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STAGNANT FEMALE LABOUR FORCE PARTICIPATION IN INDIA: A SURPRISING PICTURE

Dr. Meenal Jain*

ABSTRACT

According to previous theories female labour force participation, economic development, and fertility are closely connected. Goldin (1995) and Mammen and Paxson (2000) were among the first to point out that the relationship between female labor force participation rates and per capita income around the world is U-shaped. This paper presents theoretical and empirical work on the relationship between women's labor force participation across the process of economic development and declining fertility in India. It is hypothesized that FLPR increased during the last three decades due to major changes in the economy and a higher growth rate in the service sector. But results are very surprising. After experiencing a high level of growth and a remarkable decrease in fertility there is stagnation in the female labour force participation rate.

KEYWORDS: *Labour Force, Economic Development, FLPR, Per Capita Income, Human Capital.*

Introduction

The quality-quantity model of fertility is one of the first models that acknowledged that economic progress simultaneously increases the return to human capital, which in turn can lead to a reduction in fertility as families choose smaller family sizes with increased investments in each child (Hotz *et al.*, 1997, pp. 294-308). There are many other factors that resulted in reduction in the return to a large family with economic progress. One is children who are useful from an early age in labour market in low-income agriculture-based economies are becoming less useful as the share of the primary sector decreases with development. Decreasing the mortality rate shrinks the return to large families. The need to have children as a form of old-age security diminishes. In fact with increasing level of income having more children become expensive as they spend an increasing number of years on education.

Goldin (1995) and Mammen and Paxson (2000) were among the first to point out that the relationship between female labor force participation rates and per capita income around the world is U-shaped. In poor, mainly primary sector-based economies, the number of women who are in the labor force is relatively high. Most of them are unpaid workers on family farms who combine agricultural work with child care. Children also become part of labour force at a very young age. They spend fewer years on schooling comparing to high-income economies. With continuing development, due to the introduction of new technologies and expansion of the secondary sector when income level rises and Women's labor force participation rates fall. Because as men move out of agriculture and enter into paid employment,

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there are fewer family farms on which women can work. Furthermore, as men move into new blue-collar jobs that increase family income, the income effect reduces women's participation. At the same time, women may be barred from manufacturing employment by social custom or by employer preference. Those women who are in manufacturing are mostly self-employed or, again, unpaid family workers, for example, in home-based craft production (Shah 2004).

Women move back into the labor force with continued economic development. There are several reasons for this. First, since the educational attainment of women tends to improve in more developed countries, the value of women's time in the market increases, which strengthens the incentives for women to work outside the home. With increased income women can afford to have maid and childcare facilities and can reduce the burden of domestic work responsibilities. Second, since employment in the agricultural and the manufacturing sector tends to fall and employment in the services sector tends to increase in more developed countries, more women tend to enter the labor market because these jobs are experienced as more acceptable forms of employment as far as women are concerned. Availability of part time jobs, jobs with flexible working hours, and more favourable working conditions are also the reasons behind women's increased work participation. Thus it is hypothesized that FLPR is increasing in India.

Having more children, decrease the woman's utility level as time available for work will be reduced due to childcare responsibilities. This implies that working time is a function of fertility

The objective of this paper is to explain the relationship between women's labor force participation across the process of economic development and declining fertility in India. In the second section of this paper, economic and demographic conditions concerning female labour force participation will be analyzed. The third section gives trends of female labour force participation in India. Causes of dull female labour force participation and policy implications are explained in the fourth and fifth sections respectively.

Female Labour Force Participation Should Rise in India. Why?

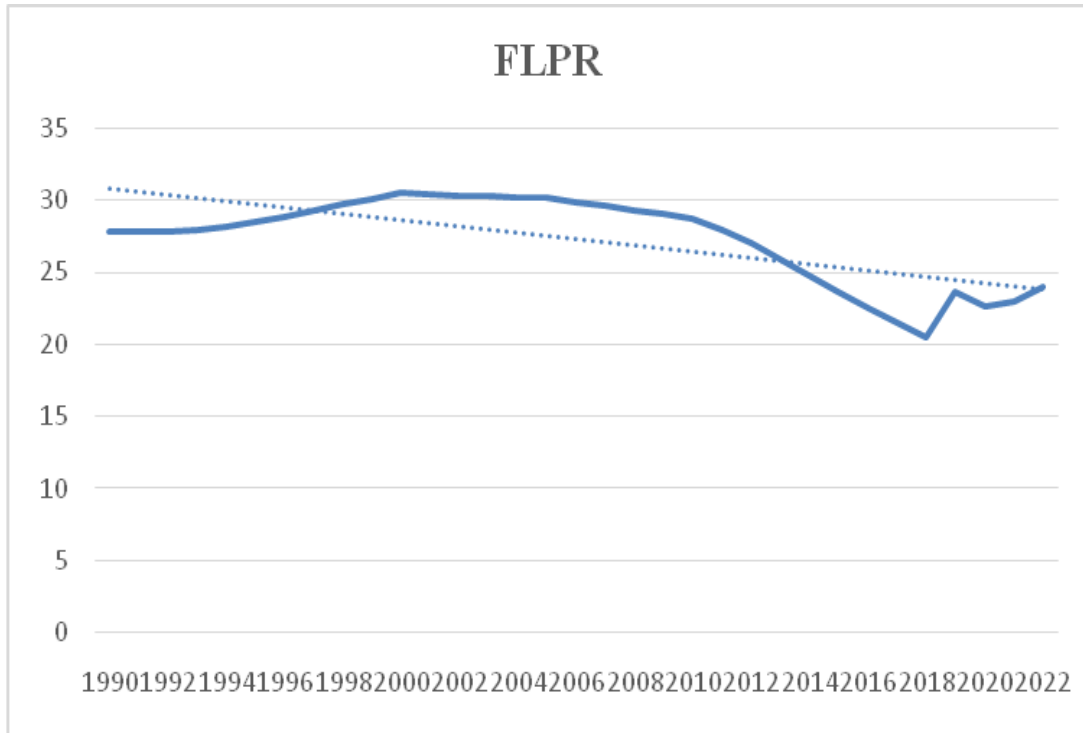
Indian economy is experiencing, fast growth and major changes in the market in the form of liberalization and globalization in last three decades. India's GDP grew 6.1% making it the fastest-growing economy among the world's top economies, last year the IMF chief called India a bright spot in global economy. India has also experienced a sizable fertility decline, a rapid education expansion, a decline in the education gender gap, and an increase in labor market returns to education (Kijima, 2006; Pieters, 2010, Shah 2004).

India currently has an advantageous age structure of the population with a large and growing share of working-age people. India's working age population is projected to be 65% by 2021 and relatively few dependents. There has been a considerable drop in the birth rate, and a much more rapid decline in the death rate. Moreover, the increasing proportion of females attaining and living through their childbearing years continues to inhibit a marked reduction in the birth rate. Positive predictions for India's future growth often refer to this demographic dividend.

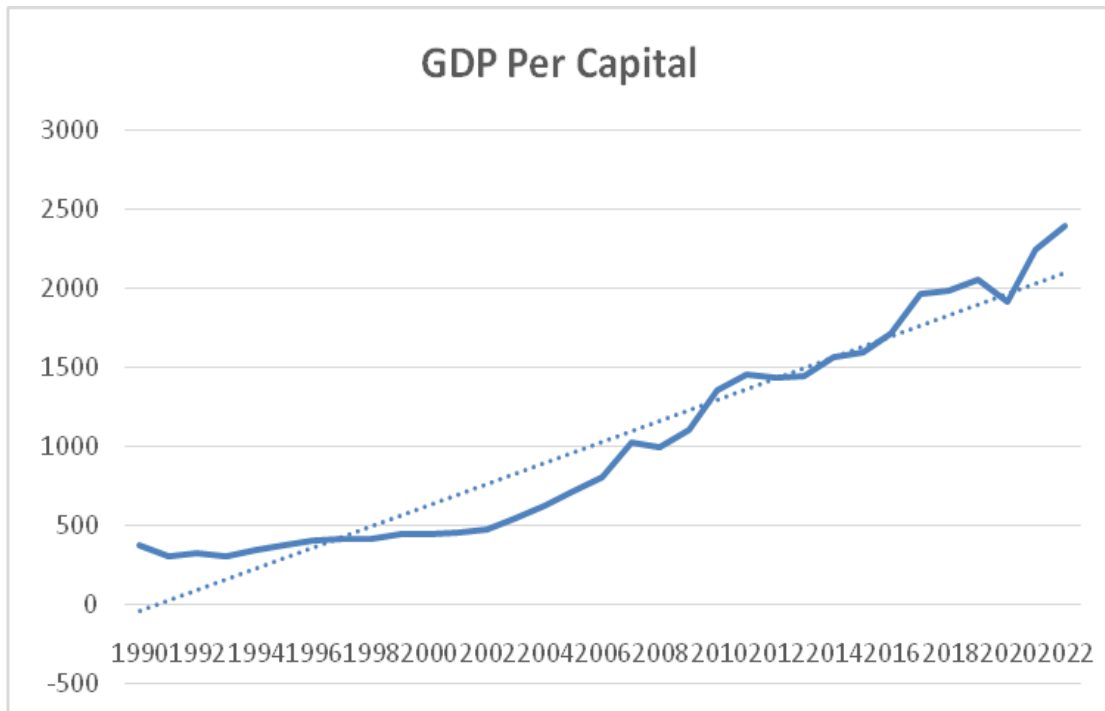
Bratti (2003) explains woman's participation decision in the period surrounding a birth event estimating the effect of education and several economic variables on the decisions to give birth and to participate in the labor market. He found that education raises the job attachment of women. In particular, highly educated women work also in the period surrounding a birth event and therefore education induces fertility postponement. His results imply that policies aiming at increasing women's education would have a positive effect on participation but an uncertain effect on fertility given evidence of a U-shaped pattern of fertility with education (interpreted in terms of the prevalence of income over substitution effects due to education and by more access to private child care for highly educated women).

In a study on women's labor force participation from a world perspective, Schultz (1990) found that the shift in the composition of production out of agriculture and into manufacturing and services was associated with an expansion of opportunities for women's employment relative to men's, particularly as wage earners. The possibility of doing this kind of work part-time, especially in the services sector, is also of importance since part-time work permits women to combine work outside the household with their domestic activities within the household (Shah 2004). Meulders and Plasman (1996) also found a high correlation between the proportion of part-time jobs and the participation rates of women, in particular married women with children.

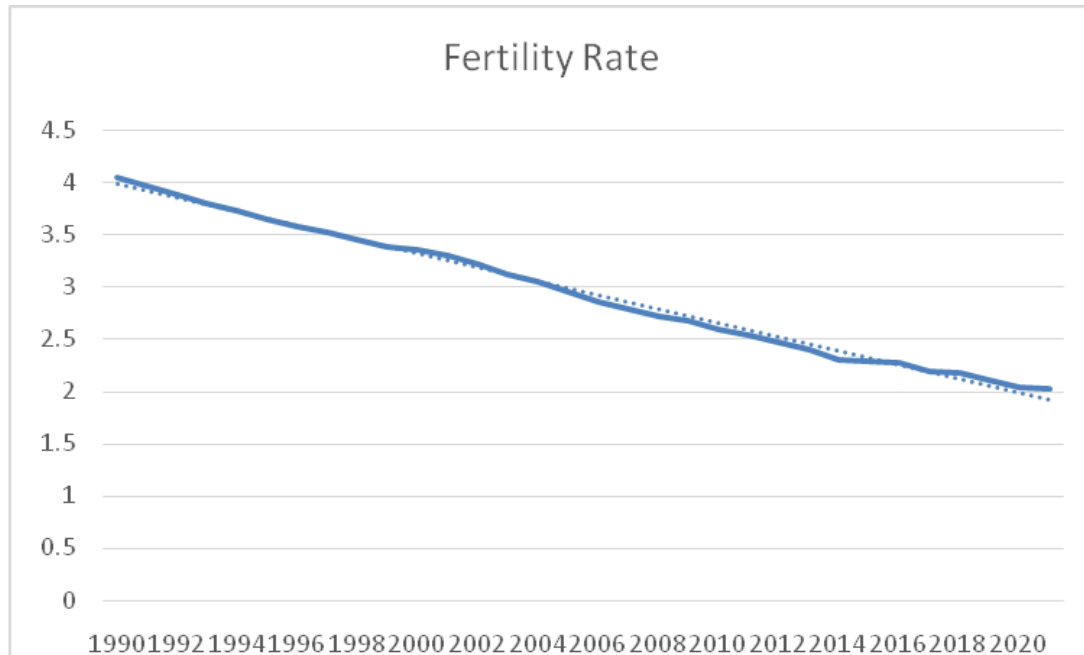
Real Picture of FLPR: Fertility, Economic Development (Per Capital Income) and FLFP



Source: World Bank: World Development Indicators Data



Source: World Bank: World Development Indicators Data



Source: World Bank: World Development Indicators Data

It can be seen in the above graphs that Female Labour participation is stagnant during the last two decades. Infact there is a slight decrease in female labour force participation.

Correlation results are very surprising and difficult to explain. The correlation between the total fertility rate and female labor force participation is surprisingly positive (0.67). and correlation between per capita GDP and FLPR is negative (-0.83).

The surprising none existence of a U-shaped relationship between female labor force participation rates and per capita income in India shows that economic development affects female labor force participation interactively with other explanatory variables, that is, it modifies the effects that these variables have on female labor force participation. For example, women's traditional image of homemaker or income effect of husband's increased income may eliminate work opportunities for women to such a degree that variation in fertility, development, and education may make little difference for female labor force participation.

Causes of Stagnant FLPR

- **Demand Side Causes**

In India service sector is growing at a fast pace but the growth is jobless. A particular feature of women's work in India is a U-shaped relationship between education and labor force participation. Participation rates are relatively high for illiterate women, lower for women with low and intermediate education, and highest for postsecondary graduates. U-shape is related to strengthening preferences for white-collar jobs as women complete more education, with only the most highly educated having access to these types of jobs. But there is a scarcity of high profile or white collar jobs. Employment opportunities for jobs typically occupied by educated women (particularly white-collar jobs in service industries, including health, education, and public service) might have grown less than the supply of educated workers, leading to fewer women entering the labor force. If employment has expanded in areas that are not considered suitable for women, female activity rates have stagnated or declined. The share of the primary sector is continuous to be declining where a high rate of women work participation is prevalent.

- **Supply Side Causes**

Among the labour supply effects, many other social, cultural, and institutional factors may affect the female labor force participation rate and are much more responsible rather than economic factors. India is suffering from a lack of childcare facilities. There is no public policy regarding childcare facilities. Women are generally considered as homemakers and care providers and men as bread

earner (Shah 2004). Women are more likely to participate in the labor market if their male partners exhibit greater cultural acceptance of such behavior. Rising male incomes and education might be responsible for lower female participation due to the well-known income effect; rising household incomes lead women to reduce their participation as the necessity for them to work for the family to survive reduces. In addition, there might be stigmas and social restrictions against the employment of educated women in certain unskilled and proletarian jobs. In particular, it could be the case that the rapid expansion of female higher education is associated with a declining labour market orientation. To finish, Our education system is not job oriented. Possibly, women acquire higher education for the marriage market and not for the labour market.

Conclusion and Policy Implications

Women's labor force status relative to that of men is an important benchmark of their status in society. Their integration into the economy is a desirable goal for both equity and efficiency considerations. In East Asia, this demographic dividend has been estimated to have accounted for up to a third of per capita growth rates in the past 30 years (Bloom and Williamson 1998). High and rising female participation was a key element of that effect which is not present in India; this could seriously undermine India's growth prospects. Low participation rates imply that India is unlikely to reap the demographic dividend associated with its currently favorable demographic constellation of a rising share of the working-age population. We must conclude that just one interaction term is not sufficient to cover the supposed U-shaped relationship.

As a percentage of GDP, expenditure on education has gone up from 2.9 percent in 2008-09 to 3.3 percent in 2013-14. There is a need not only to increase it further, but also to address quality issues, adding skill development towards job-oriented education is very important not only for taking advantage of the demographic dividend but also for more inclusive growth.

India is suffering from a lack of childcare facilities. India should not only provide more childcare facilities but should also provide more financial support to families with young children, among which are paid parental leave and childcare subsidies. Paid parental leaves can help mothers of young children reconcile work and family life, and may strengthen labor market attainment through a job guarantee. Childcare subsidies reduce the relative price of childcare, thereby increasing the return of market work relative to home production. Availability of childcare services significantly affects women's preferences for non-market time versus time spent in paid work. Improvements in childcare options as well as variations in their costs have been associated with significant increases in the labor supply of mothers in most countries (Ermisch, 1989, Blau 1991, Connelly 1992, Gustaffson and Stafford 1992, Gustaffson 1994, 1995).

If there are structural economic or cultural barriers preventing women's labor force participation, women are unable to capitalize on these opportunities.

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A BRIEF REVIEW OF STUDIES ON TRAINING AND DEVELOPMENT, PERFORMANCE GROWTH AND JOB SATISFACTION IN BANKING SECTOR

Pratibha Kaswan*
Dr. Poonam**

ABSTRACT

Every Organization is using strong tools like Training and Development programs to enhance the efficiency and performance of their employees. The budget is also being increased significantly by the organization for the scheme for Training and Development, Performance Growth and Job Satisfaction to move forward in the competitive environment of the world. Training, Job Satisfaction programs and their enhancement are important for the banking sector in the Financial Era. Not only at the Domestic level but also at the International level, an in depth study has been done on all aspects of Training and Development programs in the Banking sector. A list of important papers and books related to this have been published in various area of world. In this study, an attempt has been made to review some such important research articles and books. In the Banking Literature attempts have been made to deal with various aspects related to performance growth, Training and Development and Job satisfaction. The banking sector fulfills its productivity through programs such as training and development and performance growth. Training and Development plans should be implemented smoothly. These programs should be designed, budgeted and implemented on the basis of employee's growth.

KEYWORDS: *Training and Development Programs, Performance Growth, Employees Job Satisfaction, Banking Sector.*

Introduction

In present era, to be successful in any field, one cannot depend only on new technology, innovation and machinery but its important source is the human resource of the organization. Employees play an important role in making all these Resources useful. The more satisfied, happy, trained and developed the employees of an organization are the more they will become a great asset to the organization. Employee's good performance at work and his job satisfaction determine the profitability of the banking sector. Where the training and development programs increases the working efficiency of the employees, the same Job satisfaction motivates him to reduce turnover or to be present at work. Increasing complexities in the banking sector have made the need for training and development programs more important, which helps in problem solving, skills and mutual communication. Training is a type of learning that leads the employee to continuous learning in order to achieve the objectives of the organization. Training programs and job satisfaction programs are important parts of an organization without which human Resource development is not possible. An attempt has been made in this paper to analyze some already published work on training and development programs, job satisfaction and performance in banking sector. Public and private both sectors interested in developing new departments for providing training programs. Their programs not only improving skills of employees but also profitable for organization and developed society pillars. With Changing times banking sectors also change in their programs and strategy of employees development.

