_0 : Participation in financial literacy programs is not significantly associated with the economic empowerment of disabled persons.
- H_1 : Participation in financial literacy programs is significantly associated with the economic empowerment of disabled persons.

Hypothesis-2

- H_0 : Income levels of persons with visual impaired are not significantly associated with participation in financial literacy programs.
- H_1 : Income levels of persons with visual impaired are significantly associated with participation in financial literacy programs.

Hypothesis-3

- H_0 : There is no significant association between the accessibility of financial literacy programs and participation of visually impaired persons.
- H_1 : There is a significant association between the accessibility of financial literacy programs and participation of visually impaired persons.

Hypothesis-4

- H_0 : The effectiveness of financial literacy programs is not significantly associated with the mode of delivery (e.g. braille, audio).
- H_1 : The effectiveness of financial literacy programs is significantly associated with the mode of delivery (e.g., braille, audio).

Research Methodology-

The study demonstrates how financial literacy programs help visually impaired people to become financially independent in the Lucknow district of Uttar Pradesh. The research explores the situation through a descriptive design.

The study collected its sample data through using purposive sampling method. Sample size of the study involved 53 visually impaired participants from the eastern part of Lucknow. Primary data was collected through self-made

structured questionnaires that had both multiple-choice questions and five point Likert scale questions. The questionnaire gathered information regarding participants' financial knowledge, income, savings habits and the difficulties they face in accessing financial services. Cronbach's Alpha ensures reliability of this questionnaire and its validity has been established through expert evaluation in the relevant field. Secondary data from websites and reports and research articles from government departments provided supplemental information to understand current financial literacy programs.

The demographic information of participants was summarized using descriptive statistics that included mean, median and percentage calculations. By applying Chi-Square Test the study investigated any association that exists

between financial literacy program implementations and participant financial empowerment levels.

Findings and Analysis—

Analysing data is an important critical step in any research study and allows for the insights from obtained data to be related. This study aims to study the relationship between financial literacy, many others demographic factors and their economic decision making ability related to person with visual impairment from Lucknow area, Uttar Pradesh by performing the data examination. So it uses statistical techniques such as Chi-square tests to test the formulated hypothesis and determine the association of financial literacy programs on enhancement of financial independence.

Table 1.0

Reliability Statistics	
Cronbach's Alpha	N of Items
.805	11

Table 1.1

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Financial education has enabled me to make informed economic decisions.	36.60	49.321	.366	.799
There is no link between financial education and economic empowerment.	37.66	47.498	.288	.813
I feel more financially independent after attending financial literacy programs.	36.81	46.579	.546	.783
Financial literacy programs have improved my ability to save and invest.	36.45	46.791	.658	.776
An investment of Rs.1000 with 1% interest rate and 2% inflation rate will yield exactly the same amount after a year	36.57	47.135	.414	.795
do you think financial literacy Increased income/savings?	36.66	46.767	.509	.786
Financial literacy programs are easily accessible for visually impaired persons.	37.66	47.075	.347	.804
The mode of delivery (Braille, Audio, etc.) affects my ability to understand financial concepts.	37.06	44.208	.571	.778
Government and NGOs provide adequate financial literacy resources for disabled persons.	37.38	43.932	.512	.785
A lack of accessible financial resources prevents visually impaired person from participating.	36.72	46.015	.629	.776
The effectiveness of financial education depends on the mode of delivery.	36.66	48.075	.468	.790

Table 10 and 10.1 shows reliability statistics of a Likert scale used in the study are provided in the table. Internal consistency is checked of how well the items of a survey or questionnaire measure the same concept using Cronbach's Alpha. The good reliability has a value of 0.805 which means the scale's 11 items are very

consistent with each other. A common cut off for Cronbach's Alpha is above 0.7, and above 0.8 that should be consider good. Thus, it suggests that the questionnaire was utilized in this study was reliable in measurement of the intended concept.

Table-2 Descriptive Statistics (Summary of Data)

		Age of respondent	Gender	Have you attended any financial literacy program?
N	Valid	53	53	53
	Missing	0	0	0
Mean		1.45	1.30	1.38
Median		1.00	1.00	1.00
Mode		1	1	1
Std. Deviation		.637	.463	.489

Table 2 shows descriptive statistics for 3 categorical variables, age of respondents, gender, and attendance in financial literacy programs are given in the table. There are 53 valid responses in each variable and no missing data.

Mean of all three variable (age: 1.45, gender: 1.30, and financial literacy program attendance: 1.38) are close to those coded as '1', indicating that most responses are close to the category 1. The median and mode for all three variables respectively are also 1. Hence, it has been found that the majority of respondents are in the

lowest coded category. The most of the respondents are male as gender is coded as 1 = Male and 2 = Female. Likewise and the attendance to financial literacy programs is 1 = Yes and 2 = No, and most respondents have attended the financial literacy program.

Less variability is indicated by the standard deviation values (age = 0.637, gender = 0.463, and attendance = 0.489) which means that the responses fall within some specific category. This implies that the sample is homogenous, and most composed of young male participants that went through financial literacy programs.

Table 3: Chi-Square Tests

Chi-Square Tests						
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	13.992 ^a	4	.007	.002		
Likelihood Ratio	16.264	4	.003	.002		
Fisher-Freeman-Halton Exact Test	12.751			.003		
Linear-by-Linear Association	5.787 ^b	1	.016	.019	.013	.008
N of Valid Cases	53					

a. 6 cells (60.0%) have expected count less than 5. The minimum expected count is .38.

b. The standardized statistic is -2.406.

Hypothesis-1

H₀: Participation in financial literacy programs is not significantly associated with the economic empowerment of disabled persons.

H₁: Participation in financial literacy programs is significantly associated with the economic empowerment of disabled persons. Table 3 shows the study examines if persons with visual impairment participating in the financial literacy program are in the position to be

economically empowered. The Pearson Chi-Square test ($p = 0.007$) confirms that we have a significant association and there is a rejection of the null hypothesis that is “Participation in financial literacy programs is not significantly associated with the economic empowerment of disabled persons”. The Likelihood Ratio test ($p = 0.003$) supports this conclusion. Small expected counts in 60% of cells do not prevent the Fisher-Freeman-Halton Exact Test from

confirming the association ($p = 0.003$). Trend is significant ($p = 0.016$) using Linear-by-Linear Association test. While small expected counts may or may not have confidence on reliability so in this case Fisher’s Exact Test has strong evidence. Our findings have implications for the relationship of financial literacy participation to economic empowerment and more generally, the relationship between financial literacy and economic development.

Table 4 Chai-Square Test

Chi-Square Tests						
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	8.666 ^a	3	.034	.016		
Likelihood Ratio	10.689	3	.014	.013		
Fisher-Freeman-Halton Exact Test	8.321			.016		
Linear-by-Linear Association	6.767 ^b	1	.009	.005	.002	.002
N of Valid Cases	53					

a. 5 cells (62.5%) have expected count less than 5. The minimum expected count is .38.

b. The standardized statistic is -2.601.

Hypothesis-2

- H_0 : Income levels of persons with visual impaired are not significantly associated with participation in financial literacy programs.
- H_1 : Income levels of persons with visual impaired are significantly associated with participation in financial literacy programs.

Table 4 shows that the Chi Square test investigates if there is a relationship between the income levels of visually impaired persons and participation in financial literacy programs. A significant association ($p = 0.034$) is evident by the Pearson Chi Square Test indicating income level does effect participation, at the

5% significance level. However, due to 62.5% of cells having expected counts less than 5 so the assumption of the Chi-Square test is violated which makes this result less reliable.

The Likelihood Ratio test ($p = 0.014$) supports this finding. The Fisher-Freeman-Halton Exact Test ($p = 0.016$) is more appropriate for small sample sizes and it confirms that there is statistically significant association between the variables. The Linear-by-Linear Association Test ($p = 0.009$) shows a significant linear trend between the two variables and it shows that increased participation in financial literacy programs contributes to better economic empowerment. despite small expected counts having an effect on reliability. However result shows that there is a strong relationship of income and participation in financial literacy program.

Table-5-Chai Square Tests

Chi-Square Tests						
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	6.861 ^a	4	.143	.145		
Likelihood Ratio	6.990	4	.136	.211		
Fisher-Freeman-Halton Exact Test	6.676			.131		
Linear-by-Linear Association	1.198 ^b	1	.274	.299	.162	.046
N of Valid Cases	53					

a. 7 cells (70.0%) have expected count less than 5. The minimum expected count is 1.13.

b. The standardized statistic is -1.094.

Hypothesis-3

H₀: There is no significant association between the accessibility of financial literacy programs and participation of visually impaired persons.

H₁: There is a significant association between the accessibility of financial literacy programs and participation of visually impaired persons.

Table 5 shows that the result of association between accessibility of financial literacy programs and participation of visually impaired persons. However, find no significant association is there between the variables using

Pearson Chi Square test ($p = 0.143, 0.145$) as the p value is higher than 0.05. Likelihood Ratio test ($p = 0.136, 0.211$) and Fisher – Freeman – Halton Exact test ($p = 0.131$) also do not show any significant relationship between the variables. No linear trends are confirmed by the Linear-by-Linear Association test ($p = 0.298, 0.274$). As all p values are greater than 0.05, which does not reject the null hypothesis and we fail to reject the null that “There is no significant association between the accessibility of financial literacy programs and participation of visually impaired persons.”

Table-6

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	8.014 ^a	4	.091	.075		
Likelihood Ratio	7.962	4	.093	.122		
Fisher-Freeman-Halton Exact Test	7.366			.072		
Linear-by-Linear Association	1.802 ^b	1	.179	.226	.122	.049
N of Valid Cases	53					

a. 7 cells (70.0%) have expected count less than 5. The minimum expected count is .30.

b. The standardized statistic is -1.342.

Hypothesis-4

H₀: The effectiveness of financial literacy programs is not significantly associated with the mode of delivery (e.g. braille, audio).

H₁: The effectiveness of financial literacy programs is significantly associated with the mode of delivery (e.g., braille, audio).

Table 6 shows that The Pearson Chi-Square p -value is 0.091 which is greater than the critical significance level of 0.05 so we fail to reject the null hypothesis. The Exact Significance (2-sided) value of 0.075 also finds that the association is not statistically significant at the 0.05 level. However 7 cells have expected count less than 5 so we use the Fisher-Freeman-Halton Exact Test which p -value is 0.072 further supports that no significant association between the variable. All findings of test shows there is insufficient evidence to reject the null hypothesis (H_0) at the 5% significance level. Therefore, the study concludes that the effectiveness of financial literacy programs is

not significantly associated with the mode of delivery (e.g., braille, audio) among person with visual impairment.

Discussion

Financial literacy programs substantially influence employment prospects and economic growth as well financial independence for visually impaired people within Lucknow District. The findings show that financial literacy participation leads to economic empowerment according to Pearson Chi-Square test results ($p = 0.007$). The essential financial abilities of budgeting as well as saving and investing are taught through these programs to visually impaired people thus enabling them to make informed financial choices. The research demonstrates that financial outcomes show 62.6% of variations based on monthly income along with financial literacy program participation and saving and investing capabilities. Financial literacy programs significantly advance the economic

well-being of people who are visually impaired by providing them with better financial independence which leads to increased active participation in lucrative income activities.

The research shows multiple barriers which impede visually impaired persons from gaining access to financial literacy programs. Massive obstacles exist because the availability of teaching materials for visually impaired students remains inadequate. Both Braille resources and audio formats continue to be inaccessible to them. The research data shows that accessible financial literacy program availability does not have a tangible impact on the involvement of visually impaired participants ($p = 0.143$). The availability of financial literacy programs shows that the design choices fail to meet inclusion needs which in turn limit participation of visually impaired persons. The problem becomes worse because banking websites and applications that lack screen reader compatibility prevent visually impaired persons from using their financial services. The research emphasizes the requirement for accessible financial literacy resources and inclusive design principles to enhance educational programs for visually impaired persons.

The study reveals that current initiatives do not provide sufficient coverage along with customized services especially for people who are visually impaired. Rigid standard policies for accessible banking services restrict the overall performance of such programs. Financial independence improves after visually impaired people participate in financial literacy programs however the specific method of delivery (Braille or audio) does not affect program success levels ($p = 0.091$). The current finding demonstrates that financial literacy educators must develop specific program designs to efficiently teach diversified skills needed by visually impaired students.

Conclusion & Recommendations

The research findings reveal important knowledge but additional investigation needs to be conducted in specific areas. Further research needs to use extensive participant numbers and long-term research designs to determine how financial literacy programs affect economic

independence for people with visual impairments. Qualitative studies which explore the first-hand experiences among visually impaired persons help obtain deeper understanding regarding their special difficulties alongside their requirements.

The government must establish financial literacy programs which accommodate the particular needs of persons with disabilities. The path to accessibility requires financial institutions to develop Braille textbooks along with audio guides and to implement assistive technologies in all their services. Financial institutions together with disability advocacy groups need to work jointly for establishing accessible digital banking infrastructure and promoting financial opportunities for all.

The implementation of specialized financial literacy campaigns needs to occur at ground level most primarily in areas like rural locations and regions with limited access. Through financial rights education partnered with tailored financial learning these programs create the ability for visually impaired people to become active participants in economic activities.

Financial literacy functions as an essential power to promote economic empowerment which helps visually impaired people break through financial limits to gain economic self-sufficiency. The future success of an inclusive financial ecosystem depends on solving accessibility barriers and defective program design because these elements support disabled persons in becoming self-reliant.

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THE ROLE OF COOPERATIVE SOCIETIES IN THE SOCIO-ECONOMIC UPLIFTMENT OF RANCHI DISTRICT, JHARKHAND: PATHWAYS AND CHALLENGES

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Abstract

Socio-economic disparities persist as a formidable challenge in developing economies, particularly among tribal communities in regions like Ranchi district, Jharkhand. This paper explores the pivotal role of cooperative societies in bridging these gaps by analyzing their operations, impacts, and challenges. Employing a mixed-methods approach—comprising literature reviews, case studies, field observations, and qualitative analysis—it evaluates cooperative efforts across key sectors, including dairy, fisheries, women's empowerment, housing, and forest-based enterprises. The study finds that cooperative societies in Ranchi have significantly improved livelihoods, reduced gender disparities, and enhanced financial inclusion. However, barriers such as governance issues, technical capacity gaps, and limited member awareness hinder their full potential. The paper calls for targeted policy interventions, capacity-building initiatives, and integrated digital and sustainable practices to strengthen the cooperative movement and promote inclusive, equitable development in the region.

Key Words: Socio-economic upliftment, Cooperative societies, Ranchi district, Women's empowerment, Tribal communities, Financial inclusion, Livelihood security, Rural development, Dairy and fisheries cooperatives, Participatory governance

1. Introduction

Socio-economic disparities remain a significant challenge in developing economies, particularly in regions with high tribal populations like Ranchi district of Jharkhand. Approximately 26% of Jharkhand's population comprises tribal communities, who face social exclusion, economic marginalization, and limited access to resources. Co-operative societies, as self-help organizations grounded in mutual aid and democratic management, provide a sustainable model for bridging these disparities by pooling resources and fostering collective action.

This paper analyzes the role of co-operative societies in the socio-economic upliftment of Ranchi, drawing lessons from successful models and identifying pathways for scaling up unexplored areas such as digital finance, non-timber forest products (NTFPs), and renewable energy.

2. Methodology- This research employs a mixed-methods approach combining secondary and primary data:

- **Literature Review:** Analysis of existing studies on co-operatives in Jharkhand and across India.
- **Case Studies:** Examination of

successful co-operative models iniii. dairy, agriculture, fisheries, and women's empowerment.

- **Field Observations:** Interactions withiii. co-operative members and various stakeholders in Ranchi district.
- **Qualitative Analysis:** Synthesis of the collected data to identify operational mechanisms, challenges, and recommendations for improvement.

3. Socio-economic upliftment- Meaning, Definition, models and evolution

Socio-economic upliftment is a key goal of development policies worldwide. It involves enhancing the quality of life by improving economic opportunities, social conditions, and access to resources (Sen, 1999). Understanding the evolution, models, and evaluation processes of socio-economic upliftment can helpiv. policymakers and practitioners design more effective programs.

Definition of Socio-economic Upliftment-vi.

Socio-economic upliftment can be defined as a holistic process aimed at elevating the economic and social status of individuals or communities, ensuring equitable access to resources, opportunities, and participation in decision-making processes (World Bank, 2001). It includes interventions in education, health, income generation, infrastructure, and social inclusion.

Evolution of the Concept-The concept of socio-economic upliftment has evolved over time:

- Pre-1950s: Emphasis was on economic growth, measured by GDP (Kuznets, 1934).
- 1950s-1970s: Focus shifted to poverty alleviation and basic needs, influenced by development economists like Lewis (1954) and the Basic Needs Approach (ILO, 1976).
- 1980s-1990s: The human development paradigm emerged, emphasizing capabilities and social justice (Sen, 1999).
- 2000s-present: Integrated, rights-based approaches recognizing sustainability, inclusivity, and empowerment (UNDP, 2016).

Models of Socio-economic Upliftment-

Several models guide the process of socio-economic upliftment:

- i. **Top-down Model:** Centralized planning and implementation by governments or large institutions (Todaro & Smith, 2015).
- ii. **Bottom-up Model:** Community-driven approaches focusing on participation and empowerment (Chambers, 1997).
- iii. **Integrated Rural Development Model:** Combines multiple interventions—health, education, livelihoods—within a geographic region (Singh, 2019).
- iv. **Livelihoods Approach:** Emphasizes the assets, capabilities, and strategies of households (Scoones, 1998).

Evaluation Processes of Socio-economic Upliftment-

Effective evaluation is crucial for measuring impact and ensuring accountability.

Key evaluation processes include:

- **Needs Assessment:** Identifying the gaps and priorities of communities (Narayan et al., 2000).
- **Formative Evaluation:** Ongoing feedback to refine programs during implementation (Patton, 2008).
- **Summative Evaluation:** Assessing the outcomes and impact after completion (Rossi et al., 2004).
- **Participatory Evaluation:** Involving community members in data collection and analysis to ensure local relevance and ownership (Estrella & Gaventa, 1998).

Use of Indicators:

Quantitative indicators (e.g., income, literacy rates) and qualitative indicators (e.g., empowerment, social inclusion) are used to measure progress (UNDP, 2016).

Socio-economic upliftment is a dynamic, multi-dimensional process requiring integrated and participatory approaches. Models and evaluation processes have evolved to reflect the importance of community agency, sustainability, and equity. Future interventions should build on these principles to foster inclusive and resilient development.

4. The role of cooperative societies in the socio-economic upliftment of Ranchi district of Jharkhand,

Cooperative societies have been recognized as vital instruments for fostering socio-economic development, especially in rural and marginalized regions of India. In the context of Jharkhand, and particularly Ranchi district, cooperative societies serve as key drivers for inclusive growth and livelihood security.

Cooperative Societies: Concept and Significance- Cooperative societies, by definition, are autonomous associations of persons united voluntarily to meet common economic, social, and cultural needs through jointly owned and democratically controlled enterprises (International Cooperative Alliance, 1995). In India, cooperatives have historically played a crucial role in agricultural credit, marketing, and rural development (Bedi, 2007). They enable members to pool resources, reduce dependence on moneylenders, and access markets more effectively (Singh & Singh, 2012).

Cooperative Movement in Jharkhand- Jharkhand's cooperative movement is shaped by the state's distinct socio-economic context, including its tribal population and forest-based livelihoods (Government of Jharkhand, 2021). Cooperative societies in Jharkhand span various sectors, such as credit, dairy, handicrafts, and forest produce. They act as a safety net for marginalized communities and promote self-reliance (Minz, 2016).

Role of Cooperative Societies in Ranchi District- Several studies have highlighted the specific role of cooperative societies in Ranchi district in driving socio-economic upliftment:

Women's Cooperative Societies: Women-led cooperatives in Ranchi have significantly contributed to enhancing women's economic agency and household incomes. Kumari and Singh (2019) documented how women's cooperative groups in rural Ranchi engaged in activities such as poultry farming, dairy, and handicrafts, leading to greater financial inclusion and reduced gender-based disparities in household decision-making.

Agricultural and Dairy Cooperatives: Agricultural cooperatives, especially those involved in dairy production, have created employment opportunities and improved nutrition security in Ranchi.

According to Sharma and Oraon (2021), dairy cooperatives in Ranchi provide fair market access to small-scale producers, leading to enhanced incomes and community resilience.

Forest Produce and Handicrafts Cooperatives: Ranchi district's forest produce cooperatives have empowered tribal communities by enabling them to collectively market products like lac and mahua, thus reducing exploitative middlemen (Minz, 2016).

Handicrafts cooperatives also support artisans in accessing wider markets for their traditional crafts (Sharma & Oraon, 2021). Cooperative societies in Ranchi have improved access to credit, inputs, and markets, directly contributing to income enhancement and asset building (Kumari & Singh, 2019; Sharma & Oraon, 2021). Cooperatives foster collective decision-making, participatory governance, and build social capital, particularly among women and marginalized tribal communities (Minz, 2016). Despite their potential, cooperative societies in Ranchi face challenges such as inadequate technical support, governance issues, and limited awareness among members (Singh & Kumar, 2020). Capacity-building and stronger institutional support are needed for cooperatives to fully realize their transformative potential.

While the existing literature provides valuable insights into the role of cooperatives in Ranchi, there is a lack of longitudinal studies assessing the long-term impact of cooperative initiatives on poverty alleviation, women's empowerment, and environmental sustainability. Additionally, more granular data on cooperative performance in different blocks of Ranchi district would be beneficial for targeted policy interventions.

Cooperative societies in Jharkhand, particularly in Ranchi district, have been instrumental in fostering inclusive economic development and social empowerment. These member-driven organizations span various sectors, including

agriculture, fisheries, housing, dairy, and women's empowerment, reflecting the state's commitment to grassroots development.

Legal Framework of Cooperative societies in Jharkhad

The Jharkhand Co-operative Societies Act, 2008, serves as the foundational legal framework for cooperative societies in the state. This Act was enacted to facilitate the formation, working, and consolidation of cooperative societies, promoting thrift, self-help, and mutual aid among agriculturists and other individuals with common needs. It aims to achieve integrated agricultural development, enhance income generation in rural areas, and improve financial services rendered by credit cooperative societies. (Legitquest, Indian Kanoon)

5. Key Sectors and Initiatives

Fisheries Cooperatives- Jharkhand has set an ambitious target to become a leading state in fish production by aiming to produce 10 lakh metric tonnes of fish per hectare over the next five years, up from the current 3.5 lakh metric tonnes. To support this growth, the government is implementing a comprehensive fish farming strategy, including the establishment of model ponds across all blocks and panchayats. Additionally, financial assistance of ₹2 lakh each was distributed to 75 fishery cooperative societies to strengthen their operations. (The Times of India)

Dairy Cooperatives-The dairy sector in Ranchi district has witnessed significant growth through cooperative efforts. The Milk Producers Federation Ltd (MILKFED), established in 2014 and managed by the National Dairy Development Board (NDDB), increased daily milk procurement from 23,000 litres in 2014-15 to 1.25 lakh litres in 2018-19. This growth indicates the positive impact of cooperative structures on milk production and the adoption of improved dairy husbandry practices among farmers. (Krishikosh)

Women's Empowerment Cooperatives- The GGPSSCSL women's poultry cooperative has been empowering women, particularly from Scheduled Tribes and Scheduled Castes. With 999 members across 20 villages, the cooperative manages operations including a

feed mill and has introduced digital banking services for its members. This initiative has enhanced income generation and social empowerment among women in the region. (ResearchGate)

Housing Cooperatives-The Services Housing Cooperative Society Ltd. in Ashok Nagar, Ranchi, established in 1960, was formed to address housing needs for government employees. It developed 508 residential plots with amenities such as parks, schools, and community centers, showcasing the role of cooperatives in urban development.

