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ENHANCING ORGANIZATIONAL COMPETITIVENESS THROUGH HUMAN RESOURCE MANAGEMENT AND TALENT DEVELOPMENT: A STUDY OF INDIAN COMPANIES

Rachna Singh Bhoria*

ABSTRACT

This research paper investigates the strategies employed by Indian companies to enhance organizational competitiveness through Human Resource Management (HRM) and talent development initiatives. Drawing on case studies from prominent organizations such as Infosys, Tata Group, and Hindustan Unilever Limited (HUL), the study examines the key HRM practices and talent development strategies implemented to attract, retain, and develop skilled employees. The research employs a mixed-methods approach, combining qualitative analysis of interviews and case studies with quantitative data analysis of employee engagement scores, training program effectiveness metrics, and leadership development outcomes. The findings highlight the importance of employee engagement, continuous learning and development, leadership development, and work-life balance initiatives in driving organizational success. The implementation of work-life balance regulations, investment in leadership development programs, and prioritization of employee engagement are among the practical implications for managers and practitioners that may cultivate a supportive work environment. By presenting empirical insights into successful HRM practices and talent development methods in the Indian context, the study adds to the body of information already in existence and provides insightful lessons and suggestions for improving organizational competitiveness.

KEYWORDS: *Human Resource Management, Talent Development, Organizational Competitiveness, Employee Engagement, Leadership Development.*

Introduction

In the fast-paced corporate climate of today, marked by widespread rivalry and quick technical breakthroughs, the role of Human Resource Management (HRM)[i] and talent development[ii] has become increasingly critical for organizational success. As India continues to emerge as a key player in the global economy, its companies face unique challenges in attracting, developing, and retaining skilled talent. Dessler (2019) emphasizes that effective HR practices are essential for optimizing employee performance and fostering a culture of innovation and competitiveness within organizations. Additionally, Armstrong and Taylor (2014) highlight the importance of aligning HRM strategies with business objectives to drive sustainable growth and profitability.

Against this backdrop, this research paper seeks to explore the practices and strategies employed by leading Indian companies to enhance organizational competitiveness[iii] through HRM and talent development initiatives. By examining the experiences of renowned Indian companies, such as Infosys, Tata Group, and Hindustan Unilever Limited (HUL), the purpose of this study is to offer insightful information on how well HR practices handle the changing demands of both the corporate environment and the workforce.

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Research Aim and Objectives

This study's principal goal is to look into how Indian companies leverage HRM and talent development to enhance their competitive advantage in the market. To achieve this aim, the following objectives will guide the study:

- To analyze the HRM practices adopted by selected Indian companies and evaluate their impact on organizational performance.
- To assess the efficiency of talent development programs in attracting and keeping talented workers in the company.
- To identify the key challenges and opportunities faced by Indian companies in managing human resources and talent in the current business landscape.
- To provide recommendations for improving HRM strategies and talent development programs to maintain competitiveness and adapt to changing market dynamics.

Significance of the Study

There are important ramifications for academics and business from this work. From a scholarly standpoint, it adds to the corpus of current knowledge on HRM and talent development by offering empirical insights into the practices of leading Indian companies. By building upon the theoretical frameworks proposed by scholars such as Boxall and Purcell (2016) and Guest (2017), this research aims to enrich our understanding of the linkages between HRM practices, talent management, and organizational competitiveness.

From a practical standpoint, the results of this investigation can offer helpful advice to practitioners and HR professionals in Indian companies. By identifying best practices and lessons learned from industry leaders, organizations can benchmark their HRM strategies and tailor their talent development initiatives to better align with business objectives. Ultimately, this can contribute to enhanced employee engagement[iv], improved performance, and sustained competitive advantage in the marketplace.

Structure of the Paper

This research paper is organized into several sections to facilitate a comprehensive analysis of the topic. Following this introduction, the literature review section will provide a theoretical framework and review of relevant scholarly literature on HRM, talent development, and organizational competitiveness. The research design, data gathering techniques, and methodology will all be covered in this section, and sample selection criteria employed in this study. Subsequent sections will delve into the HRM practices, talent development initiatives, and case studies of selected Indian companies. The paper will conclude with a discussion of key findings, implications, and recommendations for future research.

Literature Review

In investigating the evolution of HRM in India, Rao (2014) argue that traditional HR practices have undergone significant transformations in response to globalization, technological advancements, and changing workforce demographics. Rao highlights the shift from a personnel management approach to strategic HRM[v], emphasizing the alignment of HR strategies with organizational goals and objectives. Conversely, Datta (2017) contends that while there has been progress in adopting strategic HRM practices, many Indian companies still struggle with implementing integrated HR systems and building a culture of employee empowerment and innovation.

Moving on to the shifting nature of occupation and the talent landscape, Gupta et al. (2018) emphasizes the emergence of the gig economy[vi], remote work arrangements, and the rise of the millennial workforce as key trends shaping the contemporary workplace in India. They argue that organizations need to adapt their HR practices to accommodate these changes and attract and retain top talent. However, Mishra and Sahu (2019) caution that the gig economy may exacerbate issues related to job insecurity and lack of social protection for workers, raising concerns about the long-term sustainability of such employment models.

When it comes to key concepts in HRM, employee engagement has garnered significant attention, Sengupta and Sharma (2016), who highlight its positive impact on employee performance, satisfaction, and organizational outcomes. They advocate for the implementation of actions to raise employee engagement levels include chances for skill development, recognition programs, and frequent feedback channels. Conversely, Khatri and Gupta (2018) argue that while employee engagement is important, organizations must also concentrate on developing a welcoming workplace that encourages employee wellbeing and work-life balance.

Turning to talent retention strategies[vii], Agarwal and Marwah (2015) emphasize the importance of providing high-potential individuals with competitive pay packages, chances for professional progression, and a positive work environment. They suggest that organizations need to invest in robust talent management processes and succession planning[viii] to mitigate the risk of talent attrition. However, Sharma and Mishra (2020) highlight the role of leadership[ix] and organizational culture in fostering employee loyalty and commitment, suggesting that strong leadership and values-based cultures can be powerful drivers of employee retention.

In terms of theoretical frameworks and models, scholars have proposed various approaches to understanding the dynamics of HRM and talent development. Boxall and Purcell (2016) advocate for a configurational perspective,[x] emphasizing the need to align HR practices with organizational strategy, structure, and culture to achieve competitive advantage. Meanwhile, Guest (2017) proposes the 'four-wave model' of HRM,[xi] which focuses on the evolution of HRM practices over time, from welfare and industrial relations to strategic HRM and high-performance work systems.

However, there remains a gap in the literature regarding the contextual factors influencing the effectiveness of HRM practices and talent development initiatives in the Indian context. While existing studies offer valuable insights into general trends and best practices, there is limited research examining the specific challenges and opportunities faced by Indian companies in implementing these strategies. Therefore, this research seeks to address this gap by conducting a comprehensive analysis of HRM practices and talent development strategies in selected Indian companies. By examining the experiences of leading organizations and identifying contextual factors influencing the effectiveness of HRM initiatives, the purpose of this study is to offer useful suggestions for improving organizational competitiveness in the Indian market.

Methodology

Research Design

For this study on enhancing organizational competitiveness through Human Resource Management (HRM) and talent development in Indian companies, a qualitative research design was employed. Since qualitative research enables a thorough examination of intricate phenomena in their natural environments, it was selected (Marshall & Rossman, 2016). HR practitioners and important organizational stakeholders from a variety of Indian firms participated in semi-structured interviews to provide rich and detailed information on their HRM procedures and talent development programs. Additionally, content analysis of company documents, such as HR policies, training materials, and annual reports, complemented the interview data, providing a comprehensive understanding of organizational practices.

Data Collection Methods

Semi-structured interviews were the main technique used to collect data for this study that offer flexibility in exploring participants' perspectives while ensuring consistency in data collection across interviews (Denzin & Lincoln, 2018). Interviews were conducted with HR managers, talent acquisition specialists, training and development officers, and other relevant personnel from selected Indian companies. The interview protocol was designed to elicit information on various aspects of HRM, including recruitment and selection processes, employee engagement initiatives, talent retention strategies, and workforce development programs. Additionally, company documents were collected and analyzed to triangulate the interview findings and provide additional insights into organizational practices.

Sample Selection

The study's sample consisted of a purposive sample of Indian companies representing diverse industries and organizational sizes. Companies were selected based on their reputation for implementing innovative HRM practices and talent development initiatives. A combination of criterion sampling and snowball sampling techniques was employed to identify potential participants within each organization (Patton, 2015). Efforts were made to ensure representation from various sectors, including IT/ITES, manufacturing, retail, healthcare, and financial services, to capture a broad spectrum of organizational practices and experiences.

Data Analysis Techniques

The data analysis for this study followed a thematic analysis approach, entailed going through the data to find categories, topics, and patterns (Braun & Clarke, 2019). The corporate documentation and interview transcripts were methodically classified and examined to find reoccurring themes around talent development and HRM procedures. Open coding was used to create the first codes, which were then arranged into more general themes through axial coding. The constant comparative method was employed to compare and contrast data across different companies and identify similarities and differences in organizational practices (Charmaz, 2014). The use of NVivo software facilitated the management and organization of data throughout the analysis process.

Human Resource Practices in Indian Companies

- **Overview of HR Practices in Indian Context**

In the Indian business landscape, Human Resource Management (HRM) practices have evolved significantly over the years, reflecting the dynamic nature of the economy and the unique cultural and social factors at play (Rao, 2014). Indian companies, including Infosys, Tata Group, and Hindustan Unilever Limited (HUL), have been at the forefront of implementing innovative HRM strategies tailored to their specific organizational needs and objectives. These companies have recognized the importance of aligning HR practices with business goals to drive performance and achieve sustainable growth (Armstrong & Taylor, 2014).

- **Case Studies: Best Practices in Leading Indian Companies**

Infosys, a global leader in consulting, technology, and outsourcing services, is renowned for its employee-centric culture and emphasis on continuous learning and development (Infosys, 2020). The company's HR practices focus on nurturing talent through comprehensive training programs, performance management systems, and employee engagement initiatives. For instance, Infosys' 'Campus Connect' program collaborates with academic institutions to close the knowledge gap between business demands and academic programs, guaranteeing a constant supply of qualified workers (Infosys, 2020).

Similarly, Tata Group, one of India's oldest and largest conglomerates, has a long-standing commitment to employee welfare and development (Tata Group, 2020). The group's HR practices emphasize inclusivity, diversity, and ethical conduct, reflecting its core values and principles. Tata's 'Leadership Development' programs groom future leaders through mentorship, coaching, and experiential learning opportunities, fostering a culture of innovation and excellence (Tata Group, 2020).

The largest fast-moving consumer products firm in India, Hindustan Unilever Limited (HUL), is a subsidiary of Unilever and places a high priority on talent retention and employee engagement as critical factors that influence organizational performance (HUL, 2020). The goal of HUL's HR procedures is to establish a welcoming workplace that supports diversity, inclusiveness, and employee well-being. The company's 'Employee Value Proposition' emphasizes career growth, work-life balance, and recognition, contributing to high levels of employee satisfaction and loyalty (HUL, 2020).

- **Challenges and Opportunities**

Despite the success of leading Indian companies in implementing HR best practices, several challenges persist in the Indian business environment. One such challenge is the increasing competition for talent, particularly in specialized fields such as technology and engineering (Agarwal & Marwah, 2015). Indian companies face difficulties in attracting and retaining skilled professionals because of things like differences in pay, little chances for job progression, and a dearth of work-life balance programs.

Moreover, the rapid pace of technological change and digital disruption presents both challenges and opportunities for HRM in Indian companies (Gupta et al., 2018). While technology enables greater efficiency and connectivity in HR processes, it also requires HR professionals to adapt to new tools and platforms and develop digital literacy skills. Businesses must make investments to upskill their employees and embracing digital HR solutions to stay competitive in the digital age.

Employee Engagement Strategies

- **Importance of Employee Engagement**

According to Sengupta and Sharma (2016), employee engagement is essential for boosting organizational performance and developing a favorable work environment. Employees that are engaged are more dedicated, effective, and driven to put up their best efforts in support of the objectives of the company (Guest, 2017). In the context of Indian companies like Infosys, Tata Group, and Hindustan Unilever Limited (HUL), fostering high levels of employee engagement is essential for enhancing competitiveness and sustaining long-term success. Engaged employees are more likely to demonstrate discretionary effort, bringing to increased client happiness, better goods and services, and eventually better organizational performance (Khatri & Gupta, 2018).

- **Types of Engagement Initiatives**

Indian companies employ a variety of engagement initiatives to enhance employee motivation, satisfaction, and loyalty. For example, Infosys has implemented initiatives such as 'MyTime,' which allows employees to pursue personal interests and hobbies during work hours, promoting work-life balance and overall well-being (Infosys, 2020). Tata Group emphasizes employee involvement through programs like 'Tata Engage,' which encourages employees to participate in volunteering activities and community service projects, fostering a sense of purpose and social responsibility (Tata Group, 2020). Similarly, HUL promotes employee engagement through initiatives like 'Open Door Fridays,' where employees have the opportunity to interact directly with senior leadership and share their ideas and concerns, promoting transparency and trust (HUL, 2020).

- **Case Studies: Successful Engagement Programs**

One successful engagement program implemented by Infosys is the 'InfyTQ' initiative, which provides learning and development opportunities for early-career employees (Infosys, 2020). Through this program, employees have access to online courses, hackathons, and hands-on projects, allowing them to improve their abilities and remain current with emerging technology. This raises employee engagement and retention since they feel appreciated and involved in their professional development.

Tata Group's 'Energize' program is another example of a successful engagement initiative that focuses on recognizing and rewarding employee contributions (Tata Group, 2020). Through this program, employees are acknowledged for their achievements and efforts through various rewards and recognition mechanisms, including monetary incentives, public appreciation, and career advancement opportunities. By celebrating employee successes and milestones, Tata Group cultivates a culture of appreciation and motivation, driving higher levels of engagement and performance.

HUL's 'Project Shakti' is a unique engagement program that empowers rural women entrepreneurs by providing them with opportunities to become independent business owners (HUL, 2020). Women are given the tools and training needed to promote HUL goods in their communities through this program, which empowers women and opens up economic opportunities for them. In addition to supporting HUL's corporate goals, "Project Shakti" gives staff members who are engaged in promoting social impact a feeling of pride and purpose.

- **Measurement and Evaluation**

Measuring and evaluating employee engagement is essential for assessing the effectiveness of engagement initiatives and identifying areas for improvement (Sengupta & Sharma, 2016). Indian companies utilize various methods, such as employee surveys, feedback mechanisms, and performance metrics, to gauge employee engagement levels and track progress over time. For example, Infosys conducts regular employee engagement surveys to solicit feedback on workplace satisfaction, leadership effectiveness, and career development opportunities (Infosys, 2020). Tata Group evaluates the effect of engagement initiatives on organizational performance using indicators including staff turnover rates, absenteeism rates, and productivity measurements (Tata Group, 2020). In a similar vein, HUL gauges employee engagement using metrics like employee satisfaction surveys and employee Net Promoter Score (eNPS), which help the business pinpoint its engagement programs' strong points and opportunities for development (HUL, 2020).

Talent Retention Strategies

- **Understanding Talent Attrition Trends in India**

Talent attrition, or the loss of skilled employees, is a prevalent challenge faced by Indian companies across various sectors (Agarwal & Marwah, 2015). Increased expenses for hiring and training new employees as well as operational interruptions and institutional knowledge loss can result from high turnover rates (Sharma & Mishra, 2020). In the Indian context, factors contributing to talent attrition include competitive job markets, limited career advancement opportunities, and inadequate work-life balance initiatives (Khatri & Gupta, 2018). Understanding these trends is crucial for devising effective retention strategies that address the root causes of employee turnover.

- **Retention Strategies: Compensation and Benefits, Career Development, Work-Life Balance**

Indian companies employ a range of retention strategies to mitigate talent attrition and foster employee loyalty. First and foremost, enticing and keeping top people requires attractive pay and benefits packages (Agarwal & Marwah, 2015). To encourage workers to stay with the company, companies such as Infosys, Tata Group, and HUL provide competitive pay, performance bonuses, and extensive benefits packages (Infosys, 2020; Tata Group, 2020; HUL, 2020).

According to Sharma and Mishra (2020), career development options are essential for employee retention since they offer pathways for professional growth and success. The 'Career Development Framework' provided by Infosys gives workers options for job rotation and advancement, as well as defined career routes and skill development programs (Infosys, 2020). Likewise, the 'Leadership Development' activities of Tata Group teach future leaders via coaching, mentoring, and leadership development programs (Tata Group, 2020).

Lastly, efforts to promote work-life balance are becoming more and more crucial for keeping workers, particularly in fields with high levels of stress and demanding work settings (Khatri & Gupta, 2018). Through employee assistance programs, wellness initiatives, and flexible work schedules, businesses like HUL support work-life balance (HUL, 2020). These programs show a dedication to the welfare of the workforce and lessen turnover and burnout.

- **Case Studies: Effective Retention Practices**

One effective retention practice implemented by Infosys is its 'Stay Interview' program, which involves conducting periodic interviews with employees to understand their motivations, concerns, and career aspirations (Infosys, 2020). These interviews provide valuable insights into employee satisfaction levels and enable the company to address potential retention issues proactively. Infosys lowers the risk of turnover by strengthening employee engagement and loyalty via attending to the needs and concerns of its workforce.

Tata Group's 'Mentorship Program'[xii] is another example of an effective retention practice that fosters employee development and engagement (Tata Group, 2020). Through this program, experienced leaders mentor junior employees, providing guidance, support, and opportunities for professional growth. The mentorship relationships formed through this program not only enhance employee skills and capacities, but also foster a feeling of engagement and loyalty to the company.

HUL's 'Flexi Work Arrangements' initiative is aimed at promoting work-life balance and flexibility for employees (HUL, 2020). The company offers options such as telecommuting, flexible hours, and part-time work arrangements to accommodate employees' personal needs and preferences. By providing flexibility in how and where work is performed, HUL shows a dedication to promoting workers' general wellbeing and fostering a positive work-life balance.

- **Challenges and Future Directions**

Despite the effectiveness of retention strategies implemented by Indian companies, several challenges remain, including increasing competition for talent, changing employee expectations, and demographic shifts in the workforce (Sharma & Mishra, 2020). To address these challenges, companies need to continually innovate and adapt their retention strategies to meet the evolving needs of employees. Future directions for talent retention include leveraging technology for personalized career development initiatives, enhancing diversity and inclusion efforts, and fostering a culture of continuous learning and adaptability (Agarwal & Marwah, 2015).

Workforce Development Programs

- **Importance of Continuous Learning and Development**

Employee capacities and competences can only be improved by ongoing learning and development, which boosts organizational competitiveness (Guest, 2017). Employees must adjust to new technology, procedures, and market dynamics in today's quickly evolving corporate environment in order to be productive and relevant (Boxall & Purcell, 2016). Indian corporations, like Infosys, Tata Group, and Hindustan Unilever Limited (HUL), understand the value of allocating resources towards ongoing learning and development programs in order to enhance the skills of their employees and foster innovation and expansion (Infosys, 2020; Tata Group, 2020; HUL, 2020). Organizations may develop a flexible and adaptable workforce that can tackle changing business demands by offering employees chances for continuous education and skill development.

- **Training and Development Initiatives**

Workforce development programs that aim to increase employees' knowledge, skills, and competencies must include training and development activities (Armstrong & Taylor, 2014). To provide staff with the most up-to-date, industry-relevant capabilities, Infosys' "Global Education Center" provides a broad range of technical and soft skill training programs (Infosys, 2020). Likewise, the 'Tata Learning Center' of Tata Group offers its staff members access to online classes, training sessions, and conferences on a range of subjects, from leadership development to technical proficiency (Tata Group, 2020). The 'Learning and Development Academy' at HUL provides workers with individualized learning plans and pathways that are catered to their specific career goals and organizational requirements (HUL, 2020). These programs show a dedication to funding staff training and encouraging an environment of ongoing learning and development.

- **Leadership Development Programs**

Programs for developing leaders are essential for producing future leaders and creating a talent pool that can propel an organization's success (Guest, 2017). Infosys' 'Leadership Development Framework'[xiii] helps identify high-potential workers and gives them access to coaching, mentorship, and leadership development opportunities (Infosys, 2020). Through experiential learning, feedback, and reflection, the "Tata Leadership Edge" program of Tata Group aims to improve leadership capabilities (Tata Group, 2020). Through cross-functional roles, initiatives, and senior leadership contacts, HUL's 'Leadership Development Program' exposes prospective leaders to opportunities for developing their leadership skills and capacities (HUL, 2020). In addition to preparing participants for future leadership positions, these programs help the company develop a culture of innovation and excellent leadership.

- **Evaluating the Impact of Workforce Development Efforts**

Assessing the efficacy of workforce development initiatives and pinpointing areas in need of improvement requires measuring and analyzing their effects (Boxall & Purcell, 2016). Indian businesses examine how training and development initiatives affect worker productivity, engagement, and performance using a range of indicators and evaluation instruments (Armstrong & Taylor, 2014). To gauge the success of training initiatives and pinpoint areas in need of development, Infosys regularly conducts evaluations and feedback sessions (Infosys, 2020). Tata Group utilizes performance metrics such as employee performance ratings, promotion rates, and leadership competencies assessments to evaluate the impact of leadership development programs (Tata Group, 2020). Similarly, HUL measures the success of its learning and development initiatives through metrics such as employee satisfaction scores, skill proficiency levels, and career progression rates (HUL, 2020). Organizations may make well-informed decisions regarding program design, budget allocation, and continuous improvement methods by assessing the effects of their workforce development initiatives.

Case Study Analysis

- **Selection of Case Companies**

For the case study analysis, three prominent Indian companies were selected: Infosys, Tata Group, and Hindustan Unilever Limited (HUL). These companies were chosen due to their stature as industry leaders in their respective sectors and their reputation for implementing innovative HR practices and talent development initiatives (Infosys, 2020; Tata Group, 2020; HUL, 2020). By examining the experiences of these companies, valuable insights can be gained into effective strategies for enhancing organizational competitiveness through HRM and talent development in the Indian context.

- **Comparative Analysis of HR Practices and Talent Development Initiatives**

A comparative analysis of HR practices and talent development initiatives across Infosys, Tata Group, and HUL reveals several commonalities as well as unique approaches adopted by each organization. All three companies prioritize employee engagement and talent retention through comprehensive HRM strategies and continuous learning and development initiatives (Infosys, 2020; Tata Group, 2020; HUL, 2020).

Infosys, known for its employee-centric culture, places a strong emphasis on learning and development through programs such as 'InfyTQ' and 'Leadership Development Framework' (Infosys, 2020). Tata Group, with its diverse portfolio of businesses, focuses on leadership development and employee engagement through initiatives like 'Tata Leadership Edge' and 'Tata Engage Program' (Tata Group, 2020). HUL, a leader in the FMCG sector, prioritizes talent development and work-life balance through programs like 'Learning and Development Academy' and 'Flexi Work Arrangements' (HUL, 2020).

While all three companies demonstrate a commitment to fostering a culture of continuous learning and development, there are variations in the specific approaches and emphasis placed on different aspects of HRM and talent development. For example, Infosys' strong focus on technical skills development aligns with its position as a technology-driven company, while Tata Group's emphasis on leadership development reflects its diverse business interests and global presence. HUL's emphasis on work-life balance initiatives reflects its commitment to employee well-being and social responsibility.

- **Lessons Learned and Implications for Indian Companies**

The case study analysis of Infosys, Tata Group, and HUL provides valuable lessons and implications for other Indian companies seeking to enhance their organizational competitiveness through HRM and talent development. First and foremost, in today's cutthroat corporate world, acquiring and keeping top talent requires a strong focus on employee engagement, ongoing learning, and development (Guest, 2017). Second, according to Armstrong and Taylor (2014), leadership development programs are essential for producing future leaders and fostering organizational success. Lastly, efforts to promote work-life balance are becoming more and more crucial for enhancing employee productivity and well-being (Khatri & Gupta, 2018).

In order to establish a high-performance work culture, Indian businesses can gain by implementing a comprehensive strategy to HRM that incorporates talent acquisition, development, and retention strategies (Sharma & Mishra, 2020). Businesses may become more competitive and adaptable in the ever-changing business landscape by making investments in employee development, creating a positive work environment, and coordinating HR procedures with organizational objectives.

Discussion and Implications

- **Key Findings and Insights**

The study on enhancing organizational competitiveness through Human Resource Management (HRM) and talent development in Indian companies yielded several key findings and insights. Firstly, it was evident that companies like Infosys, Tata Group, and Hindustan Unilever Limited (HUL) prioritize employee engagement, continuous learning, and development as critical components of their HRM strategies (Infosys, 2020; Tata Group, 2020; HUL, 2020). These companies recognize that engaged and skilled employees are essential for driving innovation, productivity, and organizational performance (Guest, 2017; Sharma & Mishra, 2020). Secondly, leadership development emerged as a common focus area across the case companies, highlighting the importance of nurturing future leaders to sustain long-term competitiveness (Armstrong & Taylor, 2014; Infosys, 2020; Tata Group, 2020; HUL, 2020). Finally, work-life balance initiatives were found to be integral for promoting employee well-being and satisfaction, contributing to talent retention and organizational success (Khatri & Gupta, 2018; HUL, 2020).

- **Theoretical Contributions**

The study's findings add various theoretical insights to the HRM and talent development domains. First, in line with other studies in the sector, the study offers empirical evidence for the significance of employee engagement, ongoing learning, and growth in boosting organizational competitiveness (Guest, 2017; Armstrong & Taylor, 2014). Secondly, the study extends theoretical understanding by highlighting the role of leadership development programs in fostering a culture of leadership excellence and innovation within organizations (Infosys, 2020; Tata Group, 2020; HUL, 2020). Finally, the study emphasizes the theoretical significance of work-life balance initiatives in promoting employee well-being and satisfaction, contributing to higher levels of engagement and retention (Khatri & Gupta, 2018; HUL, 2020).

- **Relevance to Managers and Practitioners in Practice**

The study's conclusions have a number of applications for managers and professionals working in Indian businesses. First and foremost, in order to create a knowledgeable and driven staff, managers must to place a high priority on employee engagement and fund ongoing learning and development programs (Sharma & Mishra, 2020). Second, in order to maintain organizational continuity and succession planning, practitioners can use leadership development programs to find and train future leaders (Infosys, 2020; Tata Group, 2020; HUL, 2020). In order to promote employee well-being and avoid burnout, managers should finally put work-life balance efforts into place. This will increase productivity and retention (Khatri & Gupta, 2018; HUL, 2020).

- **Suggestions for Further Investigation**

The results of this investigation allow for the formulation of various research suggestions for the future. First, research on the efficacy of particular HRM methods may be conducted in the future and talent development initiatives in different organizational contexts and industries to identify best practices and strategies for enhancing competitiveness (Infosys, 2020; Tata Group, 2020; HUL, 2020). Secondly, longitudinal studies could examine the long-term impact of leadership development programs on organizational performance and success (Armstrong & Taylor, 2014). Finally, research could investigate the evolving role of technology and digitalization in HRM and talent development, particularly in the context of remote work and virtual teams (Gupta et al., 2018).

Conclusion

Summary of Findings

In summary, the study explored the role of Human Resource Management (HRM) and talent development in enhancing organizational competitiveness within Indian companies, with a focus on case studies from Infosys, Tata Group, and Hindustan Unilever Limited (HUL). The findings highlighted the importance of employee engagement, continuous learning and development, leadership development, and work-life balance initiatives in driving organizational success. All three companies prioritize these aspects of HRM and talent development, recognizing their significance in attracting, retaining, and motivating skilled employees. Through initiatives such as InfyTQ, Tata Leadership Edge, and Learning and Development Academy, the case companies demonstrate a dedication to cultivating a highly competent and motivated staff that can propel innovation and accomplish strategic goals.

- **Contributions to Knowledge**

This study adds to the corpus of information already available on talent development and HRM by providing empirical insights into effective strategies employed by Indian companies to enhance organizational competitiveness. The study underscores the importance of integrating HRM practices with organizational goals and values to create a culture of excellence and innovation (Guest, 2017; Sharma & Mishra, 2020). Additionally, the findings highlight the significance of leadership development programs in nurturing future leaders and driving long-term organizational success (Armstrong & Taylor, 2014). By examining real cases and practices from Infosys, Tata Group, and HUL, this research provides practical insights and actionable recommendations for managers and practitioners seeking to enhance their HRM strategies.

- **Limitations of the Study**

This study has limitations despite its contributions. First off, the study's conclusions might not be as applicable to other organizational situations because it is based on a small sample of case studies from three different organizations. Second, because the study mostly uses secondary data sources, it might not fully represent the intricacy of the example organizations' talent development programs and HRM procedures. Additionally, the research is constrained by the availability of publicly accessible information and may not fully capture internal processes and practices within the organizations. Future studies could address these limitations by conducting primary research and exploring a broader range of case studies from different industries and organizational contexts.

- **Suggestions for Further Research**

Based on the results of this investigation, a number of directions for further research are proposed. Firstly, future studies could explore the impact of specific HRM practices and talent development initiatives on organizational performance and competitiveness using longitudinal research designs (Infosys, 2020; Tata Group, 2020; HUL, 2020). Secondly, research could investigate the role of technology and digitalization in transforming HRM practices and talent development strategies, particularly in the context of remote work and virtual teams (Gupta et al., 2018). Additionally, studies could examine the influence of organizational culture, leadership styles, and external factors on the effectiveness of HRM initiatives and talent development efforts (Sharma & Mishra, 2020). By addressing these research gaps, future studies can further enhance our understanding of HRM's role in enhancing organizational competitiveness and driving sustainable growth.

References

i The strategic approach to managing an organization's workforce to optimize employee performance and achieve organizational goals. HRM involves activities such as recruitment, training, compensation, and performance management. [(Dessler, 2019)

ii The process of identifying and nurturing the skills, abilities, and potential of employees to enhance their performance and facilitate their career advancement within the organization. [(Armstrong & Taylor, 2014)]

iii The ability of an organization to effectively position itself in the market relative to its competitors by leveraging its resources, capabilities, and strategic initiatives. [(Rao, 2014)]

iv The extent to which employees are emotionally committed to their work and the organization, resulting in higher levels of productivity, satisfaction, and loyalty. [(Sengupta & Sharma, 2016)]

v An approach to human resource management that aligns HR strategies with the overall objectives and goals of the organization to achieve sustainable competitive advantage. [(Datta, 2017)]

vi An economic system characterized by temporary or freelance work arrangements, often facilitated by digital platforms, where individuals work on a project basis rather than as traditional employees. [(Gupta et al., 2018)]

vii Initiatives implemented by organizations to retain high-performing and high-potential employees by providing them with opportunities for growth, recognition, and a positive work environment. [(Agarwal & Marwah, 2015)]

viii A systematic process of identifying and developing internal employees with the potential to fill key leadership positions within the organization in the future. [(Agarwal & Marwah, 2015)]

ix The ability of individuals within an organization to influence, motivate, and guide others towards the achievement of common goals and objectives. [(Sharma & Mishra, 2020)]

x A theoretical approach to HRM that emphasizes the need to align HR practices with organizational strategy, structure, and culture to achieve competitive advantage. [(Boxall & Purcell, 2016)]

xi A conceptual framework proposed by Guest (2017) that traces the evolution of HRM practices over time, from welfare and industrial relations to strategic HRM and high-performance work systems. [(Guest, 2017)]

xii A program where experienced leaders mentor junior employees, providing guidance, support, and opportunities for professional growth. [(Tata Group, 2020)]

xiii A structured approach to identifying and developing high-potential employees, providing them with access to coaching, mentorship, and leadership development opportunities. [(Infosys, 2020)]

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THE STUDY ON AWARENESS AND ACCEPTANCE OF DIGITAL PAYMENT SYSTEM FROM SMALL RETAILERS' PERSPECTIVE IN PATNA, BIHAR

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ABSTRACT

Digital payment system plays a prominent role in making India a "Digitally empowered India". This is an initiative taken by the government of India with an objective to promote a cashless economy. A cashless economy helps to curtail black money, reduces corruption and facilitates transparency in the system. It involves a paperless transaction, however, saves lots of trees and protects the environment. This study is conducted on small retailers, who sell goods in small quantities to ultimate consumers, of Patna, Bihar. This study provides insight into whether retailers are aware of digital modes of payment or not and whether they accept payment via digital modes. This study will address some challenges, if any, faced by the sellers in accepting digital payments like UPI, e-wallets, RTGS, NEFT etc.

KEYWORDS: *Digital India, Digital Payment System, Small Retailers, Digital Modes of Payment.*

Introduction

"Power to Empower"

It is a logo slogan of Digital India. Digital India is a flagship programme launched by Honorable Prime Minister Narendra Modi on July 1, 2015. This initiative was undertaken with a vision to make India, a digitally empowered India. The main objectives behind launching the programme were the development of digital infrastructure, providing public service and financial aid and creating digital awareness and literacy among the people of the nation. "Faceless, Paperless, Cashless" is one of the prominent roles of the Digital India Programme. This initiative provides a boost to convert the Indian Economy into a Paperless Indian economy. The financial system plays a crucial role in the growth and development of the economy. People use paper cash for the exchange of goods and services. Digital India campaign promotes cashless transactions and, in this way, contributes toward the digital economy. These days, people have various modes of digital payments like banking cards, UPI (Unified Payment Interface), net banking, e-wallets and so on. Digital payment system reduces the use of paper and save trees which is helpful for the sustainable development of the environment.

Modes of Digital Payments in India

In order to encourage a cashless economy, there are various modes of payment. Some of them are discussed below:

Banking Cards

- **Credit Cards**

Credit cards are those banking cards which are issued by banks or non-banking financial institutions with some card networks or schemes like Rupay, Visa, MasterCard and so on. For the usage of these cards, there are certain credit limits and spending rules which are decided by the bank according to the customers' profile and their relations with the bank. Moreover, the customer has to repay the spent amount along with interest on or before the due date viz., once a month.

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- **Debit Cards**

A debit card is also a type of banking card which is linked with a customer's savings bank account. Customers can spend the amount limited to the balance in the savings account. However, there are certain rules regarding cash withdrawal on a daily and monthly basis from ATMs. These cards are issued by banks along with the card network or scheme.

Net Banking

It is a service provided by banks or financial institutions to their customers with various banking facilities such as fund transfers, creation of RDs and FDs, balance enquiry etc. Net banking is also known as online banking or internet banking (Singh, 2019).

- **Real Time Gross Settlement (RTGS)**

It is an interbank fund transfer facility provided by the bank over the Internet. It is managed by RBI. This payment model is based on gross settlement. In RTGS, the settlement of each transaction takes place separately in real time. A minimum ₹ 200000 can be transferred. To avail RTGS facility, every customer has to apply in his respective bank. In order to transfer money, beneficiary details like bank name, bank account, IFSC code etc., are required.

- **National Electronic Fund Transfer (NEFT)**

NEFT is also a net banking facility which is provided by the bank in which funds are settled in batches. Customers can transfer ₹1 or above. Each batch takes about 30 minutes to process. The service has been available 24/7, since December 2019. Like RTGS, to access the NEFT facility customer has to activate the net facility through his bank. Moreover, for executing transactions one needs to add beneficiary details.

- **Immediate Payment System (IMPS)**

IMPS is a real-time interbank fund transfer which is developed by the National Payment Corporation of India (NPCI). The transfer limit is ₹1 to ₹200000 and the service is available on 24X 7 hours.

- **Unified Payment Interface (UPI)**

On 11 April, 2016, UPI was developed by NPCI which provides an instant interbank fund transfer facility (Kulkarni A., 2021). It facilitates peer-to-peer and person-to-merchant transaction payment. To access, the user has to link his bank account details to his downloaded application of UPI. It operates on smartphones. It enables users to access multiple bank accounts in a single UPI App. It has a unique payment ID for users to provide ease of use for executing any transaction. It has a QR (Quick Response) code i.e., Scan and Pay for convenience to make payment and accept payment. The user can send a minimum ₹ 1 from his account.

- **Mobile Banking**

It is a banking service which is provided by banks through their specially designed mobile application which facilitates various banking facilities such as fund transfer, balance enquiry, mini statement etc. These facilities are provided either via mobile application or SMS or USSD (Unstructured Supplementary Service Data). For example, HDFC Bank Mobile Banking App, Yono SBI

- **E-wallet/ Digital Wallet**

It is a virtual wallet or mobile wallet that operates on smartphones. It carries cash in digital form. These wallets are required to be linked with a bank account by its user. For instance, Mobikwick, Freecharge. These wallets are used for making bill payments, mobile recharge, movie ticket booking, travelling ticket booking and many more.