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Objectives of the Study

After reading various research papers and articles, there is a need to present various aspects of Training and Development programs, Employees Performance growth and Job Satisfaction in Banking sector

- Presents the results of various Researches which are based on Training and Development programs of the banking sectors.
- Analysis the impact of strategies adopted by the banking sector for Performance growth of Banking Employees.
- Study presents Job satisfaction tools developed by Banks for their employees.

Review of Literature

Training and Development is continuous activity which enhances the performance of the employees in the banking sector and enhances their knowledge of work. In the Era of new technology it helps in innovation. At the same time job satisfaction works as value addition to the employees of the bank. Lower the attrition rate and build good performance.

Training and Development need in Banks

Dr Kavita, Dr Chanchal (2021) in their research work they wrote, “Training and Development for the development of human resources become an essential part of the system. A good training program is needed to enhance the skills of employees and bring positive attitude towards change. As per demands of new time, today training and development program is important part of organization which helps in promoting the employee to the appropriate job level. Private and public banks offer different training programs, but their aim has been to produce better results in organization development”.

Ghulam Muhammad (2021) conclude in his research that based in the city of Karachi, the banks has organize various training programs for its employees and the really understand the value of training. All the employees of the banks are satisfied with training programs. They also motivated to participate in the programs. In this research, he has conclude that bank employers are not interested in giving more money and leisure to their employees but show interest in investing in the skill development. But there are some banks which do not evaluate their training programs.

Prof Dr P.V. Kapoor (2019),“ banks should adopts such a training system which is based on organizational excellence and individual development. Training should be adapted keeping in view the changing market dynamics and environment demands. Along with development of their technology, banks should also make necessary improvements, designed update in training programs. Training center should be set up to meet the emerging needs of bank employees and improve their future.

Sunil Das B. (2018) in his research paper he told about training and development of bank employees. Employees training and development is a vast area on which many researchers have worked. These research have directly affected the profit making trend of organization. Training programs are becoming an important requirement in a developing country like India. Training and development programs are being used in the banking sector of India to train their employees. Every bank employees need good training programs which helps them to growth their work performance.

Training and Development Programs Different Features

Training	Development
Learning process and Technical operations	Educational process and and Managerial operations
Short Term process	Long Term process
Specific and job related skills	Whole personality and Conceptual knowledge
Non managerial activities	Managerial activities
External Motivation	Internal Motivation

Impact of Training and Development Programs In Indian Banking Sector

Mark Houlding, Riaz (2022) found in their research that based on banks of Hyderabad city that Training programs helps employees in their Career Planning. The present post on which the Employees is working, he wants that he learned the skills of the higher post, gets clarification in his career objectives. Prime facie it is observed that 70% employees participate in the training programs so that they can bring career enhancement. On the other hand 85% employees see training programs as a tool of package increments. The research paper presents that training is a major tool in maintaining emotional and

continuity in employees. These programs keep the employees committed to the organization. Building a close relationship and becomes stronger through these programs. The finding of various interviews and questionnaires conducted show that the employees commitment level increases due to training programs. A comparative study of pervious research suggest that sustained commitment creates an emotional bond between the employees and their organization. employees tend to leave the organization where they are neither getting training facilities nor any growth their career.

Haque (2021) research present some aspects that along with aging in the organization, there is a decrease in the skills and work efficiency of the employees. The issue of motivating and engaging them become critical. With the advent of CSR there has been felt need to improve the quality of various services offered to their customers. To overcome all these shortcoming, training and development programs have been become very necessary. With the effect of these programs, the Banking sector will be able to enhance their progress.

Ritambhara Goswami, Manoj and Anil Vashisht (2017) analyzed in their research that training and development programs have deep connected with working style of public and private banks. Training and development has been recognized as an important area of Human Resource Management. when employees are trained and able to acquire high skills towards new work, they move on the path of their personal and professional development. They found in their conclusion that private sector banks area ahead in providing training and development programs as compared to public banks. Banking is an emerging sector essentially required innovation and changes in their training programs.

Training and Development Programs Relationship with Performance Growth

In the banking sector a lot of attention is paid to the performance management of the employees. Performance evaluation is also decided performance growth report, on the basis of performance growth report employees promotion, increments and other facilities are decided. Recently SBI has adopted Open System evaluation method for employees performance management. Many other banks are also use self-appraisal or 360 degree Method for Performance Evaluation. On the basis of Performance Evaluation it is decide that what kind of training will be given to the employees and for what duration the training should be provided so that their growth increases. Indian Overseas Bank has introduced a system of appraisal by the Branch Manger for Performance management, in which the Branch Manager himself appraises working subordinates for their work, customer service and efficiency.

Rethan Bala Kumari .S, Rathina (2017) have suggested that Banks should include personality features in evaluating the performance of their employees and also measured in modifying the performance appraisal system according to changing day. **Hardeep (2017)** has concluded that most of the employees are satisfied with the current appraisal process and approved that performance appraisal helps in humanizing performance, achieving organization goals, helps in rising motivation and satisfaction. **Shikla Agrawal and Meena R S (2020)** have examined the Indian banking system is going through in the changing new era of IT , Training and Development programs have become very essential for the Performance Evaluation of Employees. These Trained Employees will prove to be a stronger Foundation to face the Challenges and grab Opportunities coming in Banking Sector. **Hani M Haidoura (2020)** found in their study That Development and Training is necessary for employees involved in any other field to move forward in their career. Development Programs are organize to enhance the performance of banking employees. A comparison of various studies has found that there is appositve relation between IT and productivity growth. Various schemes evaluate the performance of the employees and identify strength and weakness at the workplace. To increase the working capacity, what kind of development program needed, those programs are implemented after ascertaining it. Productivity and incentive are two most important factors that motivate employees to learn. If the employee feels pleased, he or she is kept in the workforce, and thus encouraged to pursue training and development programs, which improves the profitability of the business to clients and decreases profits.

MA Yusuf, Abiddin (2018) change in Knowledge is considered only when results of the trained person begin to positive change by experience. Therefore it is also necessary to assess them so that their effectiveness can be measured and the expected changes can be implemented. Training is considered as a formal exercise to maintain its effectiveness today and in the future. There is a gap between the knowledge and employees attitude, which cab removed by Training programs.

Bryan (2016) conclude in their research paper that data collected from various firms and after exploring hypothesis based on relationship between training and performance. Theses relationship

proved by using various statistical tools. The results indicates that training is capable for growth of the firm and increasing employment growth. Trained employees contribute to maximize sale of firm. He suggest to evaluate the Training with small sample size of performers and try to get detailed feedback from them. Create a timely feedback plan to assess its impact on productivity and performance.

Beneficial Metrics to Enhance Employee Performance

- **Brain Storming Discussion**

Brain Storming means bring together various ideas and sharing them on a single platform so that a solution for a possible problem can be obtained. Brain Storming Discussion is organized in the organization to know the status of any problem related to workplace of the employees. Employees are allowed to freely put forward any idea in front of all. Confidence of the employees increases and they are more committed to work.

- **Quality and Quantity**

Employees work Quality affects team productivity and customer satisfaction. Poor performance by one employees can lower the morale of the whole team. Quality an abstract idea, its measurement refers to how well the employee is performing. High production firms use Quality evaluation to evaluate the performance of employees, in which customer satisfaction is an important factor. Quantity measurement is simplest metrics to measure performance of employees. This applies to products can be directly measured in numbers. When the number is low, it is linked with employees poor performance and corrective steps are taken.

- **Teamwork**

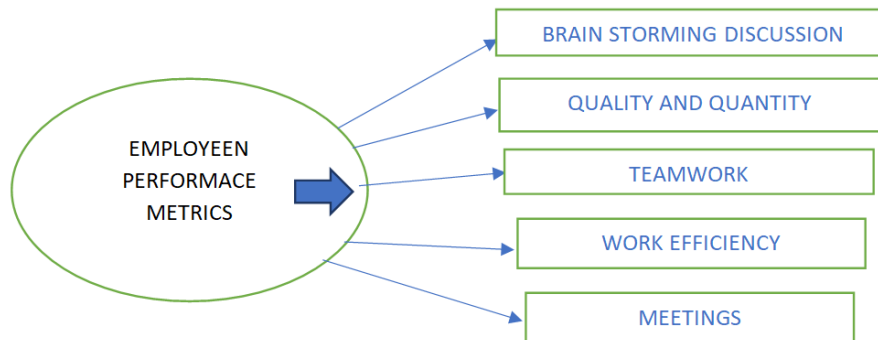
Teamwork is a most important metric in all organizations. Bringing employees on a single platform and getting cooperation is possible through team building. Many complex problems can be solved by a group which helps the team to perform well. The qualities of each member on the team get an opportunity to manifest. He contributes better to the work of the team through his innovative ideas, to fulfill each employee perform well.

- **Work Efficiency**

Both qualitative and quantitative metrics have not been able to explain the performance management of employees. Even if the employee writes 50 lines and generates various code, but does not tell anything about the quality of work. The balance between quality and quantity is possible through Work Efficiency which takes into account the optimum quantity of different inputs to produce a specific result.

- **Meetings**

It is a platform for the employees to present their views and suggestions on various topics. The purpose of organizing meetings to develop the quality of problem solving by enhancing the thinking and imagination power of the employees. Meetings are organizing in every quarter by selecting a topic or problem and suggestions are invited by taking necessary action in it.




Job Satisfaction Sources in Banking Sectors

Asma Hasim, Mohd. Faisal and Ahmad Khalid Khan (2022) “As per theories of Luthans (2019), job satisfaction is one of the agreeable emotional states that comes from an anaysis as well as evaluation of one's employment or job experience and is evaluated by the employee's perception of how

successfully the job fulfills those aspects proven to be significant. Thus as a result, for an banks' performance to be successful, the management team must place a higher leverages on employees job satisfaction, as satisfied employees in banks are more likely to have a positive attitude, influence, motivation and found to be committed to their tasks. Job satisfaction among employees in banks is a complex problem that cannot be easily addressed in all of its aspects since various persons have varying perspectives on the subject. However, employment that offers enormous delight and he satisfaction of contributing to something worthwhile may undoubtedly boost job satisfaction and well-being. As a result, satisfied employees are vital to any organization's success, including banks”.

Ebinesan, R. Tamilvani, and A. manikandn (2022) found in in their paper that the level of happiness of the employee at work is called 'Job Satisfaction'. In industrial and organizational psychology has been analyzed the relation of employee's behavior with his satisfaction. Whether an employee is happy with his employment or not has a bearing on his attitude formation. There are many factors of job satisfaction like salary, working environment, behavior of supervisor and co-workers etc. the results found that managers should pay more attention to employee advancement as well as to their collaboration and opportunities.

Bhardwaj, Swati Mishra and T K Jain (2020) this study is based on two main focus Working condition in bank and Promotion in bank. This research found results Job satisfaction among bank employees depends on various factors. Job satisfaction was considered weak in comparison to respondent's words, experience and education qualification. It is found that employers need suggest better strategies for implementing job satisfaction. The first factor that effects the employees is compensation, second and third factors are acknowledgment and customer loyalty respectively. There is need to create such an environment for the employees where they can openly discuss with their colleagues and officers.

Sources of Job Satisfaction			
			
Organizational Sources	Work Environmental Sources	Work itself	Personal Sources
Company Policies	Working Conditions	Working Hours	Personality
Salary and wages	Supervision	Job Scope	Age
Training and Development	Co workers	Role Conflict	Desire

Conclusion

The conclusion of this study suggest that there is a direct co-relation between Training and Performance. The higher the involvement in the training programs, the efficiency will better. It is based on the fact that development and recruitment are interlinked, programs are organized to improve the Performance of the employees and to develop their Career path. The training and development programs is evaluated to determine the performance level of the employee. By operating an electronic development program has found links to electronics education and productivity. The level of performance of banking employees is known only after evaluating the strength and weakness at workplace. The structure of training programs in the banking sector should be made according to the employees so that along with increasing their working capacity, job satisfaction will also continue to be fulfilled.

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WOMEN CONTRIBUTION OF HISTORY WRITING IN MODERN INDIA

Vandna*

ABSTRACT

The history of any nation is incomplete without acknowledging the contributions of women who have played a significant role in shaping its historical narrative. In modern India, women historians have emerged as prominent figures in the field of historiography, challenging traditional perspectives and introducing fresh insights into the country's past. This research paper aims to shed light on the invaluable contributions of five distinguished women historians – Romila Thapar, Tanika Sarkar, Uma Chakravarti, KN. Panikkar, Vijaya Ramaswamy - who have profoundly impacted historical scholarship in India. This paper draws from extensive research, including published works, interviews, and biographical accounts of the aforementioned historians. It seeks to present an in-depth analysis of their scholarly endeavors, methodologies, and the unique perspectives they brought to the forefront of historical research. The paper examines their role in breaking barriers, both as women in a predominantly male-dominated academic sphere and as scholars with a commitment to uncovering hidden historical truths.

KEYWORDS: *Women Historians, Modern India, History Writing, Gender Representation, Historiography, Inclusivity, India's Past.*

Introduction

The tradition of history writing has been going on since ancient times! Earlier women's writing was not encouraged in the society! India is a male dominated country, here men are given more importance. But women have proved themselves by fighting these situations in every era. Women have also played an important role in history writing like men. The history of any nation is incomplete without acknowledging the contribution of women who have played a significant role in shaping its historical narrative. Writing in ancient Indian history, medieval history, and modern history, women have also contributed significantly. In ancient history, Gargi, Lopamudra etc. have become wise. Medieval history includes Mirabai, Gulbadan Banu Begum, etc. In modern history, women historians have emerged as prominent figures in the field of historiography, challenging traditional viewpoints and offering new insights into the country's past. The purpose of this research paper is to throw light on the invaluable contribution of eminent women historians like Romila Thapar, Uma Chakraborty, Sarkar, etc., who have made a profound impact on historical scholarship in India. This research paper is derived from extensive research, in which the above historians Includes published work, interviews and biographical details. It seeks to present an in-depth analysis of his scholarly efforts, methodology, and unique perspectives he brought to the forefront of historical research. The research paper examines their role in breaking down barriers, both as women in a predominantly male-dominated academic field and as scholars with a commitment to uncovering hidden historical truths

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Research Objective

- purpose of this research is to study the art of writing in ancient India Know development!
- The purpose of this research is to study the art of writing in medieval India Studying the contribution of women!
- At present, in view of women empowerment, women's the work of writing the history of that literature the aim of this research is to bring to light

Research Methodology

Research Methodology The work of history writing is a challenging subject for the researcher of history, to complete the research work the researcher has to take the help of various methods. After which the research work is completed. Therefore, I also have to take the help of many methods for research work. In order to know and study the role of women in the field of **history writing, in the present research work, historical research, descriptive etc.** methods have been taken and my dissertation is based on primary and secondary sources. As well as reference **books, base books, various papers, magazines Information related to newspapers** and third-party life will be used for research work related to the relevant subject using internet facility.

Need & Importance of Research

Real importance of research for a researcher is proved only when he unveils some new information through his research, and tries to bring some untouched aspects of history in front of everyone. Based on the primary and secondary evidence in the presented research, there is a subtle effort to make the present generation aware of the new knowledge. In view of women's empowerment and women's literature in the present time, some help can be obtained in completing the lack of serialization of ancient history in the presented research book. This research is a small effort in this direction, this topic is also useful because those women of history were studied in it. Those who came out of the restrictions of the society and created a respectable place for themselves by sowing the seeds of revolution, which is a unique work in the field of history. Some of the prominent women of history writing are as follows!

Ancient India

In ancient India, women's contributions to historiography were even more limited than in later periods. Historiography in ancient India was primarily dominated by male scholars and chroniclers, and women faced significant societal restrictions that hindered their participation in public life and educational opportunities.

While there are no well-known female historians from ancient India, there were women who made notable contributions to various fields, including literature, philosophy, and art. Some of these women produced literary works that contained historical references or provided insights into the social and cultural aspects of their time. These literary works indirectly contributed to the understanding of historical events and life during ancient India.

Here are a few examples of influential women from ancient India:

- **Gargi Vachaknavi** (c. 6th century BCE): An eminent philosopher and Vedic scholar, she participated in intellectual debates and discussions during the time of the Brihadaranyaka Upanishad.
- **Lopamudra** (c. 3,000 BCE): A revered figure in Hindu tradition, she is believed to have composed hymns found in the Rigveda, an ancient sacred text of Hinduism.
- **Maitreyi** (c. 6th century BCE): A philosopher and scholar, she engaged in philosophical discussions with her husband, Yajnavalkya, as mentioned in the Brihadaranyaka Upanishad.
- **Apala** (c. 1000 BCE): Credited with composing hymns in the Rigveda, she is among the few named female poets from ancient India.

While these women were not strictly historians, their intellectual pursuits and literary contributions have offered valuable glimpses into the lives, beliefs, and culture of ancient Indian society. It is essential to acknowledge their roles in shaping the historical narrative indirectly and to recognize the challenges they faced in a society that limited women's opportunities for public engagement and scholarly pursuits.

Medieval India

During medieval India, women's contributions to historiography were relatively limited compared to their male counterparts. Historiography, the writing and study of history, was a predominantly male-dominated field, and women often faced societal restrictions that limited their access to education and public life. As a result, their opportunities to become historians or chronicle historical events were constrained.

However, it is essential to recognize that there were some exceptional women who made notable contributions to literature, poetry, and art during medieval India. While they may not have been strictly historians, their works often contained historical accounts and valuable insights into the society and culture of that time.

Some prominent female figures from medieval India include:

- **Mirabai** (c. 1498-c. 1547): A mystic poet and devotee of Lord Krishna, she is known for her Bhakti (devotional) poetry, which offers insights into the religious and cultural milieu of her time.
- **Akka Mahadevi** (c. 1130-c. 1160): A philosopher and saint of the Veerashaiva Bhakti movement in Karnataka, she expressed her spiritual journey through vachanas (poetic compositions) that contain social and historical references.
- **Chand Bibi** (c. 1550-1599). Although not a historian herself, Chand Bibi was a notable ruler and military strategist who defended the Ahmednagar Sultanate against the Mughal forces: Her actions and leadership during the Deccan Sultanate period are historically significant.