Institutional Support and Modernization-

The Sidho Kanho Agriculture and Forest Produce State Co-Operative Federation Limited (SIDHKOFED) plays a pivotal role in supporting local agriculture and forest produce cooperatives in Jharkhand. In collaboration with IIM Ranchi, SIDHKOFED aims to enhance operational capabilities, market access, and sustainable growth for cooperatives, thereby bolstering regional economic development. (thejharkhandstory.co.in)

6. Other significant co-operative societies in the region

Dairy Cooperatives:

Enhancing Livelihoods-The Jharkhand State Cooperative Milk Producers' Federation (JMF) has significantly improved the socio-economic status of dairy farmers in Ranchi. A study employing propensity score matching techniques revealed that JMF members experienced higher milk yields, increased net dairy income, and greater household milk consumption compared to non-members. Although non-members received better prices in open markets, members benefited from assured markets and enhanced productivity due to better dairy management practices. (acspublisher.com, Krishikosh)

Empowering Rural Women-In Ranchi and surrounding districts, over 35,000 women entrepreneurs and self-help groups have benefited from an initiative that repurposes unused government school buildings into hubs for economic and administrative use. This initiative, led by Grant Thornton Bharat LLP

with support from the Gates Foundation and the Jharkhand State Livelihood Promotion Society (JSLPS) under the PALASH programme, has transformed more than 50 school buildings into offices, training centres, storage, and processing units. These facilities support community-based organizations such as producer groups and village organisations, fostering social cohesion and economic empowerment.(The Times of India)

Fisheries Cooperatives: Driving Aquaculture Growth- Jharkhand has set an ambitious target to become the leading state in fish production in India by aiming to produce 10 lakh metric tonnes of fish per hectare over the next five years, surpassing its current output of 3.5 lakh metric tonnes. To support this growth, the government has implemented a comprehensive fish farming strategy, including the establishment of model ponds across all blocks and panchayats. Additionally, Rs 2 lakh was distributed to 75 fishery cooperatives to strengthen their operations.(The Times of India.

Cooperative Banks: Facilitating Financial Inclusion

- Primary Agricultural Credit Societies (PACS) have been instrumental in increasing community financial involvement and socio-economic development in rural India, including Jharkhand. With a 100% rural penetration rate, PACS meet the agricultural and non-agricultural requirements of the economically disadvantaged, providing formal financial services to people living in rural areas.(Emerald)
- Cooperative societies in Ranchi district have significantly contributed to the socio- economic upliftment of local communities. Through initiatives in dairy farming, fisheries, women's empowerment, and financial inclusion, these cooperatives have enhanced livelihoods, promoted entrepreneurship, and fostered inclusive growth. Continued support and expansion of cooperative models are essential for sustaining and amplifying these positive impacts. As of January 2025, Ranchi district in Jharkhand hosts a diverse array of cooperative societies spanning various sectors. Here's an overview:

- Agricultural Cooperatives- Ranchi has 7 registered agricultural cooperatives, contributing to the state's total of 68 such cooperatives. (Rentech Digital)
- Housing Cooperatives-The Services Housing Cooperative Society Ltd., established in 1960, is a notable housing cooperative in Ranchi. It was initially formed to address the housing needs of government employees and has since developed the Ashok Nagar colony.
- Multi-State Cooperative Societies- Ranchi is home to several multi-state cooperative societies, including: Birsamunda Multi State Co-operative Society Ltd. The Adivasi Krishak Multi-State Co-operative Society Ltd. Pragati Pariwar Credit Co-operative Society Ltd
- Tribal and Social Welfare Cooperatives-The Ranchi Anusuchit Jati Janjati Sahkari Vikash Sahyog Samiti Limited, registered in 2018, focuses on initiatives like education, health, and women's empowerment across multiple districts, including Ranchi. (NGO Details)

4. Conclusion

The comprehensive analysis of cooperative societies in Ranchi district, Jharkhand, highlights their crucial role in driving socio-economic upliftment, particularly among marginalized and tribal communities. Cooperatives have proven effective in enhancing livelihoods, fostering women's empowerment, and building social capital by providing access to credit, inputs, markets, and decision-making platforms. Sectors like dairy, fisheries, agriculture, handicrafts, and housing have especially benefited from cooperative initiatives, demonstrating the model's adaptability and impact across diverse contexts.

Despite these achievements, challenges remain. Many cooperatives struggle with inadequate technical support, governance issues, and limited member awareness, underscoring the need for capacity-building, targeted policy interventions, and robust institutional support. Furthermore, while data on cooperative initiatives is promising, there is a dearth of

longitudinal studies assessing their long-term impact on poverty reduction, women's agency, and environmental sustainability.

Looking ahead, integrating modern approaches such as digital finance, renewable energy initiatives, and participatory evaluation processes can help unlock the untapped potential of cooperatives. Strengthening these member-driven institutions will not only enhance economic development but also foster social equity and environmental stewardship, paving the way for a more inclusive and resilient future in Ranchi district and beyond.

Finally it can be said that cooperative societies in Ranchi hold immense potential to drive socio- economic transformation and promote social equity, especially for marginalized tribal communities. By focusing on capacity-building, leveraging digital finance, diversifying cooperative activities, forging strategic partnerships, promoting participatory governance, and enhancing gender equity, cooperatives can become powerful engines of inclusive growth. Effective implementation of these strategies will not only uplift livelihoods but also strengthen social bonds, ensure environmental sustainability, and foster long-term resilience in the region.

5. Suggestions

Socio-economic disparities continue to pose significant challenges in Ranchi district of Jharkhand, especially for its large tribal population, which faces issues of social exclusion and economic marginalization. Cooperative societies offer a sustainable and democratic approach to address these disparities. By pooling resources and fostering collective action, cooperatives can significantly contribute to inclusive development and social empowerment.

Despite their demonstrated potential, cooperative societies in Ranchi face challenges that hinder their full effectiveness. In order to strengthen these organizations and boost their role in socio- economic upgradation, several strategic suggestions can be considered.

Firstly, there is a pressing need for **capacity-building initiatives** for cooperative members. Many cooperatives struggle due to a lack of

technical know-how and managerial skills. Tailored training programs focusing on financial management, governance, modern marketing practices, and digital literacy can help improve operational efficiency and decision-making within these societies.

Secondly, cooperative societies in Ranchi should leverage **digital finance and modern technologies** to expand their reach and improve service delivery. Establishing digital platforms for transactions, e-marketing of produce, and record-keeping can ensure transparency and broaden market access, especially in remote tribal areas.

Thirdly, cooperative activities should be diversified to tap into the **region's natural resources and traditional skills**. For example, cooperatives focused on non-timber forest products (NTFPs) such as lac, mahua, and medicinal plants can generate additional income for tribal communities while conserving forest ecosystems. Similarly, handicrafts and traditional art forms should be promoted through cooperative networks to enhance livelihoods and preserve cultural heritage.

Fourthly, forging **partnerships with institutions** like the Indian Institute of Management (IIM) Ranchi and other research organizations can support cooperatives through technical guidance, research, and market linkages. Collaborations with NGOs and CSR initiatives from industries can also provide financial and logistical support to cooperatives, especially in implementing sustainability and gender equity projects.

Fifthly, cooperatives should actively pursue the **integration of renewable energy** initiatives, such as the use of solar energy for dairy cooperatives or biomass-based energy solutions in rural areas. These initiatives not only reduce operational costs but also align with broader environmental sustainability goals.

Sixthly, promoting **participatory governance** within cooperative societies is crucial. Encouraging active member involvement in decision-making processes fosters ownership and accountability. Periodic participatory evaluations and community-driven monitoring can ensure that cooperative activities align with local needs and aspirations.

Seventhly, the legal and regulatory framework governing cooperative societies in Jharkhand, namely the Jharkhand Cooperative Societies Act, 2008, should be effectively implemented and periodically reviewed. Ensuring compliance with this Act and simplifying registration procedures can attract more community members to form or join cooperatives.

Eighthly, improving access to credit and market infrastructure is vital. Strengthening linkages between cooperatives and financial institutions such as cooperative banks and Primary Agricultural Credit Societies (PACS) will enhance financial inclusion. At the same time, establishing storage, processing, and value-addition facilities can improve market access and reduce post-harvest losses, particularly in agricultural and dairy cooperatives.

Ninthly, focusing on women-led cooperatives and ensuring their robust support is essential for inclusive development. Women's cooperatives in Ranchi have demonstrated significant impacts in improving household incomes and social empowerment. Expanding support for such cooperatives through targeted financial products and gender-sensitive policies can further accelerate women's participation in economic activities.

Finally, to ensure long-term impact, **longitudinal studies** assessing cooperative initiatives' effectiveness on poverty reduction, gender equity, and environmental sustainability are needed. Data-driven policy formulation will enable more targeted interventions and informed resource allocation.

By adopting these strategies—capacity-building, digital finance, resource diversification, partnerships, participatory governance, regulatory reforms, market infrastructure development, gender empowerment, and robust impact assessments—cooperative societies in Ranchi can become dynamic engines of socio-economic upliftment. Such interventions will not only enhance livelihoods and foster resilience but also promote social equity and environmental stewardship in the region.

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COMMUNITY-BASED MARKETING TO STRENGTHEN RURAL ENTREPRENEURS IN JHARKHAND

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1. Introduction

Community-Based Marketing (CBM) has gained momentum as an inclusive strategy to support rural entrepreneurs in India. In Jharkhand, where tribal identity, cooperative models, and traditional craftsmanship play central roles, CBM offers a unique opportunity to link local producers with broader markets while preserving cultural authenticity. This paper analyzes the strategic potential of CBM through a literature-based framework, stakeholder roles, and strategic planning tools such as SWOT analysis.

2. Literature Review

2.1 Community-Based Models in Rural Economies- CBM is grounded in the principles of shared resources, cooperative branding, and local identity. According to Rajan & Pandey (2024), Jharkhand's Jharcraft initiative significantly promotes tribal artisans through buy-back arrangements and cooperative marketing networks.

2.2 Tourism and Cultural Storytelling- Kumar & Chaturvedi (2024) analyze community-based tourism in Jharkhand using Smith's 4Hs framework, highlighting that digital storytelling and heritage branding enhance local participation and attract urban consumers.

2.3 Digital Empowerment and Social Media- Digital platforms act as low-cost marketing channels. Rahadi & Abdillah (2013) argue that small handicraft producers benefit from social media promotion, though challenges remain in digital literacy and infrastructure in rural India.

2.4 Skill Development and Entrepreneurship- Vinamrta & Chakraborty (2020) emphasize the importance of entrepreneurship and vocational training in post-COVID recovery strategies for tribal areas. Community hubs such as PALASH centers serve as convergence points for training and product aggregation.

3. Research Gaps Identified

Despite growing attention to CBM, several gaps remain:

- CBM strategies in Jharkhand's rural districts have not been systematically structured or scaled.
- The role of **digital storytelling** in building brand identity is underutilized.
- **Comparative insights** between community-linked and individual entrepreneurs remain unexplored in theory.
- There is a **lack of policy-level integration** between state programs (like JSLPS, TRIFED) and ground-level marketing models.

4. Conceptual Framework: Components of Community-Based Marketing (CBM)

The framework for Community-Based Marketing (CBM) in Jharkhand is derived from a synthesis of literature, case studies, and institutional practices. It outlines the essential elements that together form a sustainable ecosystem for rural and tribal entrepreneurship. The key components are as follows:

- **Community Hub Access-** Community hubs act as physical centers where rural entrepreneurs—especially women and Self-Help Group (SHG) members—can come together for training, production, collaboration, and resource sharing. Initiatives like **PALASH centers** in Jharkhand serve as excellent examples. These hubs provide not only space but also access to basic infrastructure such as sewing machines, storage units, internet connectivity, and meeting areas. They promote collective identity, peer learning, and mutual support within the entrepreneurial community.
- **Cooperative Marketing-** One of the central tenets of CBM is group-based marketing, wherein producers pool their products and market them collectively under shared labels or platforms. Organizations like **Jharcraft, TRIFED, and Van Dhan Vikas Kendras** play a crucial role in facilitating cooperative marketing. These institutions help with aggregation, pricing, branding, logistics, and sometimes even buy-back support. Such mechanisms reduce competition among small producers and enable better bargaining power in larger markets.
- **Digital Storytelling-** Digital platforms provide a transformative opportunity for community entrepreneurs to tell their stories, build brand identity, and reach consumers directly. Using **local-language content**—such as short videos, testimonials, folk narratives, and artisan profiles—on platforms like Facebook, YouTube, Instagram, or e-commerce portals can help create a unique emotional connection between producers and buyers. Digital storytelling not only humanizes the product but also makes the marketing experience culturally rich and more engaging.

5. Stakeholder Analysis

Community-Based Marketing operates through the interaction and coordination of multiple stakeholders, each playing a vital role in the ecosystem. Understanding their interests and

influence is key to designing effective interventions and partnerships. The primary stakeholders are:

Rural Entrepreneurs- These are the core drivers of CBM. They are responsible for product creation, local sales, and branding. Their **influence** is high because they shape the supply side of the ecosystem, and their **interest** is also high as their livelihoods directly depend on CBM's success.

Self-Help Groups (SHGs) and Women's Collectives- SHGs provide a collective framework for production, savings, microcredit, and mutual support. While their **influence** may be moderate at the systemic level, their **interest** is high because CBM offers them a platform for economic empowerment and social visibility.

Government Agencies (e.g., JSLPS, TRIFED)- These agencies play a crucial **supporting role** by providing funding, training, marketing platforms, and policy backing. Their **influence** is high due to their resource control and scheme implementation powers, but their **interest** may vary depending on program alignment and leadership.

NGOs and CSR Partners- Non-governmental organizations and corporate CSR initiatives often step in to offer technical assistance, entrepreneurship training, and infrastructure support. Their **influence** and **interest** are moderate, but they are critical partners in pilot projects and scaling innovations.

Local Traders- Local shopkeepers, haat vendors, and transporters form the **distribution and logistics chain** for CBM products. Their **influence** is moderate—they connect rural producers to local buyers—but their **interest** depends on profitability and reliability of supply.

Urban Consumers- These are the demand drivers who seek authentic, handmade, and ethically produced goods. Their **influence** is high because their preferences shape product trends and pricing, and their **interest** is growing due to increasing awareness of sustainable consumption and indigenous products.

6. Digital Platforms and E-Commerce

Portals- These platforms act as intermediaries enabling visibility, outreach, and analytics for CBM products. Their **influence** is high as they control the algorithms and access to digital audiences. Their **interest** is moderate, often depending on market size and partnerships. Together, the **conceptual framework and stakeholder ecosystem** provide a roadmap for implementing and scaling CBM in Jharkhand in a way that is inclusive, culturally grounded, and market-responsive.

7. SWOT Analysis: Community-Based Marketing in Jharkhand

Strengths

1. **Leverages Trust-Based Networks and Cultural Familiarity:** Community-Based Marketing thrives on strong social cohesion in tribal and rural Jharkhand. Long-standing interpersonal trust and shared customs make it easier to promote products within and beyond the community, especially through word-of-mouth and social networks.
2. **Promotes Tribal Identity and Indigenous Crafts:** CBM strengthens and showcases unique tribal knowledge systems, art, textiles (like tasar silk), and traditional forest-based products. This cultural branding not only adds economic value but also reinforces ethnic pride and heritage conservation.
3. **Cost-Effective Promotion through Informal Channels:** Local fairs, weekly haats (markets), and social gatherings serve as affordable platforms for promotion. Unlike mainstream marketing which requires high investment, CBM uses community-based storytelling and referrals, minimizing costs.
4. **Empowers Women via SHGs and Collective Hubs**
Women-led Self-Help Groups (SHGs) form the backbone of CBM in Jharkhand. These collectives give

women access to microcredit, skills training, and marketing networks, contributing to social inclusion and financial independence.

Weaknesses

1. **Low Levels of Digital Literacy**
Many rural entrepreneurs lack the technical know-how to use digital tools like social media, e-commerce portals, or mobile-based financial platforms. This limits their ability to expand beyond local markets or benefit from digital inclusion programs.
2. **Inconsistency in Product Quality and Packaging**
There are gaps in standardization and presentation of products. Variations in quality, lack of labeling, and poor packaging reduce competitiveness—especially in urban or online markets where aesthetics and consistency are crucial.
3. **Dependence on Government Schemes and Intermediaries**
CBM in Jharkhand is often driven by state-led initiatives (e.g., JSLPS, TRIFED), which makes entrepreneurs reliant on schemes for funding, procurement, and marketing. This dependence can limit autonomy and innovation, and delay operations due to bureaucratic processes.
4. **Limited Access to Credit and Market Data**
Many rural producers lack formal credit access, business analytics, or demand-side insights. This hampers their ability to make informed decisions about scaling, pricing, or product innovation.

Opportunities

1. **Expansion of Rural E-Commerce Platforms**
National platforms like ONDC (Open Network for Digital Commerce) and TRIFED's e-haat initiatives provide a chance to bring tribal products to wider audiences through structured online marketplaces. These initiatives can

bridge the rural-urban divide if properly integrated with CBM.

2. **Growing Urban Demand for Ethical, Handmade, and Local Products**
Urban consumers, especially millennials and eco-conscious buyers, are increasingly valuing handmade, sustainable, and culturally authentic products. This shift aligns well with the values embedded in CBM, offering a lucrative market.
3. **Partnerships with CSR Initiatives and Social Enterprises**
Corporate Social Responsibility (CSR) funds and social ventures are eager to invest in livelihood development, women's empowerment, and local economies. CBM offers a scalable model that aligns with these goals and can attract both funding and expertise.
4. **Rise of Storytelling-Based Branding**
Buyers now connect deeply with stories—who made the product, how it was made, and why it matters. CBM can capitalize on this by using local narratives, folklore, and real-life struggles to create emotional connections with consumers.

Threats

1. **Elite Capture or Politicization of Institutions**
Community institutions like cooperatives or SHGs can be taken over by dominant groups or influenced by local politics, undermining transparency and excluding vulnerable members from benefits.
2. **Market Saturation and Unregulated Pricing**
Without proper planning and regulation, the local markets may become oversaturated with similar products, leading to price wars, underpricing, and loss of profitability for small producers.
3. **Climate Risks Affecting Production**
Many tribal products—such as forest produce, lac, or traditional crops—are vulnerable to climate change. Erratic rainfall, deforestation, or drought can severely affect raw material availability and disrupt livelihoods.

4. **Funding Instability and Discontinuation of Schemes**
CBM initiatives often rely on government schemes or external donors. Changes in political priorities, budget cuts, or delays in fund disbursement can disrupt operations, training programs, and market linkages.

Conclusion

This SWOT analysis demonstrates that **Community-Based Marketing in Jharkhand** has strong socio-cultural roots and growing market potential, but it requires strategic support to overcome structural challenges. With the right interventions—like quality control, digital training, and policy safeguards—CBM can become a powerful engine for inclusive and sustainable rural development.

8. Policy and Strategic Implications (Expanded)

Based on the literature and strategic insights into CBM practices in Jharkhand, the following policy recommendations and strategic actions are proposed to enhance the reach, efficiency, and sustainability of community-based rural entrepreneurship:

1. Scale-Up PALASH and Van Dhan Hubs to More Districts

Explanation: PALASH (a Jharkhand government initiative under JSLPS) and Van Dhan Vikas Kendras (under TRIFED) serve as community-level business support centers. These hubs offer training, processing units, packaging facilities, storage, and marketing platforms for Self-Help Groups (SHGs) and tribal entrepreneurs.

Strategic Implication:

- Expand these hubs beyond existing locations to underdeveloped tribal blocks where economic opportunities are limited.
- Ensure hubs are inclusive—serving women, youth, differently-abled

individuals, and particularly vulnerable tribal groups (PVTGs).

- Invest in physical infrastructure (e.g., solar-powered hubs, storage facilities) and mobile outreach units to reach interior regions.

2. Integrate CBM into Digital Skilling Missions (Digital India, Skill India)

Explanation: Digital marketing, e-commerce navigation, and content creation are essential for CBM's success in the modern economy. However, digital literacy is still low in many parts of Jharkhand. By incorporating CBM into broader digital skilling missions, communities can better leverage smartphones, online platforms, and digital payments.

Strategic Implication: Tailor modules within **Digital India** and **Skill India** programs specifically for rural entrepreneurs, including topics like mobile photography, social media marketing, WhatsApp business tools, and UPI payments.

- Collaborate with tech firms and NGOs to deliver local-language digital literacy programs via online and offline hybrid models.
- Promote certification and incentivization for completing digital CBM training.

3. Develop State-Branded Digital Portals for Tribal Products with Storytelling Components

Explanation: Tribal products—such as bamboo crafts, tasar silk, herbal teas, or mahua-based goods—are rich in cultural value and uniqueness. However, lack of digital visibility and branding weakens marketability. A unified, government-supported digital platform can bridge this gap by integrating storytelling with e-commerce.

Strategic Implication:

- Launch a **state-level digital marketplace** (similar to "GeM" or "Tribes India") to showcase local products, artisan stories, and SHG-led innovations.

- Embed **video narratives**, short bios of entrepreneurs, and descriptions of cultural significance in local dialects for authenticity.
- Partner with logistics platforms for delivery support and integrate with payment gateways like UPI and RuPay.
- Use this platform for exports and collaborations with global fair-trade networks.

4. Create Quality Control and Branding Guidelines to Build Consumer Trust

Explanation: One major barrier to scaling CBM-led products is inconsistent quality and lack of standard branding. Consumers—especially urban and global—demand reliable product standards, packaging, and ethical sourcing assurances.

Strategic Implication: Set up a **Jharkhand Rural Quality Council (JRQC)** or leverage existing institutions (e.g., Jharcraft) to certify and standardize CBM products.

- Introduce **'Brand Jharkhand'** labeling (similar to 'GI tag' or 'Organic India') that assures quality, origin, and authenticity.
- Train SHGs and local producers in quality assurance, sustainable packaging, labeling, and hygiene practices.
- Promote "eco-conscious" branding (e.g., biodegradable packaging, forest-based ingredients) to align with green consumer trends.

5. Encourage Public-Private Partnerships (PPP) with Social Enterprises and CSR Arms

Explanation: Government initiatives alone may lack the agility, market expertise, and funding needed to expand CBM rapidly. Engaging social enterprises, cooperatives, and corporate CSR programs can provide technology, mentorship, funding, and distribution support.

Strategic Implication:

- Forge **PPP models** where corporates adopt tribal clusters for capacity-building, branding, and market linkage.
- Mobilize CSR funds under Companies Act provisions to invest in rural entrepreneurship development through CBM.
- Encourage partnerships with platforms like Amazon Saheli, Flipkart Samarth, and ONDC to ensure rural producers gain fair digital shelf space.
- Involve social enterprises and B-Corp-certified businesses in co-creating impact-oriented business models.

By aligning policy tools, institutional frameworks, and grassroots innovations, Jharkhand can become a **national model** for integrating Community-Based Marketing into rural development. These strategic interventions will not only **generate sustainable livelihoods** but also preserve **tribal culture**, strengthen **local economies**, and **bridge the rural-urban market divide**.