Acceptance of Digital Payments from Small Retailers' Perspective

Today, the global economy is experiencing the fourth industrial revolution known as the Digital Revolution. This revolution doesn't change interaction with technology but also human lives and their work. Therefore, for survival and sustainability in this revolution, every business is trying to accept the road towards a 'digital economy' i.e., a cashless economy. These days digital payments gained popularity among customers. So, various businesses are accepting digital modes of payment. There are various projects undertaken by the government through its popular initiative Digital India programme such as Digi Locker, MyGov.in, eSign Framework, National Scholarship Portal, e- Hospital, Digitize India Program, Bharat Net and so on.

This study is conducted to understand the perspective of small retailers regarding the acceptance of digital payments. Since they have limited resources and contribute to the GDP of the country, it is necessary to point out the problems faced by them. So, important steps may be taken to solve and promote digital payments.

Opportunities and Challenges of Digital Payment System

With the growing digital payment ecosystem, many e-commerce platforms, merchants and other platforms have started accepting various digital payment modes. In upcoming years, the opportunities for online business, banking and non-banking financial institutions, FinTech companies and other startups will grow. The scope of payment options may grow in future. This payment system is good for the economic, social and environmental development of the country. Therefore, the Government tries to encourage a digital economy and urges citizens to accept digital payment systems. But, still, certain challenges resist people to accept it, such as hesitation due to growing cases of cyberattacks, scams, fraud, poor internet connectivity in rural areas, no bank account, illiteracy and so on.

Review of Literature

The following papers were studied to get insight into the topic and find the research gap:

(Seethamraju & Diatha, 2019) has conducted research in the Indian context intending to know about the adoption of digital payment systems by small retailers, suppliers and customers. It was concluded that small retailers are struggling to accept digital payments due to perceived risk and personal characteristics of individuals such as education and preference to adopt modern technology.

(M Priya,2021) studied 150 retail store owners in Chennai. It was concluded that small retailers haven't enough concern about fear of fraud. Accepting customers' demands is the main reason for the adoption of digital payment systems by small retailers.

(Botta, 2022) conducted a study on 250 retail store owners in Visakhapatnam. Researchers observed that businessmen are anxious to adopt digital payment systems because of fraud and security issues on payment platforms. However, convenience and consumer demand facilitate the adoption of digital payment in retail stores.

(M & Fathima, 2021) conducted a study to know the impact of digital payments in the retail stores business in Chennai. It is concluded that digital payments have a greater impact on the growth of businesses. Moreover, it is convenient for customers to execute transactions. But, there are certain challenges in the way of a complete cashless economy such as lack of education, lack of digital literacy and awareness among customers and retailers.

(Phatak, 2023) elucidate the impact of the adoption of digital payment systems on small businesses in Pune City, Maharashtra due to technological shifts. The outcome of the study reveals digital payment system has a significant influence on small businesses across different sectors. It affects sales, operational efficiency and customer satisfaction.

Research Gap

Based on the review of the literature, it is observed that there are a limited number of studies conducted on awareness and acceptance of digital payment systems from small retailers' perspective. Therefore, this study is conducted on awareness and acceptance of digital payment systems from small retailers' perspective in the context of Patna, Bihar.

Scope of the Study

This study covered small retail businessmen in Patna, Bihar. Small retail businessmen are involved in buying and selling goods and services to the end users for their ultimate consumption in small quantities. It may include itinerant retailers or fixed-shop retailers. This study includes Peddlers, Hawkers, Street traders, Stall Holders, General Storekeepers, and single-line stores like a salon, stationery, medical, shoes, garments and so on.

Objectives of the Study

This study is conducted with the following objectives:

- To know the status of awareness among small retail businessmen of Patna.
- To know whether the small retailers of Patna accept payment via digital mode or not.
- To know the most preferred mode of acceptance of payment in Patna.
- To understand the challenges, if any, faced by small retailers in the adoption of digital modes of payment for their business.

Hypothesis of the Study

Ho: The Digital payment system hasn't found acceptance among small retailers in Patna.

H_1: The digital payment system has found acceptance among small retailers in Patna.

Research Methodology

- **Data Collection:** This research is based on Primary sources. This study is based on personal interviews and a survey questionnaire which consists of three parts. The first part was related to demographic and general information, second part was to questionnaire for those small retailers who accept online payment and it belonged to based on dichotomous questions. Third, the last one includes the questions for those retailers who do not accept digital payments which were descriptive.
- **Respondents and Sample Size:** It includes 200 small retailers /vendors of Patna.
- **Sampling Technique:** This study will be based on simple random sampling and convenient sampling.
- **Statistical Tools:** Z – Test

Data Analysis and Interpretation

Proportion of Digital payment users = 50/ 100

H_0 (p = 0.5)

H_1 (p>0.5)

The proportion of users in the sample is 45 out of 50.

Observed value (p) = 45/50 = 0.9

If the null hypothesis, H_0 is true

Expected value (p_0) = 0.5

S.E. of p = 0.07

$$Z = \frac{\text{Observed Value} - \text{Expected Value}}{\text{S.E.}} = 5.71$$

At 5% level of significance critical region, $Z \geq 1.645$

Therefore, we reject the null hypothesis at 5 % level of significance, can conclude majority are users who accept digital payment.

Findings of the Study

The major findings of the study are:

- There were 70% males and 30% females.
- The highest rate of qualification was Intermediate i.e., 64%, then graduation 28% and 6% were qualified up to matriculation and the remaining 2% were illiterate.
- The respondents can be classified based on age group. There were 24 respondents were in the age group of 18-30, 22 respondents were in the age group of 30-50 and the last 4 respondents belonged to the age group of 50 and above
- 98% of respondents heard and know various modes of digital payments like gpay, phonepe, Bhim UPI, cards etc.
- Most of the small retailers i.e., 90% accept digital modes of payment and 10% still don't accept.
- 100% of respondents prefer cash as a mode of payment.
- 78% of vendors who were accepting digital modes have started payments on customers' demand, 6% started on the advice of digital payment service providers and the rest 6 % started on their own.
- About 40% of respondents have been accepting online payments for less than 1 year, 56% of respondents are allowing digital payments from 1 to 3 years and the remaining 4% have been using for more than 3 years.
- 98% of retailers believe digital payment is easy to use.

- 100% of users believe such payment saves a lot of time and keeping of change of cash.
- 55% of vendors believe it is safe to use, no risk is involved in it. They believe everybody has to be cautious while transacting. 45% of respondents believe that it is risky to accept digital modes of payment because of increasing cases of fraud and scams.
- 2% of sellers faced problems in receiving amounts like failed transactions or amounts deducted from customers' accounts but not credited to their accounts.
- 100% retailers, still would like to continue the digital modes for acceptance of payment.
- 5% of respondents were not accepting digital payments due to no bank account and illiteracy.

Suggestions and Conclusion

Based on observation and analysis, it is concluded that the majority of respondents were aware of digital modes of payment. In Patna, the majority of respondents i.e., 90% of people accepted online payments. Many of them are adopted on customers' demand, some are installed on the advice of their immediate family relative like their son and some of them get installed by a company like Paytm, Google Pay etc. On the other hand, only 10% of small retailers still do not accept digital payment because of illiteracy, no bank account, less confidence in this system, high risk of cyberattacks, increasing cases of fraud and scams and so on. To build confidence among the customers, the government should try to create awareness campaigns through NGOs or banks, create infrastructure for internet connectivity in rural areas and strict rules and laws must be incorporated for the safety and security of data on digital platforms. About 2% faced problems in receiving the amount but still, they would like to continue digital payments because they believe it is safe and that for survival in the market, it is necessary to fulfil the demands of customers. Most of the small retailers accept payment based on QR codes as it is easy to install by just taking out the print of the QR code from the UPI App. This is the reason due to which many retailers accept digital payments, irrespective of age. Many respondents accepted QR codes placed by their children or friends. In many places, the company introduced and encouraged shopkeepers to accept online payments at their shops. 100% of respondents still prefer cash as a mode of payment. This is because they believe, that to meet day-to-day expenses, cash is required. Therefore, cash is highly demanded over and above other modes of payment.

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RELATIONSHIP BETWEEN TEACHER MORALE AND TEACHING COMPETENCY OF ARTS AND SCIENCE COLLEGE TEACHERS WITH REFERENCE TO COLLEGE RELATED VARIABLES

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ABSTRACT

The main objectives of the present study are to find out the teacher morale and teaching competencies among the arts and science college teachers; and to find out the relationship between teacher morale and teaching competencies among the arts and science college teachers. The sample consists of 300 arts and science college teachers from different types of arts and science colleges in Thanjavur district of Tamil Nadu. The results reveals that there exists a significant difference in mean score of teacher morale between the groups / among the various groups of arts and science college teachers with regard to gender, marital status, age groups and teaching experience. The study also reveals that there is a significant positive correlation between teacher morale and teaching competencies among the arts and science college teachers. It is quite clear that the teacher morale and teaching competencies should properly be inculcated or improved among the arts and science college teachers to achieve higher in academic performance of students and the colleges.

KEYWORDS: *Teacher Morale, Teaching Competencies and Arts and Science College Teachers.*

Introduction

The teacher possessing high morale tends to be that teacher who relates well with the parents and students. Colleges with high staff morale have very distinctive features. College members feel good about the colleges and what is happening and are more willing to perform assigned tasks and tend to be more confident, cheerful, and self- disciplined. There is a sense of community in which people care about each other and work together so that everyone involved can succeed and learn. Teachers have input into the decision-making process and they have ownership and pride in their colleges. As well, teachers must have the chance to be creative, to take risks, and to make mistakes. The colleges climate must be one where open communication is constant among all, conflicts are dealt with, differences are appreciated, and individual voices are fostered and developed. Leadership and ownership needs to be encouraged by all. Morale must be cultivated, developed, and nurtured by creative, receptive heads of the colleges.

Need and Significance of the Study

Teacher's performance is the way in which a teacher behaves in the process of teaching and it is related to teacher's effectiveness. It is said that good performance of students depends upon effective teaching of their teachers. Effective teaching is a par excellence attribute of quality education. There are many factors which influence the performance of the teacher's viz. intelligence, attitude toward teaching, experience, academic qualification, personality, mental health, organizational climate and occupational stress, morale, etc. Among all the above factors teacher morale and teacher performance are important factors that definitely influence the teacher performance. It can be said that, in any organization where there is a conducive environment or climate, teacher excel. However, unhealthy organizational climate, working conditions and the other factors associated with job sometimes brings about negative emotions

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and feelings in teachers that leads to teacher morale and teacher performance. And it is beyond doubt that the teacher morale within teachers has far reaching consequences on the performance of teachers and entire system of education. Thus, keeping in view the importance of teacher morale for teacher performance the investigator stated the problem of study as under: **"Relationship between teacher morale and teaching competency of arts and science college teachers with reference to college related variables"**

Title of the Study

The present study entitled as "**Relationship between teacher morale and teaching competency of arts and science college teachers with reference to college related variables**".

Objectives of the Study

The following are the objectives of the study:

- To find out the significant difference between the teacher morale and related variables among the arts and science college teachers.
- To find out the significant correlation between teacher morale and teaching competencies among the arts and science college teachers.

Hypotheses of the Study

Follow are the hypotheses if the study.

- There is no significant difference between rural and urban arts and science college teachers in the mean score of teacher morale.
- There is no significant difference among the various types of arts and science college groups of arts and science college teachers in the mean score of teacher morale.
- There is no significant difference among the various medium of instruction groups of arts and science college teachers in the mean score of teacher morale.
- There is no significant difference among the various nature of arts and science colleges groups of arts and science college teachers in the mean score of teacher morale.
- There is no significant correlation between teacher morale and teaching competency among arts and science college teachers.

Limitation of the Study

There are several limitations on the scope of this study. The findings of the study are of limited generalizability in many respects with regard to the population generalizability. The subjects for the study are the teachers working in government, aided and self-finance colleges of Thanjavur district in the state of Tamil Nadu, India. The findings are applicable to similar background. The temporal generalizability, the result of this study shall not be generalized in future. The data were collected from the teachers during 2023 – 2024. In a near future, due to policy of the government the change may happen among the variables which had been included in the study. Hence, these results might be invalid across time. The result is also limited to the specific psychological tests. Constraint of money and time the investigator limit the samples only in Pudukkottai district, using simple random sampling, consisting of 397 arts and science college teachers.

Research Methodology

The present study in investigator adopted the descriptive survey method. The population for the present study has been identified as the teachers, in Thanjavur district of Tamil Nadu. The population has been further limited to the 397 secondary teachers who are working at the secondary stage level. Using simple random procedure from the list of colleges the researcher identified various types and categories of colleges from Thanjavur district and 397 teachers selected from the population.

Research Tools

The following tools were selected and used by the investigator in the present study. Therefore, the researcher standardized the following tools considering the previous tools which were used in earlier research. (1) The teacher morale questionnaire was developed and standardized by Punitha and Periasamy (2023). (2) The teaching competency questionnaire was developed and standardized by Punitha and Periasamy (2023).

Procedure of Data Collection

The investigator visited personally each and every selected college and met the head of the department and principals and clarified the purpose of visit. With his kind permission the teachers teaching in various subjects were met and the purpose of meeting was explained to them. They were assured that information collected from them will be kept confidential and will be used for the research purpose only. The investigator received the responses from each unit of the sample in person. The tools selected for the study i.e., teacher morale scale and teaching competency questionnaire along with the personal data sheet were administered to the teachers constituting the sample for the study, in a group of 2 to 5 at a time and collected back immediately. In certain cases, tools were given home to teachers and collected back after 2 or 3 days. Necessary instructions and clarifications (wherever required) were given to teachers for answering the tools provided to them. There was no time limit for answering this tool. However, they were requested to complete the task as early as possible and not to leave any items unanswered.

Statistical Techniques for Analysis of Data

The Statistical Package for the Social Sciences (**SPSS**) version 20.0 was used to analyse the collected data and all the hypotheses were tested at 0.05 and 0.01 levels of significance.

Analysis and Interpretation of Data

Null Hypothesis - 1

There is no significant difference between rural and urban groups of arts and science college teachers in the mean score of teacher morale.

Table 1: Test of significant difference between rural and urban groups of arts and science college teachers in the mean score of teacher morale

Source of Variation	Sum of Squares	df	Mean Square	F ratio	Level of Significance
Between Groups	4123.929	2	2061.965	10.719	Significant
Within Groups	75792.746	394	192.367		
Total	79916.675	396			

From the table 1, indicates that the obtained 'F' is 10.719 which is greater than the critical value 3.00 at 0.05 level. It is concluded that there is a significant variance among rural, urban and semi urban arts and science college teachers in the mean score of teacher morale. Hence, the stated hypothesis is not retained. It is inferred that there is a significant difference among the groups with reference to locality of colleges of teachers in their mean score of teacher morale. The group of teachers with rural arts and science college teachers possesses the highest level of mean score in teacher morale. Other groups such as urban and semi urban arts and science college teachers have lesser mean score.

Null Hypothesis - 2

There is no significant difference among the various types of arts and science colleges groups of arts and science college teachers in the mean score of teacher morale.

Table 2: Test of significant difference among the various types of arts and science colleges groups of arts and science college teachers in the mean score of teacher morale

Source of Variation	Sum of Squares	df	Mean Square	F ratio	Level of Significance
Between Groups	1730.360	2	865.180	4.360	Significant
Within Groups	78186.315	394	198.442		
Total	79916.675	396			

From the table 2, indicates that the obtained 'F' is 4.360 which is greater than the critical value 3.00 at 0.05 level. It is concluded that there is a significant variance among government college, aided college and self-finance arts and science college teachers in the mean score of teacher morale. Hence, the stated hypothesis is retained. It is inferred that there is a significant difference among the groups with reference to types of college of teachers in their mean score of teacher morale. The group of teachers with aided arts and science college teachers possesses the highest level of mean score in teacher morale. Other groups such as government and self-finance arts and science college teachers have lesser mean score.

Null Hypothesis - 3

There is no significant difference among the various medium of instruction groups of arts and science college teachers in the mean score of teacher morale.

Table 3: Test of significant difference among the various medium of instruction groups of arts and science college teachers in the mean score of teacher morale

Source of Variation	Sum of Squares	df	Mean Square	F ratio	Level of Significance
Between Groups	4015.850	3	1338.617	6.931	Significant
Within Groups	75900.825	393	193.132		
Total	79916.675	396			

From the table 3, indicates that the obtained 'F' is 6.931 which is greater than the critical value 3.01 at 0.05 level. It is concluded that there is a significant variance among Tamil medium, English medium, and Tamil and English medium arts and science college teachers in the mean score of teacher morale. Hence the stated hypothesis is not retained. It is inferred that there is a significant difference among the groups with reference to medium of instruction in their mean score of teacher morale. The mean score in teacher morale of the teachers with Tamil medium is the highest mean score among the groups.

Null Hypothesis - 4

There is no significant difference among the various nature of college groups of arts and science college teachers in the mean score of teacher morale.

Table 4: Test of significant difference among the various nature of college groups of arts and science college teachers in the mean score of teacher morale

Background Variables		N	Mean	SD	t – value	Level of Significance
Nature of College	Women	143	134.6294	10.76947	4.524	Significant
	Co-education	254	128.6496	15.42236		

From the table 4, the obtained 't' value 4.524 is greater than the table value 1.96 at 0.05 level. It is clear that there is a significant difference between the women and co-education arts and science college teachers in the mean score of teacher morale. Hence, the stated null hypothesis is not retained. It is concluded that the mean score of women and co-education groups of arts and science college teachers differ in teacher morale. The mean score of teacher morale of women arts and science college teachers is higher than the co-education arts and science college teachers.

Null Hypothesis - 5

There is no significant correlation between teacher morale and teaching competency among the arts and science college teachers.

Table 5: Test of significant correlation between teacher morale and teaching competency among the arts and science college teachers

Background Variables		Teacher morale	Teaching Competency
Teacher morale	Pearson Correlation	1	0.800**
	Sig. (2-tailed)		.000
	N	397	397
Teaching Competency	Pearson Correlation	0.800**	1
	Sig. (2-tailed)	.000	
	N	397	397
**. Correlation is significant at the 0.01 level (2-tailed).			

The above table 5, shows that there is a highly positive correlation between teaching competency and teacher morale. Hence the stated hypothesis is not retained. It means the teachers teacher morale influence the teaching competency; at the same the teaching competency influences the teacher morale. So, the administrators try to human resource management practices of arts and science college teachers, then the teaching competency may improve, and the college performance also improved.

Major Findings of the Study

Following are the major findings of the study:

- There is a significant difference between rural and urban arts and science college teachers in the mean score of teacher morale.
- There is no significant difference among the various types of arts and science colleges groups of arts and science college teachers in the mean score of teacher morale.
- There is a significant difference among the various medium of instruction groups of arts and science college teachers in the mean score of teacher morale.
- There is a significant difference among the various nature of arts and science colleges groups of arts and science college teachers in the mean score of teacher morale.
- There is a highly significant positive correlation between teacher morale and teaching competency among arts and science college teachers.

Recommendations of the Study

On the basis of findings, the investigator has given the following recommendations.

- It is recommended to the educational authorities to find out the cause for the teacher morale and suitable remedial measures should be taken based upon investigation.
- The study recommended that teachers should follow advance education program and undergo more seminars and trainings to endure their professional development and to update themselves in the innovative trends and techniques especially in the arts and science college teachers.
- College systems will need to develop plans to evaluate heads of colleges regarding leadership behaviours or even study those Heads of colleges who have successful test scores and low teacher turnover. It can also be implied that it takes a combination of different leadership behaviours to maintain teachers' morale, not just one leadership behaviour in isolation. True collaboration between the leader and classroom teacher is important for positive teachers' morale.
- The study expresses that the teacher morale and teaching competencies have high positive correlation. Based upon outcome of research, remedial measures (i.e., emotion, attitude, satisfaction and outlook, workload, student – teacher relationship and collaboration and institutional culture) must take at pre-service and in-service levels.

Conclusion

It is concluded from the study that there was a strong significant positive correlation between teacher morale and teaching competencies of arts and science college teachers. Based on the results of this study, it is recommended that teachers should prepare, update, and maintain teaching and learning instruments such as schemes of work, lesson plans, assessment of students and attendance records, records of work covered and lesson notes. These professional activities will promote morale of the arts and science college teachers. Such motivation will assist in improving teachers' morale as well as lead to high academic performance of the students; and Parents Teachers Associations should ensure college environment is conducive for their wards learning. This is because ample teaching and learning facilities have positive impact on teaching competencies and boosts academic performance of the students. Further studies can be carried out through replication of a similar study to other states in India to have a broader scope in terms of generalization of the study findings.

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NAVIGATING THE WORK-LIFE SYMPHONY: PERSPECTIVES FROM MIDDLE-AGED WOMEN INFLUENCERS ON AGELESS CAREER JOURNEY AND BALANCING LIFE

Ms. Shrinki Mehta*
Dr. Neelima Kamjula**

ABSTRACT

By examining the complex dance of work-life balance through the eyes of middle-aged female influencers, this research paper sheds insight on their lives and methods for juggling the competing demands of work and personal life. Apart from analyzing their complex strategies for managing work and personal obligations, the research explores the notion that there is no age restriction for starting a profession. By means of in-depth interviews with middle-aged women influencers, this study endeavors to reveal the complex aspects of their life. These leaders, who have achieved success in both their professional and personal lives, offer insightful perspectives on the difficulties and successes associated with maintaining this delicate balance. The realization that a person's career path is not limited by age is a major focus of this study. The study explores the perspectives of selected women who, as they aged, took up new work opportunities and effectively managed the challenges of balancing career advancement with family obligations. Their stories contribute to dismantling stereotypes surrounding age and career initiation, fostering a more inclusive narrative. Additionally, in an effort to achieve a harmonious work-life balance, the study explores the mutually beneficial interaction that exists between workplace dynamics, society expectations, and individual choices. The research looks for recurring themes, effective coping strategies, and the supportive settings played in these influencers' journeys by examining their narratives. The study highlights the need of acknowledging and appreciating the variety of job paths, stressing that people of all ages can pursue fulfilling careers. The research aims to provide motivation for women in different phases of life and educate policymakers and employers on creating work-life balance for all individuals, regardless of their professional background.

KEYWORDS: *Ageless, Flexibility, Balance Life, Personal Life, Work Life Balance.*

Introduction

The intricacies of work-life balance, which goes beyond conventional limits and expectations, characterizes the modern professional scene. This study explores the lives of selected powerful women in Surat, looking at their viewpoints, approaches, and experiences juggling the demands of work and personal life. We examine their professional paths and question the popular belief that growing older limits one's ability to pursue and maintain a rewarding career.

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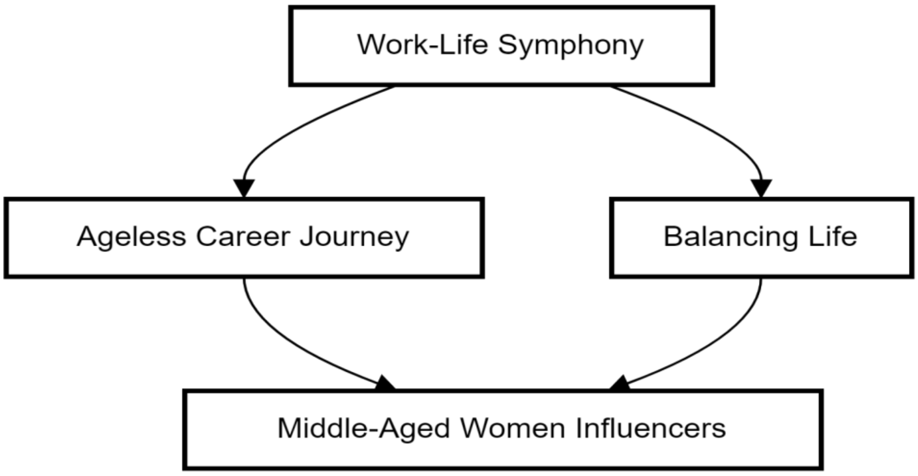

Research Objectives

The aim of this study is to investigate the career paths of middle-aged female personalities, scrutinizing their professional achievements, changes, and obstacles faced during their tenure with the personal interviews of selected Women Entrepreneurs.

- To investigate the ways that gender and age preconceptions in society have shaped the professional lives of middle-aged women influencers.
- To determine the networks and tools that middle-aged female influencers use to advance their professions while preserving their own sense of fulfillment and well-being.
- To add nuanced viewpoints from middle-aged women influencers to the body of literature already written about gender equality, age diversity, and work-life balance.
- To made a discussion on how to help middle-aged female influencers in the workforce advance their careers and maintain their well-being to legislators and organizations.

Theoretical Framework

The definitions of WLB as given in the literature are summarized in the following set of statements by Kalliath and Brough (2008):

- People play a variety of roles in their lives, such as roles in their personal and professional lives, and the responsibilities of one role might influence those of another.
- All roles should require the same amount of time and effort from individuals.
- Individuals ought to function at their best in all areas of life and feel content with how they performed in each of these areas. Their functions and performances in various spheres of life shouldn't conflict.
- People's positions in life and the weight they give them vary.
- When people's personal and professional roles don't conflict too much, WLB is attained.
- The degree of autonomy people have over the demands of different tasks and their capacity to meet these demands is known as WLB.

Latest strategies adapted for work-life balance include:

- Provide employees with more flexibility in their work schedules and location by offering choices like job sharing, flextime, telecommuting, and shortened workweeks.
- Employers can manage emotional and professional issues with the use of Employee Assistance Programs (EAPs), which offer information, counseling, and support services.
- Task Distribution: Putting plans into place to divide responsibilities efficiently, establish reasonable goals, and avoid burnout or overburden.

- Technology management: Promoting behaviors that lessen the detrimental impacts of technology on work-life balance, such as digital detoxes, email management, and boundary-setting.
- Leading by example and fostering a positive work-life balance, open communication, and a culture that prioritizes well-being are all important aspects of organizational culture and leadership.

Through the incorporation of several theoretical frameworks and tactics, this manuscript can create a thorough framework that comprehends the goals of work-life balance as well as the most recent methods employed in modern work environments.

Women & WLB Literature Review

Agarwal, S. and Lenka, U. (2015), "Study on work-life balance of women entrepreneurs – review and research agenda", *Industrial and Commercial Training*, Vol. 47 No. 7, pp. 356-362. https://doi.org/10.1108/ICT-01-2015-0006

The idea of entrepreneurship has gained popularity throughout the world and aided in the nation's economic growth. It makes use of business owners' skills to ensure the success of their ventures. Work-life balance is a difficulty for working women CEOs. Role conflict arises from the development of family duties and tasks that they may play. They need to strike a balance between their personal and professional lives in order to overcome role conflict. Women launch their own businesses in order to have greater control and flexibility over their personal and professional responsibilities. Through their entrepreneurial endeavors, they support innovation, job creation, and the country's economic growth.

Rashmi, K. and Kataria, A. (2022), "Work–life balance: a systematic literature review and bibliometric analysis", *International Journal of Sociology and Social Policy*, Vol. 42 No. 11/12, pp. 1028-1065. https://doi.org/10.1108/IJSSP-06-2021-0145. Primary study findings show that the field is composed of four main research themes, both well-established and recently developed, based on clusters created as follows: (1) flexible work arrangements; (2) gender variations in work-life balance; (3) work-life interface and associated concepts; and (4) work-life policies and practices. Recent article content analysis revealed several emerging themes, such as corporate culture, gender disparity, and the effects of various contextual (situational) elements.

Sundaresan, Shobha, Work-Life Balance – Implications for Working Women (October 4, 2014). OIDA International Journal of Sustainable Development, Vol. 7, No. 7, pp. 93-102, 2014, Available at SSRN: https://ssrn.com/abstract=2505439Most prior studies on the ability to manage work and family suggests that women struggle more than males to balance work and family since they usually bear the majority of the responsibility for the home and the family (Duxbury and Higgins 1991). According to the spillover theory (Staines, 1980), there are similarities between work and home life, meaning that contentment at work affects contentment at home. Furthermore, it is believed that an individual's job experiences have an impact on their non-work activities (Champoux 1978). It is also believed that attitudes developed at work have a lasting effect on one's home life (Kando and Summers, 1971) or that attitudes at work influence one's fundamental perspective about oneself, other people, and children (Mortimer et al 1986). Although positive interactions are typically defined in terms of spillover, negative spillover can also occur (Piotrkowski 1978). Boring or monotonous jobs can have a knock-on effect, depleting a person's energy and making them sluggish, which then prevents them from completing certain activities at home. According to compensation theory, things that happen at home might act as "shock absorbers" for setbacks at work, and vice versa (Crosby 1984). According to this hypothesis, work and family experiences are inversely related, meaning that work and non-work experiences are typically at odds (Staines 1980). According to segmentation theory (Evans and Bartolome 1984, Payton-Miyazaki and Brayfield 1974, Piotrkowski 1978), a person can successfully operate in one environment without having any impact on the other: the workplace and the family. The workplace is perceived as impersonal, competitive, and instrumental rather than expressive, while the family is perceived as the domain of affectivity, intimacy, and meaningful assigned relationships (Piotrkowski 1978). According to instrumental theory, one environment serves as a means of obtaining objects in another environment. According to conflict theory, achieving success or happiness in one context requires making compromises in another since the norms and criteria of the two settings are irreconcilable (Evans and Bartolome 1984; Greenhaus and Beutelo 1985; Payton-Miyazaki and Brayfield 1976).

According to research "Balancing work and family after childbirth: A longitudinal analysis" by Grice, M.M., McGovern, P.M., Alexander, B.H., Ukestad, L., and Hellerstedt, W., 53% of the women had returned to work by 11 weeks after giving birth, and by six months, nearly all the women had done so. Often, women experienced job spillover into the home as opposed to home spillover into work. There was "a positive relationship" found between total hours worked and health, with each extra hour worked showing a marginally different effect on mental and physical health. Women's mental health ratings were positively correlated with social support from coworkers and favorable comments about how well they combined work and family from family members. Work flexibility and job spillover were shown to be inversely correlated, with more flexible work arrangements not translating into more time spent by mothers with their children.

Research Methodology

This research uses a qualitative methodology and is sourced from relevant literature, journals & open-ended discussions through interviews & observations, with two well-known Surati women personalities. The participants provide a varied spectrum of experiences, shining light on the subtle aspects of their work-life balance and timeless career paths. They were selected based on their substantial effect in both personal and professional arenas.

Insights from Renowned Personalities in Surat

This session include the summery of interviews conducted by the author in three categories.

- Woman influencer Work life
- Personal life
- Balancing strategies

Case 1: A WLB journey of Ms. Vanitaa Rawat

Personal information

Designation: NLP Practitioner/ Motivational Speaker / Content Creator

Personal: https://www.instagram.com/vanitaa_rawat?igsh=aWZpbGVoMHpvNmpm

Professional: https://www.instagram.com/vishwascharitablefoundation?igsh=a3Q3bmEwNGd4Y2Vq

You Tube Interview Link: https://youtu.be/LTmLqqg2S9s?si=3wSOVhrpiHTBtl_W

Ms. Vanitaa Rawat is a life coach, NLP practitioner, content creator & motivational speaker. She recently received the WDDD Celebrity Icon Award for Content Creator of the Year at the Gateway of India. At the Brand fluenzer award event, Gujarat Home Minister Shri Harsh Sanghvi bestowed upon her the title of "Prominent Solopreneur." At the Tycoon Global Achievers Award 2023 powered by Filmfare, she also received the "Motivational Speaker of the Year" honor. Prominent and trustworthy news websites such as Zee News, Outlook Magazine, Financial Express, Deccan Herald, DNA, Midday, Business Insider, and many more have published articles about her work. Additionally, Vanitaa represents the elite group of bloggers, affiliate marketers, influencers, and brands as the Face of "brand influencers." She serves as Vice President of the Sports Promotions Organization and a Trustee of the Vishwas Charitable Foundation, an organization that combats childhood malnutrition. She was also appointed to the position of Secretary, Education Council, Pan India, and Women's Indian Chamber of Commerce & Industry (WICCI). Her company, ViaVanitaaRawat, focuses on inspiring her audience with inspirational films posted on social media. Her practice encompasses motivational workshops and life coaching for adults and students of all ages. Ms. Vanitaa Rawat's life is a testament to her ability to navigate the complexities of work, personal commitments, and maintaining a sense of balance.

Ms. Vanitaa Rawat Work Life

Ms. Vanitaa Rawat has traversed through various professional realms, showcasing a remarkable adaptability and an innate drive to explore diverse career avenues. Initially, she held the position of a senior operations manager at Bank of America, where she likely garnered invaluable experience in managing complex tasks and leading teams. However, her journey took a significant turn as she transitioned into the realms of life coaching and content creation. This transition not only underscores her courage but also her commitment to personal fulfillment and professional growth beyond the confines of traditional corporate roles.

Furthermore, Ms. Rawat's advocacy for work-life balance is palpable in her insights. She acknowledges the challenges faced by women in balancing their personal and professional lives and emphasizes the importance of managing societal expectations, financial responsibilities, and personal aspirations effectively. Her perspective resonates with many individuals striving to navigate the complexities of modern-day work dynamics while prioritizing personal well-being and fulfillment.

Ms. Vanitaa Rawat Personal Life

Ms. Vanitaa Rawat's personal journey is marked by significant adversities, including the loss of her father at a tender age. Despite the hardships, she draws strength from her upbringing, which instilled in her a resilient spirit and unwavering determination. Her decision to relocate to Surat to be with her spouse reflects not only her commitment to her family but also her prioritization of personal happiness and fulfillment.

Moreover, Ms. Rawat's deep-rooted connection to her cultural heritage and faith adds another dimension to her personal narrative. She draws inspiration from her Hindu beliefs and values, which serve as guiding principles in navigating life's challenges and staying true to her authentic self-amidst societal pressures and expectations.

Balanced Strategies followed by Ms. Vanitaa Rawat

Ms. Vanitaa Rawat's approach to maintaining balance in her life is multifaceted and grounded in practical wisdom. She emphasizes the importance of self-motivation, inner strength, and self-reflection in navigating challenges and pursuing personal growth. Her adoption of neuro-linguistic programming (NLP) practices with Dr. Ram Verma underscores her commitment to holistic well-being and underscores the significance of seeking support and guidance when needed.

Additionally, Ms. Rawat's emphasis on adaptability, gratitude, and embracing change underscores her resilience and proactive mindset in navigating life's uncertainties. By prioritizing self-care, continuous learning, and maintaining a positive outlook, she exemplifies a balanced approach to life that prioritizes both personal fulfillment and professional success.

In summary, Ms. Vanitaa Rawat's journey encapsulates the essence of resilience, self-discovery, and perseverance. From her diverse career trajectory to her personal triumphs and advocacy for work-life balance, she serves as an inspiring example of navigating life's complexities with grace, determination, and a steadfast commitment to personal fulfillment and well-being.

Case Discussion

Ms. Vanitaa Rawat's multifaceted career journey and her commitment to advocating for work-life balance offer a rich case study illuminating both ageless career dynamics and the challenges women face in harmonizing professional and personal responsibilities. Transitioning from a corporate senior operations manager to roles as diverse as life coaching and content creation showcases her adaptability and pursuit of personal fulfillment beyond traditional career trajectories. Her recognition by prestigious awards and media outlets underscores the significance of her contributions across various domains. Rawat's insights into the complexities of balancing societal expectations, financial obligations, and personal aspirations resonate with many, reflecting a broader discourse on modern work dynamics. Furthermore, her personal resilience, rooted in overcoming adversities and drawing strength from her cultural heritage, adds depth to her narrative. Her holistic approach to maintaining balance, incorporating elements of self-motivation, gratitude, and adaptability, underscores her proactive mindset in navigating life's uncertainties. Ultimately, Rawat's journey serves as an inspiring example of resilience and self-discovery, highlighting the importance of prioritizing both personal fulfillment and professional success in achieving a balanced life.

Case 2 A WLB Journey of Ms. Ritu Rathi

Personal Information

Designation: Social activist/Founder of eksoch NGO/BJP Mahila Morcha Vice President Surat

Personal: https://www.instagram.com/rituu_a_rathi?igsh=eXVlNWgwZHE4ZXJ5

Professional: https://www.instagram.com/eksoch.ngo?igsh=dG1mZWU5ZGFsbHAz

Youtube Interview Link: https://youtu.be/84Re6RYRPuo?si=N6F-S0nB7jE-6ub2

Ms. Ritu Rathi stands out as a symbol of strength in a society that is too preoccupied with outward appearance standards, thinking that a woman's value is found in her accomplishments and deeds rather than her looks. As a social activist, the vice president of the Surat BJP Mahila Morcha, and the founder of the NGO Eksoch, Ms. Rathi has devoted her life to promoting the rights and welfare of women in society. Ms. Rathi's path is one of tenacity and resolve, molded by her steadfast dedication to promoting constructive change. From prejudice and injustice to a lack of possibilities for personal growth and development, she personally saw the many struggles that women in her community faced. She became enthused about activism and took action as a result of this harsh reality.