It's important to remember that while women's direct contributions to historiography were limited, their impact on the social, cultural, and political landscape of medieval India was profound. As historical research evolves and uncovers more about the lives of women during that time, we may gain a deeper understanding of their contributions to shaping the course of history.

Modern India

In modern India, there has been a significant increase in women's participation and contributions to historiography. As societal attitudes and opportunities for women have evolved, more women have entered the field of history and made noteworthy contributions to the study and writing of India's past. These women historians have brought fresh perspectives and insights to historical research and have contributed to a more comprehensive understanding of India's history.

Here are some prominent women historians of modern India:

- **Romila Thapar**: One of India's most distinguished historians, Romila Thapar's work has focused on ancient Indian history, early Indian society, and culture. She is known for her critical and analytical approach to historical sources.
- **Sumit Sarkar**: While not a woman herself, **Sumit Sarkar's wife, Tanika Sarkar, is an eminent historian** who has made significant contributions to the study of modern Indian history. Her work often examines gender, nationalism, and colonialism.
- **Uma Chakravarti**: A feminist historian, Uma Chakravarti's research has shed light on the lives and struggles of women in medieval India. She has written extensively on gender, caste, and socio-economic history.
- **Irfana Robb**: A historian specializing in medieval Indian history, Irfana Robb has explored various themes related to women and gender in the context of Indian society.
- **KN. Panikkar**: His daughter, K.N. Saraswathy, is also a historian who has focused on the social and cultural history of India, particularly the history of Kerala.
- **Vijaya Ramaswamy**: An authority on the cultural history of India, Vijaya Ramaswamy's research delves into various aspects of Indian society, including gender, religion, and rituals.

These are just a few examples, and there are many other women historians who have made significant contributions to the field. Their works have enriched our understanding of India's history, challenging traditional narratives and shedding light on previously overlooked aspects of the past. The contributions of women historians continue to shape the field of historiography in modern India and beyond.

Conclusion

Collectively, the works of these eminent historians have not only enriched India's historical landscape, but also empowered future generations of women scholars to explore history from diverse perspectives. His research has inspired new methodologies and approaches that continue to influence discussions on India's past. In conclusion, this paper celebrates the indispensable contributions of Uma Chakraborty, Upinder Singh, Tanika Sarkar, Sirin Mehta and Romila Thapar to the writing of history in modern India. It emphasizes the importance of acknowledging and recognizing the efforts of women historians in shaping a more comprehensive and inclusive understanding of the country's history. Their collective scholarship has paved the way for a more diverse and holistic historiography, Thereby, historians have been encouraged to continually challenge the prevailing narratives and provide a more accurate representation of India's past.

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SIGNIFICANCE OF LEADERSHIP AND MANAGEMENT IN ENHANCING EMPLOYEE SATISFACTION LEVEL: TAKING THE CASE OF INDIAN RETAIL INDUSTRY

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ABSTRACT

The presented study researched about the significance of management and leadership in employee satisfaction level. This research study about the impact of management and leadership on the performance of management and the operation sector of the company. The employee satisfaction level of the employees is directly related to the profit and efficiency of the company operations and management. This study also included the significance of leadership and management practices that should be included in the company. Overall, by researching about the significance it can be concluded that leadership and effective management not only signifies the employee satisfaction or motivation level but also signifies the efficiency and organisational culture of the organisation. Leadership and management are both important to increase the satisfaction level of the employees working in the company. The satisfaction level of employees will directly affect the overall result of the company and will also lead to an increase in the operating efficiency of the company. The operations are being done by the management but the operations are guided by the leader with significant leadership skills. The leader will only summarise the overall performance of the employees and guide all the performances in such a way as to achieve the overall performance of the company.

KEYWORDS: Management Levels, Significance of Leadership, Employee Satisfaction, Employee Motivation.

Introduction

Research Background

Leadership and management are considered as a most important pillars for the overall results of the company. A good leader guides the team on such a path which leads to achieving the overall result of the company. Good management works efficiently and effectively to achieve the overall result of the company. Both leadership and management are required for achieving the expected result and objective of the company.

Research Aim

The aim is "to analyse the significance of leadership and management in enhancing employee satisfaction levels". A case study based on Reliance Industry.

Research Objectives

- To identify the significance of leadership in enhancing employee satisfaction level
- To determine best practices of management used by the Reliance industry in enhancing employee satisfaction level.
- To examine different ways for enhancing employee stratification level in Reliance Industry.

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Research Questions

RQ1: How leadership can enhance the satisfaction level of employees working in the Reliance industry?

RQ2: What can be the best practices of management that can be used by the Reliance industry in enhancing employee satisfaction levels?

RQ3: What are the different ways to improve the satisfaction level of employees in Reliance Industry?

Research Significance

This research can be used to analyse the impact of leadership and management on the employees of the company. The impact can be analysed and assessed to form significant policies and management structures to enhance the work culture which will lead to an increase in the motivation level of employees. Leadership and management play an important role in the mindset of employees which directly reflects on the performance of employees. Further research can also help the company to identify the impact of the employees on the efficiency of the company.

The research will also include the overall discussion of the retail industry of India and will try to make an understanding of the dynamics of the industry and the importance of employees in the company to survive in such a competitive environment. Reliance has the biggest share in the retail industry of India and thus would be like a benchmark for the new competitors in the market.

Dissertation Structure

The dissertation structure is defined as a proper and established structure that includes all the information in an organised way. This research report includes five sections which are- Introduction, Literature Review, Research Methodology, Analysis and Discussion, and conclusion and recommendations. These sections in the structure can be explained below-

- **Introduction:** This section includes the overall brief of the report that what is going to be discussed in the report and any particular analysis is done. The dissertation structure is also part of this section.
- **Literature Review:** This section includes all the external data which is being gathered from different sources in order to review the authenticity of the data discussed.
- **Research Methodology**
- **Analysis and Discussion:** This section includes the analysis and a proper discussion of the findings from the previous sections. This is a detailed section that particularly focuses on the aim and objectives of the research paper.
- **Conclusion and Recommendations:** This is the last section that concludes and summarises all the data and information which is being discussed in the previous sections.

Literature Review

- **Significance of Leadership**

According to Mawere et al. (2022), leadership is one of the most significant features for achieving the results of the company. A true leader always listens to every feedback and tries to come up with a solution which is acceptable to every member of the team. The team members indulge in all activities and try to sustain their work for limited time period, while a leader makes assure that all the work which is being done by the members is in lieu of the mission and objective of the company. If work is not in the lieu of company mission and objectives then it is the duty of a leader to guide the pathway to the members to achieve the results. Every company needs to achieve results efficiently and effectively and this can only be achieved if all the goals and objectives which are to be achieved by the employees are in order with the overall mission and goal of the company. Leadership also plays an important role in the motivation of the employees in the organisation as the work is divided among the employees equally and are rewarded with according to their performance in achieving the objective. A perfect leader always maintains order and decorum in the organisation culture which leads to an enhancement of the organisation culture and ultimately leads to an increase in the satisfaction level of employees.

Reliance is one of the leading companies in India with a significant market share in the retail industry. It is important for the company to maintain significant leadership within the management of the company. The leadership will help the employees to achieve their overall goals and achieve the overall mission and vision of the company.

- **Practices of Management**

As stated by Cazeri et al. (2018), management is considered as the main and centre pillar for the organisation. To achieve the overall objective and mission of the organisation it is important for the company to guide the overall management and process of management in such a way as to increase the overall result and efficiency of the company. There are certain practices that have to be followed by the company to improve the effectiveness of work systems and work culture in the organisation. There are certain practices that can be included for example empowering staff, training staff, formulation of policies to improve the overall quality, and introducing new forms of technology in the business. These practices should be formed in just a way that will result in increased efficiency and effectiveness of the company.

In accordance with Radonić & Milosavljević (2019), there are three levels of management which can be described as the top level, middle level, and low level. These types are defined as Strategic Level, Operational Level, and Tactical Level. Acknowledgment of strategic level can also be constructed as top and uppermost level in which all the strategies, goals, and objectives are formed for the company. The operational level is the middle level which acts as a communicator between the top level and the low level of management, the basic duty of the operational level is to bifurcate the operations and activities into the lower level of management. It can also be acknowledged as the tactical level of management is in charge of all the tactical activities that are conducted and operated by the lower level to reach and achieve the overall objective and mission of the company. As discussed above that Reliance has the biggest and most significant market share in India the company needs to manage all the management operations at different levels of activities. The company already adopts all the practices that have been discussed above which are empowering staff, training staff, formulation of policies, and many more. These practices which are adopted by the company to increase the efficiency and effectiveness of the results and operations have to also focus on the satisfaction level of employees.

- **Employee Satisfaction Level**

As opinionated by Kurdi et al. (2020), employees of the company are counted as the significant and key stakeholder of any organisation as they hold the power to change the decisions and the results of the company. The key stakeholders of the company can be termed as the stakeholders who holds maximum power and it is required by the company to inform them regularly about the company plans and objectives. It is the basic need and duty of the company to inform key stakeholders regularly and keep them satisfied as they hold great power to manipulate the overall results of the company.

As per Kaiwiana et al. (2018), employee satisfaction is the basic and utmost duty of the company or the organisation. Employee satisfaction can be termed as the extent to which an individual is happy with the job and the role he/she plays in the personal and work life. Employee satisfaction is one of the crucial and most important processes which have to be implemented by the company to efficiently and effectively achieve the overall result of the company. The overall mission and goal of the company are broken down into objectives which are distributed and assisted to each and every individual. Therefore, it can be said that employees' objectives and their performance ultimately affect the overall vision and mission of the company. Employee satisfaction and motivation are directly related to their performance and thus drive the overall result of the company. The satisfaction level of the employee can be measured with their performance if the performance of the employee is decreasing then the employee satisfaction level of the employee will be low, if it is increasing then the satisfaction level is high and the employee is fully motivated towards the work and task were given to them.

Research Methodology

- **Research Philosophy**

Research philosophy can be defined as the approach to understanding or investigating anything (Žukauskas et al., 2018). In other words, it can be described as a system of researcher's thought, from which new and reliable knowledge of the information is obtained.

This research is done with an approach of positivism. Positivism can be defined as a natural philosophy that highlights the importance of social beings.

- **Research Design**

Research design can be defined as the preparation of overall strategy of the research that the researcher can choose to inherit different parts of the study in a coherent and logical way. In other words, it can be said that research design refers to the method of creating a strategy to carry out research of by a succinct plan and logical plan (Sileyew, 2019).

The study has used exploratory type of research design. This research technique is a process of previously unknown problems in order to fetch a better view and description of the research topic (Tobi & Kampen, 2018).

- **Research Approach**

Research approaches are described as the plans and procedures for research. The term defines the steps from assumptions to detailed methods like data collection, analysis, and interpretation of data.

The inductive approach is being used in this research study. This method includes grasping, analysing, and monitoring the data.

- **Data Collection Method**

Data collection can be described as the collection and processing of the data, the data is then further measured on the variables. In other words, the process of collecting the data and analysing it with lieu of variables can be termed as data collection of the research.

In this research secondary data is being used for the collection of data that has been previously gathered and assessed by the researchers.

- **Data Analysis**

The process of reviewing and evaluating the data which has been collected from different sources (Fagerland et al., 2018). Data collection and analysing them using charts, graphs, and tables are some of the methods of analysing the data.

- **Analysis and Discussion**

Based on the above data and study it can be analysed that management and leadership skills in the company plays a significant role in achieving the overall objective of the company. The Indian retail sector is highly dynamic and highly risky in nature due to low barriers for new entrants in the market.

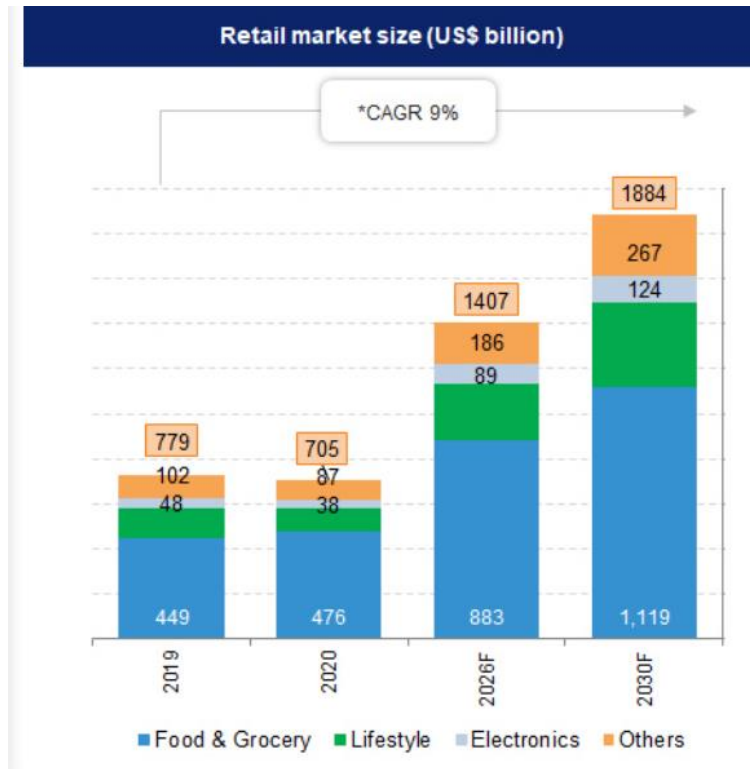


Figure 1: Retail Market Size

Source: (ibef, 2019)

Based on the above figure it can be said that the retail market in India is expected to grow by 9% each year till 2030 which concludes an overall figure of \$779 billion to \$1407 Billion. The growth in the industry reflects the need of employees and the sudden growth in the sector. The growth can also be justified due to change in technology and upcoming competition in the market.

With increase in growth the need for specialised employees would be more in demand in the future, which means that company has to retain its employees from the further poaching of new competitors. That's when the employee satisfaction level is compared for all the companies and the companies with high satisfaction level to the employees would face less loss of employees and would easily survive the dynamic changes in the industry.

On many of the surveys conducted and feedback asked from employees Reliance is rated at 4.1 out of 5 in terms of employee satisfaction level. This is one of the highest figures in the industry which means that Reliance's employee satisfaction level is high and this also indicates their leadership and management skills to handle all the performance of employees along with their objectives. The career growth of employees in Reliance is rated at 3.7 out of 5 which is considered as lowest in the industry, this can affect the company in the future as with an increase in competition in the future, competitors might poach for specialised employees leading to a big loss in achieving the overall result of the company in future.

Conclusion & Recommendation

• Recommendations

There are many recommendations that the company can follow in order to increase the retention rate of employees in the company. The retention rate can be increased by many ways such as-

- Regular training of employees would increase their skills as well as motivation level of the employees. The motivation level would lead to an increase of satisfaction level since the skills of the employees are enhancing and cultivating.
- Increase in employee benefit plan can lead to increase in the sense of belongingness towards the company. The employee benefit can be matured after a particular time period which binds the employees in a contract to work for the company for a longer time thus increasing the retention rate of employees.
- Launching employee stock options would increase the sense of belongingness towards the company and thus will motivate them to perform more leading to an increase in the total results of the company.

Conclusion

Based on the above facts and figures it can be concluded that Employee satisfaction level plays an important role in achieving the overall results for the company. The Indian retail industries are considered dynamic and fast-paced industries due to the new entrants. With dynamic in nature, it is important for the company to follow the process of retention of employees. The process is further considered as strategic actions taken by the company to keep employees motivated and focused, so the employees would elect to remain employed and fully productive in the further future. The productivity and their commitment will help the company to adapt to the dynamic changes which are going on in the market.

Indian retail industry is a very dynamic and fast-growing industry in the overall market, as discussed above the need for employees for the long term can be justified by the dynamic situations in the industry. There are many methods that can be used to increase the retention rate of employees in an organisation. The methods have different impacts on the motivation level and on the overall result of the company.

The management and leadership play a significant role in increasing employee satisfaction and motivation level in the retail industry. Retail in India is facing a boom period and because of this the need for employees would be and the company has to find a way to retain the employees based on the recommendations above discussed.