8. Conclusion

Community-Based Marketing holds transformative potential for Jharkhand's rural and tribal communities. It not only strengthens economic resilience but also revitalizes indigenous identity. Through strategic alignment of cooperative institutions, digital tools, and local cultural strengths, CBM can emerge as a sustainable development model that is inclusive, equitable, and future-ready.

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E-BANKING OR BRANCH BANKING? PREFERENCE OF RURAL AREAS CUSTOMER IN HAZARIBAG

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Abstract

E-banking has made lives smoother not only for banks, but also for customers. In spite of various benefits of e-banking, the acceptance level of the same among the rural areas customers in Hazaribag district, have not yet adopted many e-banking services. The study tries to find out the type of banking i.e. branch banking or e-banking is most preferred by customers residing in rural areas and the reasons for such preference. Survey method is used for the study and a sample of 400 banking customers belonging to 16 blocks rural areas of Hazaribag district is chosen through convenience sampling. The study relies on both primary and secondary data. Branch banking is found to be the most approachable form of banking across all age groups and gender in rural areas since it offers personalized dealings. The two e-banking services that they prefer are ATM and UPI for cash transactions.

Keywords: e-banking, ATM, UPI

Introduction

Branch banks are retail outlets situated away from the head or home offices which carry out banking activities just like the principal (head) office. They are specially developed so as to meet the needs of the customers and to have a direct and personal contact with them. The new and fast growing business and consumer needs have made banks to adopt some of the technologies into their work system. Computerization was the initial step taken on this behalf. This enabled to reduce a lot of paper work which was time consuming (Afuah and Tucci, 2003). Later on, the internet miracle and the need to connect and communicate between banks and their subsidiaries brought about core banking. On the side stream, the banking sector introduced various financial services for the convenience of banking and banking customers such as credit cards, debit cards, Automated Teller Machines (ATM), Electronic Fund Transfer (EFT), internet banking, mobile banking, Real Time Gross Settlement System (RTGS) and many more. These services are clubbed together and called e-banking.

E-banking has made lives easier not only for banks, but also for customers who can access

their bank accounts without having to go physically to their respective banks. In spite of the various benefits of e-banking, the acceptance level of the same among Indians seems to be stumpy relative to branch banking (Komal and Rani, 2012). A major portion of Indian banking customers have not yet adopted many of its services.

There have been many studies on e-banking services addressing the prospects, the evolution of the banking sector in India, its awareness, risks and impacts (Debashish and Mishra, 2003). Yet none of them have addressed the problem of the acceptance of banking services unique among the customers residing in rural areas.

This study tries to find out whether e-banking is popular among the target group and if not the reasons for the same. It also tries to come up with possible solutions to counter this problem. The objectives of the study are to gauge the preferences of respondents in rural areas in various age groups and gender on branch banks against e-banking services in the following aspects:

(1) Depositing cash; (2) Withdrawal of cash; (3) Settling payments; (4) Taking account statements; and (5) Availing loans

Literature Review- Banking industry in India has brought about many innovative services based on technological advancements (Simpson, 2002). Many of them like ATM, credit cards, internet banking, EFT and mobile banking have gained popularity. All these services are clubbed together and termed as e-banking. Many studies have been conducted on e-banking and the various challenges faced by the same.

Rahmath Safeena (2011) found that perceived usefulness, ease of use and risks associated with internet banking have a great influence on the adoption of the same by the banking customers. Vinayek and Jindal (2011) tried to elicit the reasons for reluctance from “non-adopters” of internet banking. The results show that a majority of Indians are non-adopters of internet banking. The main reasons for resistance were security and privacy. Karimzadah and Alam (2012) examined various challenges of e-banking. The study concluded that “sociocultural barrier” is the important challenge of e-banking. This shows that general non-acceptance of e-banking is due to conservative or traditional attributes of Indian banking customers. Vyas (2012) illustrated the impact of e-banking on traditional banking services. He stated that in a short period of time “brick and mortar” banking would evolve into “clicks and mortar” banking. The reasons for predicting such a change is being the obvious benefits of e-banking over traditional services offered by bank branches. Nitsure (2003) pointed out a major risk of emergency of digital divide amid banking customers with the implementation of e-banking services. NCAER (2013) has also been a signpost for the study. Few reports had specifically mentioned the shift in age-structure of population in rural areas in the district of Hazaribag from young to aged population.

From the evaluation and study of all these previous findings, it is understood that even though e-banking are rapidly advancing, there is still some resistance against this service. Assuming that rural customers form a considerable chunk of the banking customers, the need for understanding the preferences of these banking customers belonging to rural areas is recognized.

Data and Methodology- The research is descriptive and quantitative in nature. The population of the study is all banking customers of 16 blocks of Hazaribag district rural area. A total of 400 respondents were selected as sample. Convenience sampling was used to select the sample, as populations of the banking customers in the rural area was unknown. The data was collected using a structured questionnaire. Percentage analysis was used for analyzing the responses.

Analysis and Interpretation

Profile of the respondents- The sample consists of 256 male and 144 female respondents. The age wise distribution of the respondents is as follows: 38% of the respondents belonged to 30-45 age group, 34% belonged to 46-60 age group and 28% belonged to the above 60 age group.

(1) Preference in the mode of cash deposit

The demographic differences in preferences in the mode of depositing cash are shown as per Table 1. A majority of the respondents (96%) have opted for depositing money in their branch banks rather than using CDMs (Cash Deposit Machines). A greater proportion of the female respondents prefer branch banking than the males. The respondents belonging to the “30-45” age group prefer to deposit cash through bank branches as compared to the other two age groups.

Table 1: Preference in the mode of cash deposit

	Bank Branch		CDM		Total	
	No.	%	No.	%	No.	%
Gender						
Male	244	95.3	12	4.7	256	100
Female	140	97.2	4	2.8	144	100

Total	384	96	16	4	400	100
Age Group						
30-45	148	97.3	4	2.7	152	100
46-60	128	94.1	8	5.9	136	100
Above 60	108	96.4	4	3.6	112	100
Total	384	96	16	4	400	100

(2) Preference in withdrawing cash

The demographic differences in the preference in the modes of withdrawal of cash are depicted in Table 2. The overall responses shows that 76% prefer to use ATMs to withdraw cash rather than visiting their respective bank

branches. From the Table, it can be said that a greater proportion of the male respondents (81.3%) use ATMs to withdraw cash rather than the female respondents (66.7%). Among all the age groups, the “46-60” age groups with 82.4% use ATMs for withdrawing cash.

Table 2: Preference in the mode of withdrawing cash						
	Bank Branch		ATM		Total (%)	
	No.	%	No.	%	No.	%
Gender						
Male	48	18.7	208	81.3	256	64
Female	48	33.3	96	66.7	144	36
Total	96	24	304	76	400	100
Age Group						
30-45	28	18.4	124	81.6	152	100
46-60	24	17.6	112	82.4	136	100
Above 60	44	39.2	68	60.8	112	100
Total	96	96	304	76	400	100

(3) Preference in settling payments

Table 3 shows the demographic differences in the preferences of respondents in the mode of settling payments. A majority of the respondents (74%) prefer to disburse their payments using cash. Only 7% use debit cards, 5% use internet banking and the remaining 3% use mobile

banking for settling their payments. Of this majority, a higher percentage of female respondents (80.5%) are comfortable in settling payments via cash rather than using e-banking services. Compared to the rest of the age groups, respondents belonging to the “Above 60” age group rely on cash payments rather than e-banking facilities.

Table 3: Preference in settling payments												
	Cash Payments		ATM		Debit Cards		Internet Banking		Mobile Banking		Total (%)	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Gender												
Male	180	70.3	28	10.9	24	9.3	16	6.3	8	3.2	256	100
Female	116	80.5	16	11.1	4	2.8	4	2.8	4	2.8	144	100
Total	296	74	44	11	28	7	20	5	12	3	400	100
Age Group												
30-45	120	78.9	12	7.9	12	7.9	8	5.3	-----	----	152	100
46-60	84	61.8	24	17.7	8	5.8	8	5.8	12	8.9	136	100
Above 60	92	82.2	8	7.1	8	7.1	4	3.6	----	----	112	100
Total	296	74	44	11	28	7	20	5	12	3	400	100

(4) Preference in taking account statements

The demographic differences among respondents in their preferences in the mode of taking account statements are shown in Table 4. A majority of the respondents (53%) prefer bank branches to review their bank statements through pass book entries. And bank account statements.. The female respondents have a higher majority of 58.45%, who rely on bank branch for reviewing their bank account

statements, than the male respondents. On the contrary the data regarding the age wise preference tells a different story. The combined responses received under the heads of ATMs, internet banking and mobile banking display that a majority of the respondents in the "30-45" and "46-60" age group having a percentage of 55.3 and 52.9, respectively, prefer e-banking services over bank branches for reviewing their account statements.

Table 4: Preference in the mode of reviewing bank statements

	Bank Branch		ATM		Internet Banking		Mobile Banking		Total (%)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Gender										
Male	128	50	68	26.6	60	23.4	---	---	256	100
Female	84	58.4	32	22.2	24	16.7	4	2.7	144	100
Total	212	53	100	25	84	21	4	1	400	100
Age Group										
30-45	68	44.7	48	31.6	36	23.7	---	---	152	100
46-60	64	47.1	40	29.4	28	20.6	4	2.9	136	100
Above 60	80	71.5	12	10.7	20	17.8	---	---	112	100
Total	212	53	100	25	84	21	4	1	400	100

(5) Preferences in Taking Loans

Table 5 depicts the demographic differences in the preference in the mode of taking loans. Here an overall majority of 88% of the respondents prefer applying for loans directly from the bank. A greater proportion of the female respondents (91.7%) prefer availing loans directly from the bank branches when compared to the male respondents. Similarly, in the age group classification, the "30-45" age group category has the greatest majority of respondents (94.8) who prefer branch banking to avail loans.

Branch banks were found to be the most approachable form of banking across all age groups since it offers personalized dealings. The respondent's preference to deposit cash

directly into bank branches was due to safety of mode of banking. ATMs were chosen as the most preferred means of withdrawing cash due to its time effectiveness. Safety of clearing payments was the main reason for respondents to prefer cash for settling their dues. Bank branches were considered the most time effective mode for reviewing bank account statements.

The most common and frequently used e-banking service availed by the respondents to the 30-plus age groups, is the ATM facility,. Most of the respondents learned to use e-banking services from their family and many of them admitted that they need assistance in using these services. It was also observed that most of the respondents did not use the e-banking services availed by them and a majority of the

respondents did not want to use these services either. The respondents belonging to the “above 60” age group did not wish to learn the usage of e-banking services and they resort to use only

those banking services which they are familiar with and well versed in.

Table 5: Preference in the ways of taking loans

	Branch Bank		Credit Cards		Internet Banking		Not Interested		Total (%)	
	No.	%	No.	%	No.	%	No.	%	No.	%
Gender										
Male	220	85.9	12	4.7	4	1.6	20	7.8	256	100
Female	132	91.7	---	---	---	---	12	8.3	144	100
Total	352	88	12	3	4	1	32	8	400	100
Age Group										
30-45	144	94.8	4	2.6	---	---	4	2.6	152	100
46-60	116	85.3	---	---	4	2.9	16	11.8	136	100
Above 60	92	82.1	8	7.2	---	---	12	10.7	112	100
Total	352	88	12	3	4	1	32	8	400	100

Conclusion

E-banking is the a few years back trend in the banking sector and it has come to stay. It is slowly but definitely turning out to be a expedient mode of banking to the customers as it breaks the traditional barriers of time, cost and location. Indian youth has been fast in catching up with this trend of online banking. This is due to the growth of IT industry in India. Unfortunately, it is observed that e-banking has not attained the same kind of popularity among the senior citizens.

This is true incredibly in case of Hazaribag, where a majority of the population who belongs to the “30-plus” age group prefer the age-old bank branches. The main reason sought for such unpracticed nature is said to be the lack of enthusiasm on banker’s part to explain these services to the customers. Despite the fact that the customers were informed of the various e-banking services, sufficient measures were not taken by the banks to explain or demonstrate the same. Another rationale behind the dormant use of e-banking services is due to the disinterest among the banking population belonging to the “Above 60” age group. They feel that they have passed the age of learning and prefer to use the bank branches which they are accustomed with. In addition to this, people belonging to this age group have developed a kind of technophobia which prompts them to keep a safe gap from computers or internet.

In order to change this attitude, the banks can conduct special classes for senior citizens (Above 60 years) with specially trained personnel, on how to use these services. They can upload videos on the e-banking services and give links on website, explaining how to use e-banking services and give simple guidelines in local languages. Apart from this, frequent publicity about e-banking services offered in popular dailies or in alternative media will increase awareness to a certain extent. The banks should focus on improving services and keep constant contacts with the rural customers, periodically updating them of new technologies in banking.

Resistance to e-banking, especially from the senior citizens, must be dealt with. Banks all over the world are becoming to greater degree efficient with the adoption of new, cost-effective and time-effective methods of banking. With the purpose to keep up with the competitions, it is pivotal that the banks in India to accord someone. Furthermore, in no time, branch banking or brick-and-mortar banking will perish and click-and-mortar banking will prevail. In such circumstances, development will be incomplete if we leave the aged banking customers in back of.

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AN OVERVIEW OF TOTAL QUALITY-ORIENTED HUMAN RESOURCE MANAGEMENT PRACTICE IN CORPORATE SECTORS

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Abstract Total Quality Management (TQM) is now widely recognised as one of the major innovations in management practice over the world. It calls for continuous improvement of quality with the co-operation of workers through innovation in product and technology so as to meet the changing requirements of the customers. The launching of ISO: 9000 series standards by the International Standards Organization is an attempt to help the industrial organisations in adopting Total Quality Management to improve their quality and productivity and to serve their customers efficiently. In essence, TQM is, “a company-wide perspective that strives for customer satisfaction by seeking zero defects in products and services” (Clinton et al., 1984, p.10). Human resources hold the key to sustain quality improvement. Consequently, the HRM department can potentially play a critical role in an organisation’s TQM effort. The TQM approaches brought changes in the attitudes and expectations of the managers about the role of human resource managers. I have attempted to study TQM in the light of Strategic Human Resource Management (SHRM) of the Indian companies as the TQM mindset through process orientation, customer orientation and people orientation which will help in discharging of the SHRM functions and propel it to achieve business excellence.

Key words: Total Quality Management, Human Resource Management, Strategic management process, Strategic human resource management, Competitive advantage, Reputation and efficiency.

Introduction:

The world economy is changing at a fast and furious rate and to cope with this fluid situation, Indian industries need to focus on formulating their own integrated set of Human Resource Systems with the aim of not only achieving their corporate mission and objectives but also to align corporate India with globally accepted standards and procedures. The key to achieve this alignment successfully will be the utilization of the scarce resources and assets of the company in the optimum manner. This paper outlines the basic elements of TQM and its implication in the Human Resource Management (HRM) to achieve a competitive advantage and greater efficiency. The TQM approaches brought changes in the attitudes and

expectations of the managers about the roles of human resource managers. The TQM philosophy focuses on quality as a business imperative in which all employees are charged with satisfying customer needs, whether these customer groups are internal or external to the organisation (Clinton et al., 1984; Wilkinson et al., 1991; Ho, 1999). For achieving total quality, three things are essential i.e. customer orientation, continuous improvement and involvement of all employees. TQM is an overall organisational strategy that permeates through the entire organisation and is a long process of company-wide implementation of continuous improvement through maintenance of sound systems by focussing on teamwork and involvement of workers in strategic decision making, which culminates into a

sustainable approach in improving the bottom line of the company. In terms of Human Resource Management (HRM), it affects organisation's culture, as well as its work organisation; staffing and planning; performance appraisal and remuneration; and training and development policies and practices. Indian industry is facing stiff competition from rivals like China, Korea, and many other nations. It is high time that is focused more upon attaining world-class standards in terms of the quality of its products and services. Of late, Indian companies have demonstrated many successes on this front, such as winning Deming prizes. It started with ISO 9001 certificate of various manufacturing and later service units. Process improvements through Quality Improvement Projects, Value Engineering Projects and Statistical Process Control Projects and Operations Research Projects by managerial teams have been making great contributions in various departments and divisions of the Indian companies. Concept of Balance Score Card has been integrated with the TQM strategy of the many companies in 1998. Indian companies are also participating in the quality race, although slowly. They are facing a challenge from the multinational companies since the Government of India implemented the policies of liberalization, privatization and globalization. In the light of this, the Indian companies are in dire need of new ideas, approaches and techniques for attaining a competitive edge. The bureau of Indian standards, has also established quality standards, with main task of product standardization. Today we witness a world that has changed a world that has changed dramatically since the nineties. Globalization is here to stay.

Objective of the Study:

After critically reviewing the published literature and exploring the need of the present study, the following objectives were framed. The key objectives of the present study are:

- to understand the concept of TQM as applicable to the corporate sectors;
- to explore the literature on TQM in corporate organisations;

- to understand the need of TQHRM practices for its successful implementation;
- to find out the reasons for TQM failure in its practices;
- to examine the TQM practices in the Indian companies.

Concept of TQM:

The concept of quality has metamorphosed through the passage of time, graduating from product quality to quality control to total quality management. TQM is a management philosophy that percolates from top management to the employees and workers. In fact, it would not be wrong to state that TQM is company-wide philosophy that requires co-operation from all the different departments of a company for its success. William Edwards Deming was the pioneer of TQM. According to Deming (1982), the philosophy underlying TQM is based on a five step 'chain reaction', namely-

1. Improved quality will mean that cost will decrease because of less rework, fewer mistakes, fewer delays and better use of time and materials.
2. Productivity will improve
3. Better quality will lead to a higher market share and allow the company to raise prices.
4. As a result, company's profit will increase
5. The company will create more jobs.

In effect, TQM is a management philosophy that stresses on improving the quality of the company's goods and services and all the company's efforts should be directed towards this goal. In essence, Deming urges a company to embrace a definite strategic plan and for management to embrace this quality philosophy so that the quality of supervision is improved, work standards promote the notion of defect-free goods and mistakes, defects and poor quality materials be eliminated.

Thomas Foster developed a table that was adapted from an article by Cardy and Dobbins. The table lists the major differences between traditional HRM and TQHRM. The key points offered by Foster are listed in Table 1.

Table 1: Traditional HRM vs. Total Quality Human Resource Management (TQHRM)

Characteristics	Traditional HRM	TQHRM
Process Characteristics		
Role	Unilateral	Consulting
Decision-Making	Centralization	Decentralization
Control Mechanism	Pull	Release
Focus	Administrative	Developmental
Content Characteristics		
Philosophical Approach	Nomothetic	Pluralistic
Approach to Work	Compartmentalization	Holistic
Orientation	Worker-oriented	System-oriented
Evaluation Criteria	Performance measures	Satisfaction measures
Job Design Focus	Job-based	Person-based

Source: Adapted from S. Thomas Foster, “Managing Quality an integrative Approach,” Prentice-Hall: New Jersey, 2001, p.21

Strategy, Strategic Human Resource Management (SHRM) and Total Quality Management (TQM) - Characteristics and Relationship:

According to the American Heritage Dictionary (1992), strategy is defined as “the science and art of military command as applied to the overall planning and conduct of large scale combat operations”. In this definition, the importance of strategy to overall planning is stressed. According to Havard’s Alfred Chandler (1962), strategy is defined as “the determination of the basic long-term goals and objectives of an enterprise and the adoption of courses of action and the allocation of resources necessary for carrying out these goals”. In this definition, the importance of rational planning of scarce resources is stressed. According to James B. Quinn (1980) of Dartmouth College, strategy is defined as “the pattern or plan that integrates organisation’s major goals, policies, and action sequences into a cohesive whole”. The central theme to all these definitions is planning. However, strategy is not always the result of rational planning. According to Mintzberg (1978), strategy is defined as “a pattern in a stream of decisions or actions”. The pattern is a result of intended (planned) strategies and emergent (unplanned) strategies.

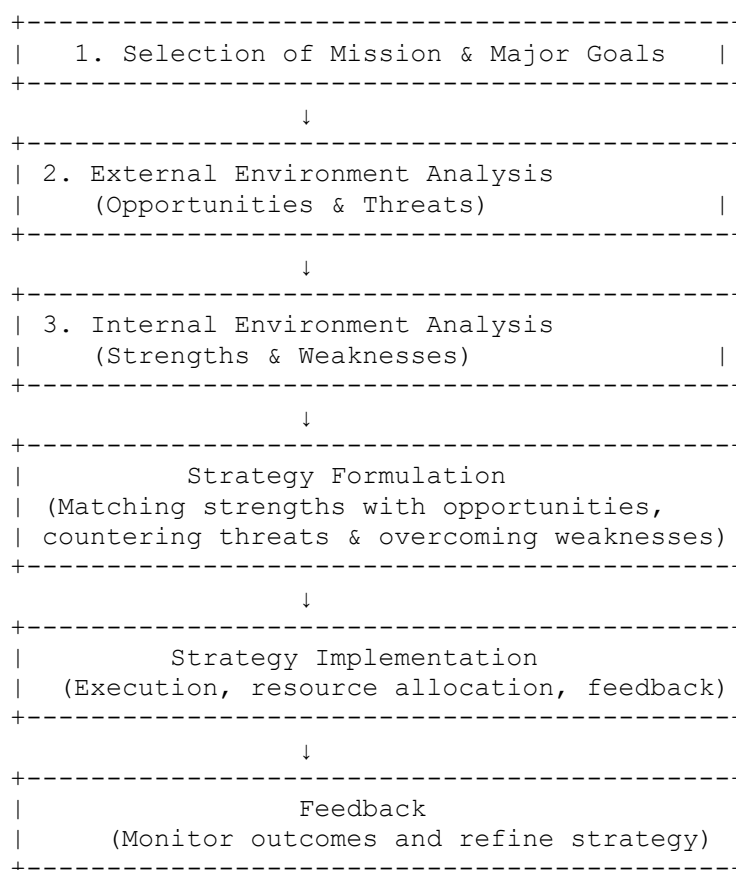
Components of the Strategic Management Process

The strategic management process can be broken down into five essential components:

1. **Selection of Corporate Mission and Major Goals**
Define the organization's purpose, vision, and key long-term objectives.
2. **Analysis of the External Competitive Environment**
Examine the industry landscape to identify **opportunities** and **threats**.
3. **Analysis of the Internal Operating Environment**
Assess internal resources and capabilities to determine **strengths** and **weaknesses**.
4. **Strategy Formulation**
Select appropriate strategies that:
 - Address weaknesses
 - Leverage strengths
 - Capitalize on opportunities
 - Counteract threats
5. **Strategy Implementation**
Execute the chosen strategies through effective resource allocation, leadership, and performance monitoring.

The above-mentioned processes involve two primary functions- strategy formulation and strategy implementation. While the strategy formulation deals with analysis of environment and selection of appropriate strategy, strategy formulation puts the chosen strategy into action.