Profoundly believing in the transforming potential of group efforts, Ms. Rathi established Eksoch NGO, a community-based organization devoted to uplifting women and underprivileged groups. She's started several programs and initiatives through Eksoch that are meant to break the cycle of poverty and marginalization by empowering women through economic independence, healthcare, and education. Ms. Rathi plays a pivotal role in establishing programs and policies that cater to the issues and demands of women in politics as Vice President of the Surat BJP Mahila Morcha. Through her campaigning and leadership, women's voices have been amplified within the party, ensuring that their viewpoints are acknowledged and taken into consideration during decision-making processes. In addition to her career pursuits, Ms. Rathi is a living example of compassion, honesty, and inclusivity in all facets of her life. She is unwavering in her commitment to building a more just and equitable society, whether she is mentoring young women, spearheading community outreach initiatives, or fighting for gender equality.

Ms. Ritu Rathi is a living example of the strength of perseverance and the possibility of significant transformation in the face of difficulty. Her unrelenting commitment to breaking social norms and empowering women is an inspiration to everyone, reinforcing the idea that true beauty is found in one's deeds and the effect they have on the world.

Ms. Ritu Rathi Work Life

Ms. Ritu Rathi's life is a testament to her unwavering dedication to both her professional endeavors as a social activist and her personal commitments as a mother. Despite the challenges of balancing work and family, she has managed to carve out a harmonious existence, guided by her passion for social change and her love for her family. In her career journey, Ms. Rathi has always been driven by the desire to make a difference, starting with small acts of kindness that eventually led her to become a social worker and activist. Her NGO, dedicated to bringing about positive change in society, reflects her commitment to addressing pressing issues and transforming lives. Moreover, her involvement in her father's charitable endeavors underscores her belief in the importance of giving back to the community, especially to vulnerable groups like children and girls. One striking aspect of Ms. Rathi's approach to her career is her belief that age should never be a barrier to pursuing one's passion. She draws inspiration from her daughter's entrepreneurial spirit, demonstrating that even a 13-year-old can make significant contributions to society. This mindset underscores Ms. Rathi's conviction that it is one's values and ethics, nurtured from a young age, that shape one's potential for impact.

Ms. Ritu Rathi Personal Life

When it comes to maintaining a healthy balance between her personal and professional life, Ms. Rathi emphasizes the importance of prioritization and communication. Despite her busy schedule, she makes it a point to spend quality time with her children, engaging in activities that strengthen their bond and nurture their development. By fostering open communication within her family, she ensures that everyone feels valued and understood, thereby bridging any gaps that may arise.

Balanced Strategies followed by Ms. Ritu Rathi

In terms of strategies for balance, Ms. Rathi highlights the need for prioritizing tasks and recognizing the value of each moment. She emphasizes the importance of being fully present in both her work and family life, ensuring that she devotes herself wholeheartedly to each endeavor. Additionally, she credits her children's understanding and support as essential factors in maintaining equilibrium, emphasizing the significance of mutual respect and empathy within the family dynamic.

Ms. Ritu Rathi's life exemplifies the possibilities that arise when passion, dedication, and love intersect. Through her tireless advocacy work and her unwavering commitment to her family, she demonstrates that it is indeed possible to lead a fulfilling and balanced life, regardless of the challenges that may arise along the way. Her story serves as an inspiration to women of all ages, encouraging them to pursue their dreams and make a positive impact on the world around them.

Case-2 Discussion

Ms. Ritu Rathi embodies a paradigm of an ageless career journey and women's work-life balance, transcending societal expectations and stereotypes. As a social activist, vice president of the Surat BJP Mahila Morcha, and founder of the NGO Eksoch, she has dedicated her life to advocating for women's rights and welfare. Ms. Rathi's career trajectory reflects her unwavering commitment to promoting constructive change, driven by her firsthand experiences of the struggles faced by women in her community. Through Eksoch, she addresses issues of poverty and marginalization, empowering women through economic independence and education. Her involvement in politics amplifies women's voices, ensuring their inclusion in decision-making processes. Despite her professional pursuits, Ms. Rathi prioritizes her personal life, emphasizing the importance of quality time with her family and effective communication. Her holistic approach to work-life balance, coupled with her belief that age should never hinder one's passion, serves as an inspiration to women of all ages, encouraging them to pursue their dreams while nurturing personal relationships. Ms. Rathi's journey underscores the possibility of leading a fulfilling and balanced life, driven by passion, dedication, and love, regardless of societal constraints.

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Youtube Links of Interviews

8. Ms. Vanitaa Rawat- https://youtu.be/LTmLqqg2S9s?si=3wSOVhrpiHTBtl_W

9. Ms. Ritu Rathi- https://youtu.be/84Re6RYRPuo?si=N6F-S0nB7jE-6ub2.

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WILL *VYMAANIKA SHAASTRA,* THE PRIDE OF ANCIENT INDIAN KNOWLEDGE SYSTEMS, HELP PUT AN INDIAN ON THE MOON?: AN INQUIRY

Dr. Chandrasekharan Praveen*

ABSTRACT

Patriotic Indians were on cloud nine when the Vikram Lander touched the moon's surface putting India on the Moon. But millions in modern India are even today absolutely ignorant of the fact that their ancestors in the Vedic Age had experienced travel through space using contrivances of their own invention! Unfortunately through centuries of looting of ancient Indian texts and rape of traditional Indian Knowledge Systems, the West have greatly succeeded in squashing the Indian supremacy in the knowledge domain. Thanks to elaborate efforts by the Indian central government, educated Indians have begun to vacuum clean the tones of dust that has accumulated in the Indian psyche by exploring and ferreting out available ancient Indian texts to enlighten themselves. The investigator, a teacher educator by profession in an exploration of ancient Indian Knowledge systems stumbled upon Vymaanika Shaastra which dwells on aerodynamics and construction of aircrafts. This paper is a brief review of the available Internet resources related to the existing text followed by an attempt to match it with current developments in space travel to identify the possibility of putting an Indian on the moon. It is hoped that this paper would not only be an eye opener to readers, but also prompt young Indian researchers to take up a thorough study of ancient Indian Knowledge Systems.

KEYWORDS: *Aircraft, Indian Knowledge Systems, Pilot, Science, Space Travel.*

Introduction

"Indian society is treasure trove of knowledge…The success of NEP 2020 and its special component on Indian Knowledge System relies heavily on the shoulder of the faculty of Higher Education Institutions."

-Prof. M. Jagadesh Kumar, Chairman, UGC

(Foreword, Guidelines for Training of Faculty on Indian Knowledge Systems)

In the most viewed mythological Television series, 'The Ramayan', one must have come across the scene in which Ravana carries away Sita to Lanka in a *Pushpaka Vimana*. (1) Then we must have noticed youngsters openly ask, what kind of contrivance is that? But many including youngsters and elders hardly know that our ancestors in ancient India had knowledge of flying machines and were familiar with space travel.

Background

A couple of years ago, the Indian Space Research Organization (ISRO) had developed Chandrayaan-2 for lunar exploration. But though the rocket carrying the *Vikram* lander successfully reached the lunar orbit, the lander, while trying to land on the lunar surface deviated from its trajectory and crashed. But recently, Chandrayaan-3 demonstrated India's ability to soft land on the lunar surface and take up the scientific experiments it was tasked with. (2) In the wake of the success of the moon landing and the series of successful launching of satellites for countries, (3) talk is in the air of putting an Indian on the moon.(4)

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Motivation for Research

Recently the National Education Policy (NEP) (2020) advocated the need for familiarizing students in schools and colleges with ancient Indian Knowledge systems to help realize its general objective of an India-centered education.(5) The quote from the Chairman of the University Grants Commission given at the beginning of this paper is well in tune with the objectives of NEP.

The investigator, a teacher educator by profession with the intention of adaptation for teaching, surfed the Internet Archives for ancient Indian texts. A casual review revealed a vast treasure house of wisdom available in English translations of ancient Indian texts in digital form. When the review continued, the investigator chanced upon Maharshi Bharadwaaj's *Vymaanika Shaastra* or the Science of Aeronautics. (6) It raked up memories of India's successful landing on the moon telecast by television channels, and the words of the Chairman of ISRO and the Indian Prime Minister: "India is now on the moon". This made the investigator wonder about the next natural turn of events namely can our scientists put an Indian astronaut on the moon?

Guiding a robot to land on the moon is one thing, but making an astronaut to land on the moon necessitates improved technology and investment. Can knowledge gleaned from the *Vymaanika Shaastra* help Indian scientists to put an Indian on the moon? Does India have the resources and the technological know-how of space travel? This paper following a review of the available translation of *Vymaanika Shaastra* and a review of documents and studies on India's capability for space travel, attempts to find answers to such questions.

The Problem

It is a well known fact that for years ISRO had been successfully putting satellites in space for different countries on a commercial basis. And in 2014, the Indian Space Agency was busy with Mangalayaan - the Mars orbiter mission which involved huge investments. (7) And of late, there has also been an interest to develop a space craft capable of returning to earth after a space mission. (8) But does India have the financial resources nor will it be able to indigenously develop such technology? True, Space Science has tremendously progressed and the success of Chandrayaan-III, has propelled India to the elite Space Club (9) and has definitely raised the status of India among the comity of nations. But in a world of fierce competition and apparently hidden agendas of certain powerful countries both in Asia and Europe to block India's progress, plans for future space programmes by Indian space scientists are likely to be shrouded in secrecy. So, to find an answer to the question can India land an Indian on the moon is not easy.

Research Questions

The main objective of the study was to find out whether the knowledge contained in ancient Indian texts such as *Vymaanika Shaastra* will help Indian space scientists help put an Indian on the moon. But given the growth and development of Space science and technology, the following research questions were framed:

- What information related to space travel is available in *Vymaanika Shaastra*?
- Would a gleaning of the content of *Vymaanika Shaastra* help Indian scientists put an Indian on the moon?
- What information regarding India's space programme is available that helps one infer the capability of Indian scientists to put an Indian on the moon?

Brief Review of Literature

The National Education Policy (2020) in its introduction affirmed that the guiding light of the policy was ancient Indian knowledge and thought. It underscored the need for instilling among other things, the traditional knowledge traditions and its strong ethics, in India's young people. The policy considers this critical for purposes of national pride and self-knowledge.

The UGC document related to 'Guidelines to training faculty on Indian Knowledge Systems', affirmed the significance of such a venture. It pointed out the grim reality, namely that, most faculty in Higher Education Institutions (HEIs) across the country, irrespective of the fact that they are experts in certain fields, have little knowledge of the Indian Knowledge Systems.

Nitya, writing for *Illumination*, concluding his article on ancient Indian secrets observed that by unveiling the secrets of ancient Indian knowledge, it is possible to open the doors to a new perspective which can inspire further explorations.

A couple of years ago, the Armagh Observatory and Planetarium published a post with an enticing title: ‘Was NASA technology predicted in ancient Indian writing?’ The post even went on to make a reference to *Vymaanika Shaastra* which indicates that propulsion was provided using rotating gyroscopes of electricity and mercury.

There is a general tendency to look down on traditional Indian knowledge. Basu reported how the nonprofit India March for Science (IMFS), hit out at the organizers of the first in a series of ‘*pancha mahabhoota*’ conferences planned as part of the ‘*Sumangalam*’ campaign, the ‘*Akash Tattva – Akash* for Life’. Though they are proud of ancient Indian contributions they held the view that there is nothing to be gained by projecting ancient teachings as equivalent to science. So, they rejected the concept of *Pancha Bhootas*. Incidentally, such conferences try to drive home the message to skeptical Indians, that the saints of yesterday are scientists of today!

A post in the Indian Embassy website of France and Principality of Monaco, provides an overview of the Indian space sector. It makes a specific mention of the Indian Human Spaceflight programme **(***Gaganyaan*) which aims at accomplishing human spaceflight capability by undertaking a mission to carry humans to Low Earth Orbit and return them safely back to earth. And for this, it intends to employ an Indian Orbital Module. A Wikipedia article on the Indian Human Spaceflight Programme observed that the Defence Food Research Laboratory has developed dried and packed food for astronauts. According to Nair, a scientist of ISRO, when the targets are beyond the earth, human space flight programmes will have many challenges. Finally, the chairman of ISRO, Somnath, concluded the lead article for *Yojana* in May 2023 entitled ‘Space Tech’ by acknowledging the fact that in the field of space technology India, has witnessed an unprecedented amount of innovation over the past few decades.

Methodology

This is an empirical, descriptive and qualitative study. It commences with a review of the ancient Indian text *Vymaanika Shaastra*. This review of the ancient Indian text, is also aimed at revealing the greatness of ancient Indian wisdom and the significance of Indian knowledge systems. This is followed by a review of documents available on the Internet related to space travel. Based on the review, an attempt will be made to infer the possibility of space scientists in India, to put an Indian on the moon.

Findings

For ease in description, this review of the digital text of *Vymaanika Shaastra* will focus only on those aspects related to travel in space which involves the use of a space craft, an astronaut and space related knowledge.

The text of *Vymaanika Shaastra*, according to Joyser of the Academy of Sanskrit Research, contains 6000 lines or 3000 verses in Sanskrit. While reviewing the digital text only a brief review of select pages are attempted. The available digital text has chapters that deal with aerial routes, aeroplane parts, pilots, mirrors, power and a variety of aeroplanes. A few related to the current study are listed below:

*The pilot is expected to know the 32 secrets of the working of a *Vimana* which they have to learn from competent preceptors. These include among others *Antaraala* related to the wind-swept atmospheric region of the sky, in the clash at the borders of mighty currents; *Goodha*: As explained in *'Vaayutatva-Prakarana'*, by harnessing the powers, *Yaasaa, Viyaasaa, Prayaasaa* in the 8th atmospheric layer covering the earth, to attract the dark content of the solar ray, and use it to hide the *Vimaana* from the enemy; *Paroksha* related to "*Meghotpatthi-prakarana*," or the science of the birth of clouds; *Langhana* described in "*Vaayu tattva prakarana*" which relates to the effect of crossing from one air stream into another.

* The five types of aerial whirlpools or *Aavartaas*.
* "*Vasthraadhikaranam*" or clothing to be used by pilots for different seasons.
* *Aahaaraadhikaranam* or food to be consumed by the pilot according to the seasons.
* *Shownaka-sootra* mentions the seven sources of power of the *Vimaana*.(10)
* "*Kriyaa-saara*" relating to flight.(11)
* *Roudree Darpana* Mirror which briefs about the effect of rays from the sun.(12)
* *Vaata-skandhana-naala yantra* which is essential to monitor and control the *Vimaana* owing to the wind currents.(13)
* Electric dynamo which is related to the generation of power.(14)

Vymaanika Shaastra does contain several drawings of different types of ancient crafts. Each drawing is accompanied by explanatory drawings showing the cross section of the crafts. Some such crafts resemble modern day UFO's while others resemble planes with two and three floors. A few have been included in Appendix-1.

In the preface, Hare observed, that in *Vymaanika Shaastra*, "there is no exposition of the theory of aviation… no mention of… advanced construction techniques." And in the foreword to the book, Joyser stated that *Vymaanika Shastra* consists of nearly 6000 lines, or 3000 verses in lucid Sanskrit. But the printed English translation does not contain a verse by verse translation. So, it is not possible to conclude that even if someone has the missing verses, India scientists are capable of putting an Indian on the moon by drawing on the content available in *Vymaanika Shaastra*. It is also not known whether the missing slokas are available with someone in India or a foreign nation. In fact, the looting of palm leaves containing ancient Indian wisdom and ancient Indian relics was common during the British rule in India.

What follows is a review of documents and articles which deal with India's space programme:

In September 2014, Mangalyaan was launched to orbit planet Mars by the Indian Space Research Organization (ISRO). It incurred $75 million which was several times lesser than what NASA, the American space agency incurred for its Maven mission.

In 2016, BBC reported India's launch of a mini space shuttle in its race to develop reusable spacecraft. According to ISRO, this flight helped successfully validate critical technologies such as guidance and control, re-entry mission management and reusable thermal-protection system. (Shekhtman) Referring to such achievements, Jonathan McDowell, an astronomer at the Harvard-Smithsonian Center for Astrophysics, during an interview for The Christian Science Monitor, placed India in the second tier of space explorers, just behind Japan.

The Times of India blog had made a reference to the greater role India now plays in the global space economy. It specifically mentioned India's key technology legacy which led to the successful launch of 431 satellites for 36 countries until July 2023. Foust reported that US and Indian officials have agreed to expand civil space cooperation including training of Indian astronauts. And as per a Wikipedia entry on Indian Human Spaceflight programme, an ongoing programme of ISRO had been to develop the technology to launch crewed orbital space craft and intends to undertake a crewed flight by 2025. All these imply that in the near future, depending on priority of space programmes, it would be possible for Indian scientists to put an Indian on the moon.

Limitations of the Study

The investigator was dependent on a translated version of *Vymaanika Shaastra* published in the 20th century. The original text is supposed to have been written in Sanskrit and the translator, Joyser had claimed that over 500 introductory slokas of the work is lost. More significantly, in the available printed text, verse by verse translation of the three thousand odd slokas are missing. Hence, it had not been possible for the investigator to infer the possibility of Indian Scientists putting an Indian on the moon by merely studying *Vymaanika Shaastra*.

Summing Up

The study has tried to show the progress of science in ancient India evident in *Vyamaanika Shaastra*. But there are many in India who are skeptical of the efforts to incorporate Indian Knowledge systems with mainstream education which the NEP (2020) advocated, and the UGC is currently trying to propagate. This study while trying to make a logical inference of the possibility of putting an Indian on the moon, indirectly points to the greatness of a rarely known Indian text. But the fact remains that India is way ahead of other countries in the realms of traditional medicine, astrology, yoga, meditation and beyond. It is high time that those who openly criticize the proposal for reviving Indian Knowledge Systems realize that, safeguarding and advancing India's cultural wealth ought to be a high priority for the country which in the long run is significant for the nation's identity and economy.

Notes

- Several Television versions have been telecast in India. One such version of the episode available on YouTube where Ravana uses a contrivance that flies through the air.

  (Ravan Aur Jatayu Ke Bich Yudh)

- Episode by episode description along with a link to a video of the soft landing on the moon is available in the ISRO website. The August 24,2023 description reads: "Chandrayaan-3 Rover: Made in India. Made for the Moon! The Ch-3 Rover ramped down the Lander and India took a walk on the moon!"
- Stacey in a recent post in Tech Monitor observed that the Polar Satellite Launch Vehicle with 94% success rate is the pride of India's satellite industry. PSLV according to the author is one of the world's most reliable heavy-load rockets.
- Guenot in the Business Insider post, referred to the Indian Prime Minister Narendara Modi's confirmation of India's intention to send people to the moon in the near future following the successful landing of a robotic-mission on the moon.
- The vision statement of the National Education Policy (Draft 2019) made a specific reference: It reads: "The National Education Policy 2019 envisions an India-centred education system that contributes directly to transforming our nation sustainably into an equitable and vibrant knowledge society, by providing high quality education to all."
- There is an interesting overview of the book, available for sale for $23.00 on the Barnes & Noble website:

"*Just like the Nazi UFO's, the Vedic flying machines dwell somewhere in the realms between apocryphal technology and the occult. The work …ascribed to sage Maharshi Bharadwaja, a scholar … in science, philosophy, cosmology and warfare…The Vedic flying machines were supposed to be capable of the same flight manoeuvres as Hitler's flying saucers*…"

- Though for a developing country like India, the Mangalayaan mission was quite expensive, Amos reporting for the BBC, perceived it as "staggeringly cheap" by Western standards. That is because India's Mars mission was budgeted at 4.5bn rupees ($74m). But the American Maven orbiter which arrived at the Red Planet had cost almost 10 times as much.
- Bartels reporting for Space.com observed that ISRO has planned for uncrewed test flights before progressing to crewed flights. And the agency has already tested the escape system for its crew module.
- Sanyal reporting for NDTV observed that Chandrayaan-3's successful soft landing near the moon's South Pole, has propelled India to the elite space club.
- They include fire, earth, air, sun, moon, water and sky. The seven kinds of powers are named udgamaa, panjaraa, solar heat absorber, alien force absorber, solar electric dozen, kuntinee, and primary force.
- "The ascent of the Vimana is by udgamaa shakti. Its descent is by panjaraa-shakti. Solar heat absorbing is by *shaktyapakarshinee*. Alien force restraining is by *parashakt*y snatcher. Spectacular motion of the *Vimaana* is by the *vidyud-dwaadashaka-shakti*. All these various activities are by the prime force of the *Vimana*."
- From the south-eastern side of the earth-sun axis solar rays touch the turbulent forces in the etherial regions, and burst into flames, and Vimaanas which may be out on their course may be destroyed by the flames. To prevent such a happening the roudree-darpana yantra should be installed in the bottom of the Vimaana.
- There are 122 kinds of different motions of the wind. In the summer season the 79th kind of motion occurs mostly. When the Vimaana travels in the 4th region of the sky, it tends to zig-zag owing to the wind currents, and cause hardship to pilots and other occupants. Therefore, as a safe-guard against it, the *Vaatastambhana-naala-yantra* should be installed in the bottom section of the *Vimaana*.
- There are 32 kinds of *yantras* for generating electricity, such as by friction, by heating, by solar rays, etc. Out of these, *saamyojaka* or production by combination is the one most suitable for V*imaanas*. Its manufacture is explained by Sage Agastya in *Shaktitantra*.

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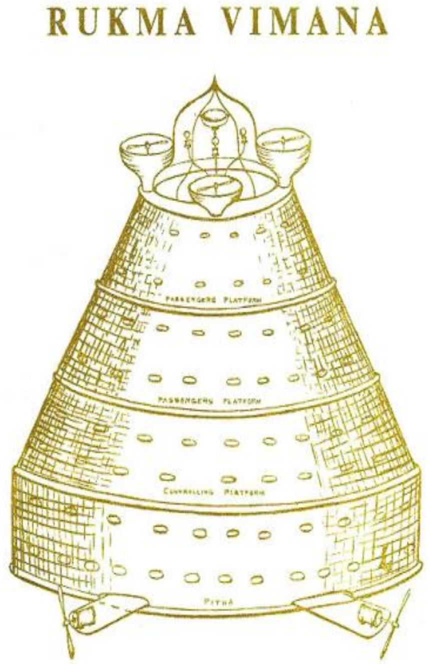
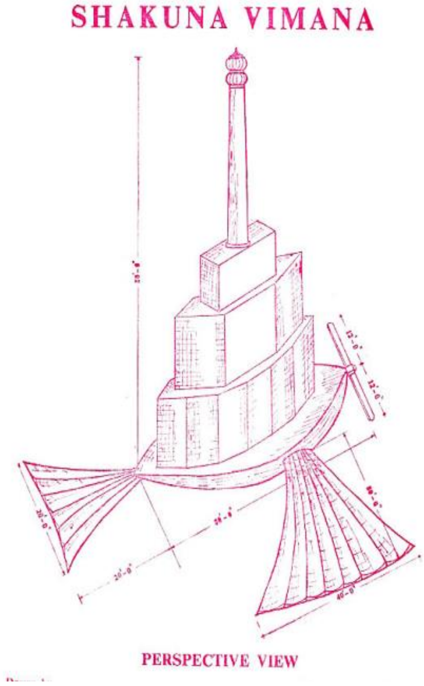
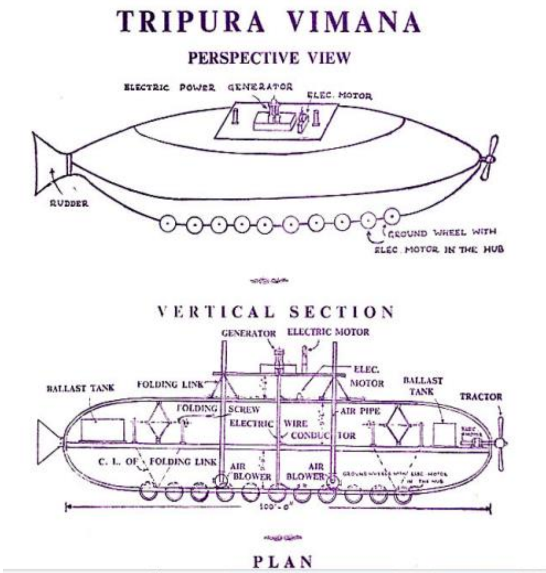
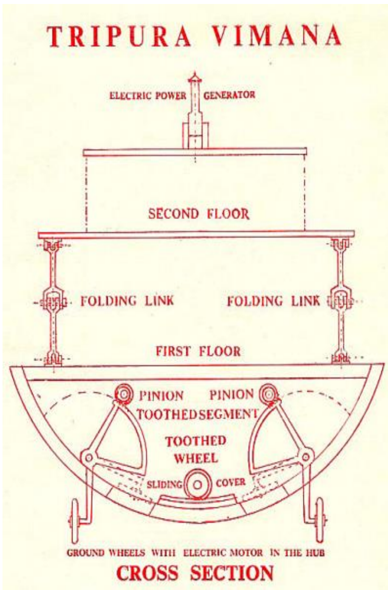
Appendix 1

Images from *'Vymaanika Shaastra'*









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महिला आरक्षण : दशा और दिशा

डॉ. सारिका चौहान*

प्रस्तावना

"नारी अस्य समाजस्य कुशल वास्तुकारा अस्ति"

"नारी राष्ट्रस्य अक्शि अस्ति"

महिलाओं के सशक्तिकरण से ही देश और समाज शक्तिशाली बनता है। नारी किसी भी राष्ट्र के लिए उसकी आंखों के समान है।

इसी भाव को मुख करते हुए महिला सशक्तिकरण को चरितार्थ करते हुए 20 सितम्बर, 2023 का दिन इतिहास के पन्नों में स्वर्णाक्षरों में दर्ज हो गया जब नवीन संसद भवन के विशेष सत्र में दोनों सदनों ने भारी बहुमत से महिला आरक्षण बिल पारित किया।

इसे 'नारी शक्ति वन्दन अधिनियम, 2023' शीर्षक दिया गया जो कि संविधान का 106वाँ संविधान संशोधन अधिनियम है।

इससे संसद व राज्य विधानमण्डलों में महिलाओं को 33 फीसदी आरक्षण का प्रावधान है अर्थात् लोकसभा की 545 सीटों में से 181 सीटों पर महिलाएँ चुनाव लड़ेगी। इससे लोकसभा में महिलाओं की संख्या में इज़ाफा होगा। इस कानून के लागू होने के बाद दिल्ली विधानसभा की 70 में से 23 सीटें आरक्षित होंगी यद्यपि पुडुचेरी जैसे केन्द्र शासित प्रदेशों में आरक्षण नहीं होगा क्योंकि यहा लोकसभा की केवल एक सीट है। यह कानून सभी राज्यों में लागू होगा।

20 सितम्बर, 2023 को गणेश चतुर्थी के दिन संसद की नई इमारत का शुभारंभ संसद के विशेष सत्र के साथ हुआ जिसमें केन्द्रीय कानून मंत्री अर्जुनराम मेघवाल ने पहला विधेयक 'नारी शक्ति वन्दन विधेयक' पेश किया जिसके पक्ष में 454 वोट पड़े वहीं 21 सितम्बर, 2023 को राज्यसभा में यह विधेयक पेश किया गया, वहाँ इसके पक्ष में 215 वोट पड़े, इस प्रकार से संसद ने भारी बहुमत से महिला आरक्षण विधेयक को पारित करवा भारतीय लोकतंत्र के इतिहास से महिला सशक्तिकरण को मजबूती प्रदान की।

'नारी शक्ति वंदन अधिनियम, 2023' देश की नीति–निर्धारण में महिलाओं की बढ़ती भूमिका के संदर्भ में मील का पत्थर सिद्ध होगा।

अधिनियम के महत्त्वपूर्ण प्रावधान

- यह अधिनियम लोकसभा और विधानसभा में महिलाओं के लिए एक तिहाई सीटों पर आरक्षण का प्रावधान करता है।
- संविधान के 106वें संविधान संशोधन अधिनियम के तहत् नये अनुच्छेद 330(ए) और 332(ए) को शामिल किया गया।
- आरक्षण लागू होने की तारीख से 15 वर्ष तक की अवधि के लिए होगा जिसे संसद की अनुमति से आगे बढ़ाया जा सकता है।

* प्राध्यापक (स्कूल शिक्षा), राजनीति विज्ञान, राजकीय उच्च माध्यमिक विद्यालय, टेहला, नागौर, राजस्थान।

- जनगणना और परिसीमन के बाद ही महिला आरक्षण कानून लागू होगा। (अनु. 334(ए) के तहत् आरक्षण के लिए परिसीमन अनिवार्य)
- परिसीमन की प्रक्रिया पूरी होने के बाद और लोकसभा व राज्य विधानसभाओं के भंग होने के बाद अगले चुनावों में महिला आरक्षण प्रभावी होगा।
- परिसीमन की आवश्यकता क्यों?
- देश में हर दस साल बाद जनगणना कराई जाती है, हर जनगणना के बाद संसद संविधान के अनु. 82 के तहत् परिसीमन अधिनियम लागू करती है और अनु. 170 के तहत् राज्यों को भी जनगणना के बाद परिसीमन के आधार पर क्षेत्रीय निर्वाचन क्षेत्रों में बांटा जाता है।
- परिसीमन अधिनियम लागू होने के बाद केन्द्र सरकार परिसीमन आयोग का गठन करती है, जो कि एक स्वतंत्र निकाय है।

प्रथम परिसीमन आयोग अधिनियम वर्ष 1952 में लागू हुआ जिसके तहत् पहले परिसीमन आयोग का गठन किया गया। इसके बाद वर्ष 1962, 1972 और 2002 में भी परिसीमन आयोगों का गठन किया गया।

वर्ष 1976 में इंदिरा गांधी सरकार ने आपातकाल में संविधान में संशोधन कर परिसीमन को वर्ष 2001 तक के लिए स्थगित कर दिया था परिणामस्वरूप वर्ष 1981 और 1991 की जनगणना के बाद परिसीमन की प्रक्रिया नहीं की गई यद्यपि इस प्रतिबंध के बावजूद कुछ ऐसे अवसर आए जब जरूरत पड़ने पर सीटों की संख्या में परिवर्तन किया गया।

अब प्रश्न यह उठता है कि अगला परिसीमन कब होगा?

लोकसभा और राज्य विधानसभाओं में सीटों की संख्या में परिवर्तन पर रोक को वर्ष 2001 की जनगणना के बाद हटा दिया जाना था लेकिन इसे संविधान संशोधन कर वर्ष 2026 तक के लिए स्थगित कर दिया गया। इसके पीछे कारण यह बताया गया कि वर्ष 2026 तक पूरे देश में एक समान जनसंख्या वृद्धि दर हासिल हो जाएगी, इसके बाद ही जनगणना और परिसीमन सटीक होगा। आखिरी परिसीमन अभ्यास वर्ष 2002–2008 तक चला व पिछली जनगणना वर्ष 2011 में हुई थी।

महिला आरक्षण कानून के प्रावधानों के वर्ष 2029 तक लागू होने की उम्मीद है। वर्ष 2024 के लोकसभा चुनाव के बाद गठित नई सरकार द्वारा जनगणना और परिसीमन के कार्य को आरम्भ किया जाएगा जिससे महिलाओं के लिए सीटें आरक्षित करने की प्रक्रिया को भी गति मिलेगी। परिसीमन आयोग ही महिलाओं के लिए आरक्षित होने वाली सीटों का निर्धारण करेगा।

क्या महिला आरक्षण कानून के तहत् परिसीमन को लागू कराने के लिए राज्यों की भी सहमति आवश्यक है?