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धोद तहसील की मिट्टियों का भौगोलिक अध्ययन

नन्द सिंह शेखावत*

सार

मृदा ऐसा प्राकृतिक संसाधन है जिस पर पारितंत्रीय जैव तत्वों का अस्तित्व निर्भर करता है। मृदा से ही वनस्पति विकास एवं प्राणवायु का बनना संभव है। मृदा, वनस्पति एवं जलवायु में घनिष्ठता का संबंध पाया जाता है। उपजाऊ मृदा उच्चतम उत्पादन देकर जैविक जीवन को सुखमय बनाती है। मृदा के महत्व को देखते हुए धोद तहसील की मिट्टियों का अध्ययन किया गया है। इस क्षेत्र में मुख्यतः भूरी रेतीली मृदा तथा रेतीली मृदा के साथ ही मिश्रित दोमट मृदा पायी जाती है। यहाँ की मृदा में नत्रजन की कमी पायी जाती है। परन्तु फास्फेट की अधिकता पायी जाती है।

शब्दकोश: पारितंत्र, समंक, अन्तर्क्रिया, रेह, ऊसर, अनुदैर्घ्य, अनुप्रस्थ, शस्यावर्तन, आवरण अपरदन, संश्लेषण, स्टोमेटा।

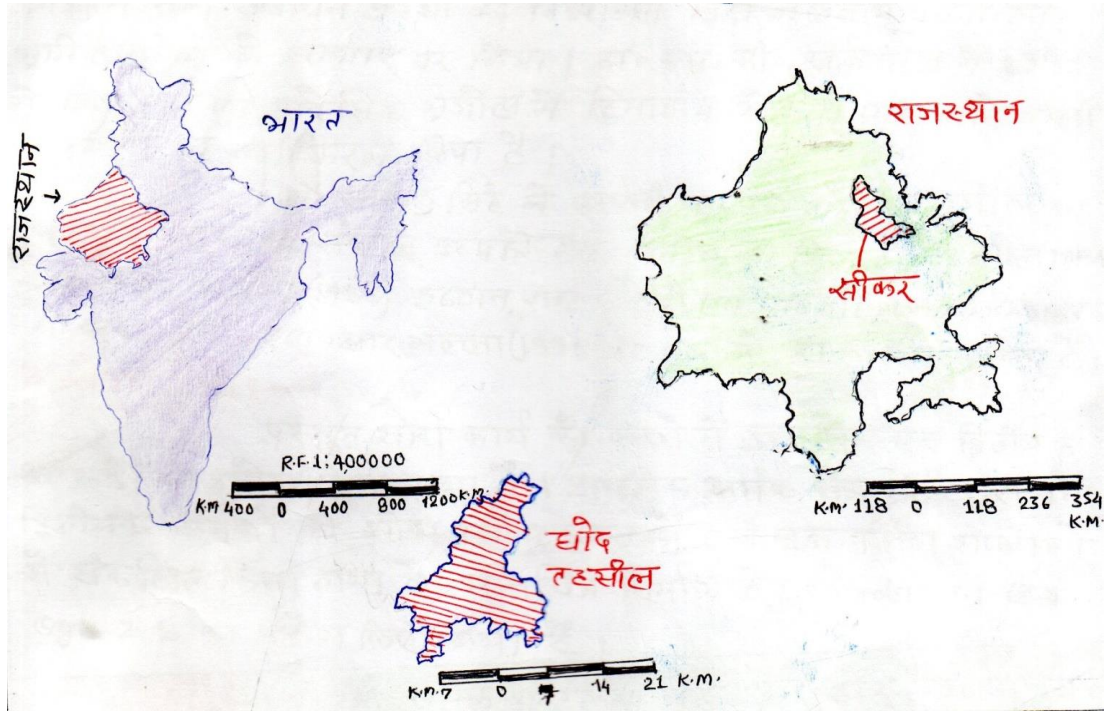
प्रस्तावना

मृदा का महत्व भौतिक एवं आर्थिक दोनों दृष्टियों से है। मरुस्थलीय भागों में अधिक अपरदन वाले क्षेत्रों में अगर इसका उपयोग सही ढंग से किया जाए तो यह जनसंख्या के भोजन एवं आवश्यकता पूर्ति का एक महत्वपूर्ण संसाधन बन सकता है। मृदा का निर्माण प्राकृतिक परिस्थितियों में परस्पर संबंधित चरणों में निरन्तर चलता रहता है। मृदा निर्माण प्राकृतिक वातावरण में दीर्घकालिन अन्तर्क्रिया का परिणाम है। इसके निर्माण में भौतिक वातावरण का प्रत्येक तत्व सहयोग करता है। पृथ्वी के विभिन्न भागों में भौतिक एवं रासायनिक अपक्षय से विभिन्न पदार्थों का जमाव होता रहता है। बाद में यही असंगठित पदार्थ मृदा का रूप लेते हैं।

अध्ययन क्षेत्र

भारत के उत्तरी पश्चिमी भाग में स्थित राजस्थान राज्य के उत्तरी पूर्वी भाग में सीकर जिले के दक्षिण-पश्चिमी भाग में धोद तहसील स्थित है। इस तहसील की उत्तरी सीमा सीकर-लक्ष्मणगढ़ तहसील से तथा दक्षिणी सीमा दाताराम गढ़ तहसील से लगती है। इसके पूर्व में सीकर तहसील तथा पश्चिम दिशा में डीडवाना तहसील लगती है जो नागौर जिले में है।

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अध्ययन का उद्देश्य

प्रस्तुत अध्ययन धोद तहसील की मृदा को लेकर किया गया है। मृदा मानव की मूलभूत आवश्यकताओं को प्रत्यक्ष एवं परोक्ष रूप से पूरा करती है। अध्ययन के द्वारा इस क्षेत्र में पायी जाने वाली मृदा के प्रकार एवं पोषक तत्वों का विश्लेषण किया गया है। इस अध्ययन से विकास योजनाओं का क्रियान्वयन कर रहे योजनाकारों को सुझाव देना है, जिससे इस क्षेत्र में मृदा गुणवत्ता को मध्य नजर रखकर योजनाएँ क्रियान्वित की जा सकती है। जिससे मृदा का सदुपयोग किया जा सके। शोध कार्य के लिए जो उद्देश्य रखे गए हैं निम्न प्रकार से हैं:-

- अध्ययन क्षेत्र में पायी जाने वाली मृदा के प्रकारों का अध्ययन करना।
- मृदा में पाये जाने वाले पोषक तत्वों का विश्लेषण करना।
- मृदा में सफलतापूर्वक बोयी जाने वाली फसलों की जानकारी देना।
- मृदा उर्वरता में वृद्धि के तरीके खोजना।

साहित्यावलोकन

प्रस्तुत शोध पत्र धोद तहसील में पायी जाने वाली मृदा को लेकर किया गया है। अब तक प्रकाशित भूगोल की पुस्तकों में धोद तहसील में पायी जाने वाली मृदा को कम वर्णित किया गया है। माजिद हुसैन ने (1979) में अपनी पुस्तक कृषि भूगोल में मृदा का वर्णन एवं मृदा का P^H मान निर्धारित किया। एस.के. गुप्ता तथा तेजवानी ने 1984 में शोध प्रपत्र में भूमि संसाधन प्रदेशों का विभाजन मृदा, जलवायु, उच्चावच, तथा भूमि उपयोग के आधार पर किया। डॉ. एस.सी. खर्कवाल ने 1996 में हिमालय का प्रादेशिक भूगोल में हिमालय क्षेत्र में पाए जाने वाली मिट्टियों का वर्गीकरण किया है।

डॉ. सविन्द्र सिंह ने अपनी पुस्तक भौतिक भूगोल का स्वरूप में मृदा का संघटन, उत्पत्ति एवं वर्गीकरण किया है। उकील(1944) चटर्जी एवं वाडिया(1935), कृष्णन, राय चौधरी एवं मुखर्जी (1954) श्चोकाल्स्काया (1932) डॉ. एल.आर. भल्ला(1995) ने मृदाओं का वर्गीकरण किया है।

अन्वेषण विधि

प्रस्तुत शोध कार्य को करने में प्राथमिक एवं द्वितीयक आँकड़ों का प्रयोग किया गया है। प्राथमिक समंक क्षेत्र सर्वे द्वारा तथा द्वितीयक समंको को शोध पत्रिका, पुस्तकों एवं मृदा प्रयोगशालाओं से संकलित किया गया है। मानचित्र निर्माण हेतु

परिणाम

धोद की मृदा पारिस्थितिकी दशा असम है, यहाँ अलग-अलग ग्राम पंचायतों में मृदा गहराई में पर्याप्त अन्तर मिलता है। कई स्थानों पर गहराई 30 से.मी. है तो कुछ पर नहीं के बराबर। यहाँ भूरी-रेतीली तथा पीली भूरी बालू मृदा तथा चीका की मात्रा कम मिलती है। यहाँ पायी जाने वाली मिट्टियाँ इस प्रकार है—

• भूरी रेतीली मृदा

इस मृदा में फास्फेट तत्व अच्छे मिलते हैं, कुछ क्षेत्रों में फास्फेट की मात्रा कांप मृदा के समान मिलती है। इसकी बनावट मध्यम से भारी है। इसका प्रसार बोसाना, धोद, नागवा, भूवाला, अनोखू, पेवा, सिहोट, नेतड़वास आदि ग्राम पंचायतों में है।

• रेतीली मृदा

यह रेतीली से दोमट रेतीली होती है जिसमें रेत की मात्रा 70% से 90% मिलती है। यह मृदा खुली मुलायम और भुरभुरी होती है जिसके कारण इसमें जल सोखने की क्षमता बहुत अधिक होती है। इस मृदा में नत्रजन का अभाव होता है, किसान नत्रजन उर्वरकों का प्रयोग कर उत्पाद बढ़ाने का प्रयास करते हैं। इसमें कैल्शियम की अधिकता होती है, पवन निक्षेपण द्वारा निर्मित मृदा है। यह बाजरा, मोठ, ग्वार, मूंग, गेहूँ, जौ की फसल के लिए उपयुक्त है। इसका P^H मान 5.5 से 8.5 के मध्य होता है।

अमेरिकी कृषि विभाग के वैज्ञानिकों द्वारा कुछ वर्ष पूर्व ही एक नई मृदा वर्गीकरण पद्धति को अंतिम रूप दिया गया है। पूर्ण निरीक्षण के बाद अब उसे मौजूदा गुणों के आधार पर महत्व दिया गया है, इस वर्गीकरणानुसार धोद तहसील की मृदा को दो भागों में बाँटा जा सकता है—

• एरिडीसोल्स (Aridisols)

यह खनिज मृदा है जो अधिकतर शुष्क जलवायु में ही पायी जाती है। यह धोद तहसील की अधिकांश पंचायतों में विस्तृत है। इसका उपमृदाकरण ऑरथिड है जिसके अंतर्गत केम्बोआरथिडस (Camborthids), कैल्सि ऑरथिड्स (Calciorthids) सेलोरथिड्स (Salorthids) और पेलिऑरथिड्स (Palleorthids) पाये जाते हैं।

• एन्टिसोल्स (Entisols)

यह एक ऐसा मृदा वर्ग है जिसके अन्तर्गत भिन्न-भिन्न प्रकार की जलवायु में स्थित मृदाओं का समावेश होता है। धोद तहसील की कुछ ग्राम पंचायतों में इस समूह के मृदा निक्षेप दृष्टिगोचर होते हैं। इसका रंग प्रायः हल्का पीला-भूरा होता है। इसके दो उपमृदा कण हैं— सामेन्ट्स और फ्लूवेन्ट्स।

लवणीयता एवं क्षारीयता की समस्या

इस तहसील के पश्चिमी क्षेत्रों में मृदा में लवणीयता एवं क्षारीयता की समस्या बहुत अधिक है, सोडियम कार्बोनेट, सल्फेट तथा क्लोराइड के साथ कैल्शियम और मैग्नेशियम तथा मैग्नेशियम क्षारों के मिश्रण से रेह बनती है।

वैसे तो ऊसर भूमि तहसील के सभी क्षेत्रों में मिलती है लेकिन खास तौर पर ऐसी समस्या मोरडूंगा, शाहपुरा, सिगरावट पंचायतों में अधिक है। तहसील 960 हेक्टेयर भूमि पर क्षारीयता एवं लवणीयता का प्रभाव अधिक है।

ऊसर भूमि सुधारने के उपाय

- भूमि समतलीकरण करना
- गोबर की खाद का अधिक प्रयोग
- क्षारीय भूमि में जौ, गेहूँ, कपास, इशबगोल, सरसों, साल्वाडोरा, अरण्डी, सुरजमुखी, जैट्रोफा, हैलापेथिक घास की कृषि की जानी चाहिए।
- वर्षा ऋतु में ग्वार या ढैचा बोकर दो माह बाद उसे जमीन में दबाना चाहिए
- क्षरीयता को कम करने हेतु खड्डी या जिप्सम भी उपयोगी होता है।
- ग्रीष्म ऋतु में गहरी जुताई की जानी चाहिए।
- फलदार पौधों में आवला, अमरुद, अनार, बेर, बील, के पौधे लगाये जा सकते हैं।
- सजावटी पौधों में कैम्पेनुला, सेनोथस, जेरेनियम, लेवेन्डर, डायनथस लगाये जा सकते हैं।

मृदा अपरदन की समस्या

इस तहसील में मिट्टी अपरदन वायुवेग तथा वर्षा जल द्वारा होता है इन अपरदन अभिकर्ताओं द्वारा मृदा अपरदन होता है। जब वर्षा के कारण ढालू भूमि का ऊपरी आवरण घुलकर बह जाता है तो इसे भूमि का आवरण अपरदन (Sheet Erosion) कहते हैं। इस प्रकार का कटाव ढालू भूमि वाले क्षेत्रों में अधिक होता है। वायु अपरदन द्वारा इस क्षेत्र में निम्न पहाड़ियों के सदृश्य अनुदैर्घ्य बालुका स्तूप निर्मित हो गये हैं जिन्हें स्थानीय भाषा में "भर" कहा जाता है। सबसे लम्बी एवं ऊँची भर माण्डोली गाँव के पूर्वी भाग से शुरू होकर पालवास तक फैली है। दूसरी "भर" चैनदास की ढाणी से शुरू होकर बीकानेर तक फैली है। जो राजस्थान की सबसे लम्बी भर है।

मृदा अपरदन के कारण

- वन उन्मूलन
- अति पशुचारण
- तीव्र वायुवेग
- दोषपूर्ण शस्यावर्तन

मृदा अपरदन रोकने के उपाय

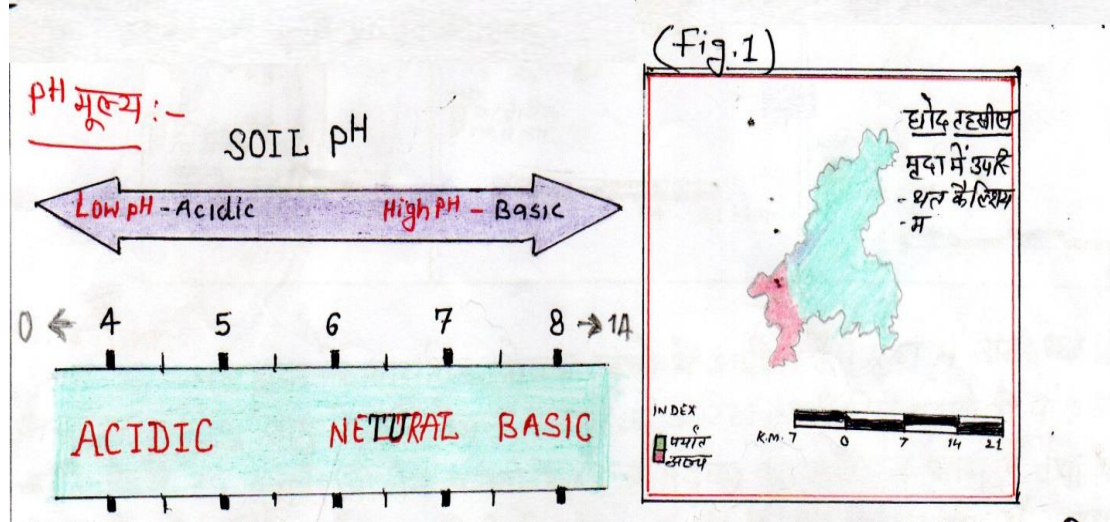
- सघन वृक्षारोपण
- फसल चक्र अपनाना
- मृदा समतलीकरण करना
- खेतों में मेड़ बन्दी करना
- पंक्तिबद्ध वृक्षा रोपण करना
- खेतों की मेड़ों पर खैर, सुबबूल, थूहर लगाना

मृदा में उपस्थित पोषक तत्व

मृदा में उपस्थित पोषक तत्व पौधों के विकास के लिए महत्वपूर्ण भूमिका निभते हैं। जिस भूमि में पोषक तत्व अधिक होते हैं। उन क्षेत्रों में कृषि उत्पादन अच्छा होता है। अध्ययन क्षेत्र में पाये जाने वाले पोषक तत्वों में कैल्शियम, आयरन, पोटेशियम, तथा मैग्नीशियम तत्व का अध्ययन किया गया है।

कैल्शियम

कृषि फसलों के साथ ही चारे की फसलों एवं सब्जियों तथा फलदार पौधों के विकास के लिए पौधे के उतकों में कैल्शियम की प्रमुख आवश्यकता होती है। अध्ययन क्षेत्र की मृदा में कुछ क्षेत्रों को छोड़कर कैल्शियम पर्याप्त मात्रा में उपलब्ध है।



मृदा के P^H को मिट्टी में हाइड्रोजन आयनों के (H) की मात्रा से नियंत्रित किया जाता है। अधिक (H) की मात्रा कम मिट्टी की P^H (अधिक एसिड) को प्रस्तुत करते है। P^H स्केल 1 से 14 तक होता है, तथा $P^H 7$ न्यूट्रल होता है। यदि $P^H 7$ से कम है तो मृदा अम्लीय है और $P^H 7$ से अधिक है तो मृदा क्षारीय होती है।

आयरन

आयरन पौधों में प्रोटीन निर्माण में सहायक होता है। यह पौधों की कोशिकाओं में विभिन्न ऑक्सीकरण अवकरण क्रियाओं में उत्प्रेरक का कार्य करता है। यह श्वसन क्रियाओं में ऑक्सीजन का वाहक होता है। अध्ययन क्षेत्र में आयरन की मात्रा मध्यम से अधिक है।

मैग्नीशियम

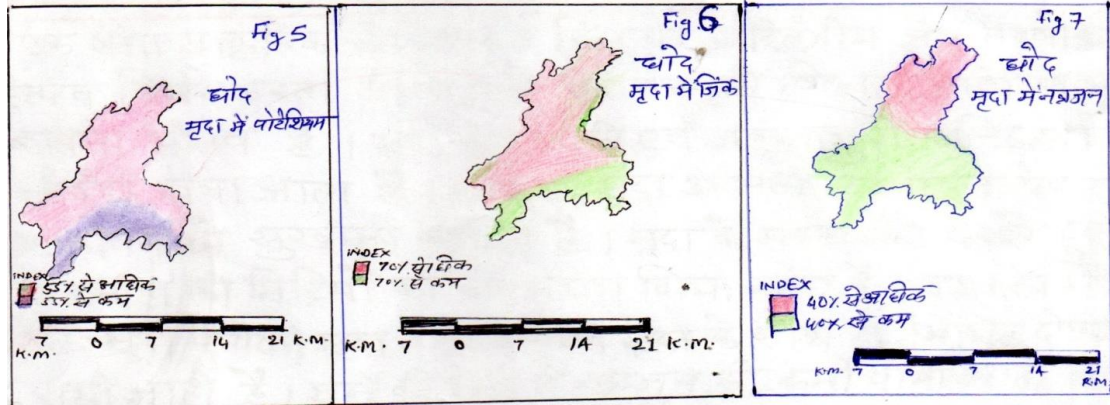
मैग्नीशियम पौधों के विकास के लिए आवश्यक पोषक तत्व है। यह पौधों के लिए कई तरह के कार्य करता है जिसमें प्रकाश संश्लेषण प्रक्रिया महत्वपूर्ण है, क्योंकि यह बिल्डिंग ब्लॉक है, जिसमें पौधों के पत्ते हरे दिखाई देते है। अध्ययन क्षेत्र में मैग्नीशियम पर्याप्त मात्रा में पाया जाता है।

पोटेशियम

मृदा में पोटेशियम कई तरह से पौधों के लिए महत्वपूर्ण है। प्रकाश संश्लेषण में पोटेशियम स्टोमटा के उद्घाटन और समापक को नियंत्रित करता है और CO_2 को नियमित करता है। पौधों में पानी के नियमन तथा पौधों में सूखा प्रतिरोधकता सुधारने में भी महत्वपूर्ण भूमिका निभाता है।

जिंक

जिंक मृदा में पादप विकास के लिए अल्प मात्रा में आवश्यक है। परन्तु पौधों के विकास के लिए महत्वपूर्ण है। पादपों में प्रोटीन व कैरोटीन संश्लेषण तथा हार्मोन्स के जैविक संश्लेषण में सहायक होता है। अध्ययन क्षेत्र में पाई जाने वाली मृदाओं में यह पर्याप्त मात्रा में पाया जाता है।