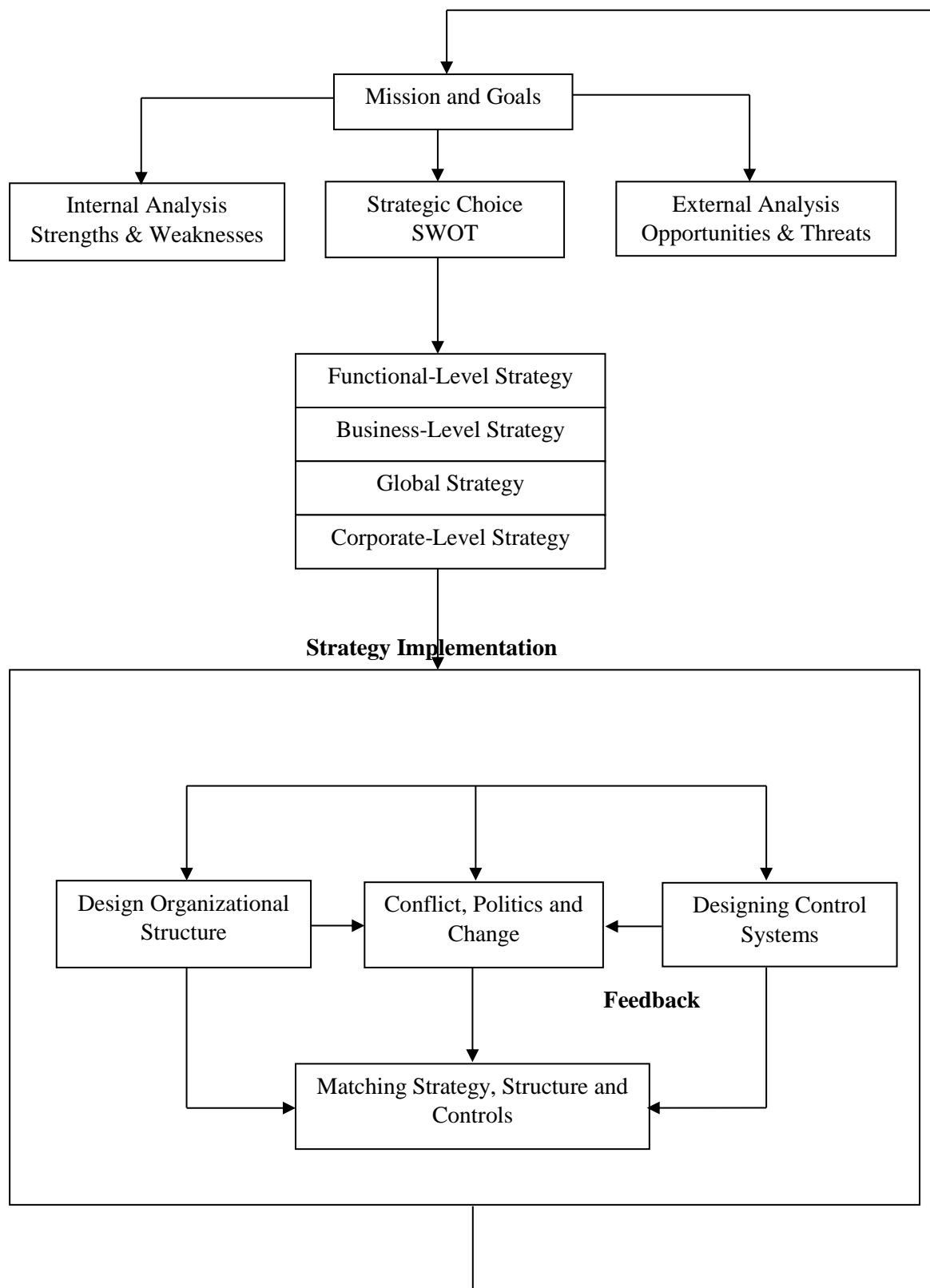
Figure 1: COMPONENTS OF STRATEGIC MANAGEMENT PROCESS



Note This figure reflects the **cyclical and dynamic** nature of strategic management with **feedback** completing the loop for continuous improvement. The Strategic Management Process involves a series of steps to help an organization achieve its long-term goals: Mission & Goal Setting: Define the organization's purpose and major objectives. External Analysis: Identify outside opportunities and threats through market and environment study. Internal Analysis: Assess internal strengths

and weaknesses using tools like SWOT. Strategy Formulation: Develop strategies that align strengths with opportunities and address weaknesses and threats. Strategy Implementation: Put the strategies into action through resource allocation and execution. Feedback & Control: Monitor outcomes, review performance, and make necessary adjustments to improve strategy. This is a continuous and adaptive process aimed at ensuring organizational success.

Strategy Formulation



In this age of global competitiveness, as more and more companies compete for scarce resources, the key to success for companies lies

in the effective utilization of its human resources and its function of effective human resource management. Human resource

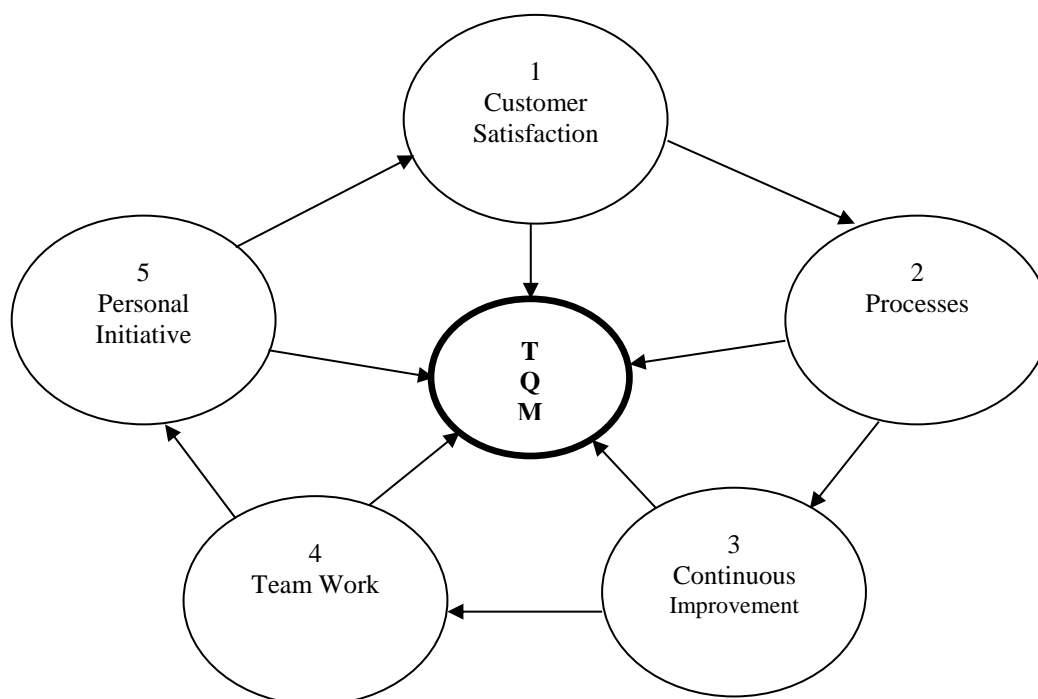
functions are those tasks and duties performed in both large and small organisations to provide for the coordination of human resources. The Society of Human Resource Management has identified six main human resource functions, namely- human resource planning, recruitment and selection, human resource development and training, compensation and benefits, safety and health, employee and labour relations and human resource research. The objective of the strategic management policy in any organisation is to assess, deploy and allocate resources by providing the management with a significant **competitive advantage** over other companies. Gaining control over these resources- physical, organisational, information and human can attain this competitive advantage.

According to Wilkinson (1992), implementing TQM within an organisation has extensive implications for HRM. According to Blackburn and Benson (1995), if TQM is to be successful, the HR function should construct a blueprint of TQM through which its activities can be guided. Such a blueprint should consist of four main tasks: writing of an HR mission statement, benchmarking HR policies against leading TQM organisations, identifying internal and external customer needs, and re-

engineering work processes. Here, the strategic intent underlying TQM becomes apparent in terms of its external and internal organisational focus. More broadly, TQM and HRM are strategic in terms of their wide organisational scope (Deming, 1986; Guest, 1989; Schuler, 1992), which suggests that, “individual policies and practices should be linked to overall management strategy” (Simmons et al., 1995, p. 75).

A company can achieve superior efficiency through many techniques like Economies of Scale and Learning Curve, Flexible Manufacturing (Lean Production), Materials Management and Just in Time Inventory, Human Resource Management, Research and Development and Infrastructure Development. But, ultimately it is superior quality that plays a major role in providing a company with superior efficiency by eliminating deficiencies from the manufacturing process and thereby lowering cost. The main management principle that is followed by a company to improve quality is Total Quality Management and its purpose is to meet the requirements of customers consistently by continuous improvement in the quality of work of all employees. The whole TQM process is diagrammatically presented as follows:

Figure 2: TQM Process



Total Quality-Oriented HRM Practices:

There is long history of research that has focused on the relationship between quality and a number of human resource management practices and systems. This research goes back much further than the current interest in total quality management. However, there is no question that the current fascination with quality and total quality management systems has brought into much sharper focus the relationship between product and service quality and human resource management systems. A considerable body of empirical evidence suggests that TQM implementation improves quality performance of the company. It has been measured in various ways and found that the quality management model and specific practices, which best predict performance varies across the world (Adam et al., 1997; Prajogo and Sohal, 2004; Arumugam et al., 2008). Parzinger and nath (2000) examined the link between TQM and software quality and found that TQM implementation improves the software quality and performance, and thus, increase customer satisfaction. Hasan and Kerr (2003) studied the relationship between TQM practices and organization performance in service organizations and discovered that TQM practices like top-management commitment; employee involvement; training; supplier quality; quality costs; service design; quality technique; benchmarking; and customer satisfaction leads to higher productivity and quality performance. The quality of a product is determined primarily by two factors: technology and employee input. Consequently, quality problems stem mainly from employees attitudes, employees interaction with each other, and employees interaction with technology. The selection, development and reward systems all have a significant impact on quality performance. If human resource can play a major role in the quality improvement effort, it can directly and visibly affect the bottom line.

The several Indian manufacturing and service firms in recent times have invariably been linked to excellent practices to quality management. If we consider the auto-component manufactures in India, many of them won the Deming Award for quality, the largest number outside Japan. Similarly, India has the largest number of CMM Level 5-certificate Software Company in the world.

With such international recognition in quality, these two sectors of our industry were able to compete globally. An empirical study on identification and measurement of critical success factors (CSFs) performed by (Issac et al., 2006) reported some critical dimensions responsible for improvement of quality in software industry, also (Wali et al., 2003) presented an exploratory study and identified 12 different CSFs that are responsible to implementation of TQM in Indian organizations. Similarly, study conducted by (Ueno, 2008) identified 7 features which are most crucial in supporting service quality, these management practices could be seen as the predominant attributes in the promotion of service quality.

Deros et al. (2006) reported that human resource management is one of the critical practices for improving business and management processes. Another study by Sanchez-Rodriguez et al. (2006) noted that management of people was positively associated with purchasing operational performance. Yang (2006) further concluded that human resource management as TQM practice significantly correlated with customer satisfaction which is also supported by Sit et al. (2009). Teh et al. (2009) focused on employee empowerment for successful TQM oriented human resource management. Further, Teh et al. (2008) found a positive relationship between empowerment and role conflict. Based on the above comprehensive review of the association between human resource management and different performance measurement indicators, it has found that Human Resource Management for TQM practices is positively correlated with quality performance.

Many organizations have been using TQM to improve firm performance and they are quite successful in implementing it, there are also some cases where organizations have failed to reap the benefits of TQM due to their different focus in its implementation (Brigham, 1993). Results do not always come quickly. It is generally acknowledge that the longer organizations work at TQM, the more successful they will be. The success of implementing TQM in an organization is ultimately judged by its customers. A TQM initiatives is therefore, considered a failure if it fails to delight customer and add value for

customer satisfaction (Thiagarajan and Zairi, 1997). It is not surprising to note that these are as many TQM failures as there are success stories. Some of the common reasons for TQM setbacks and failures are:

- ❖ inadequate attention to different CSFs/QM practices during TQM implementation in the service organizations;
- ❖ failure to develop an implementation framework that fits to a specific organization, instead a more generic model or a copy of a system that was successful for another organization was used;
- ❖ lack of top and middle management commitment, unrealistic expectations and time-frame, and cost of TQM implementation.
- ❖ high expectations of quick results from TQM initiatives;
- ❖ management reluctance in imparting training and education programs to employees for better understanding of TQM philosophy and use;
- ❖ lack of consensus, lack of employee empowerment, poor planning, lack of communication, management causing confusion, cross functional teams are not employed, and lack of direction and purpose;
- ❖ no targets, no attitude to attain higher productivity, lack of continuous improvement culture, lack of coordination between department, employee's resistance to change, and best practices of other companies are not benchmarked may be some of the other major reasons that causes the failure of TQM efforts.

Besides this there are several studies that have attempted to identify the major reasons for the failure of TQM efforts (Talib et al., 2011a,d; Ljungstrom and Klefsjo, 2002; Tamimi and Sebastianelli, 1998; Bhat and Rajashekhar, 2009; Helms and Mayo, 2008; Huq, 2005; Mosadegh Rad, 2005).

Conclusions:

This paper highlights the importance of TQM as a functional level strategy in achieving efficiency, quality, innovation and customer responsiveness. Quality is the buzz word as India has come a long way from the land of

teeming under-privileged millions plagued by poverty and shortages to being the tenth industrialised nation in the world and the fourth in GDP. The mission of India to emerge as an economic superpower and for emerging Indian Multinational Companies (MNCs) to stamp their authority on a global scale, is to improve their quality- not only of their products and services but also in their management practices and business processes and ultimately in the context of the overall quality of life. In this rapidly changing business scenario, as businesses compete for scarce resources, the key to success lies in the function of effective Human Resource Management (HRM). In a developing country like India, where abundant human resource, both skilled and unskilled is available, the harnessing of this most important resource becomes a crucial factor. Even as a raging debate takes place on whether human beings should be regarded as assets of a company then as mere resources, it becomes inevitable that Strategic Human Resource Management (SHRM) becomes an ever increasing topic of interest, so as companies strive for formulating an integrated and mutually set of Human Resource (HR) systems for the achievement of corporate strategies and objectives. In this regard, the employment of Total Quality Management (TQM) programme supports the strategic human resource applications for meeting the long-term objectives of the company.

It is the credit of American, the late William Edwards Deming that TQM was propagated in Japan much before the West woke up from its slumber of the Second World War success. In fact, TQM was the key for Japan to lock the ravages of the Second World War in the cupboard and to unlock the pathway for success. After recovering from its initial jolt, the West embraced the TQM practices from the 1980s. After the death of great Deming, his teaching achieved more popularity in the West, as the fundamentals that he had taught Japan way back in 1950s re-visited Corporate America.

But, the process of TQC implementation in Japan or the TQM implementation in the West cannot hope to be replicated in India. Every country has to go through its learning curve of implementing TQM theory into reality. Corporate India is no such exception.

Companies like Maruti Udyog limited, Tata Motors, Mahindra and Mahindra Limited, Bharat Electronics Limited, Bharat Heavy Electricals Limited, to name a few, as evidenced from the CII Awards are making commendable progress in the field of TQM. But, TQM has yet to take its roots in the fertile lands of Gangetic India. This is because of an inbuilt work culture inherent in India, which has yet to completely shed its inhibitions of inefficient management, unionized workforce and unplanned privatisation. After more than a two decade of the new Industrial Policy of 1991 which had ushered in globalization into India, the country still stands at the crossroads of full scale globalization. This paradox has resulted in absence of a meaningful and holistic development of the TQM concept. In its drive for leadership and innovation, an emerging Indian Multinational Corporation must display global commitment for providing best and high quality goods and services using cutting edge techniques and adhering to stringent international quality standards. Time is running out, as competition increases incessantly. There is an imperative need for a developing country like India to meaningfully develop the holistic concept of Total Quality Management in the Indian Perspective.

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TRENDS IN RUPEE-DOLLAR EXCHANGE RATE: A HISTORICAL ANALYSIS (2000-2025)

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Abstract

The rupee-dollar exchange rate has been a major determinant of fluctuations in Indian economic stability, impacted by the tides of global finance, trade deficits, crude oil prices, and monetary policies. This paper analyses the historical exchange rate behaviour from around 2000 to 2025, discussing the phases of depreciation and appreciation accordingly. It also examines the fundamental factors underlying the depreciation and appreciation of the Indian rupee, including the policies of the US Federal Reserve, foreign investments, inflation, and the Reserve Bank of India's interventions. Furthermore, the study looks at how exchange rate fluctuation has impacted trade, inflation, foreign exchange reserves, and economic growth. Although the volatility was triggered mainly by external shocks, the future stability of the Indian rupee will be ensured if corrective measures are taken by policymakers using their understanding of economic resilience and movements in global markets. Promoting domestic production and reducing external dependencies will be crucial for the long-term stability of the currency.

Keywords: Rupee-Dollar Exchange Rate, Currency Fluctuations, RBI Intervention, Trade Impact, Economic Stability.

Introduction

The exchange rate is the price of foreign currency in terms of the domestic currency (Chaudhuri & Ghosh, 2016). The exchange value of an Indian Rupee (INR) vis-à-vis the US Dollar (USD) is playing a significant role in defining the contours of the Indian economy. India, being a developing economy, has, through the years, relied heavily on international trade, foreign investment, as well as external borrowings, with rupee stability being of utmost importance for the economic growth of India. The Indian Rupee has undergone extreme fluctuations over the last twenty years due to internal economic conditions in India and the US, global financial crises, geopolitical events, and the use of monetary policy, among other factors. The rupee was relatively stable in the early 2000s, with the Indian economy growing at a rapid rate and thus having strong fundamentals and foreign investments flowing into the country. However, the rupee began to face excessive depreciation on account of the 2008 global financial crisis, thereby making India more vulnerable to external shocks. Ever since, the rupee has experienced continuous fluctuation

for many reasons-an episode of distress in 2013 termed as the taper tantrum, fluctuating oil prices, and a recent concerted attack in 2020 termed as COVID-19. More recently, the rupee volatility has escalated in tandem with Federal Reserve rate hikes, promoting geopolitical tensions with elevated global inflationary pressure; all have been under heated economic discussion. The present study shall analyse the period from 2000 to 2025 for historical trends of the rupee-dollar exchange rate and ascertain the causes of the fluctuating rupee, major phases of appreciation and depreciation, and the economic consequences of these movements. Further, the study shall examine the role of the Reserve Bank of India as the only currency stabiliser and provide a conclusion on how the currency is likely to perform shortly. Through a detailed examination of the trend, the authors seek to present a greater understanding of the dynamics of India's currency and its impact on trade, investment, inflation, and economic stability.

Literature Review

Academics began entering a debate about the exact exchange rate movements of the Indian

Rupee and the US Dollar because it affects economic growth, price stability, trade flows, and servicing external debt. Several studies focused on the volatility and macroeconomic determinants of the rupee-dollar exchange.

Chaudhuri and Ghosh (2016) were interested in forecasting techniques based on artificial neural networks and time series models with an emphasis on the effect of multivariate factors such as inflation, capital flows, and interest rates on the INR-USD exchange rate. Correspondingly, **Ribeiro (2016)** had explained that exchange rate instabilities are commonly caused by exogenous shocks, and the persisting nature of such fluctuations then indicates the susceptibility of emerging markets like India to global economic disturbances. The multifractal approach applied by **Datta (2022)** reveals that the rupee-dollar exchange rate shows long-range dependence and structural volatility, implying that the currency is driven, at least partly, by factors beyond short-run speculations into deeper market dynamics. This confirms that the exchange rate volatility in India is due to both cyclical and persistent factors. **Venkatesan and Ponnammma (2017)** used the ARDL model to show that the trade deficit, inflation rate, and foreign capital inflows are significant macroeconomic variables affecting the value of the rupee. Their findings certify that internal fundamentals matter at least as much as external shocks. In the context of recent events, **Banerjee, Kumar, and Bhattacharyya (2020)** explained that the COVID-19 pandemic sped up the depreciation of the rupee due to disrupted trade, slowing down economic activity, and massive outflows of capital. These results would be consistent with the sharp fall in rupee value from your study in 2020–2021. Furthermore, **Roopika and Akshatha (2024)** emphasised the asymmetries created by currency depreciation, wherein exports gain from a weaker rupee, import-heavy sectors and inflation tend to suffer. **Behera, Narsimhan, and Murty (2008)** had looked at the macro-level functioning of the RBI and found interventions to be much more effective in arresting rupee depreciation than in stopping its appreciation, which again supports the evidence for the stabilising role of the RBI found in your study. All these studies thus hold a strong theoretical and empirical basis for the analysis of rupee-dollar exchange rates and justify your paper's

approach in examining the period from 2000 to 2025 from macroeconomic, geopolitical, and monetary perspectives.

Historical Overview of Rupee-Dollar Exchange Rate (2000-2025)

Fluctuations in the rupee-dollar rate have been very severe over the past two decades because of both domestic and international economic events. This part takes a chronological reek through the major exchange rate trends between the years 2000-2025, with a focus on the key events shaping the rupee's movements.

2000-2008: Stability and Gradual Depreciation

In the early 2000s, the rupee's value stood at ₹44-48 for each USD. This strength came from robust economic growth and money flowing in from foreign companies. But as India bought more oil from other countries and its trade gap widened, the rupee started to lose value bit by bit. By 2008, the rupee had dropped to ₹40-43 against the dollar. After that, it took a big hit when the world's money markets went into crisis mode.

2008-2013: The Global Financial Crisis and Volatility

Due to the pullout of foreign investment capital impacting India's forex reserves, the 2008 financial crisis saw the rupee plunge to ₹50 per USD. The rupee saw a brief recovery again, only to receive another crash in 2013 under the Taper tantrum, which occurred when the US Federal Reserve indicated a reduction in its bond-buying program. The ensuing massive capital outflows pushed the rupee to a record low of ₹68 per USD.

2014-2019: Gradual Recovery and Currency Pressures

During this period between 2014 and 2018 the relative stability of the Indian rupee, in the range of ₹60-72 per USD, can be attributed to economic reforms, steady government policies, and the growth of forex reserves. However, in recent years, the rising crude prices and the emerging trauma of global trade played a villain's role in the fluctuations, and the rupee was trading around ₹70-72 per USD by 2019.

2020-2025: COVID-19, Global Inflation, and Future Trends

In 2020, the COVID-19 pandemic struck and hit the rupee hard, making it worth ₹76-78 per dollar because of an economic slowdown and capital outflows. The raised interest rates of the US Federal Reserve in 2022-23 further pressed it down and reduced it to an all-time low value

of ₹83 per dollar. Moving forward by 2025, the picture for the rupee is contingent on global economic recovery and inflation control, apart from that of India's trade balance. This historical analysis discusses how external shocks, monetary policies, and global trade patterns affect the rupee-dollar exchange rate over time.

Table 1: USD to INR Exchange Rate Trends (2000-2025)

Year	Exchange Rate (₹ per USD)	Key Economic Event / Trend
2000	44.94	Stable economy, moderate inflation
2001	47.19	bubble burst, global slowdown
2002	48.61	Weak rupee, high fiscal deficit
2003	45.95	Strong FDI inflows, economic recovery
2004	44.95	Robust GDP growth, stable inflation
2005	43.39	Booming stock market, IT sector growth
2006	45.31	Global trade expansion, steady rupee
2007	39.41	Rupee appreciation due to strong capital inflows
2008	50.07	Global Financial Crisis (GFC), sharp depreciation
2009	46.53	Post-GFC recovery, fiscal stimulus
2010	45.73	Increased FDI, stable economic growth
2011	53.22	Eurozone crisis, rising crude oil prices
2012	54.76	High current account deficit (CAD)
2013	68.85	Taper tantrum, RBI intervention
2014	62.33	Modi government reforms, investor confidence
2015	66.25	Weak global demand, strong USD
2016	67.21	Demonetization impact, controlled inflation
2017	64.12	Strong domestic markets, FDI boost
2018	74.39	US Fed rate hikes, crude oil price surge
2019	71.38	Trade war uncertainty, economic slowdown
2020	76.67	COVID-19 pandemic, capital outflows
2021	74.56	Post-pandemic recovery, forex reserve rise
2022	82.74	Russia-Ukraine war, global inflation
2023	83.29	US Federal Reserve rate hikes, strong dollar
2024	83.75	Global slowdown fears, volatile markets
2025	85.45	Market volatility, economic adjustments (Projected)

The rupee experienced sharp depreciation phases during the 2008 Global Financial Crisis,

the 2013 Taper Tantrum, and the COVID-19-induced financial crisis of 2020, as indicated in

Table 1. These movements in the exchange rate show the effect of external shocks and policy interventions on currency stability.