संविधान के अनुच्छेद 368 के अनुसार इस कानून को लागू कराने के लिए कम–से–कम आधे राज्यों की सहमति आवश्यक है। वर्तमान संदर्भ के दृष्टिगत देश के 16 राज्यों में छक। की सरकार है, 11 राज्यों में विपक्ष की गठबंधन सरकारें हैं और 3 राज्यों में दूसरे दलों की सरकार है इसीलिए इसे लागू कराने में कोई कठिनाई नहीं होगी क्योंकि अधिकतर राज्य महिला आरक्षण के पक्ष में है।

नारी शक्ति वन्दन अधिनियम, 2023 में अनुसूचित जाति–अनुसूचित जनजाति वर्ग की महिलाओं के लिए प्रावधान

नारी शक्ति वन्दन अधिनियम में यह स्पष्ट प्रावधान है कि संसद और राज्य विधानमण्डलों में अनुसूचित जाति व अनुसूचित जनजाति वर्ग की महिलाओं के लिए अलग से आरक्षण नहीं होगा वरन् इन्हें आरक्षण के भीतर ही आरक्षण मिलेगा। इस समय लोकसभा में 84 सीटें अनुसूचित जाति और 47 सीटें अनुसूचित जनजाति के लिए आरक्षित हैं, अतः इस कानून के अनुसार 84 अनुसूचित जाति की सीटों में से एक तिहाई अर्थात् 28 सीटें अनुसूचित जाति वर्ग की महिलाओं के लिए आरक्षित होंगी, इसी प्रकार से अनुसूचित जनजाति वर्ग की 47

सीटों में से एक तिहाई अर्थात् 16 सीटें अनुसूचित जनजाति वर्ग की महिलाओं के लिए आरक्षित होगी। इस कानून में अन्य पिछड़ा वर्ग की महिलाओं के लिए आरक्षण का प्रावधान नहीं है।

अनुसूचित जाति व अनुसूचित जनजाति की आरक्षित सीटों को हटा देने पर लोकसभा में 412 सीटें शेष रहती हैं, इन्हीं सीटों पर सामान्य के साथ–साथ अन्य पिछड़ा वर्ग के उम्मीदवार भी चुनाव पड़ते हैं, इन सीटों पर 33 फीसदी महिला आरक्षण देने पर 137 सीटें सामान्य और अन्य पिछड़ा वर्ग की महिलाओं के लिए आरक्षित होंगी।

वर्ष 2026 के बाद ही यह तय होगा कि सीटों का आरक्षण किस प्रकार से होगा क्योंकि परिसीमन की प्रक्रिया के पूर्ण होने के पश्चात् जनसंख्या के आधार पर सीटों की संख्या में वृद्धि होगी। अतः सरकार की ओर से प्रस्तुत कानून में उल्लेखित है कि परिसीमन की प्रत्येक प्रक्रिया के पश्चात् आरक्षित सीटों का रोटेशन होगा।

भविष्य के संदर्भ के दृष्टिगत सीटों के रोटेशन और परिसीमन को निर्धारित करने के लिए एक अलग से कानून और अधिसूचना की आवश्यकता होगी। स्थानीय निकाय जैसे पंचायत और नगरीय स्थानीय स्वशासन में भी एक तिहाई सीटें महिलाओं के लिए आरक्षित हैं, इनमें प्रत्येक चुनाव में सीटों का निर्धारण रोटेशन से होता है, महिला आरक्षण कानून के संदर्भ में भी इसी प्रक्रिया का अनुसरण किया जाएगा।

राजनीति में महिला आरक्षण का इतिहास

महिलाओं के लिए राजनीति में आरक्षण की मांग आजादी से पहले से उठ रही हैं। वर्ष 1931 में बेगम शाह नवाज और सरोजिनी नायडू ने इस संबंध में ब्रिटिश प्रधानमंत्री को एक पत्र लिखा था। इसमें महिलाओं के लिए राजनीति में समानता की मांग की गई थी।

संविधान सभा की बहसों में भी महिलाओं के आरक्षण के मुद्दों पर चर्चा हुई थी। तब इसे यह कहकर खारिज कर दिया गया था कि लोकतंत्र में खुद–ब–खुद सभी समूहों को प्रतिनिधित्व मिलेगा।

वर्ष 1971 में नेशनल एक्शन कमेटी ने भारत में महिलाओं के घटते राजनीतिक प्रतिनिधित्व पर चर्चा की। कमेटी के कई सदस्य विधायी निकायों में महिलाओं के लिए आरक्षण के खिलाफ थे। यद्यपि उन्होंने स्थानीय निकायों में महिलाओं के लिए आरक्षण का समर्थन किया। इसके बाद देशभर में कई राज्यों ने स्थानीय निकायों में महिलाओं के लिए आरक्षण की घोषणा की।

वर्ष 1988 में महिलाओं के लिए नेशनल पर्सपेक्टिव प्लान ने पंचायत स्तर से संसद तक महिलाओं को आरक्षण देने की सिफारिश की। इसने पंचायती राज संस्थानों और सभी राज्यों में शहरी स्थानीय निकायों में महिलाओं के लिए एक–तिहाई आरक्षण अनिवार्य करने वाले 73वें और 74वें संविधान संशोधनों की नींव रखी। इन सीटों में से एक तिहाई सीटें अनुसूचित जाति और अनुसूचित जनजाति की महिलाओं के लिए आरक्षित हैं।

वर्ष 1993 में 73वें और 74वें संविधान संशोधनों में पंचायतों और नगर निकायों में महिलाओं के लिए एक तिहाई सीटें आरक्षित की गई। महाराष्ट्र, आन्ध्र प्रदेश, बिहार, छत्तीसगढ़, झारखण्ड, केरल व राजस्थान सहित कई राज्यों ने स्थानीय निकायों में महिलाओं के लिए 50 फीसदी आरक्षण लागू किया है।

महिला आरक्षण विधेयक : अब तक का सफर

- **यूनाइटेड फ्रंट सरकार :** पहली कोशिश की लेकिन सुझावों में अटकी–वर्ष 1996 में 13 दलों के गठनबंधन वाली संयुक्त मोर्चा सरकार ने इस दिशा में पहली कोशिश की थी। उस समय कानून मंत्री रमाकांत डी खलप ने संविधान में 81वें संशोधन के लिए संसद में एक बिल पेश किया। इसके तहत् संविधान में दो नए प्रावधान अनु. 330(ए) और 332(ए) जोड़ा जाना था।

जनता दल समेत सरकार को समर्थन देने वाली कई पार्टियों ने इस बिल का विरोध कर दिया, इस विरोध से सरकार घबरा गई। आखिरकार इस बिल को 31 सांसदों वाली एक संयुक्त समिति के पास विचार करने के लिए भेज दिया गया।

सीपीआई नेता गीता मुखर्जी इस कमेटी की अध्यक्ष थीं। नीतिश कुमार, मीरा कुमार, ममता बनर्जी, सुमित्रा महाजन, शरद पंवार, उमा भारती, रामगोपाल यादव, सुशील कुमार शिंदे जैसे सांसद इस कमेटी के सदस्य थे। इस कमेटी ने कई सुझाव दिए–

- इस बिल में महिलाओं के लिए सीट अनुसूचित जाति एवं जनजाति कोटा के भीतर आरक्षित की गई थी, लेकिन अन्य पिछड़ा वर्ग की महिलाओं हेतु ऐसा कोई लाभ नहीं था क्योंकि अन्य पिछड़ा वर्ग आरक्षण का कोई प्रावधान नहीं है।
- इसने सिफारिश की कि सरकार उचित समय पर अन्य पिछड़ा वर्ग के लिये भी आरक्षण बढ़ाने पर विचार करे ताकि अन्य पिछड़ा वर्ग की महिलाओं को भी आरक्षण का लाभ मिल सके।

इस प्रकार से संसद और राज्य विधानसभाओं में महिलाओं के लिए सीटें आरक्षित करने के उद्देश्य से संवैधानिक संशोधन वर्ष 1996, 1998, 1999 व 2008 मे प्रस्तावित किए गए थे। पहले तीन विधेयक (1996, 1998, 1999) तब समाप्त हो गए जब उनकी संबंधित लोकसभाएँ भंग हो गई।

वर्ष 2008 का विधेयक राज्यसभा में पेश किया गया और उसे मंजूरी दे दी गई, लेकिन 15वीं लोकसभा भंग होने पर यह भी समाप्त हो गया। यद्यपि वर्तमान मामले में इसके लिए सर्वोच्च न्यायालय द्वारा निर्धारित 'ट्रिपल टैस्ट' का पालन करना आवश्यक होगा।

'ट्रिपल टैस्ट' का मुद्दा

सरकारी सूत्रों के अनुसार महिलाओं के लिए आरक्षण हेतु 'ट्रिपल टैस्ट' पास करने की आवश्यकता होगी। वर्ष 2010 में सर्वोच्च न्यायालय ने माना कि स्थानीय निकायों के संबंध में पिछड़ापन 'राजनीतिक' होना चाहिए जैसे कि राजनीति में कम प्रतिनिधित्व मिलना, यह 'सामाजिक और शैक्षिक पिछड़ापन' से भिन्न हो सकता है जिसका उपयोग शैक्षणिक संस्थानों या सरकारी नौकरियों में सीटों के आरक्षण देने हेतु किया जाता है।

सर्वोच्च न्यायालय ने वर्ष 2021 में एक फैसले में महाराष्ट्र स्थानीय निकाय चुनावों में अन्य पिछड़ा वर्ग आरक्षण की वैधता पर निर्णय लेते हुए, तीन गुना परीक्षण निर्धारित किया था जिसका राज्य सरकारों को ये आरक्षण प्रदान करने के लिए पालन करना होगा।

सर्वप्रथम राज्य को राज्य के भीतर स्थानीय निकायों में पिछड़ेपन की जांच के लिए एक समर्पित आयोग स्थापित करने का आदेश दिया गया था। दूसरा, राज्यों को आयोग के सर्वेक्षण डेटा के आधार पर कोटा का आकार निर्धारित करना आवश्यक था।

तीसरा, यह आरक्षण अनुसूचित जाति और अनुसूचित जनजाति कोटा के साथ मिलकर, स्थानीय निकाय में कुल सीटों के 50 प्रतिशत से अधिक नहीं हो सकता है।

वर्ष 2022 और 2023 में सर्वोच्च न्यायालय ने राज्यों के लिए स्थानीय निकाय चुनावों में अन्य पिछड़ा वर्ग आरक्षण से पहले ट्रिपल टैस्ट लागू करना अनिवार्य बना दिया।

यद्यपि ऐसा ट्रिपल टैस्ट अनुसूचित जाति व जनजाति के लिए राजनीतिक आरक्षण पर लागू नहीं होता है, क्योंकि चुनाव में आरक्षण अनु. 334 के तहत् लागू होता है। अनुसूचित जाति व जनजाति के प्रतिनिधित्व के लिए ट्रिपल टैस्ट केवल सरकारी रोजगार में पदोन्नति हेतु कोटा के मामले में लागू होता है।

प्रतिनिधित्व के अन्य तरीके

संसद में महिलाओं के लिए एक–तिहाई सीटों के आरक्षण से आरक्षित निर्वाचन क्षेत्रों में मतदाताओं की पसन्द सीमित हो जाएगी। कुछ विशेषज्ञों द्वारा दो विकल्प सुझाए गए हैं–राजनीतिक दलों के भीतर उम्मीदवारों के लिए आरक्षण; और द्विसदस्यीय निर्वाचन क्षेत्र, जिसमें कुछ निर्वाचन क्षेत्रों में दो उम्मीदवार होंगे, जिनमें से एक महिला होगी। शुरूआत में भारत में बहु–सदस्यीय निर्वाचन क्षेत्र हो थे जिनमें एक अनुसूचित जाति/जनजाति का सदस्य होता था।

वर्ष 1961 के एक कानून ने सभी निर्वाचन क्षेत्रों को एकल सदस्यीय निर्वाचन क्षेत्रों में परिवर्तित कर दिया तर्क यह था कि निर्वाचन क्षेत्र बहुत बड़े थे और अनुसूचित जाति/जनजाति के सदस्यों को लगता था कि एकल सदस्यीय आरक्षित निर्वाचन क्षेत्रों में उन्हें अहमियत मिलेगी।

राजनैतिक दलों और द्विसदस्यीय निर्वाचन क्षेत्रों में आरक्षण का लाभ और हानि

	लाभ	हानि
राजनीतिक दल	• मतदाताओं को अधिक लोकतांत्रिक विकल्प प्रदान करता है। • स्थानीय राजनीतिक और सामाजिक कारकों के आधार पर पार्टियों को उम्मीदवारों और निर्वाचन क्षेत्रों को चुनने में अधिक फ्लेक्सिबिलिटी मिलती है। • उन क्षेत्रों में अल्पसंख्यक समुदाय की महिलाओं को नामांकित कर सकते हैं, जहाँ इसका चुनावी लाभ होगा। • संसद में महिलाओं की संख्या में फ्लेक्सिबिलिटी आती है।	• इस बात की कोई गारंटी नहीं है कि बड़ी संख्या में महिलाएँ निर्वाचित होंगी। • राजनीतिक दल महिला उम्मीदवारों को उन निर्वाचन क्षेत्रों से खड़ा कर सकते हैं, जहाँ उनकी स्थिति कमजोर है। • अगर समायोजन के चलते एक कद्दावर पुरुष उम्मीदवार की जगह किसी निर्वाचन क्षेत्र से एक महिला को खड़ा किया जाता है तो असंतोष पैदा हो सकता है।
द्विसदस्यीय निर्वाचन क्षेत्र	• मतदाताओं के लिए लोकतांत्रिक विकल्प को कम नहीं करता। • पुरुष उम्मीदवारों के साथ कोई भेदभाव नहीं करता। • सदस्यों के लिए उन निर्वाचन क्षेत्रों को विकसित करना आसान हो सकता है जिनकी औसत आबादी लगभग 2.5 मिलियन है।	• मौजूदा सदस्यों को अपना राजनीतिक आधार साझा करना पड़ सकता है। • महिलाएँ गौण या सहायक बन सकती हैं। • 33 प्रतिशत महिलाओं के मानदण्ड को पूरा करने के लिए आधी सीटों को द्विसदस्यीय निर्वाचन क्षेत्र होना चाहिए। नतीजतन कुल सांसदों की संख्या में 50 प्रतिशत की वृद्धि हो जाएगी जिससे संसद में विचार–विमर्श और अधिक कठिन हो सकता है।

महिलाओं के राजनीतिक प्रतिनिधित्व पर विभिन्न देशों के आंकड़े

(सितम्बर, 2023 तक)

देश	निर्वाचित महिलाओं का प्रतिशत	संसद में कोटा	राजनीतिक दलों में कोटा
स्वीडन	46	नहीं	हाँ
नार्वे	46	नहीं	हाँ
दक्षिण अफ्रीका	45	नहीं	हाँ
ऑस्ट्रेलिया	38	नहीं	हाँ
फ्रांस	38	नहीं	हाँ
जर्मनी	35	नहीं	हाँ
यू.के. (हाउस ऑफ कॉमन्स)	35	नहीं	हाँ
कनाड़ा	31	नहीं	हाँ
यू.एस. (हाउस ऑफ रिप्रेजेंटेटिव्स)	29	नहीं	नहीं
यू.एस. सीनेट	25	नहीं	नहीं
बांग्लादेश	21	हाँ	नहीं
ब्राजील	18	नहीं	हाँ
जपान	10	नहीं	नहीं

वर्ष 2008 के बिल और वर्ष 2023 में पेश किए गए बिल के मध्य मुख्य परिवर्तन

	2008 में पेश बिल जिसे राज्यसभा में पारित किया गया	2023 में पेश किया गया बिल
लोकसभा में आरक्षण	प्रत्येक राज्य/ केन्द्रशासित प्रदेश में एक तिहाई लोकसभा सीटें महिलाओं के लिए आरक्षित की जायेगी।	महिलाओं के लिए एक तिहाई सीटें आरक्षित की जायेंगी।
सीटों का रोटेशन	संसद के प्रत्येक आम चुनाव/विधानसभा चुनाव के बाद आरक्षित सीटों का रोटेशन किया जायेगा।	हर परिसीमन के बाद आरक्षित सीटों का रोटेशन किया जायेगा।

विचारणीय मुद्दे

विधायिका में महिलाओं के लिए सीटों के आरक्षण के मुद्दों की समीक्षा तीन दृष्टिकोण से की जा सकती है–

- क्या महिला आरक्षण की नीति, महिला सशक्तिकरण के एक प्रभावी साधन के तौर पर काम कर सकती है,
- क्या विधायिका में महिलाओं का प्रतिनिधित्व बढ़ाने के अन्य वैकल्पिक तरीके व्यावहारिक हैं, और
- क्या बिल में आरक्षण के लिए प्रस्तावित पद्धति में कोई समस्या है।

आरक्षण की समीक्षा

अगर राजनैतिक व्यवस्था में विभिन्न समूहों का आनुपातिक प्रतिनिधित्व नहीं होता तो नीति निर्माण को प्रभावित करने की उनकी क्षमता सीमित होती है। महिलाओं के साथ होने वाले सभी प्रकार के भेदभाव के उन्मूलन पर केन्द्रित समझौते (कन्वेंशन) में प्रावधान है कि राजनीतिक और सार्वजनिक जीवन में महिलाओं के साथ होने वाले भेदभाव का उन्मूलन किया जाना चाहिए। भले ही भारत ने उस कन्वेंशन पर दस्तख्त किए हैं, लेकिन निर्णय लेने वाले निकायों में महिला–प्रतिनिधित्व के मामले में भेदभाव जारी है। महिला सांसदों की संख्या पहली लोकसभा में 5 प्रतिशत से बढ़कर 17वीं लोकसभा में 15 प्रतिशत हो गई है; लेकिन संख्या अब भी काफी कम है। पंचायतों में महिला आरक्षण के प्रभावों पर वर्ष 2003 के एक अध्ययन से पता चलता है कि आरक्षण के तहत् चुनी गई महिलाएँ महिला कल्याण के कार्य अधिक करती है। कार्मिक, लोक शिकायत, कानून और न्याय संबंधी स्टैंडिंग कमेटी (2009) ने कहा था कि स्थानीय निकायों महिलाओं के लिए सीटों के आरक्षण ने उन्हें सार्थक योगदान देने में सक्षम बनाया है। उसने यह भी कहा था कि इस बात की चिंता जताई गई थी कि स्थानीय निकायों में महिलाएँ पुरुषों की प्रॉक्सी बनेंगी, यानी उनकी जगह पुरुष ही कार्य करेंगे, लेकिन यह चिंता भी निराधार साबित हुई। अंतर संसदीय (2022) ने कहा कि विधायी कोटा महिलाओं के प्रतिनिधित्व में एक निर्णायक कारक रहा है।

आरक्षण की नीति का विरोध करने वालों का तर्क है कि महिलाओं के लिए अलग निर्वाचन क्षेत्र न केवल उनके दृष्टिकोण को संकीर्ण करेंगे, बल्कि उनकी गैर–बराबरी की स्थिति को कायम रखेंगे क्योंकि इससे यह माना जाएगा कि वे योग्यता के आधार पर प्रतिस्पर्धा नहीं कर रहीं। उदाहरण के लिए संविधान सभा में रेणुका रे ने महिलाओं के लिए सीटें आरक्षित करने के खिलाफ तर्क दिया "जब महिलाओं के लिए सीटों का आरक्षण होता है, तो सामान्य सीटों के लिए उन पर आम तौर पर विचार ही नहीं किया जाता, चाहे वे कितनी भी काबिल क्यों न हों। हमारा मानना है कि अगर सिर्फ क्षमता पर ध्यान दिया जाए तो महिलाओं को अधिक मौके मिलेंगे।" विरोधियों का यह भी तर्क है कि आरक्षण से महिलाओं का राजनैतिक सशक्तिकरण नहीं होता, क्योंकि चुनाव सुधार के बड़े मुद्दों जैसे राजनीति का अपराधीकरण, राजनीतिक दलों का आंतरिक लोकतंत्र और काले धन के प्रभाव को रोकने के उपायों पर ध्यान नहीं दिया जाता है।

आजादी के 75 साल पूरे होने के बाद देश ने वर्ष 2047 तक विकसित भारत बनने के लक्ष्य की ओर अमृतकाल की यात्रा शुरू कर दी है और इस लक्ष्य की प्राप्ति में सबका साथ, सबका विकास, सबका विश्वास और सबका प्रयास की भावना के साथ समाज के सभी वर्गों का योगदान शामिल होगा, ऐसे में आधी आबादी की शक्ति को कैसे नकारा जा सकता है इसलिए लाया गया 'नारी शक्ति वन्दन अधिनियम, 2023'।

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MICRO, SMALL AND MEDIUM ENTERPRISES: IMPORTANCE AND CONTRIBUTION TO GDP AND EMPLOYMENT

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ABSTRACT

Micro, Small & Medium Enterprises are playing vital role to strengthen economic growth in India and for promoting employment opportunities. MSMEs helping to bridge the gap between socio-economic conditions and balanced development in rural and semi-urban areas. Promoting rural entrepreneurship there by increasing the contribution of the rural economy and empowering rural youth in general and rural women in particular. MSMEs are playing major role in Indian economy, by contributing near to 30% of the country's GDP (Gross Domestic Product), 45% of production and creating the employment opportunities to more than 19 Cr people directly and indirectly. Several schemes of the Government of India have been created with an intention that all the benefits of MSME schemes reaches to them in time. The present descriptive study is an attempt to present the snapshot of the MSMEs contribution to the economy and other components of economy.

KEYWORDS: *MSME, MSME GROWTH, MSME Employment.*

Introduction

The MSME sector is playing major role in the development of the Indian economy. Since MSMEs produce and manufacture a variety of products for both domestic as well as exports, they have helped promote the growth and development of various product segments and industries. They are contributing much for rural and semi-urban economic development and providing direct and indirect employment in these areas.

The Ministry of MSME GoI has established 59 Export Facilitation Centers (EFCs) across the country with an aim to support to Micro and Small Enterprises (MSEs), as they are playing vital role in providing employment opportunities in underprivileged areas. They are helping the industrialization of such areas with a low capital cost compared to the larger industries in cities and a high contribution to domestic production.

As per the latest information published by the Ministry of Statistics & Programme Implementation, share of MSME Gross Value Added (GVA) in all India GDP during the last 3 years is as follows: Year Share of MSME GVA in All India GDP (in %) 2019-20 30.5% 2020-21 27.2% 2021-22 29.1%. As per the information available with the DGCIS, the share of export of MSME's specified products in all India exports for the year 2022-23 was 43.59% and this share has increased to 45.83% in 2023-24 (up to Nov.2023). (d): To increase the contribution of MSMEs.

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MSME Contribution to GDP in India

Micro, Small & Medium Enterprises are playing vital role to strengthen economic growth in India and for promoting employment opportunities. MSMEs helping to bridge the gap between socio-economic conditions and balanced development in rural and semi-urban areas. Promoting rural entrepreneurship there by increasing the contribution of the rural economy and empowering rural youth in general and rural women in particular.

MSME contribution to GDP is vital across the globe. MSMEs Contribution to the GDP for developing countries like India is crucial.

As per data from the Udyam registration portal for small businesses registered 1,22,01,448 MSMEs as of November 25, 2022. Many small businesses are yet to come under the ambit of Udyam registration. The government has requested all small business to register under Udyam in to get recognition and to contribute to the growth of MSME sector in Indian economy and get the benefits of various government schemes. The parameters for comparison of the contribution over a period starting from 2020-21 to 2023-24 shown in the table below reveal that

Parameter	2020-21	2021-22	2022-23	2023-24
Total Employment	111m	111m	112m	113m
Total MSME Units	63.4m	63.4m	63.5m	63.8m
Manufacturing Units / (%)	19.65m(31%)	19.63m(31%)	19.75m(31%)	19.90m(31.2%)
Services Units / (%)	22.82m(36%)	22.82m(36%)	22.95m(36.2%)	23.10m(36.2%)
Trade Units / (%)	20.93m(33%)	20.95m(33%)	20.80m(32.8%)	20.80m(32.6%)
Contribution to Exports / (%)	49%	45.03%	46.50%	48.00%
GDP Contribution	30%	29.15%	29.50%	30.00%

Source: Udyam Registration Portal, GoI

The growth over a period of years from 2020-21 to 2023-24 is showed below

Year-wise Sectoral Contributions by MSME

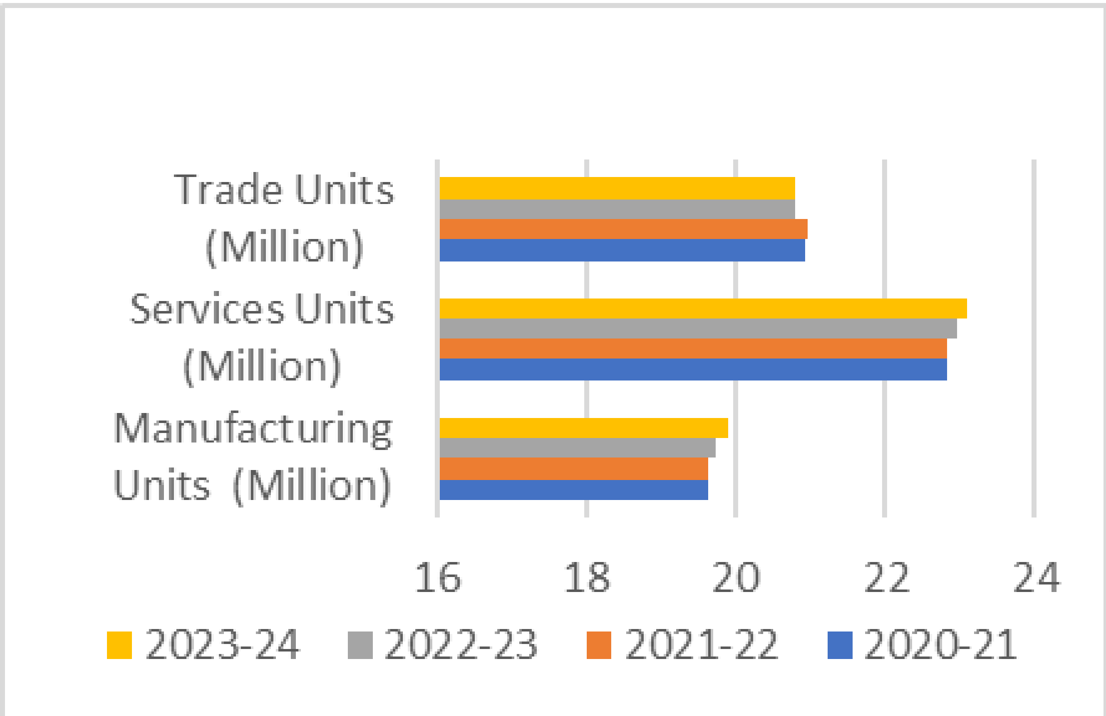


Fig.1

Source: Compiled from MSME annual reports.

Yearly Contribution to GDP and Exports

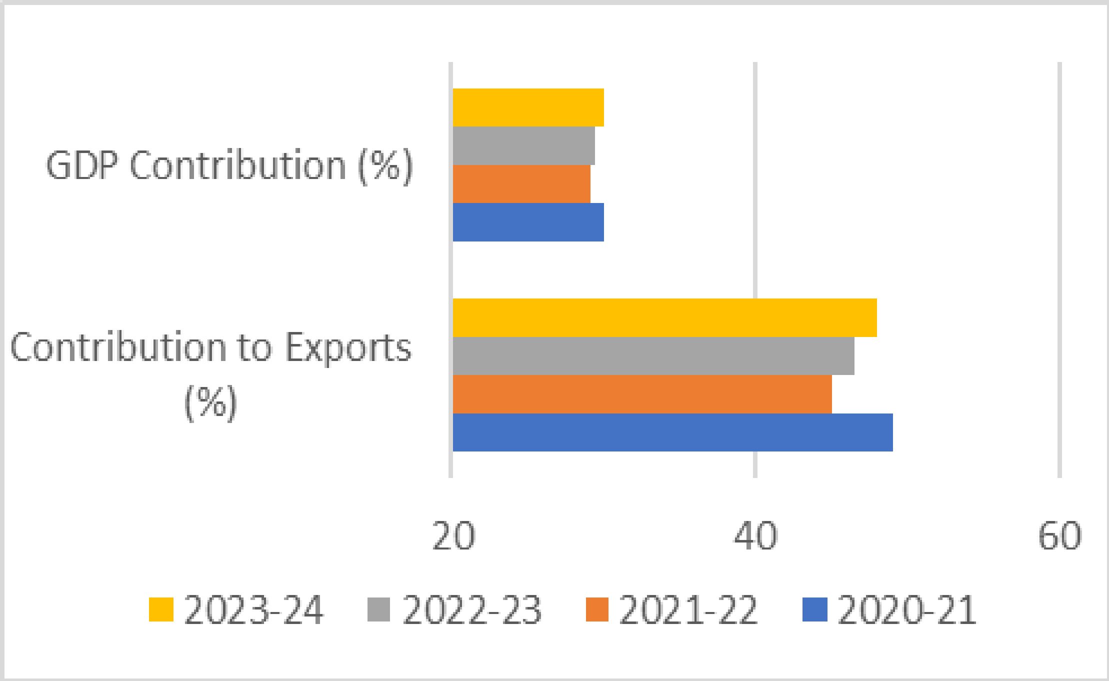


Fig.2

Source: Compiled from MSME annual reports.

The major areas of MSME sector contributing to Indian economy been identified are considered productive are

- **Employment**

In India the employment rate in MSME sector reached to 40% of the human capital of the country. They provide large employment opportunities specific to under privileged areas.

- **Exports**

The total exports of MSME sector from India during 2018-19 was 48.10%. Carpets, Textile floor covering, Vegetable products, Resins, Vegetable textile fibres and Sugar confectionery are some of the products exported by MSMEs of the country.

- **Entrepreneurship**

Many new-generation MSMEs are owned by:

  - Mostly second generation young entrepreneurs are establishing MSMEs in niche businesses. Youngsters after their education starting dairy farming, poultry, agriculture, etc.
  - Government supporting them and innovation through ASPIRE scheme in the underprivileged areas, especially in agriculture and skill development.

- **Driving Growth in Underprivileged Areas**

Many MSMEs established in rural and underprivileged areas as it is economical to them in terms of capital and human cost. This helps in balanced regional development and contributes to the balanced distribution of national income and wealth.

- **Innovation**

MSMEs are coming with new generation business ideas to support large business in managing their logistics, supply chain, automation and software. Many small businesses are coming up with viable and sustainable ideas.

Table 1: Share of MSMEs Gross Value Added (GVA) in all India Gross Domestic Product (GDP)

Year	2021 - 2022	2022 -2023	2023 - 2024
Share of MSME Sector's GVA in All India GDP (%)	45.03	43.59	45.56
Share of export by MSMEs related products in All India Export (%)	45.03	49.35	45.56

Source: Udyam Registration Portal, GoI

Table 2: Registration of MSMEs and Employment provided in India

Year	2021	2023	2023	2024
No. of MSMEs Registered all India	51,47,993	85,82,179	1,50,27,865	2,71,85,672
No. of persons Employed all India	2,75,10,401	3,53,65,249	4,52,75,820	20,19,00,000
Source: Udyam Registration Portal, GoI				

Financial and Non-financial Support to MSME in India

All the small businesses started registering in Udyam to get recognized officially as MSME. This way helps them to get many benefits from the government schemes for business growth. Recent SME IPOs success and listing in BSE and NSE providing opportunity for fund raising.

Providing Financial Facility for Technology Upgradition

- Security free loans
- Support in Marketing and promotion
- Electricity bill concessions
- Exploring international markets
- Tax exemptions
- Managing delayed payment

Besides this registered MSMEs can apply for government schemes and get various benefits like business loans at interest subvention loans. Few of these schemes are as follows:

CGTMSE

Medium and Small Enterprises Credit Guarantee Fund Trust scheme provide bank credit without the squabbles of collaterals/third party guarantees for MSMEs. This scheme affirms to MSMEs undertake repayment of 75% or 85% for renege principal loan amount up to ₹50 lakh.

MSME Samadhaan

MSME Samadhaan is an initiative by the GoI to settle the hindered payments and altercation. MSMEs with problems of delayed payment can lodge a complaint against the buyer before the Micro and Small Enterprise Facilitation Council (MSEFC) through MSME Samadhaan's portal.

Public Procurement Policy

The policy sets annual target of 25% procurement from MSME sector by every central ministry/department/PSUs.

Industry wise MSME Enterprise

- Pottery and related decorative.
- Handicraft products.
- Processing the agro-based products.
- Textile and apparel.
- Leather products and footwear
- Glass Industries
- Electronic and engineering products.
- Pharmacy and bio products.
- Air conditioner duct manufacturers
- Furniture and other interior manufactures and suppliers
- Mining and drilling equipment

Ancillary units making and supplying tools, gigs and other equipments to large units.

Most of the MSMEs are supporting large firms in the areas of Transportation, Textile, Pharmaceutical, Mining and Metals. Production and Productivity of these units is on-par and many cases greater than the large firms.

Conclusion

Despite of the Government push and opportunities to supply their products to large industries, MSMEs are facing challenges which include mainly fiancé for working Capital and training to their work force in tune with technological advancement. More push towards orders from larger industries and creating export opportunities will make MSME sector more visible and profitable which in turn helps the economy to grow. The future economic growth seems to be robust through MSMEs. The recent SME IPOs subscription and the interest shown by the market participants in these IPOs creating confidence in MSMEs regarding fund rising.

Annexure I

Table 1: Statistics Summary of Variables for Large Firms and MSMEs

Variable (Real)	Firms	Total Observations	Median
Large Firms			
Y (Rupees in Millions)	3,297	23,131	42.5
K (Rupees in Millions)	3,297	23,131	18.78
L (Units)	3,297	23,131	395.3
E (Rupees in Millions)	3,297	23,131	1.15
M (Rupees in Millions)	3,297	23,131	0.59
MSMEs			
Y (Rupees in Millions)	3,322	16,909	5.4
K (Rupees in Millions)	3,322	16,909	2.1
L (Units)	3,322	16,909	91.9
E (Rupees in Millions)	3,322	16,909	0.1
M (Rupees in Millions)	3,322	16,909	0.2
Source: CMIE Prowess; and Authors' estimates. - Rigzen Yangdol, Amarendra Acharya and V. Dhanya			

Table 2: Production Function Estimates- MSME Firms

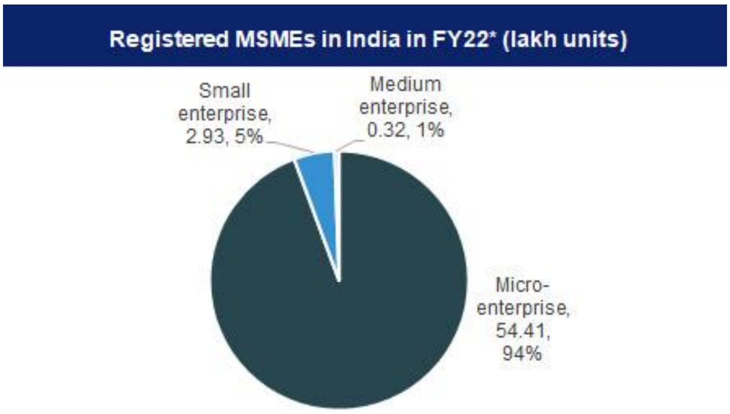
	OLS (Robust)	RE (Robust)	FE (Robust)
	2	3	4
Ln *K* (Capital)	0.0262***	0.020**	0.026**
	-0.006	-0.009	-0.012
Ln *L* (Labour)	0.301***	0.398***	0.441***
Ln *E* (Energy)	0.229***	0.206***	0.192***
	-0.005	-0.013	-0.017
Ln *M* (Materials)	0.106***	0.056***	0.048***
	-0.003	-0.003	-0.003
Constant	5.235***	5.323***	5.255***
	-0.046	-0.073	-0.108
Wald Test	0.693***	0.68***	0.707***
χ^2 Statistics	891.78	3831.7	184
Hausman (P-value)			0
Year Effects	Present	Present	Present
No. of firms (N)		3322	3322
Total Observations	16909	16909	16909
R^2 (Within)		0.4050	0.4060
R^2 (Between)		0.5040	0.4920
R^2 (Overall)		0.4880	0.4779
Adjusted R^2	0.5063		

Notes: ***, **, and * present at the 1 per cent, 5 per cent, and 10 per cent significant

The χ^2 statistics check whether the summation of elasticities is equal to one.

Hausman specification test - Null hypothesis of presence of random effect against the alternative hypothesis of fixed effect, and p-value under the null hypothesis has been reported. Robust indicates that standard errors reported in parenthesis are Robust standard error estimates under heteroscedasticity.

Source: Authors' estimates. Rigzen Yangdol, Amarendra Acharya and V. Dhanya



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WELLNESS AND MINDFULNESS TOURISM IN NATURAL SETTINGS: A STUDY OF EMERGING TRENDS AND PROSPECTS

Dr. Archana Tiwari*

ABSTRACT

The present study delves into the expanding field of wellness and mindfulness tourism in natural environments, emphasizing the identification and analysis of novel trends and prospects for visitors and the tourism sector. The study explores a range of topics related to mindfulness and wellness tourism, such as meditation, yoga retreats, forest bathing, eco-friendly wellness resorts, and more. It also looks at how important it is for natural settings to support mental and physical health and investigates the social and economic effects of this expanding industry. The study contains a point-by-point summary of the main conclusions and is based on recent data.

KEYWORDS: *Well-being Travel, Travelling Mindfully, Nature Based Tourism, Augmented Reality, Virtual Worlds.*

Introduction

Wellness and mindfulness tourism is travel undertaken with the intention of enhancing physical, mental, or spiritual aspects of one's health and well-being. Particularly, mindfulness tourism emphasizes techniques that improve emotional stability and mental awareness.

The significance of natural settings may be seen in the growing recognition of their therapeutic advantages. As the therapeutic benefits of natural environments like woods, mountains, and coastal locations become more widely acknowledged, these areas are becoming attractive travel destinations for wellness and mindfulness tourism.

These encounters usually entail pursuits, amenities, and services that encourage rest, renewal, alleviation of tension, and enhancement of general wellness. Wellness tourism comprises a diverse array of experiences, such as holistic therapies, spa treatments, fitness programmes, yoga and meditation retreats, healthy food options, and chances for self-care and personal growth.

Important components of wellness travel consist of:

- **The Holistic Approach**: It focuses on the physical, mental, emotional, and occasionally spiritual facets of well-being. Emphasising healthy lifestyle choices and preventive steps to support long-term well-being is known as the "preventive focus."
- **Personalisation**: Adapting events to a person's requirements, preferences, and objectives. Nature integration is the use of picturesque sites for wellness retreats or outdoor activities like hiking and nature walks to improve the overall wellness experience.
- **Mind-Body Connection**: recognising the relationship between mental and physical well-being and utilising mindfulness, meditation, and relaxation techniques as common practices. Wellness tourism locations and amenities frequently foster a calm, caring atmosphere that is ideal for unwinding and taking care of oneself. The main objective is to support people in reaching a balanced, vibrant, and inner-harmony state while they are travelling.

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The Goal of the Research

By identifying new trends and opportunities in wellness and mindfulness tourism in natural environments, this study hopes to shed light on consumer behaviour, market expansion, and potential future opportunities.

A subgenre of wellness tourism known as "mindfulness tourism" places a focus on techniques and practices related to mindfulness that are intended to foster conscious living, mindfulness, and present-moment awareness. In order to practise mindfulness, one must completely engage in events, pay conscious attention to the present moment without passing judgement, and develop an elevated feeling of awareness and connection with others, oneself, and the environment.

Experiences with mindful travel may include:

- Retreats dedicated to mindfulness meditation, mindful exercise (such as tai chi or yoga), mindful eating, and other mindfulness-based techniques that support emotional well-being, inner calm, and reduced stress are known as mindfulness retreats.
- Many times, mindfulness tourism occurs in unspoiled environments that promote peace of mind, a connection to the natural world, and time for introspection and contemplation. Through these experiences, participants want to increase their self-awareness, nurture a stronger sense of well-being and life fulfilment, lessen stress, increase mental clarity, and strengthen their mindfulness skills.

Innovations in the Sector

This section looks at how the sector has changed over time, covering things like new developments in wellness lodging, exclusive experiential services, digital platforms that improve visitor experiences, and partnerships between wellness companies and scenic locations.

The evaluation delves into sustainability measures related to wellness tourism, including but not limited to eco-friendly lodging, community engagement programmes, responsible tourist practices, and environmental conservation efforts.

Research Design

This outlines the study's methodology, including any blend of qualitative and quantitative techniques, and provides justification for the strategy used to meet the objectives of the investigation.

Data Collection

Description of the methods used to collect recent data on wellness and mindfulness tourism, including surveys, interviews, and analysis of secondary data sources. **Sources**: Academic journals, industry reports, government publications, and tourism statistics.

Content

Data on market trends, economic impact, and consumer behavior in wellness tourism.

Analysis

Reviewing and synthesizing existing literature and reports to complement primary data.

New Trends in Wellness and Mindfulness Tourism

- **Tailored Wellness Events**
  - **Trend Overview:** Travelers are looking for wellness experiences that are more suited to their individual requirements and tastes.
  - **Data Insight:** A 2023 Global Wellness Institute study states that 67% of wellness tourists favour customized programs over generic ones.

Some examples include customized spa treatments, individualized nutrition plans, customized exercise regimens, and one-on-one wellness coaching.

- **Digital Detox Retreats**
  - **Trend Overview:** Digital detox retreats are designed to help individuals disconnect from technology and reconnect with nature and themselves.
  - **Data Insight:** According to a Booking.com poll conducted in 2022, 55% of visitors are looking for trips that allow them to unplug from technology.