नाइट्रोजन

यह मृदा के प्राथमिक पोषक तत्वों में शामिल है। मृदा में उपस्थित असंख्य जीवाणु वायु के नाइट्रोजन पदार्थों को जटिल कार्बनिक पदार्थों में परिणत करते रहते हैं। इससे प्राटीन बनती है जो जीव द्रव्य का अभिन्न भाग है तथा पर्ण हरित के निर्माण में भी भाग लेती है। यह पादपों की वृद्धि में सहायक है तथा अनाज एवं चार फसलों में प्रोटीन की मात्रा बढ़ाता है। अध्ययन क्षेत्र में नाइट्रोजन अल्प मात्रा 37 प्रतिशत पायी जाती है। 60% क्षेत्र में नत्रजन की कमी है।

निष्कर्ष

धोद तहसील में मृदा के अध्ययन से यह निष्कर्ष निकलता है कि यहाँ पर मुख्य रूप से रेतीली एवं भूरी रेतीली मृदा पायी जाती है। यहाँ की मृदा में फास्फेट, जिंक, मैग्निशियम पर्याप्त मात्रा में जबकि नत्रजन की मी पायी जाती है। यहाँ की मृदा का P^H मान 6.5 से 7.5 P^H मूल्य 92% क्षेत्र में जबकि 6.5 से कम P^H मूल्य 8% क्षेत्र में पाया जाता है।

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जयपुर जिले के उच्च माध्यमिक स्तर के ग्रामीण क्षेत्रों के विद्यार्थियों की शैक्षिक उपलब्धि तथा स्मार्टफोन के उपयोग के मध्य संबंध का अध्ययन

रेखा पंवार*
डॉ. श्रद्धा सिंह चौहान**

सार

प्रस्तुत अध्ययन का मुख्य उद्देश्य उच्च माध्यमिक स्तर (कक्षा-11) के ग्रामीण क्षेत्रों के विद्यार्थियों के शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के उपयोग के मध्य सम्बन्ध का अध्ययन करना है। इसमें कक्षा 11 के 160 विद्यार्थियों को न्यादर्श के रूप में लिया गया है। जयपुर जिले के ग्रामीण क्षेत्रों से स्मार्टफोन का उपयोग करने वाले विद्यार्थियों का चयन सोदेश्य न्यादर्श विधि द्वारा किया गया है। डाटा संग्रहण हेतु सर्वेक्षण विधि का प्रयोग किया गया है स्मार्टफोन के उपयोग से सम्बन्धित आंकड़ों के संग्रहण हेतु डॉक्टर विजयाश्री आरा एवं डॉक्टर मंसूद अंसारी द्वारा निर्मित मापनी का तथा शैक्षिक उपलब्धि के मापन हेतु विद्यार्थियों के कक्षा 10 के बोर्ड परिणामों का उपयोग किया गया है। निष्कर्ष रूप में पाया गया है कि ग्रामीण क्षेत्र के विद्यार्थियों की शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के मध्य नकारात्मक सह संबंध है।

शब्दकोश: ग्रामीण क्षेत्र, शैक्षिक उपलब्धि, स्मार्टफोन, सोदेश्य न्यादर्श विधि, डाटा संग्रहण।

प्रस्तावना

आज स्मार्टफोन प्रत्येक व्यक्ति के जीवन का महत्वपूर्ण अंग बन गया है, लेकिन पिछले कुछ समय से विद्यार्थी वर्ग इसके प्रति बहुत अधिक आकर्षित हुए हैं तथा अनावश्यक एवं असीमित रूप से इसका उपयोग कर रहे हैं। कोरोना महामारी के दौरान विद्यार्थियों के द्वारा इसका उपयोग विद्यालय से जुड़े रहने के लिए, ऑनलाइन कक्षाओं के लिए, नोट्स लेने के लिए, सहपाठियों से संपर्क रखने तथा ई-बुक्स आदि के लिये किया गया। उस समय केवल स्मार्ट मोबाइल फोन ही ऐसा उपकरण था, जिसके कारण विद्यार्थियों को सुचारु रूप से शिक्षा प्राप्त हुई। उस समय विद्यार्थियों के लिए स्मार्ट मोबाइल फोन का उपयोग सबसे बड़ी आवश्यकता भी थी और मजबूरी भी।

वर्तमान दौर में महामारी का दौर समाप्त हो गया है, लेकिन फिर भी विद्यार्थी इसका उपयोग बहुत अधिक कर रहे हैं। आजकल विद्यार्थी स्मार्टफोन का उपयोग वीडियो देखने, फोटो खींचने, गेम खेलने, देश विदेश से जुड़ी जानकारियां प्राप्त करने तथा सोशल मीडिया आदि के लिए उपयोग कर रहे हैं। आज विद्यार्थी स्मार्टफोन को हमेशा अपने पास रखना चाहता है तथा थोड़ा सा भी समय मिलने पर वह अपने स्मार्टफोन पर व्यस्त हो जाता है। यहाँ तक कि किसी जरूरी काम को करते समय या पढ़ाई करते समय भी बार बार अपने फोन को चैक करते रहते हैं, जिससे उनका ध्यान हमेशा मोबाइल पर बना रहता है। विद्यार्थियों की स्मार्टफोन पर अत्यधिक निर्भरता, असीमित व अनावश्यक उपयोग के कारण विद्यार्थी पढ़ाई पर ध्यान केंद्रित नहीं कर पाते

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** शोध निर्देशिका एवं असिस्टेंट प्रोफेसर, श्री अग्रसेन स्नातकोत्तर शिक्षा महाविद्यालय, जामडोली, जयपुर राजस्थान।

हैं, जिसका प्रभाव उनकी शैक्षिक उपलब्धि पर भी पड़ता है। इन्हीं सभी तथ्यों को ध्यान में रखकर शोधार्थी ने उच्च माध्यमिक स्तर के विद्यार्थियों की शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के उपयोग के मध्य सहसंबंध के बारे में जानने हेतु प्रस्तुत अध्ययन किया गया है।

साहित्यावलोकन

रानी, रेखा (2019) ने “स्टडी हैबिट्स सोशल कॉम्पिटेंस एंड जनरल वेल बीइंग इन रिलेशन टु मोबाइल फोन यूजर्स अमंग सीनियर सेकेंडरी स्कूल स्टूडेंट्स” का अध्ययन कर निष्कर्ष निकाला कि मोबाइल फोन का अधिक उपयोग व अध्ययन आदतों में नकारात्मक सहसंबंध है तथा मोबाइल फोन का अधिक उपयोग करने वाले विद्यार्थियों की सामाजिक क्षमता भी निम्न स्तर की पायी गयी।

शिउ, फॉनगा (2017) ने “द रिलेशनशिप बिटवीन स्मार्टफोन यूज एण्ड अकेडमिक परफॉरमेंस : ए केस ऑफ स्टूडेंट्स इन अ मलेशिया टेरिटरी इंस्टीट्यूशन” पर शोध करके यह निष्कर्ष निकाला कि विद्यार्थियों की शैक्षिक उपलब्धि पर उनकी स्मार्टफोन के उपयोग का नकारात्मक प्रभाव पड़ता है।

नपासपोल, सिन्सोमसेक एंड कुलाचाई (2018) ने “स्टडी ऑन द इम्पेक्ट ऑफ स्मार्टफोन एडिक्शन” पर शोध कार्य करके यह निष्कर्ष निकाला कि स्मार्टफोन की लत का उसके विभिन्न चरों – सामाजिक संबंधों, पारिवारिक संबंधों, शैक्षिक उपलब्धि तथा शारीरिक समस्याओं से उच्च सहसंबंध है।

उपर्युक्त संदर्भित शोध अध्ययन से विदित है कि स्मार्ट मोबाइल फोन के उपयोग से संबंधित शोध विदेशों में अधिक हुए हैं, जबकि हमारे देश में इससे संबंधित अध्ययन बहुत कम है। वर्तमान समय में साधारण मोबाइल फोन का इस्तेमाल स्मार्ट मोबाइल फोन ले चुका है, अतः विद्यार्थियों द्वारा स्मार्टफोन का अत्यधिक उपयोग होने के कारण शोधार्थी ने इस विषय का चयन किया है।

समस्या कथन

जयपुर जिले के ग्रामीण क्षेत्रों के उच्च माध्यमिक स्तर के विद्यार्थियों की शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के उपयोग के मध्य संबंध का अध्ययन।

अध्ययन के उद्देश्य

जयपुर जिले के ग्रामीण क्षेत्रों की उच्च माध्यमिक स्तर के विद्यार्थियों की शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के मध्य संबंध का अध्ययन करना।

अध्ययन की परिकल्पनाएँ

उच्च माध्यमिक स्तर के ग्रामीण क्षेत्रों के विद्यार्थियों की शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के उपयोग के मध्य कोई सार्थक संबंध नहीं पाया जाता है।

उच्च माध्यमिक स्तर के ग्रामीण क्षेत्रों के छात्रों की शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के उपयोग के मध्य कोई सार्थक संबंध नहीं पाया जाता है।

उच्च माध्यमिक स्तर के ग्रामीण क्षेत्रों की छात्राओं की शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के उपयोग के मध्य कोई सार्थक संबंध नहीं पाया जाता है।

शोध विधि

प्रस्तुत अध्ययन में आंकड़ों के संग्रहण हेतु सर्वेक्षण विधि का प्रयोग किया गया है।

न्यादर्श

प्रस्तुत अध्ययन में जयपुर जिले के ग्रामीण क्षेत्रों में अध्ययनरत् उच्च माध्यमिक स्तर (कक्षा 11) के 160 विद्यार्थियों का चयन किया गया है। जिसमें 80 छात्र एवं छात्राओं को लिया गया है। प्रस्तुत अध्ययन में केवल उन्हीं विद्यार्थियों का चयन किया गया, जो स्मार्टफोन का उपयोग करते हैं। स्मार्ट फोन का उपयोग करने वाले विद्यार्थियों का चयन सोद्देश्य न्यादर्श विधि द्वारा किया गया है।

सांख्यिकी:- प्रस्तुत शोध में निम्नलिखित सांख्यिकी का प्रयोग किया गया है।

मध्यमान, सहसंबंध

शोध के उपकरण

प्रस्तुत शोध में शोधार्थी ने स्मार्टफोन के उपयोग से संबंधित आंकड़ों के संग्रहण हेतु **डॉक्टर विजया श्री आरा एवं मसूद अंसारी** द्वारा निर्मित **स्मार्टफोन की लत मापनी** का उपयोग किया है तथा शैक्षिक उपलब्धि हेतु कक्षा 10 के बोर्ड परिणामों को लिया गया है।

तालिका 1

परिकल्पना 1- उच्च माध्यमिक स्तर के ग्रामीण क्षेत्र के विद्यार्थियों की शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के उपयोग में कोई सार्थक संबंध नहीं पाया जाता है।

समूह	चर	समूह संख्या	मध्यमान	सहसंबंध गुणांक	सहसंबंध का प्रकार
उच्च माध्यमिक स्तर के विद्यार्थी	स्मार्ट मोबाइल फोन का उपयोग	160	69.05	-0.25	ऋणात्मक सहसंबंध
	शैक्षिक उपलब्धि		58.05		

तालिका 1 के अवलोकन से स्पष्ट है कि उच्च माध्यमिक स्तर के ग्रामीण क्षेत्र के विद्यार्थियों की शैक्षिक उपलब्धि का मध्यमान 58.05 तथा स्मार्ट मोबाइल फोन के उपयोग का मध्यमान 69.05 पाया गया तथा सहसंबंध गुणांक -0.25 प्राप्त हुआ। अतः स्पष्ट है कि ग्रामीण क्षेत्र के विद्यार्थियों की शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के उपयोग के मध्य नकारात्मक सहसंबंध है।

तालिका 2

परिकल्पना 2 – उच्च माध्यमिक स्तर के ग्रामीण क्षेत्र में अध्ययनरत छात्रों की शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के उपयोग में कोई सार्थक संबंध नहीं पाया जाता है :-

समूह	चर	समूह संख्या	मध्यमान	सहसंबंध गुणांक	सहसंबंध का प्रकार
उच्च माध्यमिक स्तर के विद्यार्थी	स्मार्ट मोबाइल फोन का उपयोग	80	70	-0.26	ऋणात्मक सहसंबंध
	शैक्षिक उपलब्धि		59		

तालिका 2 के अवलोकन से स्पष्ट है कि उच्च माध्यमिक स्तर के ग्रामीण क्षेत्र के छात्रों की शैक्षिक उपलब्धि का मध्यमान 59 तथा स्मार्ट मोबाइल फोन के उपयोग का मध्यमान 70 पाया गया। तथा सहसंबंध गुणांक -0.26 प्राप्त हुआ। अतः स्पष्ट है कि ग्रामीण क्षेत्र के छात्रों की शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के उपयोग के मध्य नकारात्मक सहसंबंध है।

तालिका 3

परिकल्पना 3- उच्च माध्यमिक स्तर के ग्रामीण क्षेत्र में अध्ययनरत छात्राओं की शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के उपयोग में कोई सार्थक संबंध नहीं पाया जाता है।

समूह	चर	समूह संख्या	मध्यमान	सहसंबंध गुणांक	सहसंबंध का प्रकार
उच्च माध्यमिक स्तर के विद्यार्थी	स्मार्ट मोबाइल फोन का उपयोग	80	68.1	-0.26	ऋणात्मक सहसंबंध
	शैक्षिक उपलब्धि		57.1		

तालिका 3 के अवलोकन से स्पष्ट है कि उच्च माध्यमिक स्तर के ग्रामीण क्षेत्र की छात्राओं की शैक्षिक उपलब्धि का मध्यमान 57.1 तथा स्मार्ट मोबाइल फोन के उपयोग का मध्यमान 68.1 पाया गया। तथा सहसंबंध गुणांक -0.26 प्राप्त हुआ। अतः स्पष्ट है कि ग्रामीण क्षेत्र की छात्राओं की शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के उपयोग के मध्य नकारात्मक सहसंबंध है।

निष्कर्ष

प्रस्तुत अध्ययन में उच्च माध्यमिक स्तर के ग्रामीण क्षेत्र के विद्यार्थियों की शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के उपयोग के मध्य सहसंबंध का अध्ययन किया गया है। अध्ययन द्वारा निष्कर्ष रूप से यह पाया गया कि ग्रामीण क्षेत्र के विद्यार्थियों की शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के उपयोग के मध्य नकारात्मक सहसंबंध पाया गया। ग्रामीण क्षेत्र में अध्ययनरत छात्र एवं छात्राओं दोनों की शैक्षिक उपलब्धि तथा स्मार्ट मोबाइल फोन के मध्य भी नकारात्मक सहसंबंध पाया गया क्योंकि विद्यार्थियों में स्मार्टफोन के अधिक उपयोग के कारण विस्मरण, तनाव आदि समस्याएँ पायी गयी जिससे उनकी शैक्षिक उपलब्धि भी नकारात्मक रूप से प्रभावित हुई है।

शोध की सीमाएं

प्रस्तुत शोध केवल जयपुर जिले के ग्रामीण क्षेत्रों से ही संबंधित हैं।

शोध में कक्षा 11 के उन्हीं विद्यार्थियों को न्यादर्श के रूप में शामिल किया है, जो स्मार्टफोन का उपयोग करते हैं।

अध्ययन में न्यादर्श के रूप में केवल 160 विद्यार्थियों जिनमें 80 छात्र व 80 छात्राओं को ही शामिल किया गया है

भावी शोध हेतु सुझाव

- शोध को राजस्थान के अन्य जिलों में भी किया जा सकता है।
- प्रस्तुत शोध प्राथमिक एवं महाविद्यालय स्तर पर भी किया जाता है।
- स्मार्टफोन का उपयोग करने वाले एवं उपयोग न करने वाले विद्यार्थियों का तुलनात्मक अध्ययन भी किया जा सकता है।
- प्रस्तुत अध्ययन अधिक न्यादर्श लेकर भी किया जा सकता है।

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भारतीय संविधान में दलित संरक्षण के विविध आयाम: एक विश्लेषणात्मक मूल्यांकन

डॉ. मनोहर कुमार नावरिया*

प्रस्तावना

भारत का संविधान समान और न्याय के आदर्शों पर प्रतिष्ठित है। ऐसी समानता और न्याय की स्थापना का प्रयास राजनीतिक, सामाजिक और आर्थिक सभी क्षेत्रों में किया गया है। इसलिए संविधान धर्म, मूलवंश, जाति या जन्म स्थान के आधार पर व्यक्तियों के किसी वर्ग में भेदभाव का प्रतिषेध करत है इस आदर्श की प्राप्ति के उद्देश्यों से ही इसने धर्म के आधार पर साम्प्रदायिक प्रतिनिधित्व या विधान मण्डलों या सरकारी नौकरियों के लिए पदों के आरक्षण को मूर्त रूप देने के सामाजिक और आर्थिक रूप से पिछड़े वर्गों के लिए समुचित उपबन्ध किया है, क्योंकि वे जानते थे कि जब तक इन वर्गों को प्रारम्भ में सहायता न दी जायेगी, देश के विकास की गति अवरुद्ध हो जायेगी। प्रजातांत्रिक समानता के आदर्श केवल तभी साकार हो सकते हैं जबकि देश के समस्त वर्गों को एक स्तर पर लाया जाये इसीलिए हमारे संविधान में पिछड़े वर्गों के सांस्कृतिक या अन्य अधिकारों के संरक्षण के लिए कुछ अस्थायी प्रावधान की भी व्यवस्था है ताकि बहुसंख्यक वर्ग अल्पसंख्यकों पर अत्याचार न कर सकें।

दलितों, अछूतों तथा पिछड़े वर्गों के लिए आरक्षण की चर्चा स्वतन्त्रता से पहले ही शुरू हो गयी थी सन् 1932 में डॉ. अम्बेडकर ने दलितों के लिए अलग आरक्षण की मांग की जिसके परिणामस्वरूप सन् 1932 में ही मैक्डोनाल्ड पंचाट की घोषणा की गयी यद्यपि महात्मा गांधी के आमरण अनशन करने पर पूना समझौता किया गया जिसके अन्तर्गत पृथक निर्वाचन प्रणाली को समाप्त कर दिया गया किन्तु अनेक प्रकार के अन्य संरक्षण प्रदान कर दिये गये।

स्वतन्त्रता के पश्चात भी भारत के संविधान निर्माताओं ने पर्याप्त विचार-विमर्श के बाद यह अनुभव किया कि समानता के सिद्धांत को व्यवहार में लागू करने के लिए संरक्षणों तथा आरक्षणों की व्यवस्था आवश्यक है।