Factors Influencing Rupee Fluctuations

A country's exchange rate is one of the most closely monitored indicators, as fluctuations in exchange rates can have far-reaching economic consequences (Ribeiro, 2016). Changes in exchange rates can impact a nation's balance of payments (Johri, 2023). Several factors influence the exchange rate of the Indian Rupee to the United States Dollar. These factors range from local to global. Broadly, factors causing appreciation or depreciation of currency fall within three types: economic factors and policies and geopolitical factors. By and large, the value of the Indian Rupee against the US Dollar is contingent on many factors, domestic and foreign. Broadly, they can be classified into one of three types: economic, geopolitical, or policy-related, and thus determine the appreciation or depreciation of a currency.

1. Global Economic Factors

- Interest Rate Policy of Federal Reserve: A rise in interest rates by the US Federal Reserve would draw capital towards the US, making the effect on the rupee negative.
- Global Crude oil prices: More than 80% of oil is being imported by India and when oil prices increase, the trade deficit increases, widening the demand pressure on the rupee.
- Geopolitical Events: Events like the Russia-Ukraine War and the US-China trade war create uncertainty in the market which leads to capital outflows and thus depreciation of the currency.

2. Domestic Economic Indicators

- A high inflation rate causes a major depreciation in the purchasing power of the rupee, while the current account deficit (CAD) runs the risk of reducing investor confidence.
- Foreign Direct Investment (FDI) and Foreign Portfolio Investments (FPIs) support rupee appreciation, whereas outflows lead to rupee depreciation.

Strong GDP growth and rising exports tend to stabilise the rupee, while economic slowdowns

often lead to increased volatility. This is consistent with the findings of Venkatesan and Ponnamma (2017), who highlighted that trade deficits, inflation, and capital flows are significant determinants of rupee valuation.

3. Role of the Reserve Bank of India (RBI)

- Forex Reserve Management: The RBI intervenes in forex markets through the purchase and sale of dollars to stabilise the rupee.
- Adjustments to Monetary Policy: Changes in interest rates affect liquidity and, in turn, influence exchange rate movements.

4. Speculation and Market Sentiment

- Short-term volatility in the rupee-dollar exchange rate is often caused by speculative activities in the forex market. As Datta (2022) observed, INR/USD returns also exhibit long-range persistence and structural volatility patterns, indicating that such fluctuations are not purely random.
- Another dominant factor determining exchange rate trends is the investor perception of the Indian economy.
- A clear grasp of these factors is critical for analysing rupee-dollar trends and predicting their future behaviour.

Major Phases of Rupee Depreciation and Appreciation (2000-2025)

25 Years of the Indian Rupee are winning and losing streaks. It is mostly a result of events occurring simultaneously, namely at home and abroad. Here are some major turning points:

1. 2000-2008: Gradual Appreciation and Stability

- Rupee stability prevailed, selling between 44 and 48 per dollar, buoyed up by economic growth and increased foreign investments.
- By 2007, strong FDI inflows and IT sector growth earned the rupee appreciation, reaching ₹39.5 per dollar, a strong level after many years.

2. 2008-2013: Sharp Depreciation Due to the Global Financial Crisis

- The 2008 financial meltdown triggered a foreign capital outflow that pushed the rupee's value down to ₹50 per USD.
- The 2013 so-called Taper Tantrum (referring to the US Fed's announcement regarding reducing monetary stimulus) led to panic in the emerging markets and caused the rupee to tumble to an all-time low of ₹68 per USD.

3. 2014-2019: Recovery and Periodic Volatility

- In addition, political stability and economic reforms played a key role in rupee recovery when between ₹60 and ₹72 per dollar.
- However, renewed depreciation started in 2018-19 due to rising crude oil prices, with the rupee touching ₹74 per US dollar.

4. 2020-2023: COVID-19 and Record Depreciation

- The COVID-19 outbreak initiated an economic slowdown and capital flight, which brought the rupee from ₹76–78 per USD in 2020. As **Banerjee, Kumar, and Bhattacharyya (2020)** explained, the pandemic and lockdowns had a direct impact on INR depreciation and volatility.
- This was followed by the large-scale rise in interest rates by the US Fed during 2022-23, which saw it further tumble to the historical low of ₹83 per USD.

5. 2024-2025: Outlook

- The rupee is likely to follow the path it does depending on global inflation control, RBI foreign reserves, and some improvement in trade balances.
- Strengthening domestic manufacturing and reducing dependence on oil imports would help stabilise the rupee. The examination thus shows how external shocks, economic policies, and market confidence jointly drive the short-term rupee-dollar behaviour.

Impact of Exchange Rate Fluctuations on the Indian Economy

The rupee's volatility against the US dollar heavily relies on many sectors of the Indian economy. A depreciating rupee increases the cost of doing business or for consumers, while an appreciating one benefits imports but puts exports in jeopardy.

Here are the main effects:

1. Impact on Trade and Inflation

- **Imports Become Costlier:** As India is a major importer of crude oil, electronics, and machinery, a depreciation of the rupee raises the cost of imports, increasing the current account deficit (CAD).
- **Higher Inflation:** Increased costs of imports translate into higher price levels and inflation for goods and services.
- **Exports May Gain:** A devalued rupee benefits Indian exports in sectors like textiles, IT services, and pharmaceuticals by improving their global price competitiveness. As **Roopika and Akshatha (2024)** found, India's export-oriented industries have shown resilience during periods of rupee depreciation.

2. Effect on Foreign Investments

- **Foreign Direct Investment (FDI):** There is a considerable difference in the impact of low exchange rate volatility and high exchange rate volatility on an investor.
- **Foreign Portfolio Investment (FPI):** Capital outflows can often result from depreciation, often leading to stock market volatility.

3. Impact on Economic Growth and Businesses

- **The higher the External debt burden:** With depreciation of the rupee, borrowings of the government and the corporations externally in dollars become costlier.
- **Forex reserves under pressure:** The RBI stabilizes the rupee using forex reserves, but too much intervention can draw down these reserves.

4. Effect on Government Policies

- The RBI and government have several measures at their disposal, like adjusting interest rates, import duty and foreign exchange policies to sufficiently cover any excessive fluctuations or situations from time to time.
- Weak rupee conditions compel the policy makers having to balance the influence over inflation with pushing growth initiatives.

In general, rupee fluctuations have an impact on trade, inflation, investments, and even policy making in India, thereby making exchange rate stability an important factor for economic growth.

Role of RBI in Managing Rupee Volatility

It stabilises the rupee against undue fluctuations and thus controls the economy with the help of certain monetary policies and interventions to ensure that the currency exchange rates do not turn out to be a disorganised figure to the economy.

1. Forex Market Intervention

- The central authority always buys and sells dollars from the International Monetary Fund to curb volatility.
- The RBI usually sells its dollar reserves when the rupee declines sharply to ensure liquidity and manage volatility. According to **Behera, Narsimhan, and Murty (2008)**, such interventions are more effective at containing rupee depreciation than appreciation pressures.
- In terms, when the rupee appreciates too much, the Reserve Bank will buy dollars to maintain a certain level of competitiveness in terms of exports.

2. Maintaining Foreign Exchange Reserves

- Forex reserves in India act as a stopgap against currency fluctuations.

- The RBI guarantees that India has enough reserves to manage external debt and trade imbalances.

3. Interest Rate Adjustments

- RBI changes the repo rate to manage inflation and attract foreign investments.
- Higher interest rates would facilitate a greater inflow of foreign investments into the economy while strengthening the rupee in the process. Lower interest rates, on the other hand, are expected to have growth-stimulant effects on the economy.

4. Regulatory Measures

- Capital control measures to regulate foreign investment in India are implemented by the RBI.
- Forex market speculation is monitored by the RBI so that it does not fall prey to manipulation.

5. Currency Swap Agreements

- The Reserve Bank of India agrees to bilateral currency swap arrangements with other countries to lower its dependence on dollar transactions.

With these kinds of approaches, the Reserve Bank intends to stabilise the rupee, facilitate economic growth, and ensure that the country enjoys financial stability.

Conclusion and Future Outlook

The rupee-dollar exchange rate has been volatile in the last two decades as the global economy, trade deficit, crude oil price inflation, and the attendant monetary policy have come into play. Of course, there have been stability periods that buoyed investor confidence and helped the country economically. Nevertheless, repeated bouts of sharp depreciation translate into rising inflation, increased external debt, and capital flight. The RBI has a strong role to play in rupee volatility through forex interventions, interest rate changes, and other policies. Nevertheless, the external shocks have kept denting the rupee's stability despite all the reasonable efforts from the government. Some of these crises include the 2008 global financial crisis, the one in 2013 referred to as the Taper Tantrum, and the current one related to the

COVID-19 pandemic, which led to massive hits on the US Fed rate. According to the present global inflation trends, trade policies, foreign investments, and the economic and industrial resilience of India, the direction of the rupee will converge ahead. Therefore, improving domestic manufacturing and resulting in decreasing dependence on oil imports, and diverse forex reserves are some strategies that could reposition the currency. The currency has little respite from sharp short-term fluctuations, though; balanced trade policy, sustainable economic growth, and prudent monetary interventions would be essential to establishing a lasting, stable rupee-dollar relationship.

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CULTURE IN ORAL HISTORY AND ODIA FOLKLORES OF KOLHAN BELT OF JHARKHAND

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ABSTRACT

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

Key words-Folklore, Culture, Border areas, Odia folklores of Kolhan belt.

Introduction

After amalgamation from Bihar in 1936 Odisha became a separate province. The existing territory of present Odisha is a partial combination of ancient Odia linguistic provinces of Kalinga, Utkala, Koshala and Odrashtra. Political geography of Odisha in different era of ancient kingship, Mogul period and British rule was different to that of present one alike most of the existing provinces carved out on linguistic basis. The only difference is that eventually Odisha loses a lot of Odia speaking villages for neighbouring Jharkhand, West-Bengal, Chhattisgarh and Andhra Pradesh and not gained a single village consisting of Hindi, Bangla or Telugu speaking folk. Whereas the case in between Karnataka and Maharashtra, Gujarat and Maharashtra,

Bihar and Bengal, Rajasthan and Gujarat, Tamilnadu and Andhra Pradesh was vice-versa. Irrespective of politico-territorial boundaries, the linguistic and cultural affiliations intact the folk-psyche alongwith motherland culture in all cases. The present study intends to reveal a glimpse of such occurrence in view of Odia language and literature in eastern India.

Geographically the existing territory of present Odisha is a partial combination of ancient Odia linguistic provinces of Kalinga, Utkala, Koshala and Odrashtra. Political geography of Odisha in different era of ancient kingship, Mogul period and British rule was different to that of present one alike most of the existing provinces carved out on linguistic basis. The only difference is that eventually Odisha loses a lot of Odia speaking villages for neighbouring

Jharkhand, West-Bengal, Chhattishgarh and Andhra Pradesh and not gained a single village consisting of Hindi, Bangla or Telgu speaking folk. Whereas the case in between Karnataka and Maharashtra, Gujrat and Maharashtra, Bihar and Bengal, Rajasthan and Gujrat, Tamilnadu and Andhra Pradesh was vice-versa. Irrespective of politico-territorial boundaries, the linguistic and cultural affiliations intact the folk-psyche along with motherland culture in all cases. State re-organisations and provincial borders conflict after that is a day to day affair in independent India. But a language or culture can neither be built up with in decades nor wind-up, again culture defies all political borders and lies intact with unique features in a particular geographical area by means of language, literature, art, music, and other socio cultural traditions and expressions. Odia as a language or culture is not endangered to an alarming stage in mainland Odisha but the same is definitely endangered to an alarming condition in outlying Odia tracts. The reasons are many, forceful medium of instruction, anexture to some other cultural exposition, unfamiliar official communication and after and above all a different political administration etc etc. In that way though a larger odia speaking folk of a greater geographical area didn't get a single boundary yet culturally they still exists as Odia around Odisha culturally and linguistically they are on the verge of extinction. This study proposes to expose that context in view of Odia language and culture of south Jharkhand that is Kolhan belt which was erstwhile Singhbhum state of kingship and pre dominant with Odia language, literature and culture.

With in Indian sub continent Jharkhand is a region of great un-evenness consisting of a succession of plateaux, hills and valleys with rivers like Damodar, Barakar, Subernarekha, koel etc. and so is Singhbhum. Geographically Bengal, Bihar and Odisha was unified till 1912/1936. In the year 1912 west Bengal took its present shape and on 1st of April 1936 a separate province called Orissa(Odisha) carved out on linguistic basis with big geographical areas situated on bordering areas always remained disputed and faces an identity crisis. Singhbhum districts situated in the south western border of west-bengal and north-western side of Odisha which is the the Southern-most part of present Jharkhand having a composite culture of tribals and non-tribals, locals and

outsiders. Singhbhum Kolhan commissioner is now divided into three districts namely, east singhbhum (Jamshedpur/ Ghatshila), west-singhbhum (Chaibasa/ Chakradharpur) and Seraikela-kharsawan (north singhbhum) for administrative convenience. A large amount of folksongs, folk tales, folk music, folk drama, folk rituals and other form of folk activities etc can be noticed in Singhbhum having its originality and uniqueness and some time resemblances with nearby bordering provinces and influenced by bordering cultures of Odisha, Bengal and Bihar.

Objective-

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

folk tales, paintings, living legends, dialects, historical narrations, kinship, local beliefs etc.¹

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

Dhalbhum sub-division of East Singhbhum is prone to Bengali culture, areas linked to Keonjhar, Mayurbhanj and Sundergarh districts of Odisha i.e. west Singhbhum is inspired to Odia culture and towns, highway side chowks, mining sides and cities like Jamshedpur consists of sizeable number of hindi population. In India all linguistic based provinces often claims of some inter-state bordering areas as their own on linguistic basis and vice versa throughout the country. In some cases there is some reality but in many cases the differences are so thick that it becomes harder to separate, how far the original inhabitants influenced or get influenced culturally in view of outsiders. It seems rather a vice versa case, which is quite natural and obvious. In view of the period and parameter of dominance and capacity of culture concerned to influence others also becomes a determining factor. because in some cases Kings/Zamindars of a particular linguistic or cultural affiliation or provincial govt. of a province created on linguistic basis once ruled an overlapping area means disagrees to let an area again due to economic, political and cultural reasons. In fact the indigenous cultural shape and identity should be preserved with its original flavour. Presently the status contains some originality, and some mixture, again the mixture differs according to nearby different geographical area and culture there to. In some cases few critics sometimes tried to localise matters with partial comments and make even changes of data accordingly for self support, which ultimately destroys the matter irreparably. In all cases public of the area concerned bound to loose their identity and culture, whatever the amount or extent may be. We cannot check mixing of cultures, but we can study and analyse it with its exact composition. It is rightly opined that, 'For a tradition to be alive in society, that tradition must contain values that are relevant and appreciated in that society.'²

It is need of the day to study mix-up cultures with neutrality and expose its originality along with the

intention to preserve it, preservation and study of folklore is a prime angle to that context. Whatever the reasons and situations may be, that led the geographical area of Singhbhum now to be under control of hindi speaking province Jharkhand is not the matter of concern here. Folk culture, folklore and its sub fields like folk lyric, folk tales, folk drama, folk performances, folk medicines, folk proverbs, folk rituals and many more folk angles that needs urgent preservation, conservation, study, interpretations and needful future course of action in view of its decay order, is the matter of concern here.

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

Context-

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

irrespective of linguistic barriers, as the trend of folk cultural research of the area concerned, though not sufficient, shows that sort of trend till date. The development of tribal should be along the line of genuineness of their community and that there should be no imposition on them. Their own traditional art and culture should be encouraged. It would also provide intuition for integration of tribal with the rest of the society in a manner that their own tradition and culture remain undisturbed and there is no loss of identity in either side, the right of the original inhabitants on the land and forest should be preserved and they should themselves be prepared and trained for administration and development. Folk culture and its sub fields like folk lyric, folk tales, folk drama, folk Performances, folk medicines, folk proverbs, folk rituals and many more folk angles needs urgent preservation, conservation, study, interpretations and needful future course of action in view of its decay order.

Optimum height of vividity in view of official language, medium of instruction social custom, tradition, food habit, political administration and geographical discourse on political maps, what Singhbhum commissioner of south Jharkhand witnessed, that seldom witnessed by any other piece of land. It resulted into multiculturalism in that area. But the basic instinct of cultural color there is to many extent relates to Odia culture only next to tribal, which can be noticed in century old folk literatures of Singhbhum. The world famous performing art of 'Chhau Dance' is a dance-drama form based normally on Odia myths and audible along with Odia mythical songs during performance except in some perverted forms of play. Similarly there are huge Odia folk lyrics and folk-tales also that expresses the feelings and developments of Odia flavour of the area concerned. Again in comparison to Odia folk lyrics, folktales contains the real picture of society. Folk lyrics here, alike other lyrics generally dealt with feelings related to love, seasonal festivities, death, decay and harvesting etc, where as tales contains social, political and cultural eventualities by means of realistic stories dealing with proper sentiments of concerning folk. Anthropologist *Renee Hulan* and *Renate Eigenbrod* has rightly said, 'the means by which knowledge is reproduced, preserved and conveyed from generation to generation. Oral traditions from the foundation of Aboriginal societies, connecting the speaker and listener in

communal experience and uniting past and present in memory.'³

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

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E-SHOPPING PRE AND POST DEMONETIZATION: A CASE STUDY OF RANCHI

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Abstract

The e-commerce landscape in India has witnessed significant changes over the past decade, with increasing internet penetration and digital payment adoption. However, the demonetization of ₹500 and ₹1000 currency notes in November 2016 marked a transformative moment, particularly for cities like Ranchi. This study examines the impact of demonetization on e-shopping behavior in Ranchi, highlighting the shift from cash-based transactions to digital payments. Before demonetization, cash-on-delivery (COD) was the dominant payment mode, as consumers were hesitant to use digital methods due to security concerns and limited digital literacy. The sudden cash shortage forced consumers and businesses to adopt alternative payment methods, accelerating the use of mobile wallets, Unified Payments Interface (UPI), and online banking. Post-demonetization, digital payment usage surged, leading to increased trust and reliance on e-commerce platforms. While urban consumers adapted quickly to digital transactions, rural areas faced challenges such as poor internet connectivity and lack of financial literacy. Government initiatives, including the Digital India campaign, played a crucial role in promoting cashless transactions and enhancing digital infrastructure. The study finds that demonetization acted as a catalyst for digital transformation, driving more businesses to integrate online payment solutions and encouraging consumers to embrace e-shopping. Despite these positive trends, challenges such as cybersecurity concerns, digital divide, and resistance among older consumers persist. The study concludes that while demonetization disrupted traditional shopping behaviors, it ultimately facilitated the long-term growth of e-commerce in Ranchi. Continued efforts in digital literacy, infrastructure development, and trust-building measures are essential to sustain this progress and ensure inclusive participation in the digital economy.

Keywords: E-commerce, Demonetization, Digital Payments, Cashless Economy, Ranchi, Online Shopping, Financial Inclusion, Consumer Behavior, Digital Literacy, Mobile Wallets, Unified Payments Interface (UPI), Digital India Campaign, Rural Economy, Infrastructure Development, Cybersecurity.

Introduction:

E-commerce in India has been on a steady rise over the past decade, driven by increased internet penetration, the proliferation of smartphones, and the growing middle class. Online shopping, once a niche activity, has become mainstream, with platforms like

Flipkart, Amazon, and Snapdeal dominating the market. Ranchi, the capital city of Jharkhand, has witnessed a similar transformation, albeit at a slower pace compared to metropolitan cities like Delhi and Mumbai. The adoption of e-shopping in Ranchi was initially hindered by factors such as limited digital literacy, infrastructure challenges, and a

strong preference for traditional shopping methods. However, the increasing accessibility of affordable internet services and digital payment options started reshaping consumer behavior in the region.

Before the demonetization move of 2016, cash transactions were the primary mode of payment for most purchases, including online shopping. The cash-on-delivery (COD) model accounted for a significant portion of e-commerce transactions, as consumers remained hesitant to use digital payment methods due to concerns about security and fraud. Many local businesses were also reluctant to transition to digital platforms, primarily because of a lack of awareness and technological constraints. The preference for cash transactions posed a challenge to the broader acceptance of e-shopping, especially in semi-urban and rural areas of Ranchi.

The announcement of demonetization on November 8, 2016, marked a turning point in India's economic landscape. The invalidation of ₹500 and ₹1000 currency notes led to a severe cash crunch, forcing consumers and businesses to seek alternative payment methods. The immediate effect was a decline in cash-based transactions, which significantly impacted retail and e-commerce businesses. In Ranchi, as in other parts of the country, people faced difficulties in carrying out routine transactions, leading to a shift towards digital payment methods. The necessity to adapt to digital transactions accelerated the adoption of online banking, mobile wallets, and Unified Payments Interface (UPI) platforms.

Post-demonetization, there was a significant surge in digital payment usage. Consumers who were previously wary of digital transactions began using mobile wallets like Paytm and PhonePe, while businesses started integrating digital payment options to retain customers. E-commerce platforms saw a decline in COD transactions, with more consumers opting for prepaid orders using digital payment modes. The government also played a pivotal role in promoting digital payments through initiatives like the Digital India campaign, which encouraged financial literacy and the use of online banking services. In Ranchi, these efforts contributed to a steady increase in e-

shopping adoption, particularly among younger consumers who were more open to technological changes.

The impact of demonetization on e-shopping in Ranchi was not uniform across all demographics. While urban consumers quickly adapted to digital payments and online shopping, rural areas faced challenges such as limited internet connectivity and lack of awareness about digital transactions. Nevertheless, with continued government efforts and improvements in digital infrastructure, the post-demonetization period saw a gradual shift towards a more cashless economy. E-commerce businesses, both national and local, capitalized on this change by expanding their digital payment offerings and increasing consumer trust in online transactions.

Overall, demonetization acted as a catalyst for digital transformation in Ranchi's e-commerce sector. While it initially disrupted consumer spending and business operations, it ultimately led to a more structured and efficient digital payment ecosystem. The increased acceptance of digital payments has not only facilitated the growth of e-shopping but has also contributed to the broader goal of financial inclusion in the region. Moving forward, sustained efforts in digital literacy, infrastructure development, and cybersecurity measures will be essential in ensuring the continued growth of the e-commerce sector in Ranchi.

Literature Review Several studies have analyzed the impact of demonetization on e-commerce and digital transactions in India:

- According to Kumar and Gupta (2017), demonetization led to a 40% increase in digital payments within the first six months of implementation.
- A study by Singh and Sharma (2018) highlighted that COD transactions saw a sharp decline post-demonetization, pushing consumers towards UPI and card-based payments.
- Mishra (2019) emphasized that rural areas, including parts of Jharkhand, faced initial resistance but gradually embraced digital payment methods due to government initiatives and financial literacy programs.