As an illustration, consider retreats that have rigorous no-device policies together with activities like yoga, meditation, hiking, and creative workshops.

- **Eco-Friendly and Sustainable Activities**
  - **Trend Overview:** Demand for sustainable and eco-friendly wellness tourism activities is rising.
  - **Insightful Data:** According to a 2023 International Ecotourism Society study, 72% of wellness visitors are willing to spend extra for environmentally friendly travel options.

A few instances are the use of organic goods, environmentally conscious travel, conservation initiatives, and carbon offset schemes.

- **Immersive Nature Experiences**
  - **Trend Overview:** Immersive nature experiences, which highlight the healing advantages of natural environments, are becoming more and more prevalent in wellness tourism.
  - **Data Insight:** According to a 2022 Nature Conservancy study, 60% of wellness travellers look for locations that offer outdoor activities and scenic surroundings.

A few instances are wilderness treatment, escorted nature walks, outdoor yoga classes, and forest bathing.

- **Comprehensive Wellness and Health Initiatives**
  - **Trend Overview:** Programs for integrative health that blend complementary and alternative medicine are gaining traction.
  - **Data Insight:** According to the Global Wellness Summit in 2023, 48% of wellness tourists are considering integrative health methods.

Programs that combine holistic therapies, acupuncture, chiropractic adjustments, dietary counselling, and conventional medicine are among examples.

- **Mindfulness and Meditation Retreats**
  - **Trend Overview:** Retreats that emphasize mindfulness and meditation are becoming increasingly popular.
  - **Information Insight:** According to a 2023 Mindful Magazine study, 40% of wellness tourists participated in a mindfulness or meditation retreat in the previous year.

A few instances are mindfulness workshops, Zen gardens, silent retreats, and guided meditation sessions.

- **Wellness Celebrations & Occasions**
  - **Trend Overview:** Wellness events and festivals include a mix of social interactions, workshops, and wellness-related activities.
  - **Data Insight:** In 2022, the Wellness Tourism Association revealed that thirty percent of travellers who were interested in wellness went to a festival or event.

Yoga festivals, health fairs, conferences on holistic health, and spiritual retreats are a few examples.

- **Fitness and Adventure Wellbeing**
  - **Trend Overview:** Travelers seeking physically demanding and active experiences are drawn to the growing field of fitness and adventure wellbeing.
  - **Data Insight:** Half of wellness travelers engage in adventure and fitness activities when traveling, per a 2023 survey conducted by the Adventure Travel Trade Association.

A few examples include rock climbing, hiking, mountain biking, kayaking, and fitness retreats equivalent to boot camps.

- **Wellness Cruises**
  - **Trend Overview:** Wellness cruises combine extensive wellness programs with customary cruise comforts.
  - **Data Insight:** In 2022, the Cruise Lines International Association (CLIA) revealed that reservations for voyages with a wellness theme increased by 20%.

A few instances include wellness seminars, spa services, nutritious food alternatives, and onboard exercise sessions.

- **Thermal and Mineral Springs**
  - **Trend Overview:** Due to their inherent healing qualities, thermal and mineral springs are once again being used therapeutically.
  - **Data Insight:** In 2023, the International Spa Association revealed a 25% rise in the number of visitors to thermal and mineral springs.

  As an illustration, consider hydrotherapy sessions, healing mineral pools, and hot spring resorts.

- **Travel with a Mental Health Focus**
  - **Trend Overview:** A new type of travel experiences is emerging that are tailored specially to promote mental health and well-being.
  - **Data Insight:** According to a 2023 American Psychological Association poll, 35% of participants are interested in mental health-related travel experiences.

Some instances include workshops on stress management, mental wellness retreats, and therapy-based travel initiatives.

- **Spiritual and Cultural Well-Being**
  - **Trend Overview:** Wellness experiences that include spiritual and cultural components are in demand from travellers.
  - **Data Insight:** According to Virtuoso's (top travel advisors) 2022 Wellness Travel Report, 45% of wellness travellers are looking for experiences related to spiritual and cultural wellness.

Some examples include spiritual ceremonies, traditional Chinese medicine, Ayurvedic retreats, and indigenous healing methods.

The need for individualized, integrative, and sustainable wellness experiences that put an emphasis on both physical and mental health is expanding, as seen by these new developments in wellness and mindfulness tourism. The research highlights the growing need for a variety of wellness solutions, allowing the travel and tourism sector tremendous opportunity to adapt and meet the changing needs of wellness travellers.

Opportunities for Wellness and Mindfulness Tourism to Grow in the Years to Come

- **Market Expansion and Diversification**: There are opportunities to expand into new markets, target various populations, and incorporate developing wellness trends to sustain development.
- **Destination Development Strategies**: Strategies that focus on infrastructure development, sustainability, partnership building, and digital innovation can improve destination attractiveness Wellness Tourism Policies and Regulations: Regulatory frameworks that promote responsible tourism, environmental stewardship, and community well-being are critical to the industry's viability and growth.
- **Technological innovations**: Technological innovations such as AI-powered solutions, virtual reality experiences, telemedicine, and data analytics, are expected to improve wellness tourism services and guest experiences.
- **Global Trends and External Factors**: Understanding and reacting to global trends, economic upheavals, environmental issues, and shifting consumer behaviours is critical for navigating future uncertainties and preserving industry resilience.
- **Post-Epidemic Health Awareness**: Increased awareness of health issues after the COVID-19 epidemic. Growing interest in wellness travel as consumers place a higher priority on mental health, physical health, and immunity. A heightened awareness of one's own well-being and a desire to fortify resistance and immunity.
- **Emerging Wellness Destinations:** Development of new wellness tourism destinations in previously underexplored regions. Increased investment in emerging wellness destinations, providing unique and diverse wellness experiences. Exploration of new markets and the desire for unique and authentic wellness experiences**.**
- **Cultural and Spiritual Wellness Tourism**: Interest in deep, transforming travel experiences that promote cultural and spiritual wellness is a trend in cultural and spiritual wellness tourism.

Growth of wellness tourism drawing visitors looking for genuine, meaningful experiences by adding cultural and spiritual components. A yearning for travel opportunities that foster self-awareness, personal development, and cultural immersion.

Conclusion

Wellness and mindfulness tourism have a bright future ahead. Thanks to growing global awareness, technology breakthroughs, and a focus on sustainability, customization, and holistic health. With a wide range of cutting-edge wellness experiences to suit visitors' changing requirements and preferences, the sector is well-positioned to benefit from these developments. There are several chances for stakeholders to innovate, grow, and prosper in this emerging sector as the demand for wellness and mindfulness tourism keeps rising.

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लोकनाट्य तुर्राकलंगी सांगीतिक अध्ययन

Dr. Aruna Jangid*

सार

इस अध्ययन में तुर्रा कलंगी लोकनाट्य कला के संगीत पक्ष के विकास की सभी अवस्थाओं पर प्रकाश डाला गया है। इस कला की सवाल–जवाब विशेषता पर विशेष रचनाओं का विवरण दिया है। आत्मज्ञानी व आशुकाणय प्रतिभा के धनी 'तुकनगिरी' व 'शाहअली' इन दोनों संतों ने इस कला का अवतरण किया। तुर्रा कंलगी में संगीत के पक्ष को उजागर किया गया है और संगीत में नृत्य, संगीत, लय, ताल, भाव भंगिमाएँ कथा वसतु के अनुरूप इसके प्रचलन पर प्रकाश डाला गया है और संगीत के बिना कला की निरसता भी बताई गई है। इस कला का अखाड़ों से निकलकर यह कला रंगमंच शैली के निकट पहूँचने का विवरण भी इस अध्ययन में शामिल किया गया है। कला में संगीत के तत्वों से जीवन्तता दिखाई पड़ती है। कला भी निरन्तरता में है विराम में नहीं। इसको संरक्षण देने पर चिंता जताई गई है। लोक संगीत में लोकगीत जीवन की वास्तविकता का दपर्ण है एवं राजस्थान राज्य सदा से ही सांस्कृतिक एवं ऐतिहासिक जनपद होने के साथ–साथ हमेशा लोकसंगीत की दृष्टि से भी समृद्ध रहा है। तुर्रा कंलगी में प्रयुक्त वाद्य यंत्रों के बारे में भी विस्तृत विवरण दिया गया है। इस कला के अन्तर्गत गायन शैलिया जो कि राजस्थान की लोक गायन शैलियों की छवि है उनका परिभाषिक रूप में वर्णन किया गया है। संगीत के पक्ष को लोकनाट्य में कितनी सुंदरता के साथ प्रयोग किया है उन सभी की स्वरावलियों का वर्णन भी शोध में किया गया है। तुर्रा कंलगी के अन्तर्गत कार्य करने वाले कलाकारों के जीवन परिचय से लेकर कला के चरम तक पहुंचने के सफर पर भी प्रकाश डाला गया है। रंगमंच की साज–सज्जा से लेकर, कलाकारों की वेशभूषा व भाषा ज्ञान इत्यादि कई विचारणीय तथ्यों पर विचार किया गया है। कला को संरक्षण प्रदान करने के बारे में भी सभी लोक कलाकारों के विचारों को सम्मिलित किया गया है।

शब्दकोशः *तुर्राकलंगी, तुकनगिरी, शाहअली, अखाड़ा, आशुकाण्य।*

प्रस्तावना

राजस्थान अपने गौरवमयी इतिहास के लिए सदैव प्रसिद्ध रहा है तो साथ ही साथ अपने सांस्कृतिक वैभव के लिए भी हमेशा विख्यात रहा है लोकनाट्य की परम्परा का उद्भव लगभग 17 वीं शताब्दी से पहले माना जाता है। मध्यकाल में रास, चर्चरी, फाग इत्याडि राजस्थान में खेले जाते थे तथा वे ही आगे चलकर ख्याल तथा खेल के रूप में प्रसिद्ध हुए। श्री उदयशंकर शास्त्री, श्री अगरचन्द नाहटा, श्री देवीलाल सामर जैसे प्रकाण्ड लोक विद्वानों का मानना है कि मध्यकाल में आगरा में जिस लोक काव्य की ख्याल शैली का उद्भव हुआ वो ही वर्तमान में राजस्थान में प्रचलित ख्यालों में इसी का रूप झलकता है। 'लोकनाट्य' की ख्याल परम्परा अपने से सम्बन्धित क्षेत्रों के नाम से पहचानी जाती है तथा ये ख्याल. परम्परा अपनी कथावस्तु भाषा, रंगशैली, रंग सरंचना संगीत तथा छंदो में भी एक दूसरे से भिन्न होते हैं एक दृष्टि से देखा जाए तो यह

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राजस्थान के ख्याल भी कहलाएँ जा सकते है। लोक साहित्य के अन्तर्गत् 'तुर्रा कलंगी' का ख्याल इस साहित्य की अमूल्य धरोहर है। इन ख्यालों की धरोहर व कला को सटेजने के लिए इस पर कार्य की संभावना को प्रस्तुत किया गया है।

राजस्थान की सांस्कृतिक धरोहर 'तुर्रा कलंगी' जैसे लोकनाट्यों को जीवन्त करने में आज की युवा पीढ़ी सक्रिय रूप से कार्य करें तो आज भी यह कला जीविकोपार्जन का साधन बन कर कई कलाकारों को रोजगार प्रदान कर सकती है। इस कला में नवीनता की गुंजाइश है जिस पर कार्य किया जा सकता है उसी कार्य के बारे में इस शोध में प्रस्ताव रखा गया है।

साहित्य की समीक्षा

राजस्थान के लोक साहित्य के विरून डा. महेन्द्र भानावत के मतानुसार ''ख्याल '' मुख्य रूप से दंगलो तथा बैठको के रूप में अधिक प्रसिद्ध रहे है। इनमें चितौड़ का ''तुर्रा कलंगी'' करौली श्री महावीर जी का भेट', अलवर, भरतपुर का साली, बीकानेर की रम्मत इत्यादी।

कला मर्मज्ञ श्री अगरचन्द्र नाहटा के अनुसार ख्यालों की पूर्व परम्परा मध्यकाल में जन साधारण में प्रचलित रास, चर्चरी. फागु आदि के आधार पर प्रारम्भ हुई। इन ख्यालों में उस क्षेत्र के इतिहास के साथ – उसकी प्रतिस्थापना । राजाओं के उदार मनोवृति का परिचय तो मिलता ही है साथ ही इनमें मंगलाचरण के रूप में शारदा की स्तुति एवं गुरु के प्रति अपार महा और मंगल प्रेरणा के भाव भारतीय संस्कृति के लिये आस्था मूलक प्रतीक कहे जा सकते है। कल्याण प्रसाद शर्मा का कहना है कि क्षेत्रीय ख्याल साहित्य का महत्व मात्र इसलिए नही होता है कि वे आनन्द और मनोरंजन के सरस सरल और सुभय हेतु है बल्कि लोक जीवन की दृष्टि से भी उनकी महत्वपूर्ण उपलब्धियाँ रही है।

इन सभी साहित्यकारों के अलावा अन्य स्त्रोतों से भी ''तुर्रा कलंगी'' कला की जानकारी प्राप्त की जिसका वर्णन भी शोध में विस्तृत रूप से किया गया है। इसमें पौराणिक रचनाओं के प्रसंगों से लेकर सामाजिक, राजनैतिक, व राष्ट्रीय स्तर के विषय भी होते है जिनका प्रारम्भ सन्त श्री गोविन्द गिरी द्वारा किया गया था। शास्त्रीय संगीत के आधार पर आशु कवियों द्वारा तत्काल रचनाएँ, प्रस्तुत की जाती थी। इनमें सवाल जवाब द्वारा प्रतिस्पर्धा होती थी। इस कला के प्राचीन इतिहास से अब तक की विशेषताओं में जो भी परिवर्तन कलाकारों द्वारा किए गए व संगीत पक्ष को बढ़ावा दिया गया है सब पूर्ण रूप से वर्णित किया गया है।

लोक साहित्य में संस्कृति वह गुण है जो भारतीय लोगो में एकता लाती है और विभिन्न प्रान्त और धर्म के लोग एक से दीख पड़ते है। इस साहित्य से जुड़े अन्य कलाकार जैसे श्रीलाल मोहता, डॉ. मुरारी शर्मा, रामेश्वरीजी सोनी, सांवरलाल जी रंगा, शिव कुमार सोनी आदि लोक कलाकारों का सहयोग गायन शैलियों को समझने हेतु किया गया।

उद्देश्य

लोक नाट्य 'तुर्राकलंगी' जो कि अपने समय की लुप्त होते संगीत व शैलियेां को जीवन्त रखने के लिए यह शोध–कार्य किया गया। तुर्राकलंगी की प्रभावशील प्रणाली जिसे 'अखाड़ा' या दंगल कहा जाता है उस सांस्कृतिक लोकनाट्य को हमारी आने वाली पीढ़ियों तक पहुंचाने के लिए इस कला का लिखित अवतरण तैयार करने के लिए यह शोध कार्य किया गया।

- इस पारम्परिक लोकनाट्य में संगीत के विधि पक्षों पर भाषाव भाव के साथ जो सांमजस्यता नजर आती है उस सांमजस्यता को स्वरलिपि के माध्यम से श्रोताओं दर्शकों व पाठकों तक पहुंचाने का प्रयास है।
- इस कला के अन्तर्गत साहित्य और संगीत दोनों का समावेश है जो कि अपने आप में अनूण है उस स्वरूप को सुरक्षित रखना ही मेरा उद्देश्य मात्र है।

- 'तुर्रा कलंगी' लोकनाट्य' का उद्गम से लेकर विकास की क्रिया तक सभी पहलूओं पर प्रकाश डालना उन पर किए गए कार्यों की खोज करना व पुनः उनको एक स्थान पर संग्रहीत करा इस शोध कार्य का उद्देश्य रहा है।
- नई संभावनाओं की गुंजाइश को देखना व उसका प्रयोग कर इस कला को जीवन्तता प्रदान करना व प्राचीन लोकनाट्य को सांस्कृतिक धरोहर में शामिल करने का प्रयास मात्र है।
- ऐतिहासिक अनुसंधान के प्रकार द्वारा इस शोध में तथ्यात्मक खोज कर उनका विश्लेषण भी किया गया है।
- नवीन तथ्यों की खोज के साथ पुराने तथ्यों की जांच करना उनकी त्रुटियों को अलग करके उन्हें शुद्ध रूप में लिखना व उनकी भाषा का भावार्थ समझन या उनका विस्तृत वर्णन करके श्रोताओं को समझाना इस शोध के उद्देश्य में एक है।
- इस कला के विकास के काल पर प्रकाश डालना और उन परिस्थितियों व स्थितियों का विश्लेषण तैयार कर अपने विचारों को सम्मिलित करना ही उद्देश्य रहा है।
- लोकनाट्य का एकमात्र उद्देश्य बोझिल त्रस्त जीवन को सुकुन के कुछ पल देना था। आमजन की एक रस नियमित दिनचर्या से रूकी हुई जिन्दगी को तरोताजगी देने के लिए रचित यह लोकनाट्य लोक संस्कृति तथा तत्कालीन समाज को जानने के प्रमाणिक दस्तावेज है इस प्रकार प्राचीन परम्परा को जानने का उद्देश्य भी निहित है।
- पौराणिक व धार्मिक नाट्य व्यक्तित्व के नैतिक पक्षों को उभारने में सफल रहे इसलिए अपनेधार्मिक विचारधारा के स्वरूप को जानने में भीयह कला सहयोगी रही है जिसका समाज का कल्याण सम्भव है।
- पश्चिमी शैली व नगरीय जीवन का प्रभाव लोकनाट्यों पर विशेष रूप से पड़ा है। भौतिकता की चकाचौंध में लिप्त मानव सुविधाएँ जुटाने की होड में इतना लीन है कि वह अपनी संस्कृति से कटता जा रहाहै मनुष्य को और आने वाली पीढ़ियों को उनकी संस्कृति जोडे रखने और संस्कृति का सम्मान करने के परिपेक्ष्य से इस शोध कार्य को किया गया है।
- इस 'लोकनाट्य' कला के तथ्यों को खोज कर उनका विश्लेषण किया जाता है इसमें ऐतिहासिक अनुसंधानों के प्रकार का सहारा लेकर नवीन तथ्यों की खोज पर समाप्त किया गया है।
- कला को जीवन्त व अक्षुण बनाए रखने के लिए शोध कार्य को प्रगति देकर कार्य सम्पन्न किया गया।

शोध विधि

'तुर्रा कलंगी' लोकनाट्श कला अपने आप में अनूठी कला है। इस पर कार्य करने के लिए कई प्राचीन कलाकारों का सहयोग लेना पड़ा जो इस कला को जानते थे या इस कला के कलाकार रह चुके थे। इसके लिए बीकानेर के अलावा मुझे भरतपुर, चितौड़गढ़ क्षेत्र में इसके जानकार मिले जिनसे इस कला की वास्तविकता से रूबरू होकर उसके बारे में लिखने की अत्यन्त महत्वपूर्ण सामग्री प्राप्त हुई।

इस महत्वपूर्ण कला को सुरक्षित रखने की दृष्टि से लगभग 25 वर्ष पूर्व बीकानेर के आध्यात्मिक व सांस्कृतिक केन्द्र भैरव कुटिया और आनन्द निकेतन में 'डॉ. छगन मेहता व रंगन नाट्य संस्थान के सुयंक्त प्रयास से इसका प्रदर्शन किया गया। जिसका मूल उद्देश्य था कि इसकी गायकी शैली बीज रूप में सुरक्षित रह सके।

इसी तरह मक्खन जोशी की प्रेरणा से मरूधारा शोध केन्द्र की ओर से प्रदर्शन किया गया जिससे इस शोध कार्य में मुझे सरलता हुई। स्पष्टता में इस कला को प्रत्यक्ष देखकर इसके इतिहास से जोड़ा गया।

डॉ. श्रीलाल मोहता से प्राप्त जानकारी के आधार पर कलंगी दल व तुर्रा दल के कलाकारों की नाम व उनकी वंशावली प्राप्त करने में आसानी हुई।

चितौड़गढ़ में इस कला से संबंधित कुछ अवशेष प्राप्त हए थे जो इस कला के अन्तर्गत प्रयुक्त होते थे उनमें चिमटा व डफ महत्वपूर्ण थे जिनका प्रयोग दोनों दल वाले भलीभांतित जानते थे। भरतपुर क्षेत्र के बुजुर्ग कलाकारों द्वारा व लोक गायकों से भी इस कला में गाए जाने वाली शैलियों व उनकी धुन के बारे में जानकारी प्राप्त हुई।

कला व साहित्य की छोटी काशी तथा रंगमंच के क्षेत्र में उत्तर भारत की नाट्य राजधानी माने जाने वाली बीकानेर नगरी में भी 'तुर्रा कलंगी' ख्यालों के जानकारों से आंकड़े प्राप्त किये गए।

तैयार प्रश्नावली के आधार पर शोध से जुड़े प्रश्नों की जानकारी स्थानीय कलाकारों व पेशेवर जातियों से साक्षात्कार के रूप में प्राप्त हुई।

वर्तमान स्वरूप में न पाई जाने वाली कला के इतिहास पर प्रकाश डालकर हमें हमारे इतिहास व संगीत के ज्ञान में वृद्धि कर ज्ञान की प्राप्ति होती है।

द्वितीयक स्तर प्रश्नावली

शोध पर विचार–विमर्श करने व अपने शोध कार्य को आगे बढ़ाने के लिए पुस्तकों का अध्ययन किया गया जिसमें रोहित बोडा की पुस्तक से काफी जानकारीप्राप्त हुई। 'ख्यालों' का हिन्दी में रूपान्तरण भी हिन्दी साहित्स से जुडी पुस्तकों व साहित्याकारेां से प्राप्त कियागया। बीकानेर स्थित अनूप संग्रहालय से भी कई पुस्तेां कसे जानकारी प्राप्त की गई।

चितौड़गढ़ की पुस्तकालय जो नगरीय पुस्तकालय है वहां 'तुर्रा कलंगी' के कलाकारो के ख्याल की पुस्तक से प्राचीन ख्यालों को अपने शोध में शामिल किया।

महाविद्यालयों के पुस्तकालय से प्राप्त लोकनाट्य पर अधारित पुस्तकों में इस लोकनाट्य के अनेक रंग मिलते हैं जिनसे भी कुछ आधार स्वरूप इतिहास शोध ग्रंथ में शामिल किया गया है। इसी क्रम में अजमेर स्थित सावित्री कन्या महाविद्यालय के पुस्तकालय से भी पुस्तकों द्वारा नई जानकारियों को संग्रहित कर उन्हें वर्तमान स्वरूप के परिप्रेक्ष्य में शोध में शामिल किया गया है।

साक्षात्कार द्वारा प्राप्त जानकारी को कलाकारों के नाम के साथ इंगित किया गया है जिसमें चितौड़गढ़ फतहमाल स्वर्णकारा जिनका पूरापरिवार इस कला को समर्पित है उनके द्वारा प्राप्त आंकड़ों को शामिल किया है। सांवरलाल जी रंगा द्वारा इस कला के ख्याल की स्वरलिपि को जानने में सहायता मिली व लाला प्रसादजी वैरागी द्वारा दोहे, चौबोले लावणी इत्यादी शैलियों की स्वरलिपि प्राप्त हुई जिनको शोध में सुरक्षित किया गया है। साहित्यकार लक्ष्मीनारायण जी रंगा द्वारा भी भाषा से सम्बन्धित मुश्किलों को समझा गया व उनके द्वारा बताए भावों को ख्यालो में स्वरलिपि द्वारा गाया गया और उनकी बंदिशे बनाकर इस शोध ग्रन्थ में लिया गया।

निष्कर्ष

राजस्थान अपने गौरवमयी इतिहास के लिए सदैव प्रसिद्ध रहा है तो साथ ही अपने सांस्कृतिक वैभव के लिए भी हमेशा सुविख्यात रहा है। यहाँ की लोक कला, भारतीय लोक संस्कृति की एक विशिष्ठ पहचान रही और लोकगीत हमारे संस्कृति के इतिहास की धरोहर है। लोक साहित्य के जितने भी रूप है उनमे लोकगीतों ने अपना विशिष्ट स्थान बना लिया। राजस्थान के लोकगीत अपने भाव सौन्दर्य और संगीत माधुर्य की उच्चता के कारण विशेष प्रभावोत्पादक है, लोकगीत में आमजन की मधुर भावनाओं व समस्याओं का सुन्दर वर्णन होता है तो दूसरी ओर हमें इससे, जनमानस, देशकाल और मानव मात्र की स्थिति का सम्पूर्ण चित्रण मिलता है।

तुर्रा कलंगी के अध्ययन में इसकी उत्पति एवं विकास की अवस्थाओं का वर्णन किया गया है। लोकनाट्य के क्षेत्र में काव्य पक्ष का भी प्रबल स्वरूप दिखाया गया है। इनकी रचनाए सामान्य धुनों का आधार पर चंग था, खंजरी आदि वाद्यों का वादन करते हुए जन साधारण को सुनाई जाती थी इस विधा में लावणी आदि का गायन किया जाता था उसका वर्णन स्वरलिपि सहित किया गया है। लावणी की गायकी धीरे–धीरे

ख्याल था बैठकी ख्याल कही जाने लगी। राजस्थान में ख्याल विभिन्न स्वरूप प्रचलित हुए जैसे शेखावटी ख्याल, चिडावा शैली के ख्याल, कुचामणी ख्याल, अली बक्शी ख्याल, किश्नगढ़ी ख्याल इन सबमें राजस्थानी लोक संस्कृति को उजागर किया गया है यह गायकी मनोरंजन का साधन कैसे बनी इसका वर्णन भी शोध में प्रस्तुत किया गया है। बैठकी ख्याल से रंगमंच तक पहुंचने का सफर किस प्रकार तय हुआ और इनके कलाकारों की चर्चा तक पहुचंकर इसकी गायन शैलियों की विशेषताओं पर प्रकाश डाला गया है जिससे कोई भी इनकी गायन शैलियों को आसानी से गा–बजा सके।

समय की गति ने तुर्रा कलंगी की छवि को धूमिल करने में कोई कसर नहीं छोड़ी लोगों का झुकाव मनोरंजन के आधुनिक दृश्य, श्रव्य साधनों की ओर होने लगा। अखाड़ों के खिलाड़ियों में धैर्य व सहनशक्ति की कमी तथा चलचित्रों टीवी आदि के प्रचार से चौटिल यह ख्याल शैली वर्तमान में राजस्थान कुछ जिलों में अपनी अंतिम सांसे गिन रही है।

तुर्रा कलंगी के पुनर्जीवन व संरक्षण के लिए लोककला मर्मज्ञ, संस्कृति संरक्षक, प्रबुद्ध वर्ग प्रयासरत है, वर्तमान में लोकनाट्य का चलन केवल परम्परा निर्वाह के रूप में हो रहा है। लोक संस्कृति की अमूल्य निधि यह कला किसी तरह से अपने प्राचीन स्वरूप में लौट आए और विजयपताका फहराएँ। इस कला के संरक्षण हेतु सरकारी व गैर सरकारी दोनों स्तर पर प्रयास करने चाहिए।

सन्दर्भ ग्रन्थ सूची

1. करौली क्षेत्र का ख्याल – डॉ. महेन्द्र भानावत
2. तुर्रा कलंगी का अध्ययन – रोहित बोड़ा
3. लोक संगीत में सीमावर्ती क्षेत्रों का योगदान–डॉ. सुनीता सिवाच
4. करौली क्षेत्र का ख्याल साहित्य– कल्याण प्रसाद शर्मा
5. साक्षात्कार– फतेहलाल स्वर्णकार– लक्ष्मीनारायण रंगा, लाला प्रसाद स्वामी, डॉ. श्रीलाल मोहता, सावरलाल जी रंगा, धनराज जी आचार्य।

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संविधान निर्माण में डॉ. श्यामाप्रसाद मुखर्जी का योगदान

डॉ. दिनेश कुमार गहलोत*

प्रस्तावना

भारतीय संविधान का निर्माण औपचारिक रूप से गठित संविधान सभा द्वारा किया गया। कैबिनेट मिशन योजना के तहत् इस सभा में 389 सदस्य होने चाहिये थे। मुस्लिम लीग से भी कई सदस्य निर्वाचित हुये थे। भारत विभाजन के फलस्वरूप इस सभा में 299 सदस्य थे। इन सदस्यों ने मिलकर संविधान का निर्माण किया था। 24 जनवरी, 1950 को 284 सदस्यों ने संविधान पर हस्ताक्षर किये थे। संविधान निर्माण की प्रक्रिया में डॉ. श्यामाप्रसाद मुखर्जी की महत्ती भूमिका थी। उन्होंने विभिन्न प्रावधानों एवं अवसरों पर अपने निर्णायक हस्तक्षेप से संविधान को स्वरूप देने में योगदान दिया। हम यहां उनके संविधान निर्माण में योगदान पर चर्चा कर रहे हैं।

डॉ. श्यामाप्रसाद मुखर्जी का जन्म 6 जुलाई, 1901 को कलकत्ता में हुआ था। उनके पिता सर आशुतोष मुखर्जी बंगाल के एक प्रसिद्ध व्यक्ति थे। वे कलकत्ता उच्च न्यायालय के न्यायाधीश तथा कलकत्ता विश्वविद्यालय में कुलपति रहे हैं। जोगमाया देवी उनकी माता थी। भवानीपुर, कलकत्ता से प्रारम्भिक शिक्षा के बाद प्रसिद्ध प्रेसीडेंसी कॉलेज, कलकत्ता से उन्होंने उच्च शिक्षा प्राप्त की। 1922 में सुधादेवी से उनका विवाह हुआ। 1934 में सुधा देवी का निधन हो गया। 1934 में डॉ. मुखर्जी कलकत्ता विश्वविद्यालय के सबसे युवा कुलपति बने। वीर सावरकर के प्रभाव से वे हिन्दू महासभा से जुड़ गये। 1939 में वे इस सभा के अध्यक्ष बने। उन्होंने बंगाल में फजल उल हक की सरकार में वित्त मंत्री के रूप में भी कार्य किया था। 1943 में इस सरकार से उन्होंने इस्तीफा दे दिया।

कैबिनेट मिशन योजना के तहत् संविधान सभा के चुनावों में वे बंगाल से कांग्रेस से निर्वाचित हुये। वे भारत विभाजन के विरोधी थे। 15 अगस्त, 1947 को गठित राष्ट्रीय सरकार में वे उद्योग व आपूर्ति मंत्री बने। नेहरू लियाकत समझौता का विरोध करते हुये उन्होंने इस सरकार से इस्तीफा दे दिया। अक्टूबर, 1950 में उन्होंने भारतीय जनसंघ की स्थापना की और वे इसके प्रथम अध्यक्ष बने। 1952 के प्रथम लोकसभा चुनाव में वे दक्षिण कलकत्ता से निर्वाचित हुये थे और 23 जून, 1953 में जम्मू–कश्मीर की जेल में उनका निधन हुआ।

9 दिसम्बर, 1946 को संविधान सभा की प्रथम बैठक हुई। डॉ. श्यामाप्रसाद मुखर्जी भी उन 207 सदस्यों में से एक थे, जिन्होंने इस बैठक में भाग लेते हुये रजिस्टर पर हस्ताक्षर किये और अपना परिचय पत्र जमा करवाया। इस दिन बंगाल से 25 सदस्यों ने भाग लिया। उनका नाम 12वें स्थान पर अंकित किया गया। (1) 10 दिसम्बर, 1946 को डॉ. मुखर्जी ने प्रथम बार सभा में अपना उद्‌बोधन दिया। हालांकि यह अति संक्षिप्त उद्‌बोधन था। 13 दिसम्बर, 1946 को सभा में प. जवाहरलाल नेहरू ने उद्देश्य प्रस्ताव रखा। इस प्रस्ताव में भारत के भावी

* सहायक आचार्य, राजनीति विज्ञान विभाग, जय नारायण व्यास विश्वविद्यालय, जोधपुर, राजस्थान।

संविधान के उद्देश्य एवं सरकार के स्वरूप का उल्लेख था। 16 दिसम्बर को कई तकनीकि कारणों का उल्लेख करते हुये डॉ. एम.आर. जयकर ने इस उद्देश्य प्रस्ताव पर चर्चा के स्थगन का प्रस्ताव रखा। प्रस्ताव में उन्होंने मुस्लिम लीग तथा देसी रियासतों की अनुपस्थिति का उल्लेख किया। डॉ. जयकर के इस प्रस्ताव पर सभा में विस्तृत बहस हुई है। 16 से 20 दिसम्बर तक विभिन्न सदस्यों ने इसके पक्ष–विपक्ष में विचार रखें।

17 दिसम्बर को डॉ. मुखर्जी ने इस विषय पर एक लम्बा, सुंदर व विधिक पक्ष को शामिल करते हुये उद्‌बोधन दिया। उन्होंने अपने उद्‌बोधन की शुरूआत में स्पष्ट कर दिया कि वे डॉ. जयकर के प्रस्ताव का समर्थन नहीं करते हैं। मुस्लिम लीग की अनुपस्थिति पर दु.ख प्रकट करते हुये उन्होंने स्पष्ट कहा कि इस बात की क्या गारण्टी है कि यदि इस प्रस्ताव को स्थगित कर दे तो मुस्लिम लीग आयेगी। उन्होंने सभा के महत्व को रेखांकित करते हुये कहा "ब्रिटिश पार्लियामेंट या ब्रिटिश गवर्नमेंट की स्वीकृति के बल पर हम यहाँ नहीं समवेत हुये हैं, बल्कि हम यहाँ समवेत हुये हैं भारतीय जनता की स्वीकृत्ति के बल पर।"(2) डॉ. जयकर के संशोधन को खारिज करते हुये उनके द्वारा प्रस्तुत आपत्ति के संदर्भ में कहा कि इससे हम मुस्लिम लीग के फंदे में फंस जायेंगे और इससे ब्रिटिश प्रतिक्रियावादियों के हाथ मजबूत होंगें।

अपने उद्‌बोधन में उन्होंने ब्रिटेन के पूर्व प्रधानमंत्री चर्चिल को भी आड़े हाथों लिया। उन्होंने मुस्लिम लीग के संदर्भ में कहा कि हम चाहते हैं कि वह सभा की बैठकों में आये। कोई विकल्प नहीं रह जाते पर उन्होंने बहुमत द्वारा कार्य करने की भी बात कही। उन्होंने कहा "अगर वह (लीग) आती है तो बहुत खुशी की बात है परन्तु अगर नहीं भी आती है तो वह भारतीय स्वतंत्रता को रोक नहीं सकती।"(3) संविधान सभा के महत्व की ओर संकेत करते हुये उन्होंने स्पष्ट कहा कि आवश्यकता पड़ने पर इस सभा को भारत की पहली पार्लियामेंट घोषित करते हुये राष्ट्रीय सरकार का गठन करेंगें। उन्होंने अपने उद्‌बोधन में सभी अल्पसंख्यकों के अधिकारों की रक्षा करने की बात कही। कुछ प्रांतों में हिन्दूओं के अल्पसंख्यक होने का भी उन्होंने उल्लेख किया। उन्होंने सभा के प्रतिनिधियात्मक स्वरूप पर भी प्रकाश डाला।

17 दिसम्बर का डॉ. मुखर्जी का यह उद्‌बोधन संविधान के संदर्भ में उनके विचारों को प्रकट करता है। यहाँ यह उल्लेख करना आवश्यक है कि डॉ. जयकर व डॉ. मुखर्जी दोनों हिन्दु महासभा से जुड़े हुये थे लेकिन जब बात संविधान सभा द्वारा उद्देश्य प्रस्ताव पारित करने की थी तो डॉ. मुखर्जी ने संविधान सभा को भारतीय जनता का प्रतिनिधि संगठन मानते हुये उसे तुरन्त पारित करने की बात कही। प्रथम सत्र में नियम समिति द्वारा बनाये गये नियमों पर चर्चा के दौरान भी उन्होंने सक्रिय भाग लिया व अपने सुझाव दिये। दूसरे सत्र के दौरान 24 जनवरी, 1947 को 72 सदस्यीय परामर्श समिति का गठन किया गया, जिसमे डॉ. मुखर्जी भी शामिल थे। तीसरे सत्र में भी उन्होंने भाग लिया।