समाज के पिछड़े वर्गों में अनुसूचित जातियाँ, अनुसूचित-जनजातियाँ, अल्पसंख्यक वर्ग तथा समाज का सम्पूर्ण साधनहीन वर्ग आता है। इनमें भी कुछ जातियाँ तथा वर्ग संख्या में इतने कम हैं कि सामान्य निर्वाचन प्रणाली में यदि आरक्षण का प्रावधान न किया जाय तो उनको प्रतिनिधित्व प्राप्त होना लगभग असंभव है।

भारत के संविधान में अनुसूचित जातियों व अनुसूचित जनजातियों को कहीं भी परिभाषित नहीं किया गया है और न ही इस बात का उल्लेख किया गया कि इन जातियों तथा वर्गों में किन लोगों को सम्मिलित किया जायेगा। संविधान में केवल इतना ही कहा गया है कि राष्ट्रपति लोक अधिसूचना द्वारा इसकी घोषणा करेगा। यदि इस प्रकार की अधिसूचना किसी राज्य से सम्बन्धित होती है तो उस राज्य के राज्यपाल से परामर्श किया जाता है। अतः यह जानने के लिए कि कौनसी जाति अनुसूचित जाति अथवा अनुसूचित जनजाति में आती है, राष्ट्रपति द्वारा जारी की गयी अधिसूचना की सहायता लेनी पड़ती है। संसद भी कानून के द्वारा राष्ट्रपति द्वारा जारी की गयी अधिसूचना में किसी जाति को सम्मिलित कर सकती है तथा उसमें से किसी जाति को निकाल सकती है।

भारत का संविधान सामाजिक, आर्थिक और राजनैतिक न्याय और व्यक्ति की गरिमा और राष्ट्र की एकता और अखण्डता सुनिश्चित करने वाली बंधुता बढ़ाने के लिए दृढसंकल्प होकर अंगीकृत, अधिनिमित और आत्मार्पित किया है। संविधान के अनुच्छेद-14 में किसी व्यक्ति को विधि के समक्ष समता से या विधियों के समान संरक्षण प्रदान किया गया है। अनुच्छेद-15 (4) के अनुसार राज्य को सामाजिक और शैक्षणिक दृष्टि से पिछड़े हुए नागरिकों के किन्हीं वर्गों की उन्नति के लिए या अनुसूचित जातियों और अनुसूचित जनजातियों के लिए कोई विशेष उपबन्ध करने का अधिकार होगा।

* सहायक आचार्य (गेस्ट फ़ैकल्टी) राजकीय महाविद्यालय, आँधी, जयपुर, राजस्थान।

अनुच्छेद-16; (4) के अनुसार राज्य को पिछड़े हुए नागरिकों के किसी वर्ग के पक्ष में जिनका प्रतिनिधित्व राज्य की राय में राज्य के अधीन सेवाओं में पर्याप्त नहीं है नियुक्तियों या पदों के लिए आरक्षण के लिए उपबन्ध का अधिकार है यद्यपि अनुच्छेद-17 के अनुसार 'अस्पृश्यता' का अंत किया गया है और उसका किसी भी रूप में आचरण निषिद्ध किया गया है। अस्पृश्यता से उपजी किसी निर्योग्यता को लागू करना अपराध होगा जो विधि के अनुसार दण्डनीय होगा। अनुच्छेद-43 में कर्मचारों के लिए निर्वाह मजदूरी के प्रावधान है। अनुच्छेद-45 में छह वर्ष से कम आयु के बालकों के लिए प्रारम्भिक बाल्यावस्था देखरेख और शिक्षा का उपबन्ध है। अनुच्छेद - 46 में अनुसूचित जातियों, अनुसूचित जनजातियों और अन्य दुर्बल वर्गों के शिक्षा और अर्थ सम्बन्धी हितों की अभिवृद्धि के प्रावधान है। अनुच्छेद-243 डी में प्रत्येक पंचायत में अनुसूचित जातियों और अनुसूचित जनजातियों के लिए स्थान आरक्षित करने का प्रावधान है। अनुच्छेद-243 डी नगरपालिकाओं में आरक्षण के प्रावधान है। अनुच्छेद-330 लोकसभा में अनुसूचित जातियों और अनुसूचित जनजातियों के लिए स्थानों का आरक्षण, अनुच्छेद-332 राज्यों की विधान सभाओं में अनुसूचित जातियों एवं अनुसूचित जनजातियों के लिए स्थानों का आरक्षण, अनुच्छेद-335 सेवाओं और पदों के लिए अनुसूचित जातियों एवं अनुसूचित जनजातियों के सदस्यों के दावों का प्रशासन की दक्षता बनाए रखने की संगति के अनुसार ध्यान रखा जायेगा। अनुच्छेद 338 के अनुसार राष्ट्रीय अनुसूचित जाति आयोग का गठन किया जायेगा। अनुच्छेद 338 ए के अनुसार अनुसूचित जनजाति आयोग- का गठन किया जायेगा। अनुच्छेद-339 अनुसूचित क्षेत्रों के प्रशासन और अनुसूचित जनजातियों के कल्याण के बारे में संघ का नियंत्रण का प्रावधान है। अनुच्छेद-340 में पिछड़े वर्गों की दशाओं के अन्वेषण के लिए आयोग की नियुक्ति की जा सकती है।

संविधान की इसी पवित्र परिकल्पना को लेकर दलितों के कल्याण के लिए और समाज की मुख्य धारा से जोड़ने के लिए अनेक अधिनियम संसद और विधान मण्डलों द्वारा बनाये हैं, जिनमें कुछ अधिनियमों के मुख्य-मुख्य प्रावधान इस प्रकार हैं :-

- **अनुच्छेद 15;** (4) के अनुसार सामाजिक और शैक्षणिक दृष्टि से पिछड़े हुए नागरिकों या अनुसूचित जाति और अनुसूचित जनजातियों के लिए विशेष प्रावधान करने का अधिकार है।
- **अनुच्छेद 17** के अनुसार अस्पृश्यता को समाप्त किया गया है। अब अस्पृश्यता दण्डनीय अपराध की श्रेणी में आता है।
- **अनुच्छेद 19;** (5) के अनुसार अनुसूचित जनजातियों के हितों की रक्षा के लिए इसी अनुच्छेद के उपखण्ड में प्रदान किये गये अधिकारों पर प्रतिबन्ध लगाता है।
- **अनुच्छेद 46** - राज्य जनता के दुर्बल वर्गों के विशिष्टतया अनुसूचित जातियों और अनुसूचित जनजातियों के शैक्षणिक और आर्थिक हितों की वृद्धि करेगा और सामाजिक अन्याय और सभी प्रकार के शोषण से उनकी सुरक्षा करेगा।
- **अनुच्छेद 275** - अनुसूचित जनजातियों के कल्याण हेतु राज्यों को केन्द्र से अनुदान राशि देने की व्यवस्था करता है।
- **अनुच्छेद 330** - लोकसभा में अनुसूचित जातियों और अनुसूचित जनजातियों के लिए स्थानों के आरक्षण की व्यवस्था की गयी है।
- **अनुच्छेद-332** राज्यों की विधानसभाओं में अनुसूचित जातियों और अनुसूचित जनजातियों के लिए स्थानों का आरक्षण किया गया है।
- **अनुच्छेद 334** - अनुसूचित जातियों व अनुसूचित जनजातियों के लिए आरक्षण संबंधी प्रावधान संविधान लागू होने के 60 वर्ष तक अस्तित्व में रहेंगे। लेकिन वर्तमान में इसे 10 साल के लिए और बढ़ा दिया गया है।
- **अनुच्छेद 338** - राष्ट्रपति द्वारा अनुसूचित जातियों व अनुसूचित जनजातियों के लिए आयोग नियुक्त करने का प्रावधान करता है।
- **अनुच्छेद 339** - राष्ट्रपति द्वारा राज्यों के अनुसूचित क्षेत्रों के प्रशासन और अनुसूचित जनजातियों के कल्याण के संबंध में प्रतिवेदन देने के लिए एक आयोग की नियुक्ति करने का प्रावधान है।
- **अनुच्छेद 341** - राष्ट्रपति संघ या किसी राज्य के राज्यपाल से परामर्श कर अधिसूचना द्वारा किसी जाति या मूल वंश को अनुसूचित जाति में सम्मिलित कर सकता है।

- **अनुच्छेद 342** – राष्ट्रपति संघ या किसी राज्य के राज्यपाल से परामर्श कर अधिसूचना द्वारा किसी जनजाति समुदाय को अनुसूचित जनजाति में सम्मिलित कर सकता है।

अनुसूचित जाति और अनुसूचित जनजाति अत्याचार निवारण अधिनियम, 1989, में निम्न प्रावधान किया गया है—

- अनुसूचित जाति या अनुसूचित जनजाति के किसी सदस्य को घृणात्मक पदार्थ पीने या खाने के लिए मजबूर करेगा।
- अनुसूचित जाति या अनुसूचित जनजाति के किसी सदस्य के परिसर या पड़ोस में मल-मूत्र, कूड़ा, पशु-शव या कोई अन्य घृणाजनक पदार्थ इकट्ठा करके उसे क्षति पहुँचाने, अपमानित करने या क्षुब्ध करने के आशय से कार्य करेगा।
- शरीर से बलपूर्वक कपड़े उतारेगा या उसे नंगा या उसके चेहरे या शरीर को पोतकर घुमायेगा या इसी प्रकार का कोई अन्य ऐसा करेगा जो मानव के सम्मान के विरुद्ध है।
- किसी भूमि को सदोष अधिभोग में लेगा या उस पर खेती करेगा या उसे आबंटित भूमि को अंतरित करा लेगा।
- उसकी भूमि या परिसर से सदोष बेकब्जा करेगा या किसी भूमि परिसर या जल पर उसके अधिकारों के उपभोग में हस्तक्षेप करेगा। दर
- बेगार, बलातृश्रम या बंधुआ मजदूरी के लिए विवश करेगा या फुसलायेगा।
- मतदान न करने के लिए या किसी विशिष्ट अभ्यर्थी के लिए मतदान करने के लिए या मतदान करने के लिए मजबूर या अभित्रस्त करेगा। रा
- मिथ्या, द्वेषपूर्ण या तंग करने वाला वाद या दाण्डिक या अन्य विधिक कार्यवाही संस्थित करेगा
- किसी लोक सेवक को कोई मिथ्या, तुच्छ जानकारी देगा जिस से क्षति पहुँचाने या क्षुब्ध करने के लिए ऐसे लोक सेवक से उसकी विधिपूर्वक शक्ति का प्रयोग करायेगा।
- जनता को दृष्टिगोचर किसी स्थान में अनुसूचित जाति या अनुसूचित जनजाति के किसी सदस्य का अपमान करने के आशय से साशय उसको अपमानित या अभित्रस्त करेगा।
- किसी महिला का अनादर करने या उसकी लज्जा भंग करने के आशय से हमला या बल प्रयोग करेगा।।
- किसी महिला की इच्छा को अधिशासित करने की स्थिति में होने पर उस स्थिति का प्रयोग उसका लैंगिक शोषण करने के लिए, जिसके लिए वह अन्यथा सहमत नहीं होगी, करेगा।
- किसी स्रोत, जलाशय या किसी अन्य उद्गम के जल को जो आम तौर पर अनुसूचित जाति या जनजाति के सदस्यों द्वारा उपयोग में लाई जाती है, दूषित या गन्दा करेगा जिससे कम उपयुक्त हो जाये।
- किसी सार्वजनिक अभिगम के स्थान के मार्ग के किसी रूढ़िजन्य अधिकार से वंचित करेगा या ऐसे सदस्य को बाधा पहुँचायेगा।
- अनुसूचित जाति या अनुसूचित जनजाति के किसी सदस्य को अपना मकान, गाँव या अन्य निवास स्थान छोड़ने के लिए मजबूर करेगा या कराएगा।

उपर्युक्त सभी अपराधों के लिए कारावास से जिसकी अवधि छह मास से कम की नहीं होगी, किन्तु जो पाँच वर्ष तक की हो सकेगी और जुर्माने से दण्डनीय होगा।

धारा 3; 2 के अनुसार जाति या जनजाति के सदस्य के विरुद्ध भारतीय दण्ड संहिता के अधीन दस वर्ष या उसके अधिक की अवधि के कारावास के दण्डनीय कोई अपराध किसी व्यक्ति या सम्पत्ति के विरुद्ध करेगा, तो वह आजीवन कारावास से और जुर्माने से दण्डनीय होगा। धारा-3 ; -2 (2) (अ) के अनुसार लोक सेवक होते हुए इस धारा के अधीन कोई अपराध करेगा, वह कारावास से, जिसकी अवधि एक वर्ष से कम नहीं होगी, किन्तु जो उस अपराध के लिए उपबंधित दण्ड तक हो सकेगी, दण्डनीय होगा। धारा-5 में पश्चात्पूर्वती दोषसिद्धि के लिए वर्धित दण्ड के प्रावधान है। धारा-7 के अनुसार, जहाँ कोई व्यक्ति इस अध्याय के अधीन दण्डनीय किसी अपराध के लिए दोषसिद्ध किया गया है, यहाँ विशेष न्यायालय कोई दण्ड देने के अतिरिक्त लिखित रूप में आदेश द्वारा यह घोषित कर सकेगा कि उस व्यक्ति की कोई सम्पत्ति स्थावर या जंगम या दोनों जिनका उस अपराध को करने में प्रयोग किया गया है।

धारा-8 में अपराधों के बारे में उपधारणा है। एक्ट के अध्याय-3 में निष्कासन के प्रावधान है। अध्याय-4 में विशेष न्यायालय गठित किए जा सकते हैं धारा-16 के अनुसार राज्य सरकार की सामूहिक जुर्माना अधिरोपित करने की शक्ति है धारा-18 में अग्रिम जमानत के प्रावधान समाप्त किए हैं। धारा-19 में अपराधी को परिवीक्षा का लाभ नहीं दिया जायेगा। धारा-21 में राज्य सरकार का कर्तव्य होगा कि अधिनियम का प्रभावी क्रियान्वयन सुनिश्चित करें।

छूआछूत विरोधी कानून, 1955

भारत के संविधान में हर नागरिक को एक समान माना गया है। किसी व्यक्ति को किसी खास जाति में पैदा होने के कारण उसे अछूत मानकर जो दूरी का व्यवहार किया जाता है। वो छूआछूत कहलाता है व मानवता पर कलंक है। इसके लिए छूआछूत रोकने के लिए छूआछूत विरोधी कानून बनाया गया है। इससे नागरिकों के हितों की रक्षा होती है। छूआछूत के आधार पर किसी भी तरह की रोकटोक लगाने वाले को सजा दी जाती है। समाज में सभी को बराबरी से रहने का हक है। सार्वजनिक सुविधाओं जैसे कुएं, तालाब आदि के इस्तेमाल पर हर जाति के लोगों का हक है और रोकने पर अपराध माना गया है व एक साल की सजा व पाँच सौ रुपये तक जुर्माना हो सकता है। बार-बार अपराध करने पर सजा हर बार बढ़ सकती है।

सामाजिक न्याय और आरक्षण के मध्य दुविधाजनक संबंध है। दोनों में परस्पर संबंध है और विरोध भी है। एक दृष्टि से आरक्षण सामाजिक न्याय का पूरक है। यह सामाजिक भेदभाव और विषमता को समाप्त करता है। दूसरी ओर असामाजिक न्याय का आधार समानता है लेकिन आरक्षण समानता के सिद्धांत का उल्लेखन करता है।

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CHALLENGES AND ISSUES OF WOMEN ENTREPRENEURSHIP IN SOUTHERN DISTRICTS OF TAMIL NADU: A STUDY

Dr. R. Ganapathi*

ABSTRACT

The purpose of this study is to evaluate the business as well as social backgrounds of 400 women entrepreneurs in Southern region of Tamil Nadu's in order to uncover trends of entrepreneurship and the social and economic problems that women company owners face in Tamil Nadu. The study is intended to promote and encourage women's sustainable small scale economic development activities, as well as to identify ways to integrate these tiny enterprises into existing urban economic growth initiatives and poverty alleviation strategies, and to broaden awareness of the business and social backgrounds of women entrepreneurs.

KEYWORDS: *Women Entrepreneurs, Investment, Economic Growth, Challenges, Prospects.*

Introduction

Entrepreneurship has historically been described as the process of creating, launching, and managing a new enterprise, which often begins as a small firm, which might be a startup business, offering goods, services, or processes for sale or hiring, and entrepreneurs are those who do so. It has been characterised as the ability and willingness to conceive, organise, and handle a business initiative, as well as any risks associated with it, in order to profit. While the concepts of entrepreneurship normally concentrate on the starting and continuing operation of organisations, due to the substantial risks involved in starting a business, an important number of organisations must close due towards a lack of investment, poor business decisions, a recession, or an amalgamation of all about these, or a shortage in market demand. Every nation strives for economic growth in order to provide a better life, a greater quality of living in and wealth for its people. The idea that growth has many aspects and is meaningless without the advancement of women, who make up roughly half of the population. As a result, the participation of women in financial endeavours for the formation of nations is essential. Women are a key gender with the ability, aptitude, and potential to contribute to any nation's financial, social, and cultural growth. Women are visionaries with brilliant ideologies and the potential to thrive, explore, and maximise chances. Women have always played a vital part in the rise to prominence of their country, as well as in giving financial assistance to their families. Women are directing business businesses or industries, organising productive working methods, and offering job chances to others, and so conceptualising themselves as women entrepreneurs.

Women entrepreneurs are described with the Government of the Republic of India as an organisation that is controlled and owned by women, with a minimum financial stake of fifty-one percent of the investment fund, and providing at least fifty-one percent of the job opportunities to women with the enterprise. This definition furthers the idea of entrepreneurship. Due to a number of push and pull forces, which encourage women to maintain independent lives and serve as the backbone of their families,

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women are involved in commercial operations. Women were not merely restricted to the traditional and clichéd situation but are also deeply involved in the entrepreneurial world, which was historically controlled by men. The demand for female entrepreneurship has been identified as the key driver of economic growth in developed countries. The position of women has changed as a result of the different social changes brought on by globalisation, industrialization, and urbanisation. Women are enrolling in colleges, technical schools, and professional programmes to learn how to explore in many fields and build their careers. Women are capable of starting, organising, and managing any type of company enterprise by taking the risks necessary to be successful, which is referred to as entrepreneurship. Entrepreneurship is a complex and varied endeavour that requires both direct and indirect on support throughout the early stages of a business venture and at a higher level during the transition to a viable enterprise. It is important to increase production of products and services in order to keep up with the changing nature of human life across the world, make the most use of the resources at hand, engage human capital, and lessen the major hurdles of poverty and joblessness.