- The Reserve Bank of India (2020) reported that mobile wallet usage surged by 120% post-demonetization, indicating a significant shift in consumer behavior.

Pre-Demonetization Scenario

Pre-Demonetization Scenario Prior to demonetization, e-shopping in Ranchi was gradually gaining popularity, primarily among the urban and semi-urban population. Before demonetization, cash was the dominant mode of payment in India, with a strong reliance on physical currency for both retail and e-commerce transactions. The Indian e-commerce industry was growing steadily, but cash-on-delivery (COD) remained the most preferred payment method, accounting for nearly 60% of all online transactions (Rastogi & Bansal, 2016). Several studies indicate that low digital literacy, concerns about online fraud, and lack of trust in digital transactions discouraged consumers from using online payment methods (Chopra & Gupta, 2015).

Furthermore, infrastructural challenges such as limited internet penetration, especially in semi-urban and rural areas like Ranchi, hindered the widespread adoption of digital payments (Kumar & Singh, 2014). Many small retailers and local businesses in Ranchi relied on traditional cash-based transactions, with minimal integration of digital payment solutions.

The banking sector was also not fully prepared to support a digital economy, as many customers lacked access to digital banking facilities. Although initiatives such as Digital India and Pradhan Mantri Jan Dhan Yojana were introduced, their impact was yet to be fully realized. Consequently, digital payment platforms like Paytm and mobile banking were used primarily by urban consumers, while a majority of the population remained dependent on cash transactions.

Immediate Impact of Demonetization on E-Shopping

The sudden currency crunch forced a significant shift towards digital payments. According to a report by the Reserve Bank of India (RBI, 2017), digital transactions surged

by 271% in the months following demonetization. Consumers who previously relied on COD were compelled to adopt online payment methods, such as mobile wallets, credit/debit cards, and Unified Payments Interface (UPI). In Ranchi, local businesses and e-commerce platforms experienced an increase in digital transactions, albeit accompanied by initial disruptions due to limited digital infrastructure (Mishra, 2018).

Impact of Demonetization

Demonetization triggered a major transformation in the digital payment landscape and consumer shopping behavior. The immediate shortage of cash led to a rapid increase in digital transactions, as consumers had no choice but to adopt online payment methods. Payment gateways such as Paytm, Google Pay, and PhonePe saw an unprecedented surge in users, and even small businesses and local vendors in Ranchi began accepting digital payments.

Moreover, the forced shift to digital payments helped consumers overcome their initial hesitation, gradually increasing trust in online transactions. While urban consumers adapted more quickly, rural and semi-urban areas faced challenges due to inconsistent internet access and lack of digital literacy. Government initiatives like BHIM UPI and awareness campaigns played a crucial role in encouraging digital adoption, further strengthening the e-commerce sector.

Over time, digital payment infrastructure improved, leading to long-term changes in consumer preferences. Many shoppers who initially adopted digital transactions out of necessity continued using them post-demonetization due to convenience, cashback offers, and enhanced security measures. As a result, e-commerce platforms in Ranchi witnessed an expansion of their customer base, with more consumers transitioning from COD to prepaid digital transactions.

Post-Demonetization Trends

Following demonetization, the e-commerce sector in Ranchi and across India experienced a long-term shift in payment methods and

consumer behavior. Digital wallets, UPI, and credit/debit card transactions became more prevalent, significantly reducing dependency on cash transactions. Government initiatives such as Digital India, the expansion of the BharatNet project, and financial literacy programs further encouraged digital adoption among consumers and small businesses.

A notable trend was the increased acceptance of digital payments by local retailers and small-scale vendors, who had previously relied solely on cash transactions. Many businesses integrated point-of-sale (POS) machines and QR code-based payment systems to facilitate smoother transactions. This transition was also fueled by incentives such as cashback offers, discounts on digital payments, and ease of transaction tracking.

Additionally, consumer trust in online shopping grew as digital security measures improved. More people in Ranchi began preferring prepaid online transactions over COD due to the convenience and safety associated with digital payments. Studies indicate that younger consumers and urban dwellers were the most active adopters of digital transactions, while rural areas, though slower in adoption, also saw a gradual shift towards e-commerce (Sharma & Verma, 2019).

The post-demonetization period also saw an increase in competition among digital payment providers, leading to enhanced services and better consumer experiences. The rise of e-commerce platforms tailored for local and regional markets contributed to the growth of digital shopping habits even in smaller cities like Ranchi.

Challenges and Limitations

The impact of demonetisation on e-shopping in Ranchi was shaped by various challenges, particularly in terms of digital adoption, infrastructure, and consumer behavior. Before demonetisation, e-commerce in Ranchi was slowly gaining popularity, but the market was still dominated by cash transactions, with Cash on Delivery (COD) being the preferred payment method. Limited digital literacy, trust issues regarding online payments, and inadequate internet infrastructure further

slowed down the adoption of e-shopping. The sudden announcement of demonetisation in November 2016 led to an immediate disruption, as consumers faced a severe cash shortage, leading to cancellations of COD orders and a decline in overall online sales. Although digital payment usage surged, many customers, especially in semi-urban and rural areas, struggled to transition due to a lack of familiarity with mobile wallets, UPI, and net banking. Small retailers also faced challenges in integrating digital payment systems, and concerns about cybersecurity risks such as online fraud further deterred digital adoption. In the long run, while e-commerce saw growth due to increased digital transactions, certain limitations persisted. Many low-income consumers and small businesses continued to rely on cash due to a lack of access to smartphones and banking facilities. Technical issues such as transaction failures and service disruptions also discouraged sustained digital payment adoption. Moreover, competition from traditional offline markets, which adapted by offering better discounts and personalized services, limited the complete transformation to digital shopping. Despite these challenges, demonetisation played a crucial role in accelerating digital transactions, but its long-term success in driving e-commerce growth in Ranchi remained dependent on infrastructure improvements, consumer awareness, and policy support.

Conclusion

Demonetization acted as a catalyst for the digital transformation of e-shopping in Ranchi. While it initially disrupted the market, it ultimately accelerated the adoption of digital payment methods and e-commerce. The shift from cash-dependent transactions to digital payments marked a significant milestone in Ranchi's e-commerce evolution. Going forward, sustained efforts in digital literacy and infrastructure development are essential to ensure continued growth and inclusivity in the digital economy.

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NAVIGATING FINANCIAL TURBULENCE: A MODERN FRAMEWORK FOR RISK MANAGEMENT & WEALTH PRESERVATION

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Abstract

In an era of heightened volatility and rapid financial shifts, mastering risk management is no longer optional it's vital for safeguarding wealth. “**Navigating Financial Turbulence: A Modern Framework for Risk Management & Wealth Preservation**” presents a comprehensive approach that blends traditional safeguards with cutting-edge intelligence. This framework begins by identifying core financial risks market, credit, liquidity, and operational that threatens individual and institutional portfolios. It then juxtaposes classic mitigation methods like diversification, stress testing, and capital allocation with derivative-based hedging (e.g., options and futures) and statistically sound tools such as Value at Risk (VaR). These tools allow for quantifying possible losses under adverse scenarios and structuring portfolios accordingly.

Crucially, the framework incorporates **regulatory resilience**, spotlighting measures consistent with Basel III that ensure robust capital and liquidity buffers. This layer guards against systemic shocks and instills confidence in financial stability. Moreover, the study delves into the implications of global interconnectedness showing how geopolitical tensions, macroeconomic disruptions, and cross-border capital flows demand a more dynamic, responsive risk posture.

The final—and most forward-looking—component emphasizes **technology-driven innovation**, detailing how big data analytics, machine learning, and AI-powered monitoring enable real-time risk detection and agile portfolio recalibration. By interweaving time-tested risk principles with modern analytics and regulatory foresight, this framework empowers financial actors to proactively navigate uncertainty, preserve wealth, and build lasting resilience.

Keywords: Systemic Risk, Derivative Hedging, Value at Risk, Regulatory Resilience, AI-Driven Analytics

Introduction

In an ever connected global economy, financial markets have grown in complexity and volatility. From sudden geopolitical shifts to rapid technological transformation and monetary policy swings, the threats to capital preservation are more varied than ever. Against this backdrop, effective **risk management** is no longer just a best practice it's indispensable. This article presents a modern framework that blends proven financial principles with cutting edge technologies like derivatives, AI, big data, and strong regulatory standards to help individuals, businesses, and financial

institutions navigate uncertainty and preserve wealth.

Literature Reviews

1. Enterprise Risk Management (ERM) Paradigm

A systematic literature review demonstrates how ERM supports identifying, evaluating, and managing risks across organizations. While adoption varies across industries, ERM tends to improve performance and institutional resilience

2. Big Data & Analytics for Risk

Recent studies showcase how big data and analytics tools (e.g., AI, machine learning) enhance risk forecasting, real-time detection, and mitigation, though challenges with ethical use and data integration persist

3. AI and ML in Risk Frameworks

Research indicates that AI/ML models significantly boost predictive accuracy and help monitor both market and credit risks in near-real-time. Concerns remain around model explainability and governance.

4. Derivative-Based Hedging & VaR Models

VaR (Value at Risk) remains widely used for measuring market risk, yet it fails to capture extreme tail events. Conditional VaR (or expected shortfall) is recommended for more robust worst-case assessments

5. Regulatory Standards (e.g., Basel III, EMIR)

Strong regulatory frameworks enhance capital buffers and oversight—Basel III tightened capital and liquidity requirements, while EMIR curbed systemic risk in derivatives markets.

Objectives

10. **Objective 1:** To develop an integrated risk management model combining traditional methods (e.g., diversification, stress testing) with modern tools (derivatives, Value at Risk, machine learning, and regulatory frameworks).
11. **Objective 2:** To assess the effectiveness of this hybrid model in maintaining financial stability and protecting wealth during periods of market disruption.

Explaining the Objectives

Objective 1: Building an Integrated Framework

1. Traditional Foundations

The framework begins with time-tested strategies:

- **Diversification** spreads investments across different assets (stocks, bonds, real estate), reducing the impact when a single asset drops.

- **Stress testing** simulates extreme economic scenarios (like financial crises) to assess if portfolios can withstand them
- **Prudent capital allocation** ensures maintaining enough reserves to absorb potential losses without jeopardizing financial health.

2. Advanced Risk Metrics

To measure exposure more precisely:

- **Value at Risk (VaR)** quantifies the maximum expected loss within a certain confidence level (e.g., “1-day 95% VaR”)
- **Conditional VaR (CVaR)**, also known as Expected Shortfall, captures the average loss in the worst-case tail beyond VaR—offering a more robust understanding of extreme risks

12. Derivative Instruments for Hedging

Options and futures allow institutions to lock in prices or profit from market movements, effectively providing a shield against downside risk.

13. AI & Machine Learning for Real-time Insight

AI-driven analytics and machine learning models (like deep learning and reinforcement learning) monitor portfolios continuously, detect anomalies faster, and adapt to shifting market conditions in real time.

14. Regulatory Compliance (Basel III & EMIR)

Adherence to standards like **Basel III** and **EMIR** enhances institutional rigor by:

- Enforcing minimum capital and liquidity requirements.
- Structuring transparent, safe derivative trading environments and counterparty risk reporting

Objective 2: Evaluating Model Effectiveness

- **Stress-Test Simulations (e.g., 2008–09 Crises)**

We recreate past extreme events—like the 2008–09 financial collapse—by running portfolios through severe economic scenarios (e.g., sharp stock market drop, unemployment surge, housing crash). This helps us observe whether a portfolio has enough capital and liquidity to survive.

□ **Regulatory-Style Bank Stress Tests**

Similar to formal stress tests mandated by regulators (like the Federal Reserve’s CCAR or the 2009 Supervisory Capital Assessment Program), we evaluate how much capital is needed under stress to maintain solvency and avoid forced asset sales.

□ **Real-Time Monitoring During Geopolitical Shocks**

When sudden events occur such as military conflicts, trade policy shocks, or major elections we use real-time data (e.g., geopolitical risk indicators) to see how quickly and effectively portfolios respond, measuring speed of adjustment and downside protection

Key Findings

6. Diversification and Stress Testing Remain Foundational

Traditional risk tools like diversified portfolios and scenario analysis continue to offer substantial benefits in stabilizing returns.

7. Derivatives Enhance Downside Protection

Options and futures allow capital preservation acting like financial insurance during large market fluctuations

8. Conditional VaR Offers Superior Tail-Risk Assessment

Unlike VaR, CVaR provides a more complete view of extreme losses and strengthens risk limit-setting

9. AI and Big Data Drive Real-Time Responsiveness

Machine learning-based monitoring systems (e.g., LSTM, random forests) detect anomalies swiftly and allow proactive adjustments

10. Regulatory Buffers Build Institutional Resilience

Basel III and EMIR fortified capital structures and mitigated counterparty risks reducing systemic vulnerabilities

Recommendations

6. Adopt a Layered Risk Management Approach

Use diversification, hedging, VaR/CVaR, and AI monitoring in collaboration—each layer addresses different dimensions of risk.

7. Incorporate Conditional VaR into Risk Policies

Upgrade standard VaR limits to include CVaR to better account for extreme market scenarios.

8. Leverage AI-Powered Monitoring

Integrate big data tools and AI models (e.g., LSTM, Random Forest) for real-time detection of stress signals in portfolios.

9. Ensure Robust Governance & Explainability

Maintain clear oversight of AI models, document decision frameworks, and ensure traceability to meet regulatory and ethical norms.

10. Align with Regulatory Best Practices

Fully implement frameworks like Basel III and EMIR, and regularly participate in stress test exercises.

Conclusion

In a world rocked by unpredictable shocks from pandemics and geopolitical upheaval to abrupt market collapses relying on traditional risk management alone is insufficient. A modern

framework for risk management and wealth preservation must combine robust tradition with technological innovation:

- **Diversification** and **stress testing** provide a sturdy base.
- **Derivatives** allow hedging against market swings.
- **Conditional VaR** enhances risk measurement.
- **AI-powered analytics** ensure dynamic, real-time responses.
- **Regulatory alignment** guarantees financial discipline and systemic readiness.

By layering these components financial rigor, technological agility, regulatory robustness stakeholders can build resilient and adaptive portfolios capable of navigating turbulence while preserving wealth for the long term.

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IMPACT OF E-COMMERCE WEBSITES ON BUYING BEHAVIOR OF CONSUMERS:A STUDY OF INSTANT MILLET BASED FOOD PRODUCTS.

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Abstract:

Millet-based ready food items are becoming increasingly popular as consumers are shifting towards more healthier and more environmental friendly eating options. However, a little is known about how consumers feel about and behave while buying food products made from instant millet. The main determinants of customer choices are examined in this study, including brand impression, taste preferences, cost, convenience, and health consciousness. It also examines the influence of e-commerce websites on customer purchasing patterns for ready to consume food items made from instant millet. The main drivers and obstacles to consumer acceptance are identified in this study through a qualitative approach that includes extensive literature review and secondary data from various food journals, blogs and e-content generated through genuine websites. The findings aim to provide insights for food manufacturers, marketers, and policymakers to enhance the market potential of millet-based foods through digital platforms.

Keywords: E-commerce, Instant Millet, Consumer behavior, ready food items

I. Introduction:

The burgeoning use of web has optimized it as an anecdote for all business related problems. With the use of Internet and advancements in technologies and mobile phones, businesses can now flourish anywhere in the world, regardless of the time of day or our physical location. Around the world, the internet is the cornerstone of many businesses. The internet has made the life more easier, faster and curative and thus it was soon taken over by marketers as an advertising, promotional and selling vehicle to promote their products and subsequently provided e-commerce companies to serve as a platform for buying and selling. People are doing business online, and trading has become easier, simpler and faster as a result. The internet opens up new avenues for business promotions. As a means of displaying their services and products, websites have become the essence of internet commerce. It covers business dealings between companies and people that are made possible by digital technology. E-commerce refers to the sale of goods and services over the internet in order to

ease the exchange of detailed information between buyers and sellers. Online purchasing has become an essential component of business. The study of consumer behavior examines the where, when, how, and why of product purchases.¹The Indian e-commerce market is estimated to be 75 billion U.S.dollars estimating a instant growth of 22%.The entire world has entered a "e-generation" age with the arrival of the twenty-first century. Internet technologies have revolutionized worldwide communication and turned the world into a global shopping hub. Consumer tastes have been evolving progressively in the direction of organic and healthier food options in recent years. Among these, food products made from millet have drawn a lot of interest because of their many culinary applications, environmental sustainability, and nutritional advantages. Millets are a good substitute for traditional grains since they are high in fiber, protein, and vital micro nutrients. Consumer acceptability of food products made from quick millet, however, is still a topic of debate despite its health benefits. For these products to be successfully positioned in the market, it is

essential to comprehend customer purchasing behavior. Purchase decisions are influenced by a number of factors, including convenience, brand impression, pricing, taste preferences, marketing tactics, and health consciousness. The purpose of this study is to investigate the major factors that influence consumer perceptions and purchasing decisions for food products made from instant millet. The study aims to shed light on consumer motives and potential adoption barriers by examining market trends, lifestyle habits, and demographic variables (Darrat et al., 2016) and consideration for the consequences of the purchase made (Gerbing et al., 1987). The temptation to purchase healthy and natural products through the ecommerce websites online affects the consumer behavior (Adelaar et al., 2003; Dholakia, 2000; Sharma et al., 2010).

Secondary research approaches are used in this work to evaluate the preferences and purchase patterns of consumers. The results will have important ramifications for food producers, marketers, and legislators who want to promote millet-based foods as a common dietary option. In addition to providing useful advice for industry stakeholders, our study aims to add to the expanding corpus of research on sustainable and health-conscious consumer behavior.

1.1 Statement of Problem:

Being juxtaposed to traditional ready-to-eat and instant food options, the market penetration of millet-based food items is still beyond preview, despite growing awareness of their health benefits and environmental sustainability. Taste, price, convenience, and brand impression are some of the elements that frequently determine consumer choices and may affect their readiness to choose millet-based substitutes. Comprehensive studies on the precise elements influencing or impeding consumer purchasing decisions for food products made from instant millet are, nevertheless, lacking. Food producers, marketers, and legislators must comprehend these behavioral trends in order to create tactics that increase market expansion and customer approval. In order to bridge the gap between awareness and real consumption, this study aims to pinpoint the major factors impacting consumer purchasing decisions tackling the

discrepancy between consumption and awareness. This study intends to offer important insights for enhancing the market potential of food products made from instant millet by investigating customer perceptions, preferences, and barriers.

1.2 Objectives of the Study:

- To study the major determinants for consumer purchasing of Millet food products online.
- To study the impact of e-commerce websites on customer purchasing intention for ready to consume Millet food items.
- To identify preferences and trends in Millet based food products purchasing online.

2. Literature Review:

2.1 Internet in India: According to Franco et al. (2018), the internet is currently the most user-friendly communication tool, and its awareness and usage are steadily rising across all societal groups. The majority of respondents (57%) are female and buy things from Amazon. Sixty-seven percent of the sixty respondents are between the ages of twenty and forty, and forty-five percent are postgraduate students. According to a study by Annisa et al. (2021), there are ten elements that consumers take into account before making an online ready to food items buy. Price, promotion, product variants, product quality, brand image, information availability, seller credibility, product diversity, simplicity of use, and service quality are the 10 elements that either directly or indirectly influence the choice to buy.

2.2 Consumer Behavior and Food Selections Affected by Health

Consumer buying behavior has evolved with digitization, emphasizing factors such as convenience, price comparison, and personalized recommendations (Kotler, 2020). Health issues, lifestyle modifications, and marketing impacts all affect consumer purchasing decisions (Kumar et al., 2020). Research shows that if consumers perceive measurable health benefits, they are prepared to pay more for healthier food selections (Brown et al., 2021). Campaigns for nutritional

awareness and social media have an additional influence on buying decisions.

2.3 The Development of Food Products Made from Millet-Because to their high fiber content, vital micronutrients, and gluten-free qualities, millets are becoming more and more popular (Rao & Swaminathan, 2018). Although millet consumption is encouraged by a number of government programs and food sector activities (FAO, 2022), market penetration is still restricted because of taste preferences and limited supply (Singh et al., 2021).

2.4 Impact of E-Commerce on Consumer Purchase intention for Instant Millet-Based Foods- The food business has seen a shift thanks to e-commerce platforms, which provide convenience, consumer evaluations, and a wide range of products. Research identifies important factors that influence consumers' choices of quick millet-based foods, including digital marketing, online advertising, accessibility, and subscription models (Patel & Mehta, 2021).

2.5. Consumer purchase choices

In the words of Ghosh (1990), purchase intention is a significant determinant of a customer's purchasing choice. Online purchase intention refers to the structure that reinforces a customer's intention to buy something online (Salisbury et al., 2001). Meskaran et al. (2013) define online buying intention as a customer's willingness to buy anything over the internet. According to the study by Jain et al., (2014), The empirical findings indicated that just one variable, namely Perceived Risk, significantly influenced the online shopping behaviour of consumers in Delhi, whereas Perceived enjoyment, Perceived ease of use, and Perceived enjoyment discouraged consumers from shopping online, so the researchers propose that companies focus on Perceived risks to develop consumers' trust in online shopping. The ideas offered in this study may aid in the future expansion of Indian online retailing. According to the research findings, perceived danger has a negative impact on customers' attitudes towards online buying, whereas perceived usefulness, perceived simplicity of use, and perceived enjoyment have no impact. An online purchase intention is a customer's willingness to make an online purchase (Pavlou, 2003). Before making a

purchase decision, customers will gather information, select their desired criteria, and then explore through an online sales channel. This cycle is repeated in the final stage of Post purchase behaviour, such as after-sales support. However, based on previous research, this study defines online purchase intention as a customer's desire to buy something online. In the opinion of Hasanov and Khalid (2015), customers' purchasing intentions are a predictor of their actual behaviour. As a result, firms must recognise their clients' purchasing intents. According to Shaheen Mansori et al. (2014), buy intention is defined as customers' plans to purchase products and services as represented by their cognitive state. Customers' opinions of website quality and satisfaction have a beneficial. According to Kasinphila et al., (2023) the online purchase intention of the consumers is influenced by web design, simplicity of use, and enjoyment on beauty and cosmetics consumers' from a popular brand in Thailand.

Bindia et al. (2020) have undergone a study on purchasing criteria that have restricted consumers' online shopping behavior was carried out by Bindia . According to the poll, the majority of respondents have both favorable and unfavorable online buying experiences. Customers encountered numerous challenges or obstacles when utilizing e-commerce platforms. The study identified six factors in total that prevent consumers from making purchases from online sites.

2.5 Adoption Obstacles, Both Online and Offline

Price sensitivity, ignorance, and cultural eating customs are obstacles to consumer adoption (Deshpande et al., 2022). Furthermore, millet-based goods might be seen by urban customers as less-than-satisfactory alternatives to conventional cereals (Reddy & Kumar, 2020). Consumer choices are also influenced by online obstacles including return rules, product legitimacy, and trust difficulties. For the market to thrive, these issues must be addressed through innovation and customer

II. RESEARCH METHODOLOGY

Using a variety of sources, this study used a secondary data research methodology to examine how e-commerce affects customer

behavior with regard to culinary (ready food) products made from instant millet. The process includes:

3.1 Design of Research

To combine knowledge from several secondary data sources, a qualitative, exploratory research design was used. The study's main objective is to analyze market data and current literature.

3.2 Sources of Data Collection

Academic Journals & Research Papers:

Examining earlier research on consumer food buying habits, e-commerce, and millet-based food items.