ब्रिटिश संसद भारतीय स्वतंत्रता अधिनियम, 1947 को बनाने की तैयारी कर रही थी। इसी दौरान स्वतंत्र भारत हेतु राष्ट्रीय ध्वज की डिजायन के लिये सभा के अध्यक्ष द्वारा एक तदर्थ समिति का गठन किया गया। जिसमें कुल 9 सदस्य थे। डॉ. मुखर्जी का नाम इस समिति में नहीं था।(4) तदर्थ समिति को राष्ट्रीय चरित्र देने एवं सभी वर्गों को समुचित प्रतिनिधित्व देने के लिये इस समिति में डॉ. मुखर्जी का नाम होना आवश्यक था।(5) बाद में समिति में सदस्य संख्या बढ़ाई भी गई थी। 4 अगस्त, 1947 को पं. नेहरू द्वारा डॉ. राजेन्द्र प्रसाद व सरदार वल्लभ भाई पटेल को प्रेषित पत्रों में भारत की प्रस्तावित कैबिनेट की सूची भेजी गई जिसमें डॉ. मुखर्जी का नाम भी था। 15 अगस्त, 1947 को डॉ. मुखर्जी स्वतंत्र भारत के प्रथम उद्योग एवं आपूर्ति मंत्री बने।

1947 के भारतीय स्वतंत्रता अधिनियम में यह प्रावधान किया गया कि जब तक नये संविधान के तहत् चुनाव द्वारा नई संसद का गठन नहीं हो जाता है, तब तक 1935 के भारत शासन अधिनियम के प्रावधान लागू होंगें। इस अधिनियम को कई संशोधनों के साथ लागू किया गया। सभा के सांतवें सत्र के दौरान सरदार पटेल ने भारत शासन अधिनियम, 1935 में संशोधन हेतु 5 जनवरी, 1949 को संशोधन विधेयक रखते हुये लम्बा

उद्बोधन दिया। इस संशोधन द्वारा अंतरिम संसद को समवर्ती सूची के कई विषयों पर विधि बनाने की शक्ति प्रदान की जा रही थी। साथ ही कार्यपालिका शक्ति भी प्रदान की जा रही थी। इसका उद्देश्य देश भर मे एकरूपता स्थापित करना था।

इस संदर्भ में डॉ. श्यामा प्रसाद मुखर्जी ने संशोधन रखते हुये अपना उद्बोधन दिया। चूंकि उस समय वे स्वयं उद्योग मंत्री थे, इस कारण उन्होंने अपने संशोधन में औद्योगिक व श्रम संबंधी विवादों के संदर्भ में शक्तियों का उल्लेख किया। उन्होंने यह प्रश्न उठाया कि अंतरीम काल में औपनिवेशिक संसद व औपनिवेशिक सरकार को प्रांतीय विषयों (औद्योगिक तथा श्रम संबंधी विवाद) पर इस तरह से विधि बनाने की शक्ति है? देश में एकरूपता स्थापित करने की आवश्यकता को वे समझते थे। लेकिन वे चाहते थे कि इस संदर्भ में प्रांतीय सरकारों से परामर्श लिया जाये। इसी उद्देश्य से उन्होंने संशोधन रखा।(6) इस संदर्भ में पंडित हृदयनाथ कुंजरू का भी संशोधन था। लेकिन उन्होंने डॉ. मुखर्जी के संशोधन के संदर्भ में कहा कि मुझे अब संशोधन उपस्थित करने की आवश्यकता नहीं है। उन्होंने कहा "मेरे विचार से डॉ. श्यामाप्रसाद मुखर्जी ने एक सामयिक संशोधन उपस्थित किया है। वह सभा को यह स्मरण कराता है कि केन्द्र को शक्तिशाली बनाने की इच्छा को पूरा करने के लिए वह बहुत आगे बढ़ रही है। हम सभी की शक्तियों की एक सीमा होनी चाहिये।"(7) उड़ीसा के बी. दास ने भी इस संशोधन का स्वागत किया। आखिर विचार विमर्श के बाद यह संशोधन स्वीकार भी हुआ। डॉ. मुखर्जी स्वयं संघ सरकार में मंत्री थे, लेकिन वे राज्यों के अधिकारों को सीमित करने के पक्ष में नहीं थे।

30 मई, 1949 को डॉ. मुखर्जी ने सभा में भारतीय (केन्द्रीय सरकार और विधानमंडल के) अधिनियम, 1946 में संशोधन हेतु विधेयक रखते हुये अपना उद्बोधन दिया। इसे रखने के दो उद्देश्य थे दृ एक रूई को ऐसे पदार्थों की श्रेणी में रखना, जिससे उस पर केन्द्र का नियंत्रण रहे। दूसरा कोयला को नये ढंग से परिभाषित करना। इन दोनों को लेकर न्यायालय के निर्णय से समस्या हो रही थी। हालांकि यह दोनों समवर्ती सूची के विषय थे। लेकिन कुछ समय के लिये इन पर एक प्रकार की विधि की आवश्यकता थी। इसलिये उन्होंने यह संशोधन विधेयक रखा जो तुरन्त सभा द्वारा स्वीकार कर लिया गया।

12 सितम्बर, 1949 को सभा में भाषा संबंधी प्रावधानों पर चर्चा शुरू हुई। भाषा का विषय सभा की प्रथम बैठक से ही विवाद का विषय रहा। इस प्रावधान पर तीन सौ अधिक संशोधन आये थे। प्रारूप समिति के सदस्य एन. गोपालास्वामी आयंगर ने भाषा संबंधी प्रावधान हेतु प्रस्ताव रखा। जिस पर अगले तीन दिन तक बहस हुई। डॉ. मुखर्जी ने 13 सितम्बर को इस विषय पर अपने विचार रखें। सर्वप्रथम उन्होंने विषय की गंभीरता पर प्रकाश डालते हुये कहा कि जिस विषय पर हम विचार विमर्श कर रहे हैं, वह भारत के किसी एक प्रांत से संबंधित न होकर करोड़ो भारतीयों के लिये महत्वपूर्ण है। उन्होंने कहा "जिस प्रकार का निर्णय हम करने जा रहे हैं वैसा निर्णय करने का प्रयास भारत के कई सहस्त्र वर्षो के इतिहास में कभी नहीं हुआ।"(8) इसका सीधा तात्पर्य है कि डॉ. मुखर्जी प्रस्तावित प्रावधानों द्वारा होने वाली व्यवस्था को एक ऐतिहासिक कार्य मान रहे थे।

भारतीय संस्कृति की विविधता का उल्लेख करते हुये उन्होंने कहा कि इतिहास में कभी भी ऐसा अवसर नहीं आया, जब सभी लोगों को एक भाषा मानने के लिये तैयार किया जा सका हो। उन्होंने कहा "भारत बहु–भाषा भाषी देश रहा है। यदि हम प्राचीन इतिहास का अध्ययन करें तो हम देखेंगे कि इस देश में कोई व्यक्ति एक ही भाषा को सभी लोगों से कभी भी नहीं मनवा सका हैं।"(9) डॉ. मुखर्जी भाषायी विविधता से राष्ट्रीय एकता स्थापित करने में विश्वास करते थे। उनके अनुसार देश की विभिन्न भाषाओं ने भारतीय सभ्यता को वर्तमान स्वरूप प्रदान किया है। वे भाषायी कट्टरता के विरोधी थे। वे इस संदर्भ में समझौते व सहमति में विश्वास करते थे।

संस्कृत के महत्व का उल्लेख करते हुये उन्होंने कहा कि मेरी इच्छानुसार किसी भाषा को चुनने का अवसर मिले तो वे संस्कृत को चुनेंगे। उन्होंने कहा "वास्तव में चाहते हैं कि भारत की राष्ट्रीय प्रणाली में उसे (संस्कृत) सम्मानित स्थान प्राप्त हो"(10) उनके अनुसार अपनी भाषा से प्रेम करना या गर्व करना प्रान्तीयता नहीं

है। सभी भाषाओं ने देश का गौरव बढ़ाया है। संविधान के प्रस्तावित प्रावधानों की चर्चा करते हुये उन्होंने कहा कि "सभी को यह समझना चाहिये कि इस संविधान में कोई ऐसी बात नहीं रखी गई है जिससे इनमें से कोई भी भाषा नष्ट हो जायेगी अथवा अशक्त हो जायेगी।"(11)

हिन्दी को राजभाषा के रूप में स्वीकारने की चर्चा करते हुये कहा कि बोलने वालों की संख्या अधिक होने के कारण इसे राजभाषा बनाया जा रहा है। इससे अन्य भाषायें शिथिल नहीं होगी। अंग्रेजी के विरोध के संदर्भ में उनका मानना था कि हमें निरपेक्ष होकर तथा अपने देश की आवश्यकताओं को ध्यान में रखकर इस संबंध में निर्णय करना है कि भविष्य में अंग्रेजी का कैसे प्रयोग किया जायेगा। उन्होंने स्पष्ट कहा कि इस भाषा में हमारे लिये संसार के कई भागों की सभ्यता का द्वार खोला है। हिन्दी और अन्य भारतीय भाषाओं की उत्तरोत्तर प्रगति को बढ़ावा देते हुये धीरे दृ धीरे अंग्रेजी छोड़ने में उनका विश्वास था।

उन्होंने संस्कृत भाषा को भी आठवीं अनुसूची में शामिल करने की बात कही। ज्ञातव्य है कि एन. गोपालास्वामी आयंगर द्वारा प्रस्तावित भाग में 13 भाषाओं का ही उल्लेख था, उसमें संस्कृत नहीं थी। उन्होंने भाषा परिषद् की स्थापना की बात कही। बाद में जब 14 सितम्बर, 1949 को यह प्रावधान पारित हुये तो इस अनुसूची में संस्कृत भी जोड़ दी गई। इस प्रकार हम देख सकते हैं कि संविधान सभा के भीतर डॉ. मुखर्जी ने एक सक्रिय सदस्य के रूप में संविधान निर्माण में महत्वपूर्ण योगदान दिया। 24 जनवरी, 1950 को सभा की अंतिम बैठक में संविधान पर हस्ताक्षर हुये और 26 जनवरी, 1950 को यह संविधान लागू हो गया।

हम जानते हैं कि संविधान लागू होने के पश्चात् संविधान सभा ने अंतरीम संसद के रूप में कार्य किया था। नये संविधान के तहत् निर्वाचन होकर नई संसद के गठन तक इसी अंतरीम संसद ने कार्य किया था। चूंकि संविधान बन गया था और लागू भी हो गया था, इस कारण से यहाँ अंतरीम संसद की चर्चा प्रथम दृष्टया अप्रांसगिक प्रतीत हो सकती है, लेकिन इस अंतरीम संसद द्वारा संविधान में प्रथम संशोधन भी किया गया था, जो अति महत्वपूर्ण संशोधन था। कुछ लोगों ने इस संशोधन की व्यापकता के कारण इसे दूसरे संविधान की भी संज्ञा दी। प्रथम संविधान संशोधन द्वारा 1951 में संविधान में अनुच्छेद 15 में नई धारा (15(4)) जोड़कर सामाजिक व शैक्षणिक दृष्टि से पिछड़े वर्गों हेतु विशेष प्रावधान किये गये। अनुच्छेद 19 में स्वतंत्रता पर निर्बंधनों के आधारों का विस्तार किया गया। सबसे महत्वपूर्ण परिवर्तन अनुच्छेद 31 क व ख को जोड़ने से हुये। इसके द्वारा संविधान में 9वीं अनुसूची जोड़ी गई। प्रावधान किया गया कि कुछ विधियों को न्यायिक समीक्षा से बाहर किया जा सकता है।

16 मई, 1951 को इस अंतरीम संसद में संविधान (प्रथम संशोधन) विधेयक पर बहस शुरू हुई। पं. जवाहरलाल नेहरू ने इस विधेयक को 21 सदस्यों की प्रवर समिति को भेजने का प्रस्ताव रखा। जिसमें एक नाम डॉ. श्यामाप्रसाद मुखर्जी का भी था।(12) डॉ. मुखर्जी ने पं. नेहरू के उद्बोधन के बाद अपनी बात रखी। डॉ. मुखर्जी ने अंतरीम संसद में इस प्रकार के संशोधन को लाने, केवल 18 माह के भीतर संविधान प्रदत्त स्वतंत्रता को कम करने इत्यादि पर प्रश्न उठाये। उन्होंने सर्वोत्तम न्यायालय के निर्णय का इंतजार करने पर भी बल दिया। उन्होंने 9वीं अनुसूची को असंगत व हास्यापद बतलाया। उन्होंने चेताया भी। उन्होंने कहा "हो सकता है कि आप अगली पीढ़ी और उसके बाद की अजन्मी पीढ़ियों तक भी कायम रहें। परन्तु मान लीजिये कि कोई और राजनीतिक दल सत्ता में आ गया तो क्या होगा? आप कैसा दृष्टांत स्थापित कर रहे हैं?"(13) खैर, प्रथम संविधान संशोधन हो गया और यह 18 जून, 1951 को लागू हुआ।

वर्तमान में 9वीं अनुसूची में लगभग 285 कानून है जो न्यायिक समीक्षा से बाहर है। इसके अर्न्तगत कृ षि कानूनों के अलावा भी अन्य कानूनों को शामिल किया गया है।

इस प्रकार से हम देखते हैं कि डॉ. श्यामाप्रसाद मुखर्जी ने संविधान सभा के प्रथम सत्र से ही संविधान निर्माण की प्रक्रिया में सक्रियता के साथ भाग लिया। उद्देश्य प्रस्ताव पर चर्चा के दौरान डॉ. मुखर्जी ने मुखरता से इसका समर्थन किया। भाषा के विषय पर उन्होंने भारत की भाषायी विविधता को प्रकट किया और अंतरीम संसद द्वारा संविधान में किये जा रहे प्रथम संशोधन का तर्को के आधार पर विरोध किया।

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OVERVIEW OF RESEARCH METHODOLOGY IN THE LEGAL FIELD

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ABSTRACT

The research methods used in the legal area are examined in this paper, with a focus on both doctrinal and non-doctrinal approaches. Doctrinal research, sometimes known as "black-letter law" study, is concerned with analysing legal writings, including regulations, case law, and legislation. It is distinguished by a thorough and methodical analysis of legal ideas and tenets to clarify and interpret the law. Conversely, non-doctrinal study encompasses empirical and socio-legal techniques that look into how the law is applied and how it affects society. This methodology integrates both qualitative and quantitative techniques, including surveys, case studies, interviews, and statistical analysis, to comprehend the wider political, social, and economic backgrounds of legal matters. The methodology incorporates a comparative analysis to illustrate how doctrinal and non-doctrinal approaches vary and work well together. It emphasises the value of conducting interdisciplinary research, which blends legal analysis with knowledge from political science, sociology, and economics. This research attempts to provide a thorough understanding of legal phenomena by using a mixed-methods approach, which will aid in the advancement of more knowledgeable and efficient legal practice and scholarship. The study's discussion of the potential and difficulties associated with using a variety of research methodologies in legal studies, as well as the implications for upcoming legal research and policy-making, comes to a close.

KEYWORDS: *Black-Letter Law, Doctrinal Research, Legal Writings, Socio-Legal Techniques.*

Introduction

Since the research technique offers the frameworks and instruments required for comprehending, interpreting, and creating new laws, it is an essential part of legal studies. Doctrinal and non-doctrinal approaches are the two major categories into which legal research procedures can be divided, each having its own goals and methods.

Doctrinal Research Methodology

In legal studies, the conventional research approach is called doctrinal research, or "black-letter law" research. Legal writings, including legislation, case law, regulations, and legal principles, are systematically analysed in this process. Clarifying, interpreting, and applying legal norms and principles is the main goal of doctrinal study. Legal arguments, legal battles, and legal theories are frequently developed using this method, which is essential to comprehend the text of the law. The characteristics of doctrinal research are **Textual Analysis, Case Law analysis, and Legal Principles.**

Non-Doctrinal Research Methodology

Empirical legal research, often known as non-doctrinal research, goes beyond the study of legal texts to investigate the application of law in society. This approach examines how the law is applied while taking into account the political, social, and economic environments in which legal concerns are raised. Non-doctrinal research employs a variety of qualitative and quantitative methods, such as **Surveys and Questionnaires, Interviews and Focus Groups, Case Studies, and Statistical Analysis.**

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Interdisciplinary and Comparative Approaches

Interdisciplinary and comparative approaches are becoming more and more common in modern legal studies, incorporating knowledge from disciplines like sociology, economics, political science, and psychology. These methods take into account many viewpoints and approaches to improve comprehension of legal issues. In specifically, comparative legal research analyses and contrasts legal systems, tenets, and practices from various jurisdictions to provide a more comprehensive and sophisticated understanding of the law.

Key aspects of legal research methodology include:

- **Identifying the Research Problem**: Defining the legal issue or question that requires investigation.
- **Searching for Legal Sources**: Systematically locating relevant legal materials such as statutes, regulations, case law, treaties, and scholarly articles.
- **Evaluating Sources**: Evaluating legal sources for authority, relevance, currency, and dependability to make sure they are appropriate for the research
- **Define Legal Research Methodology:** Legal researchers, practitioners, and scholars employ a methodical approach known as legal research methodology to examine legal documents such as statutes, case law, legal concepts, and other legal resources. To answer certain legal concerns or questions, it entails using an organised method to obtain, analyse, interpret, and apply legal knowledge.
- **Background of the Study:** In the realm of law, research technique is essential to legal practice and study. To answer complicated legal issues, legal scholars and practitioners use methodical procedures to collect, evaluate, and analyse legal data. Comprehending the techniques utilised in legal research is crucial to creating a strong and dependable legal structure that supports the rule of law.
- **Historical Context:** Over the years, there has been a substantial evolution in the study of legal research methodology. In the past, much legal research was doctrinal in nature, studying laws, case law, and legal doctrines within a particular jurisdiction. This conventional method, sometimes known as "black letter law," placed a strong emphasis on reading and implementing written laws without giving wider social, political, or economic settings any thought.

The legal community realised the limitations of the doctrinal study in the middle of the 20th century. The development of multidisciplinary techniques and the complexity of legal issues, which called for knowledge from other disciplines like political science, economics, and sociology, both contributed to this change. Consequently, empirical legal research—which entails gathering and evaluating data to examine the effects and efficacy of laws—rose to prominence.

Importance of Research Methodology in Legal Studies

In legal studies, research technique is essential because it offers the fundamental instruments and structures required to carry out thorough and reliable research. Its significance is multidimensional; it affects the caliber, dependability, and relevance of legal practice and scholarship. The following are some major justifications for the importance of research techniques in legal studies:

- **Enhancing Legal Understanding:** Legal scholars can conduct methodical investigations of legal topics, concepts, and doctrines by utilising a strong research approach. This rigorous technique guarantees comprehensive, orderly, and methodical legal study, which results in a more in-depth and sophisticated understanding of the law. Scholars can analyse complicated legal problems, identify guiding principles, and contribute to the creation of a comprehensive and cohesive body of legal knowledge by using effective research procedures.
- **Informing Policy and Practice:** Sound research methodologies are crucial for generating evidence-based findings that can inform legal practice and policy-making. Policymakers and legal practitioners rely on rigorous research to guide their decisions, whether drafting new legislation, interpreting existing laws, or applying legal principles to specific cases. Methodologically robust research provides the empirical evidence needed to support legal reforms and policy initiatives, ensuring that they are grounded in reality and effective in achieving their intended outcomes.

- **Addressing Legal Gaps and Ambiguities:** Gaps, ambiguities, and contradictions in legal systems can make it more difficult for the law to be applied fairly and effectively. Determining and resolving these problems heavily depends on research techniques. By applying methodical study and rigorous scrutiny, scholars can identify gaps or ambiguities in the legislation, suggest remedies, and push for the required amendments. Through this process, legal frameworks are improved and refined, becoming more coherent and functional.
- **Facilitating Interdisciplinary Collaboration:** The complexity and interconnectedness of legal concerns with other fields make interdisciplinary research ever more crucial. Collaboration between legal scholars and specialists in other fields, like sociology, economics, political science, and public health, is facilitated by research techniques. Legal researchers can approach legal problems from many viewpoints by integrating approaches from several domains, which can result in more thorough and creative answers. This multidisciplinary method expands the field of legal research and enhances legal knowledge.
- **Promoting Ethical and Responsible Research:** Legal research is conducted responsibly and ethically when approved research procedures are followed. In the legal study, ethical issues are crucial, especially when delicate subjects or marginalised groups are involved. Guidelines for gaining informed permission, maintaining confidentiality, and guaranteeing the integrity of the study process are provided by research methodologies. Researchers can preserve the highest ethical standards and protect the rights and interests of all parties involved by adhering to these rules.
- **Ensuring Reliability and Transparency:** To guarantee that legal research is transparent and repeatable, research technique is crucial. Reliability enhances the credibility of the research by enabling other researchers to confirm findings through comparable studies conducted in the same settings. Documenting the study process, including data sources, analytic techniques, and any potential biases or limits, is a necessary part of transparency. Because of its transparency, the research is more credible and is subject to critical evaluation and confirmation by the larger legal community
- **Advancing Legal Education:** Research technique is essential to legal education because it gives students the know-how and abilities to carry out their legal research. Students gain analytical, problem-solving, and critical thinking abilities through studying various research approaches. These abilities will be crucial to their future employment as legal professionals since they will allow them to handle complicated legal matters with ease and further the legal profession.
- **Objectives of the Paper:** The purpose of this study is to present a thorough review of the many research strategies used in the legal industry. Through an examination of various methods for doing legal research, the study emphasises the value of methodological rigour and how it affects legal practice and scholarship. The following are the paper's specific goals:
- **Examine Different Research Methodologies:** The study will look at and discuss the main research techniques in legal studies, such as interdisciplinary, comparative, empirical, and doctrinal methods. The definition, salient characteristics, potential uses, and constraints of each approach will be examined. An in-depth grasp of the methods and resources accessible to legal scholars will be provided by this analysis.
- **Analyse the Evolution of Legal Research:** The paper will trace the historical development of legal research methodologies, exploring how they have evolved in response to changing legal challenges and the influence of other disciplines. By examining this evolution, the paper will highlight the dynamic nature of legal research and the ongoing need for methodological innovation.
- **Evaluate the Impact of Research Methodologies:** The paper will assess the impact of different research methodologies on legal scholarship, practice, and policy-making. The quality, relevance, and applicability of legal research are influenced by methodological decisions, as this assessment will be demonstrated by case studies and examples. The analysis will highlight how various approaches support the formation of legal theories and the efficacy of legal systems.

- **Identify Best Practices:** To provide helpful guidelines for performing methodologically sound research, the study will highlight best practices in legal research. This section will offer advice on how to choose an acceptable research methodology, uphold ethical standards, and keep legal research rigorous and transparent. Researchers and practitioners in the legal field who want to improve the caliber of their work will find these best practices to be an invaluable resource.
- **Suggest Future Directions:** The paper will propose future directions for research methodology in the legal field, considering emerging trends and potential areas for innovation. The problems and opportunities posed by new technologies, interdisciplinary methods, and the growing complexity of legal issues will all be covered in this conversation. Through identifying these potential options, the study will add to the ongoing discussion about enhancing and advancing legal research methodology.
- **Foster Interdisciplinary Collaboration:** The significance of multidisciplinary cooperation in legal study will be emphasised in this presentation. It will look at how incorporating approaches from other disciplines—like political science, economics, and sociology—can improve legal research and produce more thorough and creative answers to legal issues. This goal pushes legal researchers to work with specialists in other fields and embrace interdisciplinary techniques.
- **Promote Ethical and Responsible Research:** The significance of moral and responsible research methods in the legal sector will be emphasised in this paper. Informed permission, maintaining anonymity, and maintaining the integrity of the study process are just a few of the ethical issues that will be covered. The article seeks to guarantee that legal research upholds the rights and interests of all parties concerned by advancing ethical standards.

Foundations of Legal Research

Types of Legal Research

- **Doctrinal Research**: Focus on legal principles, statutes, and case law.

Rationale

- **Precision and Depth:** To provide a detailed and comprehensive grasp of legal laws, principles, and doctrines, doctrinal research is necessary. It enables scholars to comprehend and make sense of the law by methodically analysing statutes, case law, and legal writings.
- **Legal Analysis:** Projects requiring in-depth legal analysis, such as formulating legal arguments, creating legal papers, or looking at certain legal laws, are ideally suited for this methodology.
- **Foundational Nature:** Doctrinal methodology, the traditional approach to legal research, offers a basic understanding that is frequently required before applying other approaches, such as comparative or empirical research.

Application Example

- Understanding changing legal concepts and analysing judicial opinions using a doctrinal approach would be beneficial for a study assessing recent Supreme Court decisions regarding freedom of speech.

Non-Doctrinal Research Methodology

Empirical legal research, often known as non-doctrinal research, goes beyond the study of legal texts to investigate the application of law in society. This approach examines how the law is applied while taking into account the political, social, and economic environments in which legal concerns are raised. Numerous qualitative and quantitative techniques are used in non-doctrinal research, including:

- **Surveys and Questionnaires**: collecting information from people and organisations in order to comprehend their viewpoints and experiences with legal matters.
- **Interviews and Focus Groups**: holding thorough conversations to learn more about the effects of laws and regulations.
- **Case Studies**: in-depth analyses of particular legal events or phenomena in order to highlight larger legal trends and concepts.

- **Statistical Analysis**: Finding connections and patterns in legal phenomena with quantitative data.
- **Sources of Legal Research:** Primary and secondary sources are the two types of sources used in legal study. Comprehending these sources is essential to carrying out exhaustive and precise legal research.
  - Primary sources (statutes, cases).
  - Secondary sources (commentaries, law reviews).
  - Tertiary sources (legal encyclopaedias, dictionaries).

Primary Sources

- **Definition:** Original, reliable records or documents that offer direct proof of the law or legal principles are known as primary sources. They serve as the cornerstones of legal research and are employed to determine the status of the law as it exists now.

Types of Primary Sources

- **Statutes and Legislation**
  - **Definition:** Written laws enacted by legislative bodies (e.g., Congress, Parliament).
  - **Examples:** U.S. Code, State Statutes, Acts of Parliament.
- **Case Law (Judicial Opinions)**
  - **Definition:** Judicial decisions and opinions from courts that interpret and apply the law.
  - **Examples:** Supreme Court decisions, appellate court rulings, trial court opinions.
- **Regulations and Administrative Codes**
  - **Definition:** Rules and regulations created by administrative agencies based on statutes.
  - **Examples:** Federal Register, Code of Federal Regulations (CFR), state administrative codes.
- **Constitutions**
  - **Definition:** Fundamental legal documents that outline the structure of government and fundamental rights.
  - **Examples:** U.S. Constitution, state constitutions, national constitutions.
- **Treaties and International Agreements**
  - **Definition:** Formal agreements between countries that have legal force.
  - **Examples:** United Nations treaties, and trade agreements.
- **Legal Precedents**
  - **Definition:** Previous judicial decisions that serve as a guide for courts in deciding future cases.
  - **Examples:** Landmark Supreme Court cases, binding precedents in specific jurisdictions.
- **Legal Codes and Commentaries**
  - **Definition:** extensive collections of laws and legal doctrines.
  - **Examples:** Civil Code, Penal Code, Uniform Commercial Code (UCC).

Uses

- Establishing the current state of the law.
- Providing direct evidence of legal rules and principles.
- Supporting legal arguments and citations.

Secondary Sources

- **Definition:** Primary sources are analysed, commented on, or interpreted in secondary sources. Although they are not enforceable by law, they are crucial for comprehending and analysing the law.

Types of Secondary Sources

- **Legal Textbooks and Treatises**
  - **Definition:** Scholarly books that provide comprehensive overviews and in-depth analysis of specific areas of law.
  - **Examples:** “Black’s Law Dictionary,” “Prosser and Keeton on Torts,” “Corbin on Contracts.”
- **Law Review Articles and Journals**
  - **Definition:** Scholarly articles published in legal journals that discuss and critique various aspects of the law.
  - **Examples:** Harvard Law Review, Yale Law Journal, Stanford Law Review.
- **Legal Encyclopaedias**
  - **Definition:** Reference works that provide summaries of legal topics and general principles.
  - **Examples:** American Jurisprudence (Am. Jur.), Corpus Juris Secundum (C.J.S.).
- **Legal Commentaries and Annotations**
  - **Definition:** Scholarly interpretations and explanations of statutes, case law, or legal principles.
  - **Examples:** Annotations in statutory codes, commentaries on case law.
- **Practice Guides and Manuals**
  - **Definition:** Guides that offer practical advice and procedural information for legal practice.
  - **Examples:** Federal Practice and Procedure, The Law of Evidence.
- **Legal News and Periodicals**
  - **Definition:** Publications that provide updates and commentary on current legal developments and issues.
  - **Examples:** Legal Times, National Law Journal, ABA Journal.
- **Law Dictionaries and Thesauri**
  - **Definition:** Reference tools that define legal terms and concepts.
  - **Examples:** Black’s Law Dictionary, Ballentine’s Law Dictionary.

Uses

- Giving background knowledge and context for legal matters.
- Supporting the comprehension and interpretation of primary sources.
- Presenting intellectual viewpoints, analysis, and criticism of the law.

Research Design

- **Quantitative vs. Qualitative Approaches**: Use of statistics, surveys vs. in-depth interviews, case studies.
- **Mixed Methods**: Integration of both approaches.
  - **Select the Appropriate Research Design for Legal Research:** Choosing the right research design is essential to carrying out efficient and significant legal research. The choice of research design is influenced by the study's goals, the type of legal issues being examined, the data at hand, and the larger context. The following are important factors and actions to take while selecting the best research design for legal research:

Define the Research Objectives

Clearly defining the research objectives is the first stage in choosing a research design. Knowing your research goals can help you choose the right methodological selection. In legal studies, typical study goals include:

- Interpreting and clarifying legal doctrine (Doctrinal Research).
- Evaluating the efficacy of laws and policies using empirical research.
- Comparative research on legal systems and procedures.
- Combining knowledge from many fields (interdisciplinary research). Legal doctrine critique and change (Critical Legal Studies).

Identify the Nature of the Legal Questions

Various legal inquiries necessitate distinct research methodologies. Think about if the main focus of your research questions is theoretical, practical, or policy-related. As an illustration:

- The greatest way to answer theoretical queries concerning the application and interpretation of legal principles is through doctrinal research.
- Empirical research may be necessary to address practical queries about how laws are applied in society.
- Comparative and interdisciplinary research can be useful in answering policy-oriented issues regarding how to improve legal systems.

Assess the Availability of Data

The kind and availability of data are important considerations when selecting a research design. Think about the following:

- **Doctrinal Research:** This type of research is based on legal writings, including rules, statutes, and case law. Legal documents serve as the main source of data.
- **Empirical Research:** Needs data, either qualitative or quantitative, gathered via observations, case studies, interviews, or surveys. Think about how feasible it is to gather data.
- **Comparative Research:** This type of research entails obtaining legal documents from several courts. Make sure you comprehend the legal systems being compared and have access to pertinent legal literature.
- **Multidisciplinary Research:** Information from other fields may be needed for this. Evaluate whatever interdisciplinary resources and knowledge are available.

Evaluate the Context and Scope

The choice of design is also influenced by the setting and extent of your investigation. Think about whether your study is:

- **Narrow or comprehensive:** Doctrinal research may be appropriate for a narrow focus on a particular legal issue, but empirical or comparative research may be needed for a comprehensive analysis of legal phenomena.
- **Local or Global:** Legal challenges that are local in nature may be handled by doctrinal or empirical research, but those that are global or transnational in nature may call for comparative or interdisciplinary research.

Consider the Research Timeline and Resources

Your research project's budget and schedule are two practical factors that may have an impact on the style you choose:

- **Time-Consuming Methods:** The needs for data gathering and processing make empirical and comparative research time- and resource-intensive.
- **Resource Availability:** Make sure you have all the tools you'll need, such as access to legal databases, data gathering instruments, and knowledge of the approach you've selected.

Review Ethical Considerations

In legal research, ethical issues are crucial, especially when sensitive data or human subjects are involved.

- Empirical Research: Data collecting ethics, such as informed consent and confidentiality, must be followed.
- Interdisciplinary Research: Necessitates giving ethical implications in several domains of significant thought.

Important Writers and Works in Legal Research Techniques

The foundation for many different research methodologies has been created by the efforts of numerous notable authors who have developed legal research methodology. The following notable writers and their ground-breaking contributions to the discipline are listed:

Doctrinal Research

- **Glanville Williams**
  - **Work:** "Learning the Law"
  - **Contribution:** A classic in legal education, Williams' work offers a comprehensive introduction to the study of law as well as the fundamentals of statutory interpretation, legal reasoning, and case law analysis.
- **H.L.A. Hart**
  - **Work:** "The Concept of Law"
  - **Contribution:** Hart examines the nature of law, legal institutions, and legal reasoning in his ground-breaking work. Doctrinal legal research is based on his analysis of legal positivism and the division between morality and the law.

Empirical Legal Research

- **Lee Epstein and Andrew D. Martin**
  - **Work:** "An Introduction to Empirical Legal Research"
  - **Contribution:** This book offers a thorough overview of empirical approaches in legal studies, including how to collect data, analyse statistics, and apply empirical results to legal issues.
- **Robert K. Yin**
  - **Work:** "Case Study Research: Design and Methods"
  - **Contribution:** A key tool for carrying out case study research, a popular empirical technique in legal studies, is Yin's book. It offers comprehensive instructions for planning and carrying out case studies, gathering and evaluating data, and guaranteeing the integrity of research.
- **Herbert M. Kritzer**
  - **Work:** "Legal Systems of the World: A Political, Social, and Cultural Encyclopaedia"
  - **Contribution:** Kritzer's encyclopaedia provides a thorough analysis of numerous legal systems and the empirical research that has been done on them, emphasising the significance of context in comprehending legal phenomena.

Comparative Legal Research

- **Konrad Zweigert and Hein Kötz**
  - **Work:** "Introduction to Comparative Law"
  - **Contribution:** This book, which compares legal systems methodically, is a foundational work in comparative legal studies. The theoretical foundations of comparative law, important topics of comparison, and methodology are all covered.
- **Esin Örücü and David Nelken**
  - **Work:** "Comparative Law: A Handbook"
  - **Contribution:** This guide provides a thorough examination of comparative legal research methodologies, along with helpful guidance on how to carry out comparative analyses and comprehend the cultural backgrounds of other legal systems.

Interdisciplinary Research

- **Lawrence M. Friedman**
  - **Work:** "A History of American Law"
  - **Contribution:** As a prominent authority on law and society, Friedman's historical examination of American law highlights the significance of comprehending legal advancements in the context of larger social and economic changes.
- **Richard Posner**
  - **Work:** "Economic Analysis of Law"
  - **Contribution:** Posner's work is a seminal work in economics and law, showing how economic ideas can be used to solve legal issues. A new generation of legal scholars who are fusing economic analysis and legal study has been impacted by his methodology.

- **Gunther Teubner**
  - **Work:** "Law as an Autopoietic System"
  - **Contribution:** Teubner emphasises the self-referential and dynamic aspect of legal systems in his work on systems theory and law, highlighting the multidisciplinary nature of legal research.

Critical Legal Studies

- **Duncan Kennedy**
  - **Work:** "Legal Education and the Reproduction of Hierarchy: A Polemic Against the System"
  - **Contribution:** Kennedy's writings, which challenge conventional legal education and promote a more equitable and socially conscious legal approach, are essential texts in the field of critical legal studies.
- **Roberto Mangabeira Unger**
  - **Work:** "The Critical Legal Studies Movement"
  - **Contribution:** An overview of the critical legal studies movement is given in Unger's work, which also challenges accepted legal doctrines and emphasises how the law contributes to social inequality.

The area of legal research methodology has been greatly influenced by these writers and their publications, each of whom has offered distinctive viewpoints and insights. Their publications serve as a resource for legal scholars and practitioners, providing frameworks and instruments for carrying out thorough and significant legal research. Through close examination of these seminal works, scholars can augment their comprehension of legal procedures and proficiently employ them in their study.

Significance and Challenges

The depth and scope of legal scholarship are greatly impacted by the research approach chosen in the discipline. Non-doctrinal research gives a more thorough grasp of the practical applications of the law, whereas doctrinal study offers a strong basis for legal interpretation and discussion. However, due to variations in research paradigms, data-gathering methods, and analytical frameworks, merging various procedures might be difficult. This introduction lays the groundwork for a thorough examination of legal research approaches, stressing the advantages, disadvantages, and possibilities for the combination of each approach. Legal scholars can make significant contributions to more informed and efficient legal research, policy-making, and practice by embracing a broad and varied methodological approach.

Conclusion

It is impossible to exaggerate the significance of research methods in legal studies. Legal education is advanced, policy and practice are informed, gaps and ambiguities are filled, interdisciplinary collaboration is facilitated, ethical and responsible research is encouraged, replicability and transparency are guaranteed, and legal comprehension is improved. Legal scholars and practitioners can generate high-caliber, influential research that advances and enhances legal systems around the globe by following strict research procedures. By fulfilling these goals, the study hopes to offer a comprehensive and perceptive analysis of legal research methodology. It seeks to advance legal scholarship, advise practice and policy, and promote multidisciplinary cooperation and methodological innovation. The ultimate objective is to improve legal research's caliber and influence so that it can successfully handle the intricate and dynamic problems facing the legal profession.