Women's entrepreneurship is therefore a process that enables them to coordinate all the forces of production, develop their risk-taking skills, and hire other qualified and unemployed people. In order to suit his demands and fulfil his ambition to achieve something unique, they thus behave as people who are prepared to assume demanding roles in the modern world and actively make modifications to the financial, supporting, and socio-economic realms of society. Women are becoming more and more active in the world of business every day. The current state of the international economy has been altered by women's active participation. Women are more likely to start their own businesses in countries that offer stronger support systems and incentives to applicants. Lower levels of women's entrepreneurship and efforts result from any inability to provide such helpful initiatives. The importance and economic potential of female entrepreneurship have been acknowledged on a global scale. Studies reveal that women entrepreneurs make outstanding contributions to economic vitality, local commerce, and international competitiveness by introducing a variety of goods to the worldwide marketplace in the modern day. In addition, research have found that women-owned businesses account for around one-third of the formal economy and one-quarter of the informal economy, respectively, and play a larger role in the former than the latter. On the basis of education, ability, understanding, and skills, high-income countries tend to produce more female entrepreneurs than middle- or low-income countries. Globalisation and liberalisation have inspired women to pursue their goals by starting new businesses and making positive contributions to their families, communities, countries, and the world at large.

Indian women have worked out a space for themselves by distinguishing themselves in nearly every field, and they are adding additional feathers to their hats. India has a long history of entrepreneurship dating back to its inception. Previously, certain assumptions were made about women's non-productive contributions on the battlefield of financially rewarding fields, but the entire picture is steadily changing. The deliberate restructuring of the social framework of Indian society, shown in desires for better living, more literacy, and increased awareness among women, has resulted in an increase in efforts among women to adapt their ways of life. Due to the massive transition, there is a growing trend in the proportion of women-owned businesses.

Women are increasingly involved in a variety of fields in today's corporate environment. This epoch has presented several untapped business prospects for anyone seeking to hone their entrepreneurial abilities and efficacy. The government in our nation has undertaken several measures to assist hopefuls by borrowing the funds they need at the outset as well as at various stages of their company environment. Women are encouraged to take the initiative to earn a living by becoming self-sufficient. Aside from that, there are several non-governmental organisations in India that provide financial support and aid to women. These institutes also educate women on the most efficient ways to gain money from their labour. Women's standing in India has substantially improved, and some women now hold respected positions in business. Despite the fact that our country has many successful female entrepreneurs, the variables differ from place to area and from business to business. Some studies have also revealed a poor degree of development in terms of women entrepreneurship in countryside regions, particularly throughout rural areas. This study deals with the women entrepreneurs prospects and challenges facing in their business environment. Hence the attempt has been made.

Objectives of the Study

- To analyse the challenges of Women entrepreneurs in southern districts of Tamil Nadu.
- To study the prospects of women entrepreneurs in Southern districts of Tamil Nadu.

Methodology

The data were blended with both primary and secondary data sources. The primary data were collected from the DIC and SHG in the southern districts of Tamil Nadu adopted the technique to be find out the population by the stratified random sampling. The approximation of total registered women entrepreneurs is 3556. The researcher has identified the total 347 sample size by the Rao soft online calculator. For the data adequacy the researcher has added the 53-sample size. Hence the sample size is 400.

Table 1: Details of Population and Sample Size Drawn

S. No.	Name of the District	Total Population Size Considered for the Study	Calculation of Sample Size for Each Districts	Sample Size
1.	Thirunelveli	512	57.6	57
2.	Madurai	302	34.0	34
3.	Dindigul	415	46.7	47
4.	Virudhunagar	402	45.2	45
5.	Thoothukodi	413	46.5	47
6.	Ramanathapuram	391	44.0	44
7.	Sivagangai	381	42.9	43
8.	Theni	342	38.5	38
9.	Kanniyakumari	398	44.8	45
	Total	3556		400

Source: Secondary data collected from DIC and SHG (2019-20)

The sample size of 400 was collected using the simple random sampling method.

Pilot Study and Pre-test

In order to frame the questionnaire, the researcher conducted a pilot study. Following the pilot study, the researcher used the Cronbach Alpha test to analyse the accuracy of the interview schedule. Table 1.2 displays the dependability scores of the gathered interview schedule replies.

Demography Profile of the Respondents

Table 2 shows the demographics of the women entrepreneurs answered. According to the findings, the majority of respondents belonged of a certain age, educational qualification, area of residence, business experience, business started,

Demographic Variables	Range	Percentage
Age	35-45	54
Educational Qualification	Graduate	43
Area of Residence	Urban	61
Business Experience	10-20	59
Ownership type	Partnership	64.2
Business Support	Family	55
	Government	43
Local Market	Local market	83

Source: Primary data

Table 2 explains that 54% of the women entrepreneur are between 35 to 45 years, sizable number of the women entrepreneurs are graduates and living in urban area. Majority of the women entrepreneurs are well business experience of 10 to 20 years of doing business in the form of partnership type of ownership. Majority of the business are supported by both family and government. Common number of women entrepreneur have setup their business at local market. Thus majority of women entrepreneurs have higher contribution towards economic development through the support of MSME.

Challenges and Issues Faced by the Women Entrepreneurs

Table 3 provides descriptive information on the problems experienced by female entrepreneurs. According to the findings of the factor analysis, the following six issues emerged as barriers for female entrepreneurs: (i) a disparity among both professional and personal lives, (ii) psychological variables, (iii) financial assistance, (iv) business abilities, (v) difficulties with finances, and (vi) the presence of a traditional social structure. Then, based on the mean value of the criteria, we evaluate the problems experienced by female entrepreneurs. The findings indicate that the mean value of entrepreneurial skills is the highest among other barriers, implying that women entrepreneurs consider entrepreneurial skills to be the most difficult challenge in starting a new firm. The existence of a traditional social framework has

been assigned the second highest mean value among other problems, indicating that women entrepreneurs see the existence of a conventional social framework as the second most difficult hurdle to starting a new firm.

Table 3: Challenges and Issues Faced by the Women Entrepreneurs

Challenges and Issues Faced	Min	Max	Mean	SD	Rank
Disparity among both work life balance	1.000	5.000	2.518	0.960	4
Psychological aspects	1.000	4.000	3.809	1.420	3
Financial assistance	1.000	4.000	0.551	1.450	2
Entrepreneurial skills	1.000	4.000	3.902	1.540	1
Lack of money	1.000	5.000	2.423	0.660	5

Data: Primary source

Table 3 indicates the mean rank and standard deviation values against the suggestions given to the respondents. Based on the mean rank and standard deviation values, responses of the respondents have been given ranks. Among these 5 variables show that entrepreneurial skills were placed in the first rank, financial assistance needed is placed in the second rank then psychological aspects is kept 3rd rank followed by the work life balance of the women entrepreneurs. The weaker section of the women entrepreneurs are considered to be money lacking.

Entrepreneurship is difficult, particularly when one's a woman. Despite their endeavours and abilities, female entrepreneurs frequently struggle far more than their male counterparts to break through and gain recognition in the commercial world. According to the MasterCard Index of Women Entrepreneurs, just seven entrepreneurs in India are female. According to the Google-Bain analysis, just 20% of firms in the nation are owned in women, while the World Economic Forum's 2021 report reveals a staggering 72% gender imbalance in India's labour market.

Women entrepreneurs across the nation confront a number of gender-specific hurdles. Here are some of the most typical hurdles and problems experienced by female entrepreneurs whereas beginning a firm in India, as well as ways to overcome them:

Table 4: Factorisation of Determinants of Women Entrepreneur Challenges

Determinants of Women Entrepreneur Challenges (DWEC)	Factor Loading	Mean	Standard Deviation	Communalities	Eigen Value	Variance Explained	Factor Name
Fewer industries are welcoming to women	0.797	4.080	0.996	0.663	3.274	38.743%	Convivial and Rational Factor
Insufficiency of interpersonal and institutional support	0.756	3.960	0.956	0.609			
Prospects for funding are bleak	0.735	4.030	0.927	0.623			
Inadequate Access to Business Networks	0.728	3.980	1.000	0.716			
The Pressure to Maintain Traditional Gender Roles	0.707	3.910	0.923	0.635			
Inadequate Entrepreneurial Environment	0.661	4.040	0.906	0.644	2.821	27.209	Flexibility and Education Factor
Mobility Restrictions	0.890	3.760	1.066	0.803			
Inadequate Education	0.698	4.010	0.876	0.725			
Low Risk-Taking Capability	0.693	3.840	1.020	0.625	1.822	12.422	Responsibility and Competition Factor
Balancing Family and Business Responsibilities	0.836	4.140	0.936	0.719			
Tough Competition	0.788	3.820	0.981	0.739			
Limited Industry Experience	0.711	3.990	0.947	0.678			
Lack of Role Models	0.709	3.820	0.919	0.735			
Social Structure	0.900	3.650	1.156	0.836			
Concerns for Safety	0.722	4.010	0.914	0.679			
KMO Value:0.892, Bartlett's Test of Sphericity: 956.899, DF:65, Total Variance: 78.375%							

Data: Primary Source

Table 4 shows factor loading and descriptive value of **Determinants of Women Entrepreneur Challenges (DWEC)** variables, the Determinants of Women Entrepreneur Challenges variables are measured with fifteen variables and has been factorised using principal component analysis. The results of the factor analysis reveals the 15 Determinants of Women Entrepreneur Challenges have been extracted into three dominant independent factors which is explaining 78.375% of variance in total DWEC. To determine the strength for running factor analysis KMO test has been applied, the value of KMO is 0.892 indicating good combability for running factor analysis to 15 DWEC variables. Bartlett's Test of Sphericity 956.899 with DF value of 65 is significant at $P < 0.000$ showing a close association among the variables. The communalities for the above variables are higher then the threshold values hence factor analysis can be applied to those 15 DWEC variables. The first factor consist of six variables with Eigen value of 3.274 and explaining 38.274% of variance in DWEC. The six variables of factor 1 are Fewer industries are welcoming to women, Insufficiency of interpersonal and institutional support, Prospects for funding are bleak, Inadequate Access to Business Networks, The Pressure to Maintain Traditional Gender Roles and Inadequate Entrepreneurial Environment based on the relative correlation among the variables and position it has been termed as **Convivial and Rational Factor (RAF)**. The second factor consist of three variables with Eigen value of 2.821 and explaining 27.209% of variance in DWEC. The three factors are namely Mobility Restrictions, Inadequate Education and Low Risk-Taking Capability, on the basis of the relative correlation among the variables and position it has been labelled as **Flexibility and Education Factor (FEF)**. The third factor consist of six variables with Eigen value of 1.822 and explaining 12.422% of variance in DWEC. The six factors are namely Balancing Family and Business Responsibilities, Tough Competition, Limited Industry Experience, Lack of Role Models, Social Structure and Concerns for Safety based on relative correlation among the variables and position it has been termed as **Responsibility and Competition Factor (RCF)**.

Cfa Model for Determinants of Women Entrepreneur Challenges (DWEC)

Determinants of Women Entrepreneur Challenges (DWEC) has been validated with the support of constructed measurement model which have three construct namely RAF, FEF and RCF with factor loadings of 15 items. The developed model supports in examining the inter relationship among the latent constructs and measured items.

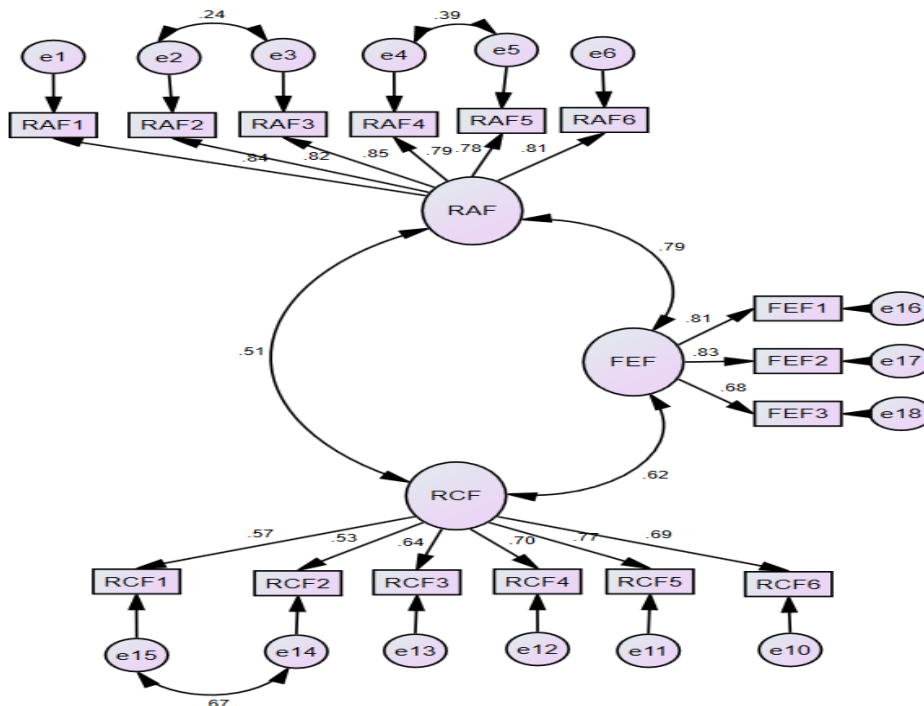


Figure 1: CFA model for Determinants of Women Entrepreneur Challenges

The Constructed model functional values consist of three sub components viz., **Convivial and Rational Factor (RAF)**, **Flexibility and Education Factor (FEF)** and **Responsibility and Competition Factor (RCF)**. Six elements have been identified in RAF followed by three elements in FEF and six elements have been identified in RCF. Observing at each components values separately in the current CFA model Determinants of Women Entrepreneur Challenges constructs using standardised co-efficient and squared multiple correlation. RAF3 explaining the most important role in determining the Convivial and Rational Factor, while FEF2 is the most indispensable one in determining the Flexibility and Education Factor and RCF5 plays significant role in explaining Responsibility and Competition Factor.

The Measurement model is very near fitted in every angle, explained by the indices of CFA. The CMIN/DF value of 2.839 is far lower than the threshold value of 5. The CFI, AGFI and GFI indices values are higher values of more than 1 which significantly indicates strong fit of the present model and explaining needful amount of variance. Thus, the model of Determinants of Women Entrepreneur Challenges is significantly good fitted in every aspect. The value of RMSEA value of 0.062 which is significantly lower than the threshold limit of 0.080. All the indices amplification the built model is well recognised by reliable data set.

Results and Discussion

Women of today era have more participative and competitive in nature, they are more enthusiastic to become entrepreneur. The initiative from government NGO push them up to start a small business which contributes not only to their livelihood but also give job to unemployed associated with them. The present study focuses on the challenges women facing in entrepreneurship and running sustainable business. It has been identified that 54% of the women entrepreneur are between 35 to 45 years, sizable number of the women entrepreneurs are graduates and living in urban area. Majority of the women entrepreneurs are well business experience of 10 to 20 years of doing business in the form of partnership type of ownership. Majority of the business are supported by both family and government. Common number of women entrepreneur have setup their business at local market. Thus majority of women entrepreneur have higher contribution towards economic development through the support of MSME.

15 Determinants of Women Entrepreneur Challenges have been extracted into three dominant independent factors which is explaining 78.375% of variance in total DWEC. The first factor consist of six variables with Eigen value of 3.274 and explaining 38.274% of variance in DWEC. The six variables of factor 1 are Fewer industries are welcoming to women, Insufficiency of interpersonal and institutional support, Prospects for funding are bleak, Inadequate Access to Business Networks, The Pressure to Maintain Traditional Gender Roles and Inadequate Entrepreneurial Environment based on the relative correlation among the variables and position it has been termed as **Convivial and Rational Factor (RAF)**. The second factor consist of three variables with Eigen value of 2.821 and explaining 27.209% of variance in DWEC. The three factors are namely Mobility Restrictions, Inadequate Education and Low Risk-Taking Capability, on the basis of the relative correlation among the variables and position it has been labelled as **Flexibility and Education Factor (FEF)**. The third factor consist of six variables with Eigen value of 1.822 and explaining 12.422% of variance in DWEC. The six factors are namely Balancing Family and Business Responsibilities, Tough Competition, Limited Industry Experience, Lack of Role Models, Social Structure and Concerns for Safety based on relative correlation among the variables and position it has been termed as **Responsibility and Competition Factor (RCF)**.

Conclusion

This survey gives information on the perceived barriers that women entrepreneurs in a given state encounter. According to the report, there are six primary hurdles that women entrepreneurs encounter when pursuing their company operations. These six challenges were as follows: an imbalance among life at home and at work due to household duties, personal factors such as a lack in guidance or opportunities for education, financial challenges such as a lack of security and exploitation from financial service providers, the presence of traditional social frameworks such as prejudice against women or workplace sexism, and government subsidies and support such as a lack of initiatives and difficulty in obtaining them. The survey revealed that the formation of entrepreneurial skills as well as the hurdles imposed by traditional societal standards were considered as the two most significant impediments to the growth of women entrepreneurs, while financial constraints were perceived as the least limiting. The confluence of socioeconomic profiles of women entrepreneurs and perceived barriers led to the conclusion that characteristics such as age, level of higher education, rural or urban origin, and so on had

a major influence on the challenges to women entrepreneurial development. Furthermore, the study stated that the state's training and growth in entrepreneurship programmes (EDPs) require a stronger emphasis on the participation of rural women entrepreneurs. According to the study's findings, rural women entrepreneurs were not aware of the presence of EDPs at the local, state, or national levels. Even among the few women who were aware of such programmes, there was a low percentage of involvement, particularly recurrent engagement, even in metropolitan regions. This demonstrates that such programmes are currently not perceived to be of great value, particularly among rural women entrepreneurs. According to the survey, the key motives of women entrepreneurs who attended EDPs were to get chances to build entrepreneurial abilities or to gain financial awareness and knowledge.

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PRIVACY-ENHANCING TECHNOLOGIES: PAYMENTS AND SERVICES IN A DIGITAL SOCIETY

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ABSTRACT

Privacy-preserving technologies, or PPTs, are a newer class of technologies that support the distribution of encrypted data that can be selectively decrypted to reveal some or all of the data that is encapsulated. It is a suite of tools that can help maximize the use of information by reducing risks inherent to data use. Some PETs provide new tools for anonymization, though others allow obliging inquiry on privately-held datasets, letting data to be used deprived of revealing copies of data. Privacy-Enhancing Technologies is a system events defensive informational privacy by eradicating or minimalizing separate data thereby averting unnecessary or unwanted processing of personal data, without the loss of the functionality of the information system. The notion of the digital society reproduces of modern society in adopting and integrating information and communication technologies at home, work, education, and recreation. Digital innovations are reshaping our society, economy, and industries with a scale and speed like never before.