Market studies & Industry Data: Making use of studies from agencies such as Nielsen market research, Statista, and the Food and Agriculture Organization (FAO).

E-commerce analytics: Analyzing trends in consumer activity on popular websites like Amazon, Flipkart, and specialist food stores that sell millet-based products.

Consumer Trends & Digital Marketing Reports: Assessing marketing tactics, sales figures, and consumer interaction indicators for food items made from millet.

3.3 Techniques for Data Analysis

Content analysis is the methodical examination of gathered information to find recurrent themes, trends, and important elements affecting the way that customers make purchases.

Comparative Analysis: Evaluating the efficacy of various e-commerce tactics in marketing food products made from millet.

Trend analysis is the process of evaluating past data on online sales of millet-based foods in order to identify new consumer preferences and habits.

Case Studies: Analyzing actual instances of effective e-commerce campaigns promoting millet-based products.

IV FINDINGS AND DISCUSSIONS

4.1 Consumer Preferences & Trends analysed through various reports and research papers revealed:

- **64%** of respondents surveyed through Statista purchase millet-based food products online due to convenience.
- **56%** prefer e-commerce platforms because of better price offers and discounts.
- **48%** rely on customer reviews before making a purchase.

4.2 The Role of E-Commerce in Promoting Consumer Adoption: Access to millet-based food products has greatly increased thanks to e-commerce platforms, especially in cities where there may not be as many physical shop options. Discounts, free delivery, and influencer endorsements are examples of digital marketing tactics that have effectively raised customer awareness and engagement.

4.3 Important determinants Affecting consumer Purchases of Millet food products are:

Convenience & Accessibility: Since online shopping removes regional restrictions, customers can readily obtain millet-based food products.

Price Sensitivity: Before making a purchase, consumers frequently check prices on several platforms, underscoring the significance of competitive pricing.

Consumer Trust & Product Authenticity: Transparent labeling and user feedback are necessary since consumers continue to have little trust in the quality and authenticity of products.

Influence of Digital Marketing: Influencer endorsements, targeted ads, and social media promotions are essential for drawing in online customers.

4.3 Difficulties with Online Adoption

Limited Consumer Awareness: In spite of marketing initiatives, many customers are still ignorant of the advantages of food products

made from millet.

Problems with Perceived Taste and Quality: Consumer reluctance to embrace millet-based goods is influenced by traditional food preferences.

Trust & Brand Perception: Consumers are more likely to buy from well-known brands with strong online presence. First-time buyers often hesitate due to concerns about product authenticity.

III. CONCLUSION AND SUGGESTION

5.1 CONCLUSION

E-commerce has a complex impact on consumer purchasing decisions for food products made from instant millet. E-commerce platforms greatly increase market reach by offering unmatched accessibility, convenience, and digital interaction. Notwithstanding these benefits, a number of obstacles still exist, such as price sensitivity, problems with customer trust, and a lack of knowledge regarding food products made from millet. Alternatives made from millet are also prevented from becoming widely preferred by the aggressive pricing practices of mainstream food goods. Online adoption is further hampered by issues with flavor perceptions and product legitimacy.

The study emphasizes how these gaps can be closed with targeted interventions like improved digital marketing and clear product labeling. The growing trend of grocery shopping through internet channels offers millet-based food producers a chance to develop and customize their products to better satisfy consumer needs. Integrating consumer education and trust-building strategies will be crucial for the long-term success of millet-based food items in online marketplaces as the e-commerce food industry expands.

5.2 SUGGESTION

Improved Digital Marketing: To raise customer awareness, use social media campaigns, influencer partnerships, and instructional materials.

Competitive Pricing Strategies: To draw in budget-conscious customers, provide discounts, package offers, and subscription plans.

Better Product Authenticity Measures: To increase consumer trust, use customer feedback, verified seller programs, and clear ingredient labeling.

Product Range Expansion: To accommodate a range of consumer tastes, expand the selection of millet-based food products offered on e-commerce platforms.

5.2 SCOPE FOR FURTHER RESEARCH

Further research can examine other facets of consumer behavior with regard to food products made from millet, such as:

Longitudinal Studies: Analyzing the long-term effects of digital marketing tactics and changes in consumer preferences.

Cross-Cultural Analysis: Examining how cultural and geographical elements affect online purchases of millet-based foods.

Consumer psychographics: Examining more profound psychological aspects such as attitudes, perceptions, and motivations about millet-based goods.

E-commerce Platform Strategies: Evaluating the success of marketing campaigns tailored to a particular platform, like targeted advertising and AI-driven suggestions.

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A STUDY ON THE ROLE OF DIGITAL PLATFORMS IN THE HIRING OF FREELANCERS IN INDIA

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Abstract

The labour markets are rapidly accelerated by globalisation and technological advancements such as digital platforms, algorithms, and artificial intelligence. The COVID-19 pandemic has also caused economic uncertainties, leading to work and employment relationships. A surge in the role of such digital platforms can be seen, especially for independent workers or freelancers across the globe. Therefore, this descriptive and analytical study analyses the role of digital platforms in the hiring of freelancers in India.

The study considers parameters such as demographics, funding, and revenue growth. The data in this study are from secondary sources and include articles from websites, annual reports, and research journals. The outcomes of the study show that digital platforms for freelancers are empowering women, youth, and refugees by expanding the reach of their skills throughout the world. It also highlighted promoting more inclusive economic growth, especially in developing countries. Thus, this study also carves out the challenges and opportunities for freelancers working on digital platforms in India and recommends suggestions to overcome these challenges.

Keywords- Digital platforms, Freelancers, Globalisation, Online Labour Markets, Online web-based platforms, App-Based Platforms

Introduction

Over the years, the evolution of digital technologies has shown a rising curve in the working of various industries. This increasing use of technology globally also shows the rise of the platform economy. At present, digital labour platforms can generally be divided into two categories: location-based platforms, where tasks are completed in person at designated places such as transportation, delivery, household assistance, and caregiving services; and web-based platforms, where tasks are executed virtually or online by either a group of individuals or selected professionals. Earlier, most services required the on-site presence of workers; however, technological advancements have paved the way

for new possibilities in producing and delivering services remotely by recruiting from a global pool of freelancers through various digital platforms. The digital labour platforms like Upwork, Freelancers.com, Fiverr, LinkedIn, etc, that connect work providers and work seekers in an online marketplace are proving to be of great significance.

Freelancing platforms bring together skilled professionals from all over the world, offering them the freedom to work on tasks with minimal limitations. As a result, these platforms are evolving into a near-real version of a global job market, where individuals compete for opportunities regardless of their geographical location.

Literature review

Lal, V., & Aggarwal, S. (2013). conducted descriptive research by collecting primary and secondary data from employees working in software companies and individuals looking for jobs. *The study aimed to assess the effectiveness and popularity of social networking sites for recruitment.*

The study also pointed out that there is a very weak correlation between age and awareness of social networking sites for employment. The research showed that LinkedIn is the most popular networking site for job seekers due to its large user base and special features such as job highlighter and specialised email alerts.

According to **Khullar and Pandey (2014)**, the rapid advancement of digital media has made a strong online presence increasingly vital for the success of businesses and organisations. In response to this fast-paced evolution, socially engaged employers have begun leveraging social media platforms and online portals to attract and recruit talent. Their study examined the digital media presence of approximately 50 companies, categorised by industry and workforce size. The research outlined the digital strategies adopted by a selected subset of these companies, focusing on their use of social media, shifts in recruitment policies, the advantages gained, and the managerial actions taken to support these changes. **Gandini (2016)** conducted a study involving 38 freelance professionals based in London, aged between 28 and 60, with an equal gender distribution of 19 men and 19 women, along with 42 professionals from Milan aged 24 to 55, comprising 25 men and 17 women. The research focused on participants who maintained professional Twitter and LinkedIn profiles, aiming to explore the cultural and professional networks and contracts that shape the freelance landscape. The findings emphasised that in the current context, knowledge work is increasingly defined not by traditional skills or human capital, but by the marketisation of various intangible assets, while the role of class background remains largely unexamined. **Wood, A. J., Lehdonvirta, V., & Graham, M. (2018).** conducted a study on 658 freelancers using online platforms to obtain jobs in Southeast Asia and Sub-Saharan Africa. The findings revealed the collective organisation among online freelancers in middle-income countries. It also suggested *that online freelancing leads to a unique form of organisation, with social media groups playing a*

central role in communication and the absence of unions. **Pongratz (2018)** carried out a content analysis of the websites of 44 globally operating platforms to examine how this emerging form of the job market is constructed discursively. The study revealed that these platforms engage with the online workforce in varying ways, referring to them as either workers or freelancers. To stand out in a highly competitive environment, these individuals are compelled to present themselves as skilled and talented professionals. How platforms exert control over digital labour raises important questions about traditional notions of self-employment and professionalism. **Muduli, A., & Trivedi, J. J. (2020, May).** *examined the impact of social media recruitment on pre-hire and post-hire outcomes by collecting data from recruiters in both the public and private sectors of India. It used the media-enhanced theory to analyse the role of credibility and satisfaction as a mediating variable. The results showed a significant relationship between social media recruitment and both pre-hire and post-hire outcomes. The study also highlighted the mediating effect of credibility and satisfaction, suggesting that recruitment practitioners should focus on disseminating credible, relevant, and sufficient information through appropriate communication channels.* **Munoz, I., Dunn, M., Sawyer, S., & Michaels, E. (2022).** conducted an empirical investigation based on two waves of a longitudinal panel study examining online freelance workers and their engagement with digital labour platforms. The findings revealed that freelancers' self-presentation is significantly shaped by structural elements such as profile design, client ratings and feedback, platform algorithms, and terms of service. The data further showed that freelancer profiles tend to emphasise skills, reflecting the competitive nature of loosely regulated digital labour markets. Overall, the study concluded that a freelancer's identity on these platforms is not a personal narrative but rather a standardised representation driven by skills, feedback scores, and performance metrics controlled by algorithmic systems. **Shevchuk, A., & Strebkov, D. (2023)** examined the evolution of the online labour market in the Russian Federation and the broader post-Soviet region by analysing data collected through an online survey conducted over four years, 2009, 2011, 2014, and 2019, on the leading Russian-language general-purpose platform for creative and knowledge-based work. The study identified several key trends in the sector, including spatial decentralisation, diversification of occupations, increased participation by women (feminisation),

market maturation, higher levels of educational attainment alongside educational mismatch, the consolidation of freelance careers, and steps toward formalisation and legalisation.

RESEARCH OBJECTIVES

1. To study the role of digital platforms in the hiring of Freelancers in India.
2. To analyse the growth prospects of digital platforms in hiring freelancers in India on the parameters of demographics, funding, and revenue growth.
3. To analyse the challenges and opportunities for freelancers on digital platforms.

RESEARCH GAP- The literature review gives an overall idea regarding the rise of digital platforms in the labour markets of different countries. Henceforth, only a few studies have been conducted on the impact of digital platforms on the hiring of freelancers in India. This study aims to examine the role of digital platforms in hiring freelancers in India, focusing on growth parameters such as demographics, funding, and the share of revenue growth of these platforms in the country.

RESEARCH METHODOLOGY- The research methodology employed in the study is qualitative and descriptive. The data was collected from secondary sources such as websites, newspaper articles, research journals, and annual reports.

DIGITAL PLATFORMS AND FREELANCERS- India's freelancing industry is showing a rising curve with an increase in demand. With global changes in the workplace, more and more professionals of various expertise levels are turning to freelancing. Freelancing is also helping build a diverse talent pool that companies can tap into. In recent years, the expansion of digital platforms has transformed how freelancers engage with clients worldwide. These virtual networks offer skilled professionals a space to display their expertise and access promising opportunities. Consequently, Indian freelancers are no longer limited by geographic constraints and can actively participate in the global marketplace.

The social networking sector includes applications designed to help users stay connected and informed about the lives of their family and friends. Many of these apps focus on communication, competing to deliver the highest reliability and superior video quality, while offering distinct features. For instance, Facebook operates the largest social media network and has developed sophisticated algorithms to better understand its users and their social connections. Digital labour platforms interposing work are digital platforms that mediate services between individual providers (individual persons or businesses) and clients, either by acting as an intermediating entity or by directly engaging workers to provide the services

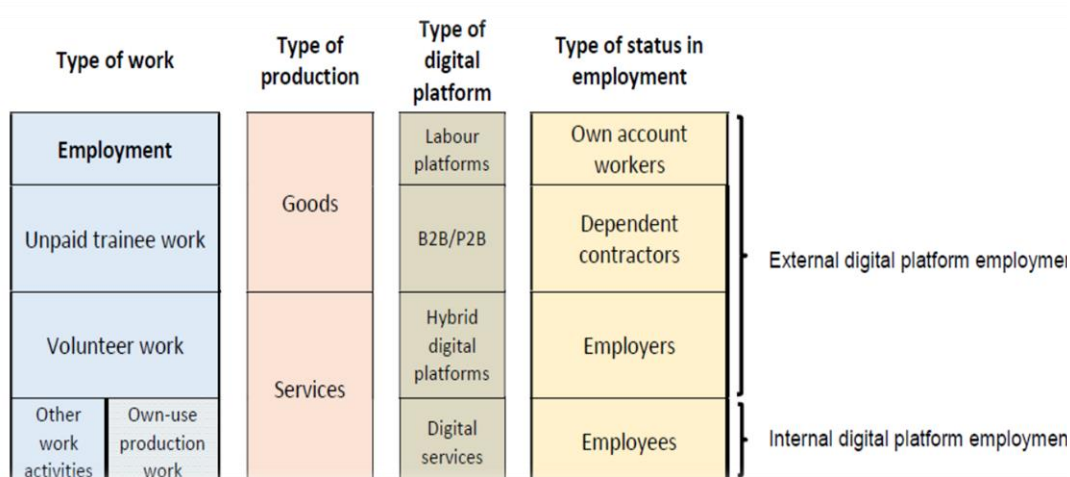


Fig. 1 Relevant layers to decide the conceptual scope. Source- ILO Report 21st International Conference of Labour Statisticians Geneva, 11-20 October 2023

An important distinction of these digital platforms is between online-based platforms, such as Clickworker or Freelancer, where the work is carried out remotely and directly on the digital platform, and location-specific platforms like Uber or TaskRabbit where the work must be delivered/carried out in the same physical location as the client receiving the service.

DATA ANALYSIS AND FINDINGS

Demographics, Expertise and Pay-

Freelancers in India start at a young age. The survey found that 40% of respondents were under 25 and 39% were under 35, making them younger than those in the rest of Asia and the world.

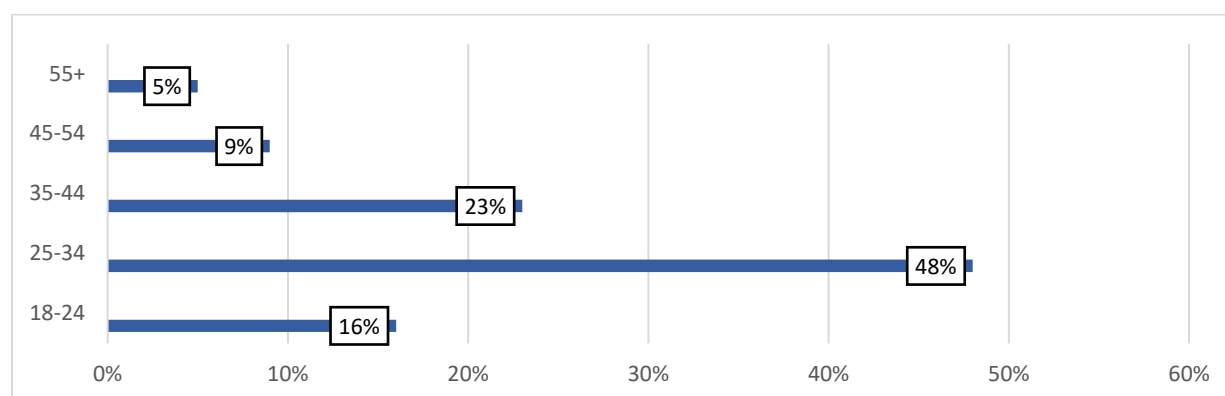


Fig. 2 Source- Payoneer's Cross-Border Freelancing Trends Report (2019)

Education Level Share and Average Rate (India)

Freelancers in India tend to be well-educated, with 61% holding a bachelor's degree and another 19% having completed postgraduate

studies (fig.2). Although freelancers possess various educational backgrounds, their hourly rates differ from their level of expertise, indicating a discrepancy between qualifications, payment, and freelancing skills in some instances.

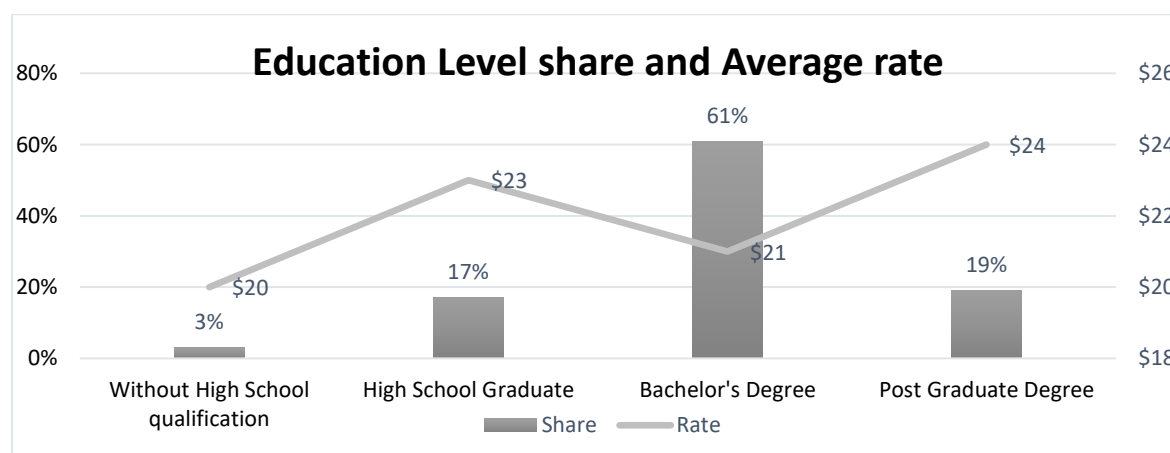


Fig.3 Source- Researcher's compilation

Freelance platforms like Upwork, Fiverr, and Freelancing, along with various gig work apps, offer an extensive range of opportunities for independent workers. These online talent networks are rapidly expanding, employing millions of people worldwide. There is a noticeable gender gap in wages. Indian freelancers reported an average hourly rate of \$22, which is above the average for Asia (\$19)

but below that of other global regions (\$26). However, when broken down by gender, women earned an average of \$19 per hour, while men earned \$23.

Digital platforms' growth over the last decade- Approximately 70% of Indian respondents indicated that they work solely as freelancers or manage their businesses. This

figure compares to 76% in the rest of Asia and 67% in other global regions. Although some freelancers report longer working hours, nearly 48% of Indian freelancers work 30 hours or fewer per week. Approximately 80% of freelancers said that technology makes it easier to find work (Upwork 2020). Over 70% of freelancers find jobs through gig economy websites, such as Upwork, Fiverr or Toptal and online markets (Payoneer).

Sources of work for Freelancers- According to the Payoneer Freelancer Insights Report 2023, 68% of respondents from India stated that social media platforms were their primary source for finding new job opportunities. Although this percentage is lower compared to other Asian countries (79%), it is slightly higher than other regions (64%). (fig.5)

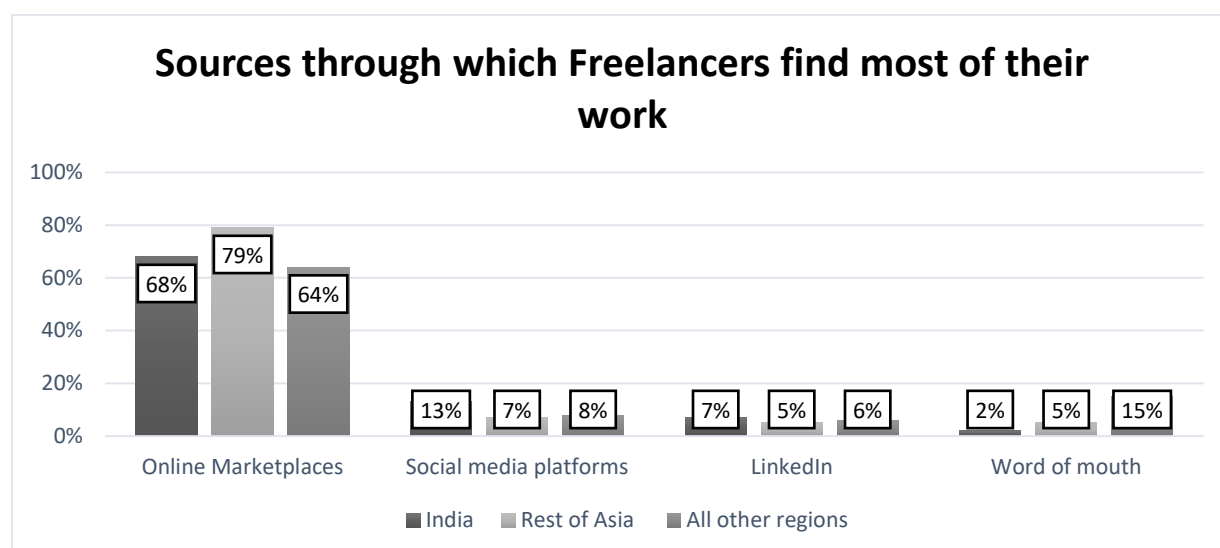


Fig. 5 Source- Payoneer report insights ²

The reports also indicated that, in comparison to their counterparts in other regions, Indian freelancers tend to rely more heavily on social media platforms like LinkedIn. However, they receive comparatively fewer job opportunities through word-of-mouth referrals. Among social media users in India, the most commonly used platforms are Facebook, LinkedIn, and Instagram.

Estimates of digital platforms and workers in G-20 countries- Among G20 countries, the United States (37%), the European Union (22%), India (10%), and the United Kingdom (6%) have the highest concentration of digital platforms. The number of global digital labour platforms has increased fivefold in a decade, from 128 to 611. G20 countries now account for 79% of all digital platforms in operation worldwide as of 2021.