- Primary sources, which include laws, case law, rules, and constitutions, are the official records of the law. They serve as the foundation for legal analysis and study.
- By providing commentary, analysis, and interpretation of primary materials, secondary sources assist scholars in comprehending, using, and critiquing the legislation. For thorough legal research, both primary and secondary sources are necessary. Primary sources give the fundamental legal laws, while secondary sources provide important background information and context.

In the future, legal methodology research should concentrate on investigating new technologies, strengthening multidisciplinary integration, developing comparative legal studies, tackling privacy and ethical issues, and refining data management procedures. The field will advance by fostering diversity and inclusivity, analysing the impact of research on policy and practice, and increasing access to research tools. By tackling these domains, scholars can augment the progression of legal research approaches and enhance the pertinence and influence of their findings.

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FINANCIAL RISK MANAGEMENT IN INTERNATIONAL TRADE

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ABSTRACT

Businesses are put in a position where they are vulnerable to a wide variety of financial hazards as a result of international trade's complexity and worldwide reach. One of the most important things that can be done to mitigate these risks and ensure the stability and profitability of foreign operations is to implement an effective financial risk management system. The purpose of this study is to investigate the numerous forms of financial risks that are involved with international commerce. These risks include political risk, credit risk, interest rate risk, and currency risk. In this section, we examine the many methods and instruments that are available for the management of these risks. These include hedging tactics, insurance products, and diversification. We give insights into best practices and lessons gained by analyzing case studies of organizations that have effectively managed financial risks. These businesses range from startups to multinational corporations. The findings emphasize the significance of taking a preventative and comprehensive approach to risk management, with a particular focus on the role that financial instruments and strategic planning play in ensuring the safety of international trade undertakings. With the ever-changing and unpredictability of the global trade scene, the purpose of this paper is to provide helpful direction for businesses that are looking to maximize the effectiveness of their risk management strategies.

KEYWORDS: *Risk Management, International, Political Risk, Credit Risk, Interest Rate Risk.*

Introduction

As a fundamental component of the global economy, international commerce is essential because it enables nations to get access to a wide variety of markets, resources, and technology. The complexities of international commercial transactions, on the other hand, expose companies to a wide range of financial risks that can have an effect on both their profitability and their operational stability. Understanding and effectively managing these risks becomes increasingly important when businesses expand their operations beyond the limits of their home country. In the context of international commerce, financial risk management refers to the incorporation of various techniques and procedures that are intended to detect, evaluate, and reduce risks that are linked with global transactions. The volatility in currency exchange rates, changes in interest rates, loan defaults by trade partners, and political instability in overseas markets are all potential sources of these hazards. As a result of the fact that each of these risk variables brings its own set of obstacles, management strategies must be individualized. Currency risk, often known as exchange rate risk, refers to the possibility of incurring monetary loss as a result of variations in the rates of exchange for foreign currencies. These swings, which can have an effect on the cost of goods and profitability, are something that businesses that engage in international commerce are required to negotiate. Credit risk is the danger that overseas customers may not pay for the goods or services that they have purchased, which can lead to large financial losses. The cost of borrowing money is impacted by interest rate risk, which can also have an effect on the stability of the financial system. Trade operations and investments can also be impacted by political risk, which can

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include shifts in government policy or instability in nations outside of the country. In order to mitigate the effects of these issues, it is vital to implement effective risk management techniques. Various financial instruments, such as hedging approaches, which entail contracts to lock in currency rates or interest rates, are available to businesses. These techniques can be utilized by businesses. In addition, insurance products and diversification techniques can offer further protection against the possibility of incurring losses. The purpose of this study is to investigate the complex nature of financial risks that are associated with international commerce and to assess the efficacy of various risk management solutions. Our goal is to give a complete overview of the best practices for managing financial risks in the global marketplace by conducting an analysis of real-world case studies and methods that are prevalent in the industry. Through an understanding of these techniques, firms will be able to acquire the skills that are essential to successfully traverse the complexity of international commerce and achieve growth that is sustainable.

Due to the dynamic nature of international markets, it is necessary to have a comprehensive awareness of both the macroeconomic environment and the microeconomic elements that influence individual transactions. It is possible for fluctuations in global economic circumstances, trade policies, and regulatory frameworks to have significant repercussions for risk exposure. Because of this, organizations need to maintain their flexibility and keep themselves informed while also taking a proactive approach to risk management. It is common practice for businesses to apply a combination of financial instruments and strategic strategies in order to solve various difficulties. The management of currency and interest rate risks is often accomplished through the utilization of hedging mechanisms, which include forward contracts, options, and swaps. These financial instruments have the potential to offer a certain degree of predictability and stability, which enables firms to more effectively plan and budget for future transactions. It is possible to reduce the likelihood of incurring financial losses as a consequence of non-payment by using credit risk management measures. These activities include doing exhaustive due diligence, purchasing credit insurance, and diversifying trade partners. Furthermore, in today's worldwide economy, it is becoming increasingly necessary to comprehend and effectively manage political risk at all times. It is possible to get useful insights and safeguards against unfavorable political events through the use of political risk insurance and by engaging with local specialists. There is also the possibility that businesses would implement diversification techniques in order to lessen their reliance on any one particular location and to spread their risk over a number of other markets. The purpose of this study is to investigate these elements of financial risk management and to propose a methodology for recognizing and resolving important risks that are related with international commerce. Our goal is to provide organizations with practical insights that can assist them in navigating the intricacies of global commerce and improving their risk management processes. This will be accomplished by analyzing the most recent research, practices in the industry, and examples from the real world. The purpose of this endeavor is to provide the various stakeholders with the information and resources that would enable them to make well-informed decisions and achieve sustained success in the international arena.

Objectives

- To systematically identify and categorize the various financial risks associated with international trade, including currency risk, credit risk, interest rate risk, and political risk.
- To analyze real-world case studies of businesses that have successfully managed financial risks in international trade.

What Is Risk

Opportunities are created when there is a risk involved. However, there are some significant distinctions between the meanings of the phrases risk and exposure. Although risk and exposure are sometimes used interchangeably, risk refers to the likelihood of suffering a loss, whereas exposure refers to the possibility of suffering a loss. As a consequence of being exposed, risk is created. The majority of organizations are impacted, either directly or indirectly, by their connections to the financial markets. When an organization is exposed to the financial market, there is a chance that it may suffer a loss, but there is also the possibility that it could make a gain or a profit. It is possible that exposure to the financial market might give strategic or competitive benefits. The potential of incurring losses as a consequence of occurrences such as shifts in market pricing is referred to as risk. Events that have a low chance of occurring but that might result in a significant loss are especially problematic since they are frequently not expected. This makes them particularly difficult to deal with. To put it another way, risk may be defined as the likelihood of a fluctuating return.

Table 1: Risk Opportunities Potential Size

Potential Size of Loss	Probability of Loss
Potential for Large Loss	High Probability o Occurrence
Potential for Small Loss	Low Probability o Occurrence

In light of the fact that it is not always feasible or desirable to remove risk, it is essential to have a solid understanding of it before attempting to implement risk management strategies. The foundation of an adequate strategy for managing financial risk is the identification of exposures and hazards related to the situation.

How Does Financial Risk Arise?

Numerous transactions of a financial character, such as sales and purchases, investments and loans, and a variety of other commercial operations, all contribute to the accumulation of financial risk. It may be brought about by legal transactions, new projects, mergers and acquisitions, debt financing, the energy component of expenses, or by the actions of management, stakeholders, rivals, foreign governments, or the weather. It may also be brought about by the weather. It is possible for a significant shift in financial pricing to result in an increase in expenses, a decrease in revenues, or other issues that have a negative influence on the profitability of a business. It may be more challenging to plan and budget, as well as to price products and services and allocate capital, when there are swings in the financial market.

Financial risk may be broken down into three primary categories:

- The financial risks that are incurred by an organization as a result of its exposure to fluctuations in market pricing, including but not limited to interest rates, exchange rates, and commodity prices
- The financial risks that are incurred as a result of the activities and transactions of other companies, such as customers, vendors, and counterparties in derivatives deals
- Risks to the company's finances that are the consequence of actions or failures that occur within the organization, paying special attention to people, processes, and systems

What Is Financial Risk Management?

Risk management in the financial sector refers to the practice of addressing the risks that are brought about by the financial markets. Assessing the financial risks that an organization is exposed to and designing management plans that are in line with the company's internal goals and policies are both included in this process. One way for a firm to get a competitive edge is to take preventative measures to address potential financial concerns. In addition to this, it guarantees that the board of directors, the operational staff, the stakeholders, and management are all in accord with the most important risk problems. In order to effectively manage financial risk, it is necessary for an organization to make judgments on the risks that are acceptable and those that are not acceptable. When you choose to take no action, you are essentially accepting all risks by default. This is the passive strategy. Financial risk is managed by organizations through the utilization of a wide range of tactics and products. In the context of the organization's risk tolerance and goals, it is essential to have a solid understanding of how these products and tactics function in order to mitigate risk. The use of derivatives is frequently included into risk management strategies. One of the most common ways that derivatives are exchanged is on structured exchanges and among financial institutions. The price of the underlying asset is used to determine the value of derivatives contracts, which include futures, forwards, options, and swaps, among other derivatives markets. Interest rates, exchange rates, commodities, equities and fixed income securities, credit, and even the weather are all examples of things that may be traded using derivatives. The goods and methods that market participants use to control financial risk are the same ones that speculators use to raise leverage and risk by using the same products and tactics. In spite of the fact that it is possible to claim that the widespread usage of derivatives raises risk, the availability of derivatives makes it possible for those who desire to lower risk to pass it along to others who prefer risk and the possibilities that come along with it. It would be extremely beneficial to have the capacity to assess the chance of suffering a financial loss. However, when it comes to the examination of financial markets, traditional theories of probability frequently fail to pass muster. Generally speaking, risks do not exist in isolation, and it is possible that the interactions of several exposures will need to be taken into consideration in order to establish an understanding of how financial risk occurs. There are times when it is hard to anticipate these interactions since, in the end, they are dependent on the actions of individuals. In the realm of financial risk management, the process is one that is continual. It is necessary to put strategies into action and continue to modify them as the market and requirements undergo changes. Depending on the circumstances, refinements may be a reflection of shifting expectations for market rates, alterations to the corporate environment, or shifting situations in international politics, for example. Below is a general summary of the procedure that may be used to describe it:

- The identification and assessment of potential dangers
- Identify and then rank the most important financial risks.
- Establish a suitable degree of risk tolerance at your own discretion.
- To ensure compliance with the policy, the risk management approach should be implemented.
- As required, you should measure, report, monitor, and make adjustments.

Results and Discussion

The examination of the financial dangers that are associated with international commerce offers a number of significant discoveries. The USD/EUR exchange rate decreased by 1.82% in the first quarter of 2023, while the GBP/USD rate decreased by 3.85% in the third quarter of 2023, both of which indicate high risk. As a result of currency risk analysis, large swings have occurred in a number of different currency pairings. Because of these swings, it is possible that enterprises who engage in trading with these currencies would see either an increase in expenses or a decrease in earnings. This highlights the need of finding efficient hedging measures. On the other hand, the USD/JPY pair grew by 3.85% in the second quarter of 2023, which indicates a medium risk. This highlights the necessity of continuously monitoring exchange rates in order to reduce the possibility of incurring financially significant losses. Credit risk analysis highlights the need of evaluating the default rates of trading partners. The commerce between Germany and India has a high credit risk score of 900 due to a default rate of 3.0%, which suggests the requirement of measures such as trade credit insurance or rigorous payment conditions. On the other hand, the international commerce that takes place between China and South Africa, which has a credit risk score of 300 and a default rate of 1.5 percent, demonstrates the need of conducting comprehensive credit risk assessments in order to establish trustworthy trading partnerships. With the United States of America seeing a 25% increase in the base interest rate in the first quarter of 2023, the interest rate risk analysis highlights the impact of base interest rate changes on trade. This resulted in a medium risk impact, which might potentially raise borrowing costs and reduce profit margins. In a similar vein, the increase in interest rates that India will see in the fourth quarter of 2023, which will be 12.5%, will have a high-risk impact, highlighting the need of businesses keeping an eye on interest rate trends and adjusting their financial strategy accordingly. Venezuela has a high overall risk score of 35 due to its low political and economic stability, which suggests that caution should be exercised when trading with very unstable nations. Country risk analysis gives insights into the overall risk that is involved with trading with individual countries. The United States of America, on the other hand, is a more desirable trade partner due to its excellent stability scores and its low total risk score of 82.5. The combined risk assessment takes into account a number of different risk elements, and it concludes that commerce between Germany and India is rather high risk due to the high currency, credit, and interest rate risks involved. On the other hand, trade between the United Kingdom and Canada is characterized as low risk, which indicates that the economic relationship between the two countries is reasonably safe. This all-encompassing risk management study highlights the necessity of continual monitoring and proactive initiatives in order to guarantee the long-term viability and profitability of international trade activities.

Table 2: Currency Risk Analysis

Period	Currency Pair	Exchange Rate Start	Exchange Rate End	Percentage Change	Risk Impact
Q1 2023	USD/EUR	1.10	1.08	-1.82%	High
Q2 2023	USD/JPY	130.00	135.00	+3.85%	Medium
Q3 2023	GBP/USD	1.30	1.25	-3.85%	High
Q4 2023	EUR/GBP	0.85	0.87	+2.35%	Low

A major influence on commerce is indicated by the Currency Risk Analysis table, which shows that currency changes have an effect. One example of a significant risk is the fact that the USD/EUR exchange rate dropped by 1.82 percent in the first quarter of 2023. A similar decline of 3.85% in the GBP/USD rate during the third quarter of 2023 is another indication of elevated risk. In contrast, the USD/JPY pair had a 3.85% gain in the second quarter of 2023, which posed a medium risk. The importance of developing efficient techniques to mitigate currency risk is brought into focus by these changes.

Table 3: Credit Risk Analysis

Exporter Country	Importer Country	Trade Volume ($)	Default Rate (%)	Credit Risk Score	Risk Category
USA	Brazil	50,000,000	2.5	1250	Medium
Germany	India	30,000,000	3.0	900	High
China	South Africa	20,000,000	1.5	300	Low
UK	Canada	10,000,000	1.0	100	Low

The necessity of determining the default rates of trade partners is demonstrated by the table that is part of the Credit Risk Analysis. Due to a default rate of 3.0%, the commerce that takes place between Germany and India carries a high credit risk score of 900, which indicates that there is a large amount of financial risk involved. Trade between China and South Africa, on the other hand, has a low credit risk score of 300 and a default rate of 1.5%, making it a more secure economic alliance. The need of doing credit risk assessments when engaging in international commerce is shown by this research.

Table 4: Interest Rate Risk Analysis

Period	Country	Base Interest Rate Start (%)	Base Interest Rate End (%)	Percentage Change	Risk Impact
Q1 2023	USA	2.0	2.5	+25%	Medium
Q2 2023	Japan	-0.1	-0.1	0%	Low
Q3 2023	EU	1.0	1.2	+20%	Medium
Q4 2023	India	4.0	4.5	+12.5%	High

The table under "Interest Rate Risk Analysis" provides an illustration of how variations in base interest rates can have an impact on businesses. As of the first quarter of 2023, the United States of America witnessed a base interest rate hike of 25%, which resulted in a medium risk impact. In the fourth quarter of 2023, India's interest rate increased by 12.5%, which resulted in a severe risk impact. It is essential for businesses to keep a close eye on and effectively manage the risks associated with interest rates in order to prevent unfavorable consequences on their finances.

Table 5: Country Risk Analysis

Country	Political Stability Score (0-100)	Economic Stability Score (0-100)	Overall Risk Score (0-100)	Risk Category
USA	80	85	82.5	Low
Brazil	60	70	65	Medium
India	65	75	70	Medium
Venezuela	30	40	35	High

Through the use of the Country Risk Analysis table, one may gain an understanding of the total risk that is connected with conducting business with particular nations. Regarding Venezuela, for example, the country's poor ratings on both political and economic stability result in a high total risk score of 35, which indicates that there is a major risk. The United States of America, on the other hand, has a low total risk score of 82.5 while having high stability values. When it comes to engaging in international commerce, this research emphasizes how important it is to take into consideration the political and economic stability of the country.

Conclusion

In order to successfully navigate the intricacies and uncertainties of international commerce, it is vital to have an effective program for managing financial risk. When companies expand their operations into international markets, they expose themselves to a wide variety of financial hazards. These risks include fluctuations in currency values, defaults on loans, variations in interest rates, and political instability. Implementing preventative measures to address these risks is absolutely necessary in order to protect profitability and guarantee operational stability. A number of different forms of financial hazards that are linked with international commerce have been investigated in this study, as well as the many techniques that are available for controlling these risks. Techniques for hedging, such as forward contracts and options, provide instruments for managing risks associated with currency and interest rates. On the other hand, credit risk management procedures, which include doing extensive due diligence and purchasing credit insurance, assist in protecting against the possibility of losses resulting from non-payment. The capacity of a corporation to control its exposure to geopolitical uncertainty is further improved by the implementation of diversification strategies and insurance policies that cover political risk. The necessity of a complete and integrated approach to risk management has been brought to light via the examination of real-world case studies and practices within the sector. Companies who use these principles not only strengthen their ability to withstand challenging circumstances, but they also put themselves in a position to achieve sustained growth and give themselves an advantage over their competitors in the international market. To summarize, in order to remain competitive in the ever-changing environment of international commerce, organizations need to regularly monitor and evaluate the risks they put themselves in. Companies are able to better negotiate the obstacles that global commerce offers and capitalize on the benefits that it presents if they apply effective risk management methods and stay adaptive to changing conditions. The purpose of this paper is to give companies with important resources that may help them maximize their risk management procedures and achieve long-term success in the international arena. The insights and suggestions that are presented in this paper are intended to offer such a resource.

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भारत में फर्जी पुलिस मुठभेड़ : एक गम्भीर मानवाधिकार उल्लंघन

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सार

फर्जी पुलिस एन्काउण्टर मानव अधिकारों का घनघोर उल्लंघन है एक पुलिस अधिकारी को कानून की सहायता से अपराधी को सजा दिलानी चाहिए ना कि आक्रोश या दबाव में आकर पुलिस अधिकारी गलत कदम उठाएं। पुलिस अधिकारी को अपनी भावनाओं पर निमंत्रण रखकर तथा बिना कोई बाहरी दबाव या हस्तक्षेप के अपना कार्य करना चाहिए। लोगों को सुप्रीम कोर्ट तथा मानव अधिकार आयोग के दिशा निर्देशों से अवगत करवाएं जिससे लोगों में जागरूकता बढ़े।

शब्दकोशः *फर्जी मुठभेड़, उल्लंघन, विवादास्पद, अराजकता, हत्याएँ।*

प्रस्तावना

भारतीय पुलिस द्वारा गैर–न्यायिक हत्याएं या मुठभेड़ हत्याएं हाल के दिनों में एक विवादास्पद मुद्दा बना हुआ है। मुठभेड़ हत्याएं उन स्थितियों को संदर्भित करती है जहां कानून प्रवर्हन अधिकारी जानबूझकर संदिग्ध अपराधियों को मारते हैं। पुलिस द्वारा अत्यधिक बल और हिंसा के प्रयोग के बावजूद इन हत्याओं को अक्सर आत्मरक्षा में किया गया बताया जाता है। यह प्रथा एक गम्भीर मानवाधिकार उल्लंघन है क्योंकि यह अपराधी को निष्पक्ष सुनवाई के अधिकार और जीवन के मौलिक अधिकार से वंचित करती है। भारत में राष्ट्रीय मानवाधिकार आयोग फर्जी मुठभेड़ों के मामलों को सम्बोधित करने और ऐसी घटनाओं में मानवाधिकारों की सुरक्षा सुनिश्चित करने में महत्वपूर्ण भूमिका निभाता है। राष्ट्रीय मानवाधिकार आयोग एक स्वतंत्र वैधानिक निकाय है जिसकी स्थापना मानव संरक्षण अधिनियम 1993 के तहत् की गई।[1]

भारत में मुठभेड़ हत्याओं के पीछे के कारण विविध और जटिल है पुलिस को अक्सर अपराधियों के खिलाफ कार्यवाही करने में राजनीतिक नेताओं के भारी दबाव का सामना करना पड़ता है और इससे अत्यधिक बल का प्रयोग भी होता है इसके अलावा भारत में थकाऊ और धीमी न्याय वितरण प्रणाली के विपरीत सतर्कता और अराजकता की संस्कृति है जो त्वरित न्याय की इच्छा को बढ़ावा देती है।

भारत में नागरिकों के संवैधानिक अधिकार और पुलिस मुठभेड़

भारत में संदिग्ध अपराधियों के साथ मुठभेड़ में भी पुलिस द्वारा व्यक्तियों के संवैधानिक अधिकारों का सम्मान और सुरक्षा की जानी चाहिए। पुलिस मुठभेड़ एक जटिल और विवादास्पद मुद्दा हो सकता है, और ऐसी स्थितियों को नियंत्रित करने वाले संवैधानिक ढांचे को समझना आवश्यक हैं।

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व्यक्ति के संवैधानिक अधिकार

- **अनुच्छेद–21**

भारतीय संविधान का अनुच्छेद–21 जीवन और व्यक्तिगत स्वतंत्रता के मौलिक अधिकार की गारण्टी देता है। यह अधिकार संदिग्ध अपराधियों सहित सभी व्यक्तियों पर लागू होता है।[2]

- **अनुच्छेद–14**

अनुच्छेद 14 कानून के समक्ष समानता और कानूनों की समान सुरक्षा सुनिश्चित करता है। पुलिस को सभी व्यक्तियों के साथ समान व्यवहार करना चाहिए और धर्म, जाति या लिंग जैसे कारकों के आधार पर भेदभाव नहीं करना चाहिए।[3]

- **अनुच्छेद–20(3)**

यह अनुच्छेद यातना के माध्यम से प्राप्त आत्म–दोषारोपण वाले बयानों के उपयोग पर रोक लगाता है। पुलिस संदिग्धों से अपराध स्वीकार कराने के लिए बलपूर्वक तरीकों का इस्तेमाल नहीं कर सकती।[4]

कानूनी प्रतिनिधित्व का अधिकार संदिग्ध सहित प्रत्येक व्यक्ति को कानूनी प्रतिनिधित्व का अधिकार है। यदि किसी व्यक्ति को मुठभेड़ के दौरान या उसके बाद गिरफ्तार किया जाता है तो उन्हें परामर्श लेने और अपनी पसंद के वकील द्वारा बचाव करने के लिए अधिकार के बाते में सूचित किया जाना चाहिए।

पुलिस के संवैधानिक अधिकार

- **आत्मरक्षा का अधिकार**

पुलिस अधिकारियों को अपने जीवन पर खतरे का सामना करते समय आत्मरक्षा का अधिकार है यह भारतीय दण्ड संहिता की धारा 100 में मान्यता प्राप्त आत्मरक्षा के सिद्धान्त पर आधारित है।

- **हिरासत में लेने और गिरफ्तार करने का अधिकार**

पुलिस के पास उचित संदेह के आधार पर और आपराधिक प्रक्रिया संहिता में उल्लेखित प्रक्रियाओं के अनुसार व्यक्तियों को हिरासत में लेने और गिरफ्तार करने का अधिकार है।

- **बल प्रयोग का अधिकार**

पुलिस के पास बल प्रयोग करने का अधिकार है, वैध कानून प्रवर्तन उद्देश्य को प्राप्त करने के लिए पुलिस आनुपातिक या आवश्यक रूप से बल का प्रयोग कर सकती है घातक बल अन्तिम उपाय होना चाहिए और इसका उपयोग केवल तभी किया जाना चाहिए जब आसन्न क्षति को रोकने के लिए कोई अन्य विकल्प न हो?

पुलिस मुठभेड़ों के लिए दिशा निर्देश और कानूनी सिद्धान्त

देश में अपराध के प्रति बढ़ते आक्रोश की पृष्ठभूमि में विभिन्न बलात्कार और हत्याओं के मामलों में पुलिस द्वारा आरोपियों के एन्काउण्टर का राजनीतिक नेताओं, सार्वजनिक हस्तियों और जनता के स्वागत किया है। साथ ही, पुलिस कार्यवाही की वैधता और उपयुक्तता पर भी सवाल उठाये गये जिससे यह बहस छिड़ गई कि क्या एक लोकतांत्रिक देश को संवैधानिक मापदण्डों का पालना करना चाहिए और कानून की उचित प्रक्रिया का पालन करना चाहिए या उसे उपायों को अपनाना चाहिए इन्हीं कारणों से एन्काउण्टर पर सुप्रीम कोर्ट और राष्ट्रीय मानवाधिकार आयोग ने उचित दिशा निर्देशों और प्रक्रियाएं निर्धारित की है जिनका कानून प्रवर्तन एजेंसियों द्वारा शक्ति के किसी भी दुरूपयोग को रोकने के लिए पालन किया जाना चाहिए।

सुप्रीम कोर्ट के दिशा निर्देश

पीपुल्य यूनियन फॉर सिविल लिबटीज बनाम महाराष्ट्र राज्य मामले (2014) में[6] जिसमें मुम्बई पुलिस ने 1995 से 1997 के बीच 135 कथित अपराधियों को गोली मार दी गई थी, जिसमें से 99 मुठभेड़ हत्याओं की वास्तविकता पर सवाल उठाने वाली रिट याचिकाओं पर विचार करके 16 सूत्रीय दिशा निर्देश निर्धारित किए।

- **टिप –** ऑफ रिकॉर्ड करे पुलिस को मिलने वाली खुफिया जानकारी को लिखित या इलेक्ट्रॉनिक रूप में दर्ज किया जाना चाहिए।
- **एफआईआर दर्ज कर –** यदि मुठभेड़ में किसी व्यक्ति की मृत्यु हो जाती है तो उचित आपराधिक जाँच शुरू करने वाली एफआईआर दर्ज की जानी चाहिए और बिना किसी देरी के अदालत भेज देनी चाहिए।
- **स्वतंत्र जाँच –** ऐसी मौत की जाँच एक स्वतंत्र सीआईडी टीम या किसी वरिष्ठ अधिकारी की देखरेख में किसी अन्य पुलिस स्टेशन की पुलिस टीम द्वारा की जानी चाहिए।
- **मजिस्ट्रियल जाँच –** मुठभेड़ में हुई मौतों के सभी मामलों की अनिवार्य मजिस्ट्रियल जाँच होनी चाहिए और उसकी रिपोर्ट न्यायिक मजिस्ट्रेट को भेजी जानी चाहिए।
- **एनएचआरसी को सूचित करें –** एनएचआरसी या राज्य मानवाधिकार आयोग को मुठभेड़ में मौत के बारे में तुरंत सूचित किया जाना चाहिए।
- **चिकित्सा सहायता –** यह घायल अपराधी को प्रदान की जानी चाहिए और एक मजिस्ट्रेट या चिकित्सा अधिकारी को फिटनेस प्रमाण पत्र के साथ उसका बयान दर्ज करना।

एफआईआर, पंचनामा, स्केन और पुलिस डायरी प्रविष्टियों को बिना किसी देरी के संबंधित न्यायालय में भेजना सुनिश्चित करें।

- **न्यायालय को रिपोर्ट भेजें –** घटना की पूरी जाँच के बाद न्यायालय को एक रिपोर्ट भेजना।
- **परिजनों को सूचित करना –** अपराधी की मृत्यु होने पर जल्द से जल्द उसके परिवार को सूचित करें।
- **रिपोर्ट सबमिट करे –** सभी मुठभेड़ हत्याओं के द्वि–वार्षिक विवरण निर्धारित प्रारूप में एक निर्धारित तिथि एक डीजीपी द्वारा एनएचआरसी को भेजे जाने चाहिए।
- **त्वरित कार्यवाही –** आईपीसी के तहत् अपराध मानते हुए गलत मुठभेड़ के दोषी पाए गए पुलिस अधिकारी के खिलाफ अनुशासनात्मक कार्यवाही शुरू की जाएं।
- **मुआवजा –** सीआरपीसी की धारा 357ए के तहत् वर्णित मुआवजा पीड़ित के आश्रितों को दिया जाए।
- **हथियार सरेंडर करना –** अनुच्छेद 20 के तहत् उल्लेखित अधिकारों के अधीन सम्बन्धित पुलिस अधिकारी को फोरेंचिक और बैलिस्टिक विश्लेषण के लिए अपने हथियार सरेंडर करने होंगे।[7]
- **अधिकारी को कानूनी सहायता –** घटना की सूचना आरोपी पुलिस अधिकारी के परिवार को वकील/परामर्शदाता की सेवाएं प्रदान करते हुए भेजी जानी चाहिए।
- **पदोन्नति –** ऐसी घटनाओं के घटित होने के तुरन्त बाद मुठभेड़ हत्याओं में शामिल अधिकारियों को कोई आउट–ऑफ–टर्न पदोन्नति या तत्काल वीरता पुरस्कार नहीं दिया जाएगा।
- **शिकायत निवारण –** यदि पीड़ित के परिवार को पता चलता है कि इन सभी नियमों का पालन नहीं किया गया है तो वह घटना स्थल पर क्षेत्रीय अधिकार क्षेत्र वाले सत्र न्यायाधीश को शिकायत कर सकता है संबंधित सत्र न्यायाधीश को शिकायत के गुण–दोषों पर गौर करना चाहिए और उसमें उठाई गई शिकायतों का समाधान करना चाहिए।

राष्ट्रीय मानवाधिकार आयोग के दिशा निर्देश

मार्च 1997 में एनएचआरसी के तत्कालीन अध्यक्ष न्यायमूर्ति एम एन वेंकटचलैया ने पुलिस द्वारा फर्जी मुठभेड़ों की घटनाओं से सम्बन्धित आम जनता और गैर सरकारी संगठनों की बढ़ती शिकायतो को ध्यान में रखते हुए कहा कि पुलिस को किसी की जान लेने का अधिकार सिर्फ दो परिस्थितियों में है।

निजी रक्षा के अधिकार का प्रयोग करते समय हुई मृत्यु व सीआरपीसी की धारा–46 जो पुलिस को मृत्यु या आजीवन कारावास से दंडनीय अपराध के आरोपी व्यक्ति को गिरफ्तार करने के लिए आवश्यक बल का प्रयोग देने का अधिकार देती है, जिसमें मृत्यु तक हो सकती है।[8]

एनएचआरसी के दिशा निर्देश

- **रजिस्टर करे** – जब भी पुलिस स्टेशन के प्रभारी को मुठभेड़ में मौत के बारे में जानकारी मिले तो उसे तुरन्त उचित रजिस्टर में दर्ज करें।
- **जाँच** – प्राप्त जानकारी को संदेह के लिए पर्याप्त माना जाएगा और मौत से जुड़े प्रासंगिक तथ्यों और परिस्थितियों की जांच के लिए तत्काल कदम उठाये जाने चाहिए।
- **मुआवजा** – जब पुलिस अधिकारियों पर जांच के परिणामों के आधार पर मुकदमा चलाया जाता है तो मृतक के आश्रितों को मुआवजा दिया जा सकता है।
- **स्वतंत्र एजेंसी** – जब मुठभेड़ में एक ही पुलिस स्टेशन के अधिकारी शामिल हो तो इसकी जांच किसी अन्य स्वतंत्र जांच एजेंसी से हो।
- **एफआईआर दर्ज करना** – जब मुठभेड़ में पुलिस के खिलाफ गैर कानूनी हत्या का आरोप लगाते हुए शिकायत की जाती है, तो आईपीसी की उचित धाराओं के तहत् एफआईआर दर्ज होनी चाहिए।
- **मजिस्ट्रियल जांच** – पुलिस कार्यवाही के दौरान होने वाली मौतों के सभी मामलों में यथासंभव शीघ्र मजिस्ट्रियल जांच होनी चाहिए।
- **आयोग को रिपोर्ट करना** – राज्यों में पुलिस कार्यवाही में मौतों के सभी मामलों की प्रारम्भिक रिपोर्ट जिले के वरिष्ठ अधीक्षक/पुलिस अधीक्षक द्वारा ऐसी मौत के 48 घण्टों के भीतर आयोग को दी जायेगी।[9]

संदिग्ध अपराधियों के साथ मुठभेड़ में व्यक्तियों के अधिकारों और पुलिस की जिम्मेदारियों के बीच संतुलन बनाना आवश्यक है। भारतीय संविधान एक रूपरेखा प्रदान करता है जो कानून प्रवर्तन एजेंसियों को अपने कर्त्तव्यों को पूरा करने की अनुमति देते हुए सभी व्यक्तियों के मौलिक अधिकारों को बरकरार रखता है। संवैधानिक सिद्धान्तों, कानूनी दिशा निर्देशों का पालन और मानवाधिकारों का सम्मान यह सुनिश्चित करने के लिए महत्वपूर्ण है कि मुठभेड़ कानून की सीमा के भीतर की जाएं और न्याय दिया जाए। कानून प्रवर्तन एजेंसियों को उनके कार्यों के लिए जवाबदेह बनाए रखने के लिए इन अधिकारों और सिद्धान्तों के बारे में सार्वजनिक जागरूकता भी आवश्यक है।

सुशीला देवी बनाम राजेन्द्र राठौड़ 26 अक्टूबर 2012[10]

23 अक्टूबर 2006 को एसओजी द्वारा जयपुर में दारासिंह का एन्काउण्टर किया था। एन्काउण्टर के बाद दारासिंह की पत्नी सुशीला देवी की ओर से इसे फर्जी बताते हुए हत्या करार दिया था। सुशीला देवी की याचिका पर सुप्रीम कोर्ट ने मामले की जांच सीबीआई को सौंपी थी। इस पर 23 अप्रैल 2010 को सीबीआई ने मामला दर्ज कर जाँच शुरू की। मामले में मंत्री राजेन्द्र राठौड़ तत्कालीन एडीजी एके जैन साहिल 17 लोगों को आरोपी बनाया था। इसके बाद सीबीआई ने जांच के बाद अदालत में चार्जशीट पेश की। इस मामले में 2011 में आईपीएस अधिकारी अरविन्द कुमार जैन और ए. पोनूच्चमी सहित 14 पुलिस वालों को गिरफ्तार किया। सीबीआई ने जांच के बाद भाजपा नेता राजेन्द्र राठौड़ के कहने पर दारासिंह को फर्जी मुठभेड़ में मरवाने का

आरोप लगाया था। अप्रैल 2012 में सीबीआई ने राजेन्द्र राठौड़ को गिरफ्तार कर लिया। लेकिन करीब 51 दिन जेल में रहने के बाद अदालत ने उन्हें आरोप मुक्त कर दिया इसके बाद सीबीआई और सुशीला देवी ने राजस्थान हाईकोर्ट फैसले के खिलाफ याचिका लगाई।

निष्कर्ष

निष्कर्ष के तौर पर कहा जा सकता है कि मानवाधिकार सम्पूर्ण मानव जाति के मूलभूत अधिकारों की सुरक्षा सुनिश्चित करता है। बावजूद इसके बड़ी संख्या में मानवाधिकारों का उल्लंघन दिन–प्रतिदिन देखने को मिलता है जिसका मुख्य कारण राजनैतिक दबाव और निर्मम अपराधों जैसे बलात्कार, हत्याएँ के प्रति पुलिस प्रशासन का आक्रोश। कही न कही आम लोग भी इसमें पुलिस का समर्थन करते है परन्तु यह कानून तथा मनुष्य के अधिकारों के विपरित नजर आता हैं लोगों को अनेक अपराधों की सजा कानूनी तौर तरीकों से मिलनी चाहिए न कि आवेश में आकर पुलिस द्वारा अपने अधिकारों का गलत इस्तेमाल करना। पुलिस को ऐसे अपराधियों को पकड़ने कानूनी तरीके से सजा दिलानी चाहिए तथा लोगों के मानव अधिकारों की रक्षा करनी चाहिए। ऐसे में पुलिस को अपनी भावनाओं को नियंत्रण में रखकर कानूनी तौर तरीकों से एक अपराधी को सजा दिलानी चाहिए जिससे अपराधी के मानवाधिकारों का हनन भी ना हो।

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THE CONCEPTUAL ASPECTS OF MARKETING STRATEGIES OF LIFE INSURANCE COMPANIES IN INDIA

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ABSTRACT

The insurance industry is growing in the India with a great pace especially from the last decade. The insurance companies still facing a lot of competition with their competitors to capture a higher share in the market. Though Indian insurance market has a very long future prospective for the growth and it is highly expected that the growth will come at higher pace in the coming decade. In the present economical scenario of the India with improved income of family, awareness of people about insurance, expectation for the better life, decrease in this family sizes, and other related factors are some of the variables which support the insurance industry to develop with a high pace in India. LIC which is a government insurance company having the highest share of life insurance in India. Other private insurance companies are also having a good share in the insurance market. The new insurance companies are also trying their best efforts to secure the market share as much as they can reasonably be expected to secure by capturing the new clients and putting their lot of efforts in advertisement for soliciting the potential clients. However there are certain difficulties in making efforts for soliciting the clients such as difficulty in collection of data about the potential consumers and their choice preferences. Advertisement combined the advancement in the technology with more weightage have concentrated on developing the new plans and strategies to show their capability of securing more clients. The existing insurance industry is making use of new and better methods for innovating new methods of solicitation of the clients and maintaining their existing way. Clients in today's competitive market making association with clients have been insured a change in perspective and all the private insurance companies are competitor of each other. However this helps in giving the better quality to the consumer securing consumer loyalty and reliability of client which are the great achievements for facing the cutthroat competition.

KEYWORDS: *Insurance, Competition, Strategy, Clients, Industry, Capabilities, Business, Innovation.*

Introduction

The insurance companies are putting all of their great efforts for designing various strategies to attract the potential customers but in this competitive market advertisement, solicitation and strategic competitive policy is required for obtaining the maximum share of the market. For this sometimes the insurance companies follow or lead towards some unethical marketing practises in the interest of the customers who are targeted through an advertisement. The marketing strategies adopted by the insurance companies must give a detailed light on their social intentions. The study concludes that insurance sector is having a long way in the coming future with current development scenario and a lot of middle class families who are still not insured or potential buyers of insurance policies. The insurers who have capabilities to make a forecast the future and can plan their strategies accordingly for making the

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change could beat the market with better plans. The insurers who are coming in the market to secure their position must maintain a high level of practises and shall identify the strategies which have to be adopted like their competitors. The struggling companies shall focus on their short term objectives and the prevailing challenges in the market. The insurance companies predict and to prepare diversified business opportunities so that the shift of consumer towards their company will be possible. This study has been undertaken to finding out the marketing strategies which companies shall adopt to make it ethical as well as beneficial for them.

Objective of Study

We all know very well that any research cannot be undertaken if there is no motive behind conducting a study. Every study requires a particular aim or a particular objective. This study also has been undertaken with selected objectives the objectives for which study has been undertaken are as below:

- To make evaluation of various marketing strategies of different life insurance companies,
- To obtain in understanding of employees policyholders and agents knowledge of selected language companies,
- To make a scrutnisation of satisfaction level of customers as well as their loyalty in selected life insurance companies,
- To make an assessment of implementation of CRM in selected life insurance companies.

Review of Litreature

Akroush 2006 He found that there is seriously a need to organise various research in the area of marketing management for the services or service business with the objective of finding out the evidences for revealing the better expanded elements of marketing management which should be strategic distinct element and incorporated with the traditional marketing mix.

Shible and Khawaldeh (2005) he obtained two different results first there exists a very strong and positive relation in service marketing mix and customer's satisfaction. Second there is also exists a very strong and positive relationship between the various newly identified service marketing mix components which are mainly known as 3 P's people process and physical evidence and customer satisfaction. In very general the 3P effect on the satisfaction of the customer is very strong than the effect of historical or traditional marketing mix components

Balaji (2015) in their paper they have explained that insurance sector of India has already achieved a full circle i.e. starting from an open competitive market then becoming a liberalised nationalised competitive market and then back to the open competitive market again. Insurance especially the life insurance is a tool for removing the risk of loss of life and in case of general insurance the risk of property. Their study has suggested that insurance is at present most of the booming sector with almost more than 25 private companies operating in life insurance sector. The competition will become tough as the government is allowed extension of foreign direct investment in this sector and the new companies like HDFC and ICICI are employing more competitive methods to attract the customers of other insurance companies.

Chaudhuri and Chakraborty (2008) they made an investigation of pros and cons of the strategies as followed by the private life insurance companies for over ruling the product selling obstacles in insurance market of India. The final result of their paper shows that the reason of struggling of insurance market in India is its lowest approach towards the rural areas and semi urban areas. They recommended in their research that both private sector insurance companies as well as the public sector insurance companies need to make a penetration into the rural and remote areas, so that a secondary market can be developed for insurance which in overall will give an enlarged market for the insurance in India.

Choudhuri and Dasgupta (2013) through their paper they made an exploration of importance of quality of the services from customers point of view in the West Bengal especially towards the largest public sector company of insurance in India which is life insurance corporation of India. The result of their studies shows that the technology enabled convenient services technique has come out with one of the most important technological advancements with dimensional structure for providing a better quality service by life insurance corporation of India and the customers are now quite comfortable in using Internet in their running fast life.

Dhar, Nowlis and Sherman, (1999) in their study they have pointed out that various strategies of decision used by the consumers may change due to different persons in different context and the different task specific. It is very well accepted that the traditional approach of solving any problem generally involves rational decision making for making the study of choice of the consumer but which may not be suitable for every kind of the situation or perhaps it is totally incomplete to make an understanding of the choice and the behaviour of the consumer and evaluation of various behaviours alternatives, further lead to a situation in which the choice of the consumer is totally driven by various further considerations.

Ganesh and Bashir Ahmad 2011 they made a discussion on the various elements of insurance products including the life insurance policies. They made an analysis between the life insurance policies and the different aspects of the perceptions of the customer as far as their age, their education, their occupation, their gender, their income and the selection of company from whom insurance policies purchased. They observed that there is a wide difference between the perception of those policy holders who purchased policy from life insurance Corporation of India and those who purchase from the other private insurance companies. The difference could have arised due to the brand name of company, the policy of the company, better investment plans available and other similar factors.

Gulati Kumar and Ravi 2012 they pointed out that the satisfaction of the customer and formulation of different marketing strategies for attracting the more customers towards the insurance is a very key and important issue for making the survival of the company is easy in the cut throat competitive edge. The results of their study have shown that there exists a significant perceptual difference between the various customers about the quality of the service as far as their insurance companies concerned. Result has also shown that there are various major differences in the expectations of the customers and their perceptions from different insurance companies from whom they are taking services. This shows a kind of unhappiness between the customers and the insurance companies. This gap of desirability and the services of the insurance companies is an alarming situation for insurance companies that new competitors can emerge in the market.

Life Insurance Need and Awareness Analysis for Indian Market

A survey has been conducted by National Council of Applied Economic Research and Insurance Regulatory and Development Authority jointly for measuring the awareness of people about insurance in all the states of the country. In this survey it was observed that most of uninsured people are those who do not have a fixed salary and they are either daily wage earners or do not have a recurring earning. All insured people are found to be highly educated then non-insured people. The survey has suggested various findings stating with the relationship between social-economical as well as demographic features of some of the state selected population. In short this whole survey has laid down various observations which is supporting the level of awareness of people about insurance benefits especially in case of life insurance, which ultimately gives a need of adoption of more innovative sales strategies in insurance industry so that more number of policies can be sold. Insurance plays a very vital and crucial role in the modern world because the amount of the risk is much higher against the premium we pay. Because of this situation the scope for growth of insurance industry and emergence of new areas of insurance has made the market evolution. Insurance is one of the greatest channel through which the savings of the household can be mobilised and this makes people more habitual in making regular investments. These all activities undoubtedly help in boosting up the insurance industry which ultimately gives a boost up to the growth of economy. In the last two decade a consistent growth has been observed in insurance market in India which shows a trend and expectation as well to grow at faster pace. In coming future however the insurance sector cannot go further or lead this high competitive market with the traditional approach and hence it seriously need a very innovative and technical approach to have sustainable growth.

Hypothesis for Study

$H_0$1:	**Null Hypothesis**	There is no significant influence of marketing mix strategy selected life insurance companies.
$H_0$2:	**Null Hypothesis**	There is no influence of awareness of customers in selected life insurance companies

Research Methodology

The research methodology is one of the processes used in the research required and which is required for conducting the research. In the process of research methodology number of steps or a series of steps are need to be undertaken which are quite essential for performing the research. Sometimes these activities are the steps involved in the research methodology may show a feature of overlapping each other instead of showing a trend of falling in a standard manner in every research this methodology of pattern is very important for direction of the whole research.

Source of Data

Both descriptive as well as analytical research formats have been used for the developing hypothesis and making the testing the primary focus on comparison both government and private life insurance companies. Both kinds of the data that is primary as well as secondary have been used for the purpose of our study. The primary data has been collected using survey method with the help of questionnaire under which the researchers adopted personal interview method. For the purpose of the collection of the secondary data books and articles including various journals reports and research papers have been used the second data has also been extracted from the other published sources of IRDAI manuals and reports.

Results and Analysis

The below values in table are indicating the values at significance level which are found to be less than 0.05. The Bartlett‘s test is showing a significance level that is why the instrument has been accepted for the purpose of the further study.

Table 1: KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.794
Bartlett’s Test of Sphericity	Approx. Chi-Square	6958.568
	df	869
	Sig.	.000

Communalities

The Component analysis at the principal level of the whole data has been extracted the communalities for different kind of the variables and same has been presented in the below table:

Table 2: Communalities

Communalities	Initial	Extraction
Respondents Age (In Years)	1.000	.678
Respondents Gender	1.000	.509
Respondents Education	1.000	.563
Respondents Occupation	1.000	.522
Respondents Martial Status	1.000	.538
Respondents Monthly Income	1.000	.698
No. of Dependents in Respondent’s Family	1.000	.506
Necessity of Insurance for their Family Members	1.000	.619
The Transparency of the Insurance Schemes	1.000	.721
The Importance of Tax Benefits With Respect to Insurance Policies	1.000	.743
Reasonable Premiums for Insurance Policies	1.000	.693
The High Security of Online Transactions	1.000	.681
The High Security of Online Transactions	1.000	.659
Customer’s Satisfaction About Services Provided by Insurance Company	1.000	.666

Extraction Method: Principal Component Analysis

In the table above, the variable of customers opinion towards the purchase of insurance policies / plans from the select insurance companies had been extracted and the highest communality is 0.839 for prefer of buying the next plan / policy from the same insurance, followed by customer opinion towards sustaining of strong relationship with the insurance company since the date of buying the insurance policy, recommending about the select insurance company’s policies / plans to family members and friends and so on so forth with the communalities of 0.827, 0.825 respectively. Lowest communality is 0.381 extracted from source of purchase of insurance product.

Conclusion

In any kind of a business weather insurance other, marketing strategy undoubtedly place a very important role in developing and maintaining the position of entity in the market at the highest level. The marketing strategy is basically a kind of strategy which company follow so that it can make their products diversified from the others competitors and always looking for a better amount of sales. The major implication of this research is that there is an immediate need for replication as well as the extension of similar kind of the models in varied nature of services considering the cultural differences so that a better understanding can be developed of services as well as their linking with behavioural aspects for different kinds of the service industries as per the cultural requirements and the characteristics of the consumer.

There are the different factors in this marketing strategy which undoubtedly makes the product quite popular and comfortable between the different kinds of the consumer. These factors include management of the product, their pricing, the distribution network, the communication channels and the research relating to the market. Without all of this it is not possible for any company to reach their target. The life insurance industry undoubtedly requires an absolutely advanced and new strategy so that it can compete in competitive market and can survive easily. The insurance companies should put all of their efforts so that they can develop plans and strategies which will be quite helpful for the market as well as for the benefit of the customers but nowadays it has been observed that the major focus of companies are only on making improvisation in their products. The company should develop their focus on implementation of varied nature of innovative strategies and developing or targeting new segments for the purpose of ordering or achieving the profitability in the business and to sustain in the market.

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A STUDY ON OPERATIONAL PERFORMANCE AND GROWTH OF CENTRAL COALFIELDS LIMITED

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ABSTRACT

Central coalfields Limited (CCL) is to produce and market the planned quantity of coal and coal products efficiently and economically in Eco-Friendly manner, with due regards to safety, conversation and quality. CCL is to optimize generation of internal resources by improving productivity of resources, prevent wastage and to mobilize adequate external resources to meet investment need. The current research paper is descriptive study by nature and it is based on secondary data which has been taken from official website of CCL, various journals, newspapers and online database. The main objective of this paper is to show the detail study to know the production and productivity techniques currently followed by CCL, factors affecting the productivity, identify ways to improve the productivity and new techniques adopt for modernize existing Mines and increase productivity in the CCL. The main finding of this paper is that In the financial year 2023-24 CCL has registered its highest ever coal production of 86.054 Million Tones with 13.099% increase. CCL achieved its highest ever Raw Coal off take of 82.91 Million Tones, with an increase of 10.50% over the previous year 2022-23. It is to be noted that the company has no borrowing from any government or financial institution during the year. CCL has developed strong, multi-speed backbone information technology and infrastructure system that allows rapid deployment of new technologies.

KEYWORDS: *Operational Performance, Production, Productivity and Growth.*

Introduction

Production and productivity are different terms and carries different meanings. It is not correct to assume that higher production will always lead to higher productivity or vice-versa. Production and productivity are two most common and popular terms used in manufacturing sector. This is because that well being of a nation and standard of common people are associated with the effective utilization of production and improvement in the productivity. Productivity improvement in an enterprise is a function and a result of management efficiency, synonymous with good management", as it is a foremost management objective and obligation to increase productivity and enhance its growth.

Production is a sequence of operations that transforms input of given form into desired output with the help of man, material, machine, money and equipment. Productivity signifies how well a system is performing against the objectives or goals. Productivity essentially represents the relationship between the performance of input and output.

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Production is related to the efficient utilization of input resources into produced output in the form of value added goods or services. Production is related to the activity of producing goods or services. It is a process or system of converting input into some useful, value added output. Production is therefore a measure of output produced. It does not emphasize on how well the input-resources are utilized, whereas Productivity is, ratio of output produced to the input used. It focuses on how well the input resource is used for conversion of input into output.

Productivity is not just doing the right thing in an organization, but also ensuring that they are done continuously. As a ratio between output and input, it is a quantitative relationship between what a company is producing and what it spent in the production process. Productivity improvement is a very important factor that organizations must adopt for their survival in the highly competitive global market. Productivity depends on both quality and features of products and the efficiency with which they are produced.

Objective of Study

- To study and analyses the effect on organizational productivity of Central Coalfields Limited.
- To know the factors affecting the productivity of CCL.
- To identify ways to improve the production techniques of CCL.
- To identify ways to improve the productivity of CCL.
- To identify and suggest new techniques for increase productivity in the CCL.

Literature Review

According to Peter Drucker productivity is a balance between all factors of production that will give the maximum output with the minimal effort. Technically productivity can be defined as a relationship between output and input. It is the measure of how will operation and motivation system function. It displays a concept about output in comparison with the input used for the production of that output it can there for be said as the ratio of output to input.

According to the international labour organisation activity is the ratio between the volume of output as measured by the production which indicates and the corresponding volume of labour input as measured by the production indices and the corresponding volume of labour input as measured by employment indices.

Research Methodology

The current research paper is descriptive study by nature and it is based on secondary data which has been taken from official website of CCL, various journals, newspapers and online database.

Brief Profile of Central Coalfields Limited

Central Coalfields Limited is a category-I Mini-Ratna Company since October 2007 and a 100% subsidiary of Coal India Limited (A Government of India Undertaking). CCL manages the nationalized coal mines of the Coal Mines Authority, Central division. The registered and corporate office is at Darbhanga House, Ranchi, Jharkhand. Central Coalfields Limited (CCL) presently operates:

- **36 Producing Mine:** 03 underground and 33 Opencast Mines,
- **05 Washeries:** 04 Coking Coal Washeries (Kathara, Rajrappa, Kedla and Sawang), 1 Non-Coking Coal Washeries (Piparwar).
- 01 No. Central workshop (Barkakana) (ISO9001) and 03 nos. Regional Repair/Workshops (Jarangdih, Tapin North and Dakra) (ISO9001) and 02 nos (Giridih and Bhurkunda).
- 09 Coalfields (East Bokaro, West Bokaro, North Karanpura, South Karanpura, Ramgarh, Giridih, Hutar, Auranga and Daltonganj).

Operational Performance – Increase Production and Productivity

The major goal of all the organization is to increase its production and productivity as a major focus as the more productive their work forces will be the more money; they can bring into their businesses full stop productivity growth is important because it contributes to organizational growth and it also means that the organization is meeting its obligation towards its workers shareholders and government and as a result it increases competitiveness and keeps on increasing improving in the market.

Central Coalfields Limited is emphasizing on coal production and productivity to the best of its ability to meet the clean coal requirement with focus on enhancing production, productivity with sustained development and inclusive growth of the society and stakeholder. In the past decade, there has been a rapid evolution of digital technologies, bringing about a transformation across every industry including mining. New technologies can have a number of impacts on mining operation, including production and productivity, safety and environment protection. Technological advancements in mining are also making operations more productivity. Constant endevaours should be made to increase the productivity.

The Production and productivity figure achieved by CCL during the year 2021-22, 2022-23 and 2023-24. The below table discloses the operational performance of Production of Raw Coal (OC and UG), Washed Coal (Coking), Washed Coal (Non-Coking), Washed Coal Power (Coking) and Productivity (OMS-Te) with Offtake of Raw Coal and Sector wise dispatch of coal:

Particulars	2023-24	2022-23	% Growth	2022-23	2021-22	% Growth
Production of Raw Coal: (MT)						
From OC (MT)	85.273	75.225	13.358	75.225	68.091	10.477
From UG (MT)	0.781	0.863	-9.511	0.863	0.755	14.24
TOTAL (MT)	**86.054**	**76.088**	**13.099**	**76.088**	**68.846**	**10.518**
OBR (MM3)	**121.334**	**106.581**	**13.842**	**106.581**	**100.066**	**6.511**
Washed Coal (Coking)						
Production (MT)	0.796	0.722	10.320	0.722	0.400	80.386
Dispatch (MT)	0.747	0.709	5.295	0.709	0.528	34.281
Washed Coal (Non-Coking)						
Production (MT)	3.748	3.665	2.278	3.665	4.267	-14.113
Dispatch (MT)	3.754	3.691	1.727	3.691	4.213	-12.398
Washed Coal Power (Coking)						
Production (MT)	1.166	0.732	59.307	0.732	0.625	17.150
Dispatch (MT)	1.164	0.798	45.902	0.798	0.755	5.721
Productivity (OMS-Te)						
OC	12.62	10.68		10.68	10.16	
UG	2.03	2.13		2.13	1.17	
OVERALL	**8.98**	**10.22**		**10.22**	**9.37**	

The above table shows:

- CCL has achieved Coal production of 86.054 Million Tones, with an increase of 13.099% over the previous year 2022-23. And also CCL has achieved Coal production of 76.088 Million Tones, with an increase of 10.518% over the previous year 2021-22.
- Washeries have contributed Rs. 468.81 Cr. towards overall profit in the financial year 2023-24.
- CCL has achieved Gross sales for the year was Rs. 23,341.82 Croce and Net sales for the year was Rs. 15,291.52 Croce with growth of 2.74% and 0.43% respectively in comparison to previous year.
- CCL has achieved Profit before Tax (PBT) for the year was Rs. 125.38 Croce and Profit after Tax (PAT) for the year was Rs. 265.23 Croce with growth of 2.73% and 7.82% respectively in comparison to previous year.
- The company has no borrowing from any government or financial institution during the year.
- CCL has registered its highest ever coal production of 86.054 Million Tones and 13.099% increase in financial year 2023-24.

Off-take

Mode-wise details of total off take of Raw Coal compared to that of last two financial year 2021-22, 2022-23 and 2023-24 is as under:

Mode	2023-24	2022-23	% Growth (MT)	2022-23	2021-22	% Growth (MT)
Rail	48.382	43.92	10.16	43.92	48.92	-10.22
Road	28.480	25.750	10.60	25.750	17.380	48.160
Feed to Washery	6.048	5.360	12.84	5.360	5.510	-2.720
Total Off take	**82.910**	**75.030**	**10.50**	**75.030**	**71.81**	**4.48**

CCL achieved its highest ever Raw Coal off take of 82.91 Million Tones, with an increase of 10.50% over the previous year 2022-23. And also CCL has achieved Raw Coal off take of 75.03 Million Tones, with an increase of 04.48% over the previous year 2021-22.

Dispatch

Sector-wise dispatch of Coal and its different by-products during the year 2023-24 are given below:

Sector	Raw Coal	Clean Coal	Washed Coal Power	Non-Coking Washed Coal	Slurry	Rejects	Total
Power	65.569	0.000	0.307	3.747	0.000	0.000	69.623
Steel	0.065	0.747	0.000	0.000	0.000	0.000	0.812
Steel CPP	0.077	0.000	0.857	0.000	0.000	0.000	0.934
Fertilizer	0.123	0.000	0.000	0.000	0.000	0.000	0.123
Others	11.030	0.000	0.000	0.007	0.268	0.717	12.022
Total	**76.864**	**0.747**	**1.164**	**3.754**	**0.268**	**0.717**	**83.514**

83.514 MT of coal dispatch was made towards the power sector in financial year 2023-24.

Conclusion

After completing the above study, we can conclude that Central Coalfields Limited is emphasizing on coal production and productivity to the best of its ability to meet the clean coal requirement with focus on enhancing production, productivity with sustained development and inclusive growth of the society and stakeholder.

In financial year 2023-24 CCL has registered its highest ever coal production of 86.054 Million Tones with 13.099% increase. Washeries have contributed Rs. 468.81 Cr. Towards overall profit in the financial year 2023-24. CCL has achieved Profit before Tax (PBT) for the year was Rs. 125.38 Croce and Profit after Tax (PAT) for the year was Rs. 265.23 Croce with growth of 2.73% and 7.82% respectively in comparison to previous year. CCL achieved its highest ever Raw Coal off take of 82.91 Million Tones, with an increase of 10.50% over the previous year 2022-23. In the financial year 2023-24 CCL has made 83.514 MT of coal dispatch towards the power sector. It is to be noted that the company has no borrowing from any government or financial institution during the year.

CCL always strives for implementation of new technologies and build digital infrastructure to support current and future ramp up for the mining. CCL Company has developed strong, multi-speed backbone information technology and infrastructure system that allows rapid deployment of new technologies. Technological advancements in mining are also making operations more productivity.

It continuously in sure to apply new techniques and methods for improving the productivity resources producing maximum and analyzing the cost used for producing the quality output the company also works with an ideology of faith in human progress.

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SUSTAIN FARM: AN ANALYSIS OF A PALI SMALL FARM, RAJASTHAN, INDIA

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ABSTRACT

Small farms are the most reliable path to widespread economic growth since they serve many functions and have enormous positive effects on both the biosphere and society. Small farms are more productive and efficient in the food production process. In terms of investment and yield, a small-farm economy provides an obvious answer. A small farmer may thereby increase biodiversity, and the more biodiversity there is, the more productive, stable, and sustainable agriculture is. The foundation of a nation, a community, and society at large are small family farms. The only real hope for raising agricultural production, whether it be measured in terms of biological productivity, financial returns, or energy, is to establish small, biodiverse farms based on internal inputs. It provides a thorough analysis of the advantages of multi-utility small farms, using the example of Mr. Madan Lal Deora, a forward-thinking farmer in the Pali area of Rajasthan, India, who became a prosperous farmer by implementing a varied agricultural system. On his 1 ha farm, he had implemented a multiple cropping and farming system, growing horticulture crops including fruits and vegetables along with medicinal plants, pulses, cereals, oilseeds, and forest plants. The farmer raises cattle in addition to crops, which produces milk, and vermicompost, which is valuable, from the manure. Therefore, in nations where small farms predominate, this concept of multifunctional small farm—this integrates crops, horticulture, cattle, and natural vegetation—is essential to sustainable development.

KEYWORDS: *Sustainable Development, Diversity, Multifunctionality, and Small-Scale Farming.*

Introduction

India's Pali district is located in the state of Rajasthan. Pali serves as the organization's administrative center. Pali, sometimes referred to as the Industrial/Textile City, has long served as a center for commercial activity. It boasts a wealth of historical and cultural sites, including exquisite Jain temples and other ornate structures.

The district's southern boundary terminates at Bamnera hamlet in Sumerpur Tehsil, while the district's eastern boundary is formed by the Aravalli Range. Several tributaries of the Luni River flow through the foothills to the west. The Luni alluvial plain is located in the western part of the district. Eight additional districts surround the district: the district to the north is Nagaur; the district to the northeast is Ajmer; the district to the east is Rajsamand; the district to the southeast is Udaipur; the district to the southwest is Sirohi; the district to the west is Jalore and Barmer; and the district to the northwest is Jodhpur. India's tiny farms offer the greatest potential for productivity growth. This is due to scientific causes. A small farmer may increase biodiversity, and agriculture's productivity, stability, and sustainability all increase with biodiversity. In many of India's tribal belts, one can observe farmers using their knowledge and wisdom of packaging mixed cropping, intercropping, para-cropping, and relay cropping to diversify their crop-growing practices for increased productivity and profitability while also reducing the risk of meeting the diverse range of household needs. A community, a country, and a society at large are based on small family farms. Since family farms are the natural shape of society on

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the land, they create a settled, balanced, stable, and typically sustainable landscape. These groups come together to form powerful, safe nations. The only viable option for raising agricultural production, whether it is measured in terms of biological productivity, financial returns, or energy, is actually to establish small, biodiverse farms based on internal inputs. Big industrial farms consume ten times as much energy as they generate food, and the majority of that energy is used to pollute the environment and cause climatic instability.

Agriculture in Pali District

The Pali district in Rajasthan has a big and diverse agricultural industry. The district's main industry is agriculture, and it cultivates a wide range of crops. Here are some important details on Pali agriculture:

- **Principal Crops:** Wheat, barley, maize, and pulses are the principal crops farmed in Pali. Additionally important are cash crops like mustard and cotton.

The district uses a variety of irrigation techniques, such as canals, tube wells, and wells. But water scarcity is a common occurrence in the area, therefore effective water management is essential.

- **Animal Husbandry:** Pali agriculture is based primarily on livestock farming. Raising sheep, goats, and cattle in the district is well-known and helps the local economy.
- **Horticulture:** The cultivation of fruits including guava, pomegranate, and citrus is part of Pali's expanding horticultural industry.
- **Obstacles:** Pali farmers must contend with issues like soil erosion, a lack of water, and volatile market pricing. The government is working to address these concerns with a number of programs and initiatives.

The Significance of a Small, Diverse Farm

Small farms serve many purposes and have enormous positive effects on both the biosphere and civilization. Small farms are more efficient and productive when it comes to producing food. A small-farm economy provides a clear answer in terms of cost and return. Traditional farmers have been creating varied, locally-adapted agricultural systems for ages. They have managed these systems using creative techniques that frequently lead to the preservation of agrobiodiversity and communal food security. This low-tech, resource-constrained approach to risk minimization stabilizes yields, encourages dietary diversity, and maximizes returns. These global microcosms of agricultural legacy continue to occupy at least one million hectares and offer ecological and cultural benefits to both rural communities and humanity at large. The preservation of customary farming practices, regional crop and animal types, and indigenous forms of sociocultural organization are some of these services. Ecologists can learn more about the dynamics of complex systems, particularly the connection between ecosystem function and biodiversity, and they can also get useful insights for designing more sustainable agroecosystems that are suitable for small-scale farmers by researching these systems.

Successful traditional farming systems have already served as models for novel agroecosystem designs (Altieri 2004). The small-farm model is therefore the most reliable path to widespread economic development. This implies that the bare minimum of hectares required to sustain a family increases, which leads to smaller, poorer farmers giving up their holdings. Larger farmers acquire the property because they can compete in a low-price environment because to their big hectareage. They precisely escape the low profit per hectare trap by possessing huge regions that, although representing very little profit per hectare, make up to significant profits overall. The ultimate consequence is an even greater concentration of farmland in the hands of the biggest farmers (Lappé et al., 1998). big farmers use machinery and monocultures to cultivate such big swaths of land, which has a negative productivity impact on the environment as these large, mechanized monocultures become dependent on agrochemicals. Machines replace human labor and draft animals, leading to the loss of jobs. When there are fewer people left to care about natural resources, they deteriorate.

Diversity and Environmental Benefits

A wide variety of plant and animal species can be found on a small farm, which is a unique world unto itself. More than 100 domesticated and wild plant species coexist peacefully on Mr. Madan Lal's case study farm, which serves as a great illustration of how they can complement one another. Corn (Zea mays), wheat (Triticum aestivum), barley (Hordeum vulgare), oats (Avena spp.), jowar (Sorghum bicolor), bajra (Pennisetum americanum), mustard (Brassica nigra), til (Sesamum indicum), castor

(Ricinus communis), and cotton (Gossypium spp.) are among the crops grown there. The main plants are drumstick (Moringa oleifera), ber (Ziziphus mauritiana), mulberry (Ficus alba), jamun (Sygigium cumini), aonla (Emblica officinalis), custard apple (Annona squamosa), and gonada (Cordia myxa). In terms of spices, one can find dill, fennel, fenugreek, and cumin in fruits. The farmer is cultivating the following vegetables: mint (Mentha arvensis), okra (Hibiscus esculenta), tomato (Lycopersicon esculentum), ginger (Asarum canadense), carrot (Daucus carota), coriander leaves (Coriandrum sativum), fenugreek (Trigonella foenum-graecum), sweet potato (Ipomoea batatas), bitter gourd (Motherdicacharantia), radish (Raphanus sativus), sugar beet (Beta vulgaris var. altissima), cauli flowers (Branchica oleracea botrytis), and bathua (Chenopodium album). The agricultural structure supports open space, a varied and beautiful rural scenery, and wildlife. On the farm boundary, we can find wild plants such as phog (Caligonum polygonoides), angrezi babool (Prosopis juli fl ora), bordi (Ziziphus nummularia), lana (Haloxylon salicorniourn), bawli (Acacia jacquemontii), guggal (Commiphora wightii), henna (Lawsonia inermis), anwal (Cassia auriculata), kair (Capparis decidua), anar (Punica granatum), kheep (Leptadenia pyrotechnica), aak (Calotropis procera), senna (Cassia angustifolia) and kaner (Nerium spp.) growing on the farm boundary. On a modest farm, we can generally observe the whole biosphere of the arid zone vegetation along with cultivated plants. Thus, small farms provide an essential component of the solution if the loss of biodiversity or the sustainability of agriculture is a concern. A variety of farming methods, cropping systems, landscapes, biological organizations, cultures, and customs are all embodied in the farm. The smallfarm setting has much more biodiversity than the ecological desolation of a contemporary export plantation. Hundreds, if not thousands, of wild and domesticated species are preserved thanks to the wood lot, home garden, pond, farm with large and small livestock, agroforestry, and forested areas where wild edibles and leaf litter are harvested.

Considerable environmental benefits are generated for society when soil and water resources are managed responsibly. Small farms provide benefits that go beyond the financial realm. First of all, small farmers have a stake in the sustainability of these resources and use a wide range of them. Simultaneously, they have varied farming techniques that integrate and maintain significant functional biodiversity on the land. Small farms contribute significant ecological benefits to society at large by maintaining open space, biodiversity, and trees as well as by slowing down land deterioration.

Efficiency

The little farm is quite efficient and productive. In spite of over a century of harsh policies that have undermined their economic viability, Indian farmers have stubbornly held to their land. Though there is ample evidence that a small-farm model for agricultural development could produce far more food than a large farm pattern could ever produce, in general, a small farm has multiple functions that benefit society and the biosphere and contribute far more than just a particular commodity.

Due to a lack of irrigation and water, the farmer only grows crops during the rainy and winter seasons. The primary crops grown in the winter are toria and mustard under rainfed conditions with retained soil moisture, and wheat and barley under irrigation. Along with cucurbitaceous crops, the primary crops harvested during the rainy season include sesame, moong, guar, jowar, and bajra. On his fallow field, the farmer plants dhaincha (Sesbania aculeata) as cover crops during the rainy season. Every second year, cover crops are sown; alternatively, the natural vegetation is allowed to grow back and fill the interrow space. When combined with chemical weed management, any of these alternatives seems more economical than tilling the ground.

In addition, the farmer plants spice crops on his little plot of land, primarily dill, fennel, fenugreek, and cumin, using various planting techniques to maximize yield and replenish soil fertility.

Management of Livestock

The farmer possesses five milch animals: two buffaloes and three ne-breed cows. The animals are utilized to provide for the family's necessities, and any extra milk is sold for INR 25–35 per kilogram in the market, bringing in an additional INR 7.75 lakh annually. The creation of vermicompost—animal waste turned into nutrient-rich compost utilizing earthworms through a scientific process—is the primary contribution of animals. Vermicompost is utilized to grow vegetables, fruits, field crops, and fodder instead of chemical fertilizers, obtaining the organic food label. In addition to providing vital protein and nutrients for human diets through milk, eggs, and meat, the livestock industry also produces raw materials and byproducts including skins and skin, blood, and bone and fat, but it also has a significant impact on how non-edible agricultural byproducts are used (Sharma and Tiwari 2011). Also offered for sale is surplus vermicompost in the market, thereby making an annual contribution.

Gardening

Throughout the year, the farmer uses his meager resources and land to cultivate a variety of vegetables. The primary crops among fruits are aonla, gonda, drumstick, and ber; among vegetables, the primary crops include tomato, brinjal, okra, cucurbits, and greens. One of the main sources of income is vegetables, which are sold for a premium price because they are entirely organic and no chemicals are used in their packaging or processing. Because the fruits are supplemented with organic manure, which is an added benefit for the farmer, they are also of superior quality and more fresh. The fresh and dried vegetable sales bring approximately INR 190,000.00 a year. It is crucial that locally grown fruits and vegetables are processed and sold locally if a nation like India, which is primarily made up of small farms, is to achieve nutritional security (Nanda 2011). Large-scale aonla is being grown by the farmer, and after processing, it is sold.

Effectiveness

It is sometimes asserted that large farms are still more efficient, even though small farms are obviously more productive than large farms in terms of output per unit area. This initially relies on the definition of efficiency that is selected. The land is used more efficiently by small farms. Due to mechanization, large farms typically have higher labor productivity; hence, they may be thought of as having more efficient labor use.

Big farms could be regarded as more labor-efficient because of their better labor productivity as a result of mechanization. "Total factor productivity," which is essentially an average of the efficiency of use of each of the several variables that go into production—land, labor, inputs, and capital—is the definition of efficiency that economists agree upon the most.

In Mexico, Columbia, Asia, and sub-Saharan Africa, small farms outperform large farms in terms of total factor production.

The identical pattern was discovered in Honduras more recently (Gilligan 1998). The benefits of higher farm sizes identified by some analysts "disappear, while there is evidence of diseconomies as farm size increases," according to a recent, thorough investigation of genuine total factor productivity that adjusted for a number of biases in the data (Peterson 1997).

The Role of Small Farms in Economic Development

Farm resources must create wealth for the general improvement of rural life, including better housing, education, health care, and more recreational and cultural opportunities, in addition to the production of grain and filling of godowns (Rosset 1999). Neighboring towns vanished in farming communities where corporate farms dominated the landscape. Mechanization reduced employment opportunities for locals, while absentee ownership resulted in the disappearance of agricultural families.

In towns surrounded by family farms, the revenue from agriculture moved among local businesses, creating jobs and contributing to community wealth, whereas in these corporate-farm towns, the money from agriculture was siphoned off into larger cities to support faraway enterprises.

Family farms constituted the majority of the local economy in areas with paved streets and sidewalks, parks, schools, churches, clubs, newspapers, better services, higher employment rates, and greater levels of civic engagement (MacCannell 1967; Durrenberger and Thu 1996). When a small farm "can cope with and recover from the stress and shocks, maintain its capability and assets, and provide sustainably livelihood opportunities for the next generation," it can be considered sustainable. The degree of a household's susceptibility to income, food, health, and nutritional security is determined by the risk of livelihood failure (Kokate 2011).

In summary

Agricultural products are not interchangeable with other items since they generate lives, cultures, ecological services, and other things in addition to commodities. Reviewing, planning, and implementing integrated programming for agriculture must take into account the multifaceted nature of the sector, especially in relation to sustainable development and food security. A remarkable number of small and marginal farmers have persisted in their farming practices in spite of decades of anti-small-farm policies implemented by nation states. However, we are at a fork in the path now. We are all set to move toward a more integrated global economy, which will present small farmers with challenges never seen before.

Globalization and trade liberalization represent a serious danger to small farms' ability to survive. The minimal hectareage required to sustain a family is increasing, which leads to smaller, less wealthy farmers giving up on their acreage. Farmers with large land holdings are better able to compete in a low-cost climate. Farmers and farm laborers move to the metropolis, causing the death of rural villages.

When there are fewer people left to care about natural resources, they deteriorate. We should enact policies that strengthen small-farm economies rather than expanding those that harm small farms. To ensure that farmers are paid fairly, this could entail actual land reforms and tariff protection for staple goods. We will address the underlying causes of hunger, poverty, underdevelopment, and the deterioration of rural ecosystems by doing this. Thus, the small-farm model—which meets the needs of farmers, society, and the country—is in fact the most effective and tried path toward broadband economic expansion.

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