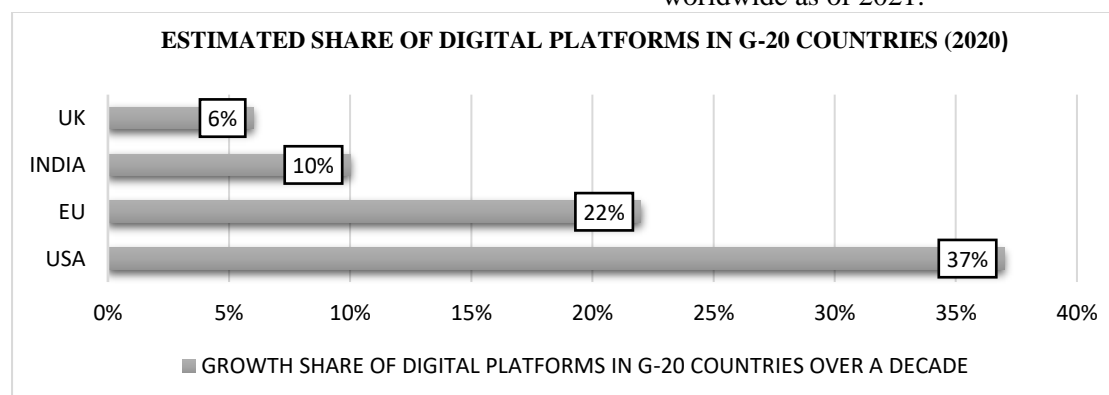


Fig. 6 Source- Researcher's Compilation

² <https://rb.gy/g46bly>

Digital labour platforms classify work relationships as direct hire and mediated work. Information on employee numbers is available in databases such as Crunchbase and Owler. The data available indicates that the majority of 1000 employees.

platforms are small or micro-enterprises, employing fewer than 50 workers, while only a small number of delivery and taxi platforms comprise workforces exceeding

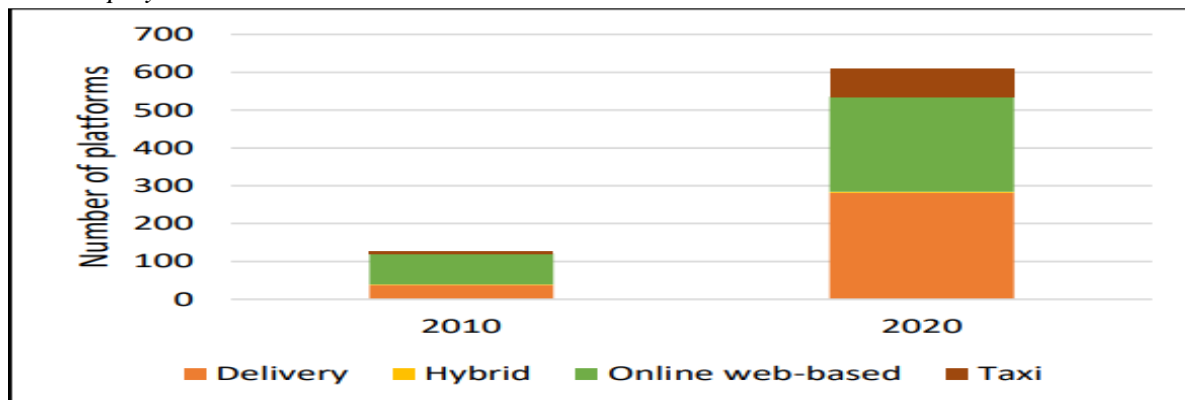


Fig. 7 ILO Report ³

Among G20 members, the delivery services sector has the highest number of platforms (281), closely followed by online web-based platforms (251) and the taxi sector (76).

Additionally, G20 countries host 3 hybrid platforms, offering diverse services. (Fig.7)

Freelancing Countries Based on Revenue Growth

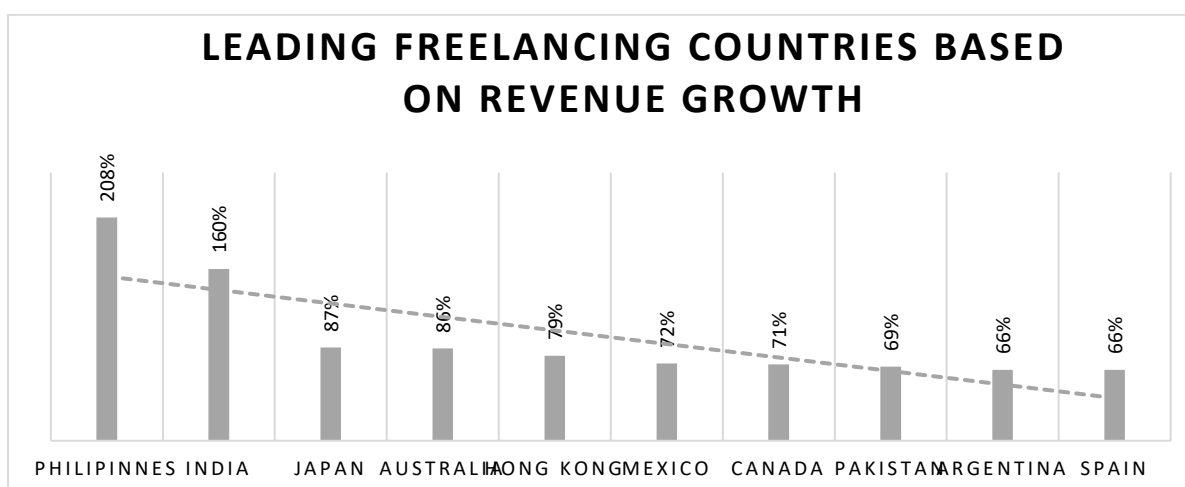


Fig. 8 Source- Financeonline.com ⁴

According to the Payoneer report of 2020, several countries have demonstrated remarkable growth in revenue generated through freelance work. The Philippines has exhibited the highest growth rate at 208%, followed by India at 160%. Japan has demonstrated an 87% growth rate, while

Australia and Hong Kong have exhibited rates of 86% and 79%, respectively. Other notable countries include Mexico, with a growth rate of 72%, Canada at 71%, Pakistan at 69%, Argentina at 66%, and Spain at 66%.

³<https://rb.gy/8iubk5>

⁴<http://surl.li/toexu>

Funding in G-20 countries on digital platforms-

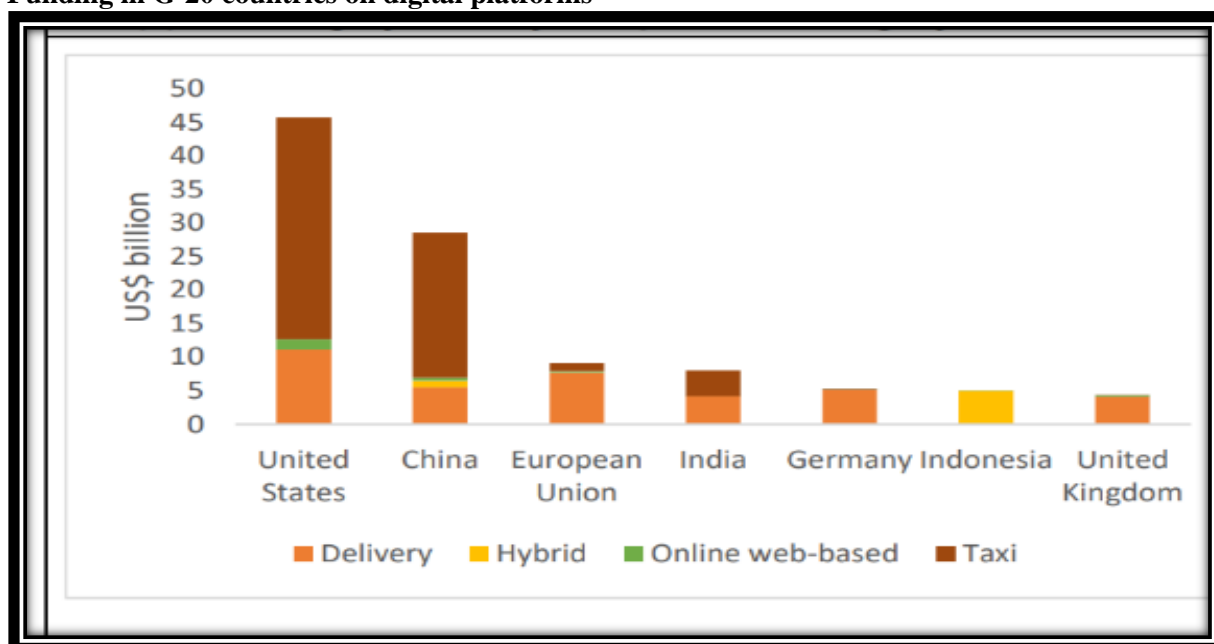


Fig. 9 Source- ILO Report ⁵

Over the last decade, venture capital has been a key driver behind the growth of digital platforms, including those offering online labour. However, the distribution of these investments has been heavily skewed across the globe. Nearly 96% of the funding is concentrated in just three regions - Asia, North America, and Europe- receiving approximately US\$57 billion, US\$46 billion, and US\$12 billion, respectively. *On the other hand, only 4% of investments are made in Latin America,*

Africa, and the Arab States. The majority of global investments, which account for 87% or US \$120 billion, are concentrated in the G20 countries. Among these countries, the USA attracts 44% or US \$46 billion of the investments, followed by China with 27% or US\$28 billion. The European Union has 9% or US\$9 billion of the investments, while the remaining G20 countries account for the remaining 20%. (Fig. 4)

Funding by platform category-

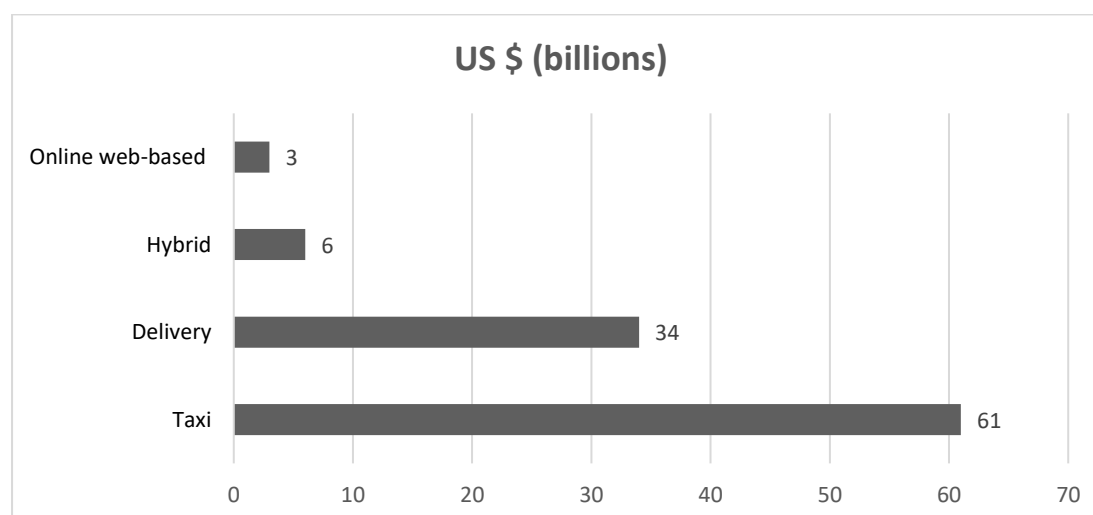


Fig. 10 Source- ILO Report ⁶

⁵ <http://surl.li/toeyh>

⁶Note: Number of platforms and period for which data on total funding was available in G20 countries: online web-based: 139 (1998–20); taxi: 46 (2007–20); delivery: 147 (1999–20); and hybrid: 3 (2010–20). <http://surl.li/toeyh>

Platforms offering taxi or delivery services have attracted substantially more investment than those focused solely on web-based services. Among them, taxi service platforms lead with a massive \$61 billion in funding, followed by delivery service platforms with \$34 billion. In contrast, online web-based services have received the least, drawing in just around \$3 billion.

Within G20 nations, three hybrid platforms have been identified that offer a mix of services, including payments, transportation (taxi or delivery), and e-commerce. Between 2010 and 2020, these hybrid platforms collectively secured \$6 billion in investments.

Payment Platforms for Freelancers in India

Freelancers are turning to digital wallets and peer-to-peer payment platforms due to their ease of use and global accessibility, though traditional payment methods still have their place. Digital wallets have transformed how freelancers receive payments. With the simplified solutions of receiving payments digitally, freelancers can easily transfer funds and manage their earnings securely. These wallets offer an easy-to-use experience, allowing freelancers to store payment (Freelancers Insights Report 2023).

information, streamline transactions and track expenses seamlessly.

India has over 15M freelancers and is expected to grow to a \$20B-\$30B industry by 2025. More Indian freelancers are working for international clients, making India an attractive option to find top talent at a reasonable price. Various factors like exchange fees, platform fees, wire transfer fees, etc., are to be considered for the swift and seamless transactions between freelancers and their clients. Some of these include Winvesta Multi-Currency Account, PayPal, Payoneer and certain Indian Banks like ICICI, SBI, Axis Bank, HDFC, etc., offering their services in receiving international payments for Indian Freelancers.

Challenges and Opportunities in Digital Platforms

Rising living costs have prompted businesses and freelancers to act fast. To cope with higher expenses, freelancers are expanding their client base, even in new countries. Despite the economic challenges, businesses are still drawn to the flexibility and cost-effectiveness that freelancers offer (Payoneer

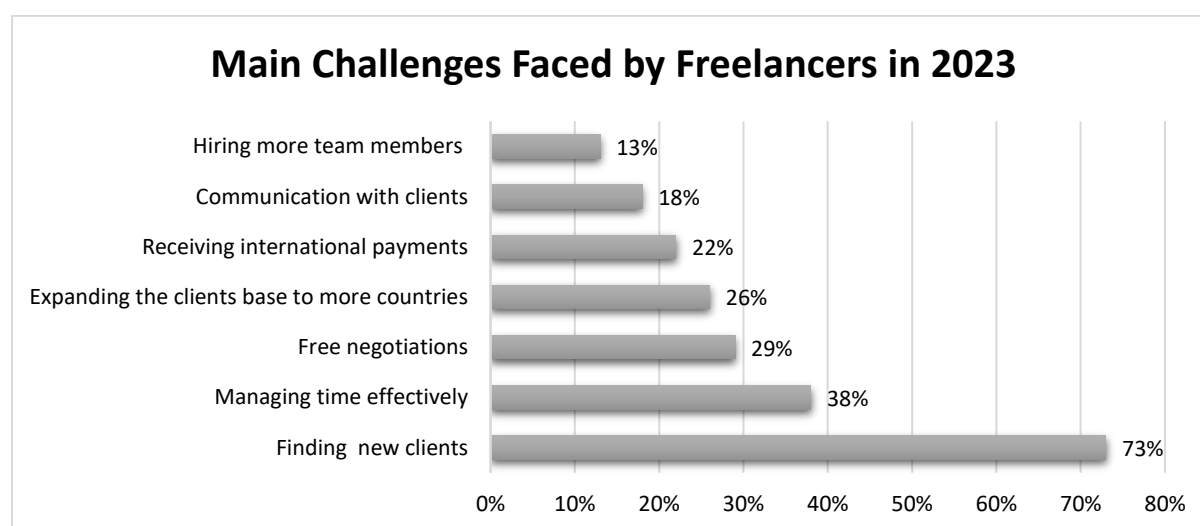


Fig. 11 Source- Payoneer Freelancers Insights Report 2023 ⁷

The biggest challenge survey respondents face globally and in India is finding new work, then managing their time and negotiating fees. An

article in the Economic Times states that as more people choose to freelance, 69% of India's freelancers have reported an increase in

⁷ <https://shorturl.at/kACUX>

competition. This percentage is lower when compared with the rest of Asia (73%), but higher compared to other regions worldwide (59%).

Motivating factors for performing work on digital labour platforms in G-20 countries

The COVID-19 pandemic has increased remote work globally, creating more opportunities for Indian freelancers as companies are more open

to flexible work arrangements. The primary motivation for workers to take up platform-based jobs differed depending on the specific type of platform they were involved with. On freelance platforms, flexibility was the primary motivation for workers (59%), while pay complemented it on microtask platforms (43%), and competitive programming platforms were used to improve skills and career opportunities (85%).

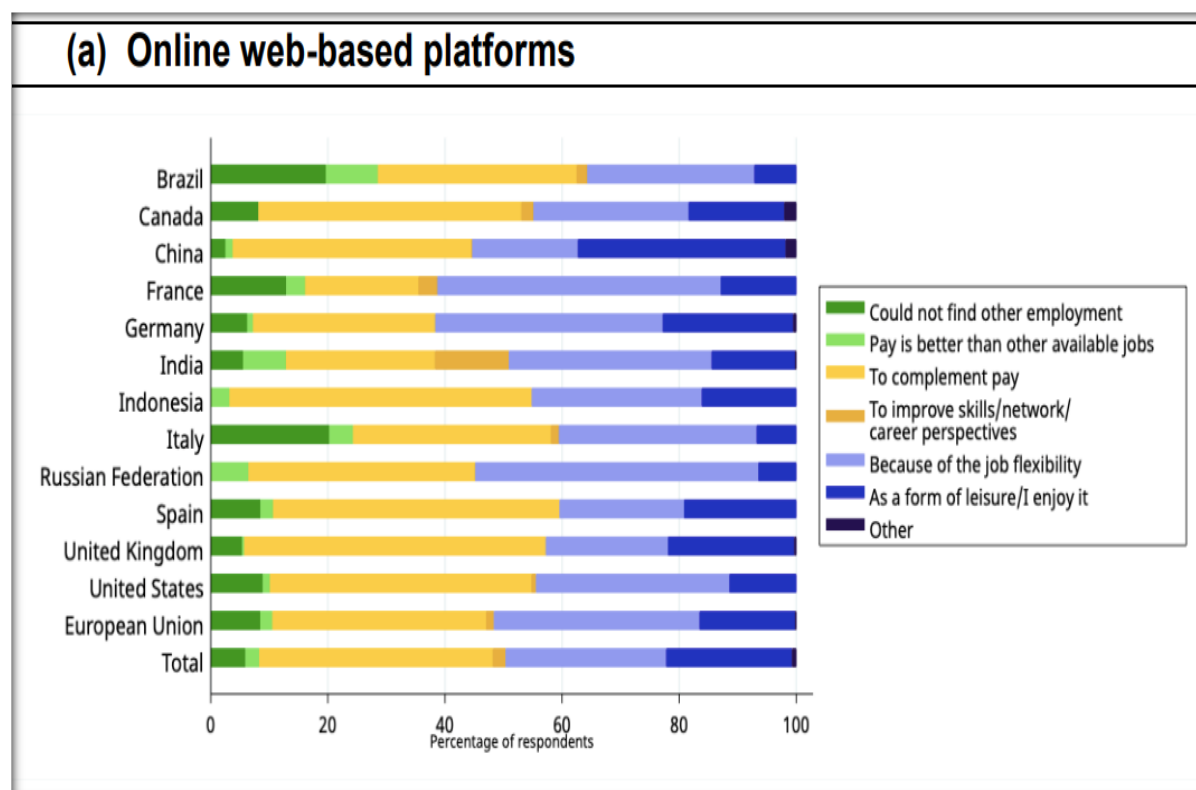


Fig. 12 (a) Source: ILO Report ⁸

There are differences in the motivations and preferences of individuals working on online platforms across G20 countries. Figure 12(a) indicates that a significant motivating factor for workers of all age groups is to supplement their income: 50% of young workers (aged 18-24 years), 37% of workers aged 25-34 years, and 36% of older workers (35 years and above) reported this as a key reason for working on online platforms.

Women place more importance on job flexibility (32%) compared to men (25%) in G20 countries when working from home. Approximately 23% of women engaged in online work have children under the age of six. For these women, web-based platforms provide a way for them to work while managing their care responsibilities.

⁸<http://surl.li/toeyh>

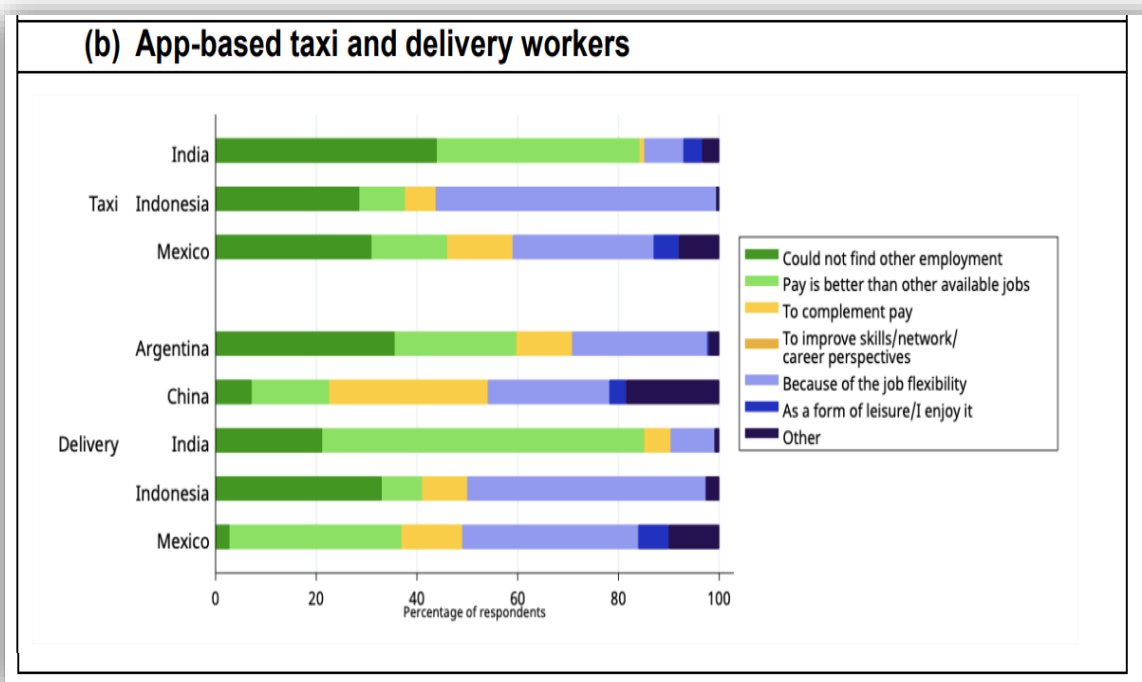


Fig. 12(b) Source- ILO Report⁹

44% of taxi platform workers in India and 31% in Mexico are motivated by a lack of employment opportunities, while in Indonesia, 56% are motivated by work flexibility (Figure 12(b)).

Delivery platform workers have different motivating factors depending on the country. In China, 32% are motivated by complementing pay, in India, 64% want better pay than other available jobs, in Argentina, 36% are motivated by the lack of employment opportunities due to migration, in Indonesia, 47% want work flexibility, and in Mexico, 35% prefer flexible work arrangement.

Research outcomes and suggestions

Many countries have introduced regulations to tackle issues related to working conditions on digital labour platforms. Nevertheless, because these platforms function across various legal and national boundaries, there is a growing need for coordinated international policies.

Data gathered from multiple sources suggests that digital freelancing platforms are playing a transformative role in enabling women, youth, refugees, and displaced individuals to

overcome longstanding employment barriers and confront prevailing stereotypes and biases. It also highlighted the promotion of more inclusive economic growth, especially in developing countries. According to these research findings, the following relevant suggestions can be considered-

- Ensuring fair competition and creating a supportive environment for sustainable businesses.
- Clear and transparent contractual arrangements must be provided to businesses and workers following consumer and labour laws.
- Accurate categorisation of worker employment status in compliance with national systems and to protect workers' rights.
- Implementing adequate anti-discrimination and health laws for freelancers working on digital platforms.
- Implementing significant government initiatives in providing financial assistance, social security measures, training programs and resources to support freelancers to understand these digital platforms better.

⁹ <http://surl.li/toeyh>

Conclusion

Freelancing in India has disrupted the traditional job market by creating new opportunities for various professionals. The gig economy has become a significant driver of economic growth. Freelancing provides an alternate career path that empowers individuals to work on their terms and maintain a better work-life balance. The digital market allows freelancers to access worldwide demand for their services, provided they have affordable and reliable internet access, even in remote areas outside of metro cities.

However, several challenges remain that need to be addressed, including the need for greater investment in broadband infrastructure and the development of training programs to enhance digital literacy and skills. In addition, government initiatives in India aimed at promoting entrepreneurship and supporting the freelance economy have played a significant role in fostering its growth. Through the provision of resources, skill development programs, and financial support, these efforts have enabled individuals to pursue independent career paths aligned with their interests.

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