KEYWORDS: Technology, Info, Privacy, Digital, Society.

Introduction

A digital payment occasionally called an electronic payment, is the transmission of value from an imbursement account to added using a numerical device such as a mobile phone, POS, a digital channel of communications such as mobile wireless data or SWIFT (Society for the Worldwide Interbank Financial). The augmented use of the Internet for everyday activities is bringing new threats to personal privacy and potential privacy-enhancing technologies for the Internet, Goldberg et al (1997) online modes, with no corporeal exchange of currency involved. The payer and the beneficiary, use microelectronic mediums to exchange money. Digital payment refers to sending and accepting money digitally. For a digital payment system, the payer, and payee both send and receive payment through non hard cash form. Some certain numbers are transmitted from the payer to the payee simultaneously a certain digit adds to the payee's wallet or bank account, and the same certain digit is deducted from the payer's wallet or bank account there is no physical interference between them. If users access digital payment services must have a bank account or e-wallet account with a good working internet connection things that would have been regarded as science fiction just a few decades ago are taken for granted, such as modern smartphones, global information networks or virtual reality. At the same time, societies are becoming ever more dependent on digital technologies and infrastructure. Banking, electrical grid management, health records, and other personal information are increasingly relying on digital networks and databases and efficient digital economy. The three main sources of change in digitalization have been said to be machine learning, platform thinking, and crowd-based action McAfee & Brynjolfsson (2017).

Review of Literature

Fischer-Hübner & Lindskog (2001) this paper discusses the increasing relevance of privacy-enhancing technologies (PET) and the importance of teaching within IT-security curricula overview courses. Lahlou (2008) this optimistic notion can be used to build helpful guidelines for ornamental

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privacy in schemes design, well-matched with the way inventers perceive their role. These rules are presented in an annex, after a short assumption that supporters a positive – perhaps risky – role for social science in the construction of future information and communication technology.

Porekar et al (2008) Organizational Privacy Patterns capture the problem, the context of the generic problem, and the proven solutions to the problem first set of privacy organizational patterns. Bamasak (2011) bright future for m-payment in Saudi Arabia as the majority of defendants showed their inclination to contribute in such an activity. Security of mobile payment transactions and the unauthorized use of mobile phones to make a payment are great concerns to mobile phone users. Liu, Zhuo, Soman, Zhao (2012) Contribution various assistances such as elastic payment digital wallet products are providing extra convenience to consumers Tolga (2015) The technology providing quick and easy online access to information and social activities has undeniable effects on academic lives and study hours of students.

Weber (2015) issues and advises advanced scientific solutions for diminishing privacy infringements and undesirable influences on the private compass of individuals. Lupton et al (2016) move on to the newer technologies of social media and apps Singh & Rana (2017) The consumer perception of digital payment has a significant and positive impact on the adoption of digital payment. Increasing use of the internet, mobile penetration, and government initiative such as Digital India are temporary as a substance that leads to exponential growth in the use of numerical payment.

Fonté (2012) Payment, at its most basic level, is the transfer of money, wealth, or value from one person or entity to another. Digital payment is defined as payments made or enabled through digital mobility technologies via handheld devices, with or without mobile telecommunication networks. Sagayarani (2017) examined India turning near a cashless civilization. Digital payment instrument has inspired society to become cashless but looking at the present situation it does not seem that India can become a fully cashless economy in near future because of the security issue in digital payment and the Indian population is illiterate, these are the two biggest problems that can stand in the way.

Minkinen, Auffermann & Heinonen (2017) views of non-experts need to be included in broad societal discussion about a desirable future society and the role of privacy in that society, According to Metra Digital Innovation, Ventures and Alvarez (2018) Online Trading, the proliferation of smartphone devices since 2010 has helped the advancement of digital payment services in Indonesia. Dufva (2018) the concept of 'Digi-grasping' to analyze consciousness and participation in the digital world. It is thus an important approach to shaping the forthcoming of digital society dissimilar modes of being and responsibility at the border of the alphanumeric and physical. Paripunyapat & Kraiwanit (2019) that digital payment growth is driven by trust in the transaction; the research Curzon et al (2019) privacy of individuals could be exposed and how this exposure could be mitigated using multiple privacy-enhancing technologies. A detailed review of existing privacy-enhancing technologies is presented, in calculation to their requests in the setting of nifty cities.

Martynov et al (2019) present an analysis of modern and promising technologies necessary for the organization of the digital industry in enterprises, and determine the set of necessary technologies that ensure the transition from the current state of the industry to Industry 4.0 and then to Industry 5.0.

Harikeshav (2019) The wind of change in the payment system in India is gaining strength by the government accelerating financial addition, inaugural new business models, and providing impetus to the digital payments system. The system offers an unprecedented opportunity to people, most of whom live in rural India or are migrants in big cities. Traditionally, the field of payments has been banking driven but with the continuous innovation in technology, the payment system is emerging as a distinct industry. Following the demonetization of high-denomination paper currency notes, the Government urged small traders to embrace technology by using digital payment systems. It is expected that by embracing technology, we can bring about a big transformation in the form of a cashless society. Accompanied by heightened concerns around cybercrime, consumer protection, competition, safety, and convenience. The anonymity of cash transactions is a non-trivial fence to digital payments and is a continuous battle amid Management and those who evade taxes.

Gede et al (2020) The New Life Order greatly affects the country's economy. COVID-19 has had a huge impact on tourism in Bali. People who work in the tourism sector are mostly laid off because the level of visits is decreasing every month. The people who were sent home finally started to open new businesses to support the family economy. Currently, people still take advantage of conventional marketing in marketing their products. In the New Normal Era, people as traders should take advantage

of technology in terms of product marketing. Intermediated have the right strategy in helping MSMEs market their products through Digital Marketing so as to increase the use of Digital Payment. So that it is known that Bank Indonesia's strategy in developing fostered MSMEs to survive the midst of the COVID-19 pandemic by utilizing Digital Marketing while simultaneously increasing the use of Digital Payment to accelerate digital finance in Indonesia. The strategy used by Bank Indonesia also needs to be implemented by other institutions that have assisted MSMEs.

Technological developments have encouraged the upgrade of operating systems and user interfaces and have enabled the transformation of payment services. Digital payment enables business opportunities, Raharja, Muhyi, & Herawaty (2020) Go-Pay enables consumers and merchants to tap into a wide market and provides access to various solutions and services. Chaouchi and Bourgeau (2020) Heterogeneousness and security are most challenging in different Internet of Things requests, embedded security, and so on.

McMillan (2020) the disagreement for racial entrepreneurship draws obfuscation as privatization and prohibiting by inclusion. Internet technologies are now a totalizing socio-political government and should be dominant to the training of race and racism. Szumski (2020) admiration of the use of diverse digital payment methods, scientific trust features, and demographic data of the defendants. Level of technical trust expressed by the big or very big troublesome of imbursement data dispensation as online payment operators and vendors of goods and facilities where over 70% of accused indicate a deficit of trust.

Mangiò et al (2020) managerial implications addressed to both PET providers and any business dealing with online consumer data. The term Privacy Enhancing Technology (PET) covers a broad range of technologies and applications that are designed to enhance the privacy and data security of both individuals Kaaniche et al (2020) Balakrishnan & Shuib (2021) relationship between readiness towards a cashless society and the adoption of cashless applications among Malaysians Banerjee (2021) focuses on the boldness and perception of urban consumers towards various digital payment methods.

Prakash (2022) The digital budget, electrical commerce, and electronic banking are now existence used by new know-hows and the wider global system, expressly the internet, within and outwardly. Lukas & Arnold (2023) use of PET anonymizes the data to be processed, insofar as this makes sense for the intended processing purpose, Baum (2023) applications that require privacy-preserving computation on data from multiple parties. Sarathy & Robertson (2003) framework incorporates the environmental context, ethical perspectives, and firm-specific considerations to help firms develop a strategy for handling digital privacy concerns.

Objectives

- To understand the digital society and the Benefits of Digital Payments.
- To describe the factors that influences the digital society and the privacy-enhancing technologies principles.

Research Methodology

The current study is based on primary data collected from 250 respondents from different parts of TamilNadu. A well-structured questionnaire was designed to collect information from the respondents the questionnaire was designed to study the privacy-enhancing technologies towards the adoption of digital payment. Likert five-point scales were used for obtaining responses. The responses have been collected by means of face-to-face interviews with the authors. Research and statistical tools employed in this study are ANOVA and frequency analysis. SPSS 22 was used to perform statistical analysis. Cronbach's Alpha test was used to find the reliability of the data.

Analysis

Cronbach's Alpha

Table 1: Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	Number of Items
.860	33

Table 1 represents the reliability statistics of the questionnaire is 0.860.

Table 2: Reliability Statistics For Sub Variables

Reliability Statistics			
Category	Sub Variables	Cronbach's Alpha	Number of Items
Benefits of Digital Payments	Faster, easier, more convenient	0.892	11
	Economical and less transaction fee		
	Waivers, discounts, and cash backs		
	A digital record of transactions		
	One-stop solution for paying bills		
	Helps keep black money under control		
	Increasing Trust and Integrity		
	Better Understanding of Personal Data		
	Enhanced Data Management		
	Protected And Improved Enterprises and Reputation		
Reduced Unfair Competition			
Factors influence the digital society	Digital Payment is secure and time-saving	0.805	5
	Demonetization impact on Digital Payment		
	Regulation and policy development		
	Legally compliant services and tools		
	Cross-border cultural differences and the creation of a common digital culture		
PET Principles	Limitations in the collection of personal data	0.731	7
	Identification/authentication/authorization		
	Standard techniques used for privacy protection		
	Pseudo-identity		
	Encryption		
	Biometrics		
	Audit ability		

Table 2 signifies Cronbach's Alpha value is above 0.7.

Percentage Analysis

Table 3, represents the frequency and percentage of the dependent variables of the respondents. Females are highly participated in the survey, Age of the respondents are 30-39 years 30.8 percent, Post graduates are highly qualified. Awareness of Digital Payment is 80 percent awareness among the people.

Table 3: Frequency Value of the Respondents

Category	Classifications	Frequency	Percent
Gender	Male	78	31.2
	Female	172	68.8
Age	19-29 Years	31	12.4
	30-39 Years	77	30.8
	40-49 Years	70	28.0
	50-59 Years	25	10.0
	Above 60 Years	47	18.8
	Student	27	10.8
Occupational Status	Government job	80	32.0
	Private Job	77	30.8
	Own business	20	8.0
	Labour	28	11.2
	Retired	18	7.2
	SSLC	27	10.8
Qualification	Upto 12	27	10.8
	Diploma	67	26.8
	Under Graduate	56	22.4
	Post Graduate	73	29.2
Marital status	Single	35	14.0
	Married	97	38.8
	Divorced	70	28.0
	Widow	48	19.2

Monthly Salary	Less than Rs.10,000	29	11.6
	Rs.10,001 - Rs.25,000	74	29.6
	Rs.25,001 - Rs.50,000	42	16.8
	Rs.50,001 – Rs.1,00,000	62	24.8
	More than Rs.1,00,000	43	17.2
Area of Residency	Rural	116	46.4
	Urban	104	41.6
	Semi-Urban	30	12.0
Awareness of Digital Payment	Yes	219	87.6
	No	31	12.4
Do you use digital payments	Yes	224	89.6
	No	26	10.4
How many years have you been using Digital Payments	Below 1 year	152	60.8
	1-2 Years	52	20.8
	Above 3 years	46	18.4

Descriptive Statistics

Table 4: Principles of PET

Descriptive Statistics					
Principles of PET	N	Minimum	Maximum	Mean	SD
Digital Payment is secure and time-saving	250	1	5	4.48	.648
Demonetization impact on Digital Payment	250	1	5	4.32	.671
Regulation and policy development	250	1	5	4.44	.721
Legally compliant services and tools	250	1	5	4.45	.760
Cross-border cultural differences and the creation of a common digital culture;	250	1	5	4.44	.801
Valid N (listwise)	250			22.13	3.601

Table 4 indicates the Mean and Standard deviation of the principles of Privacy Enhancing Technologies, over all mean score of the respondents are 22.13 and the Standard deviation value is 3.601.

ANOVA

Table 5: Benefits of Digital Payments

ANOVA						
Benefits of Digital Payments		Sum of Squares	DF	Mean Square	F	Sig.
Faster, easier, more convenient	Between Groups	6.001	5	1.200	5.512	.000
	Within Groups	53.135	244	.218		
	Total	59.136	249			
Economical and less transaction fee	Between Groups	13.835	5	2.767	4.168	.001
	Within Groups	161.989	244	.664		
	Total	175.824	249			
Waivers, discounts, and cash backs	Between Groups	31.572	5	6.314	8.366	.000
	Within Groups	184.172	244	.755		
	Total	215.744	249			
A digital record of transactions	Between Groups	13.627	5	2.725	4.658	.000
	Within Groups	142.773	244	.585		
	Total	156.400	249			
One-stop solution for paying bills	Between Groups	28.469	5	5.694	7.271	.000
	Within Groups	191.087	244	.783		
	Total	219.556	249			
Helps keep black money under control	Between Groups	19.165	5	3.833	6.102	.000
	Within Groups	153.271	244	.628		
	Total	172.436	249			
Increasing Trust and Integrity.	Between Groups	10.848	5	2.170	4.795	.000
	Within Groups	110.416	244	.453		
	Total	121.264	249			

Better Understanding of Personal Data.	Between Groups	6.265	5	1.253	4.132	.001
	Within Groups	73.979	244	.303		
	Total	80.244	249			
Enhanced Data Management.	Between Groups	15.236	5	3.047	5.132	.000
	Within Groups	144.880	244	.594		
	Total	160.116	249			
Protected And Improved Enterprises and Reputation.	Between Groups	11.392	5	2.278	5.302	.000
	Within Groups	104.852	244	.430		
	Total	116.244	249			
Reduced Unfair Competition	Between Groups	20.908	5	4.182	7.394	.000
	Within Groups	137.988	244	.566		
	Total	158.896	249			

The above table 5 represents the Benefits of Digital Payments and the respondents, Faster, easier, more convenient, Economical and less transaction fees, Waivers, discounts, and cash backs, A digital record of transactions, a One-stop solution for paying bills, Helps keep black money under control, Increasing Trust and Integrity, Better Understanding of Personal Data, Enhanced Data Management, Protected and Improved Enterprises and Reputation, Reduced Unfair Competition. All the factors are less than the p value 0.05. So that all the sub variables of digital payment factors hypothesis is rejected.

One Sample T-Test

Table 6: Factors Influence the Digital Society

One-Sample Test						
Factors Influence the Digital Society	t	DF	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Digital Payment is secure and time-saving	109.395	249	.000	4.480	4.40	4.56
Demonetization impact on Digital Payment	101.735	249	.000	4.316	4.23	4.40
Regulation and policy development	97.267	249	.000	4.436	4.35	4.53
Legally compliant services and tools	92.538	249	.000	4.448	4.35	4.54
Cross-border cultural differences and the creation of a common digital culture	87.734	249	.000	4.444	4.34	4.54

The above table 6 indicates the Factors that Influence the Digital Society, Digital Payment is secure and time-saving, Demonetization impact on Digital Payment, Regulation and policy development, Legally compliant services and tools, Cross-border cultural differences, and the creation of a common digital culture. The null hypothesis is rejected.

Suggestions and Conclusions

Privacy is important to ensure our freedom as individuals. Relating to privacy is critically imperative for trades dealing with subtle customer data. Data sanctuary is a highly relevant subject that needs businesses to rely on experts when handling large amounts of subtle data. It is important to remember improved data security. Encryption is probably the most important and effective privacy protection technology. Movable payment is gradually developing near modification and cross-border incorporation with highly cultured technology behind; the accomplishment of mobile payments application is based on a profitable and valuable business model. Everything that is encrypted becomes an unreadable jumble to everyone except the one holding the key required to decrypt it. A sum entry is indispensable for companies that poverty to offer protected and suitable payments for their customers. They can deliver unrelated expense styles that quickly collect outgoings from patrons in various locations and bring other benefits. service providers' worth scheme should focus on user significance suitability, effortlessness, safekeeping, expertise, and economy addressing these are key to eliciting consumers to embrace mobile payments.

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PRIORITY SECTOR LENDING IN AGRICULTURE, MICRO, SMALL AND MEDIUM ENTERPRISES

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ABSTRACT

Priority sector lending (PSL) is a crucial component of the banking system in India. The commonly known priority sectors in India are agriculture, micro, small, and medium enterprises (MSMEs), education, housing, renewable energy but there are other areas also, defined as the priority sectors by RBI. RBI has been issuing many policies and guidelines for these sectors to achieve the goal of sustainable development. The priority sector lending categories and credit limit has been revised and new guidelines are issued by RBI, in September, 2020. The new MSME Policy along with targets set for the scheduled commercial banks to achieve and the initiatives that are being taken by the government for the agriculture and MSME sectors is discussed in this article.

KEYWORDS: Priority-Sectors, Agriculture, MSMEs, Banking.
JEL Classification: G280

Introduction

The primary sector of the economy means any industry involved in the extraction and production of raw materials, such as farming, logging, fishing, forestry and mining. The definition of the priority sector was formalized first time in the National Credit Council in 1972. Then the priority sector definition grew over time and extended to cover important neglected sectors of the economy. RBI has revised the priority sector lending categories, the credit limit and issued new guidelines in September, 2020. Under revised guidelines, priority sector lending, is necessary for public and private sector banks, along with foreign banks. The direct lending of SBI to the priority sectors, accounted for about 31 per cent of domestic advances as of March-end 2023. RBI has been bringing many policies and guidelines for these sectors time to time, with the objective of financial inclusion.

Objectives

The main objective of RBI is to boost and support environment-friendly lending policies to achieve the goal of sustainable development. To achieve this, RBI encourages banks' lending to take care of the priority sector segment, with the following broad objectives, which are covered in phased manner.

- The first objective is to make available funds to the underprivileged and weaker sections of the society, so that they would be able to easily access financial support at a lower interest rate. To achieve this objective, RBI has set the target of 12% of adjusted net bank credit (ANBC) or credit equivalent amount of off-balance sheet exposure (CEOBE), whichever is higher, for domestic commercial banks and foreign banks with 20 or more branches as given in Table 1. Similarly, for regional rural banks and small finance banks the target is set 15% and 12% respectively.
 - Regional Rural Banks (RRBs) are Indian Scheduled Commercial Banks operating at regional levels in different states of India. They have been created with a view of serving primarily the rural areas of India with basic banking and financial services. They work with agricultural cooperatives and self-help groups to provide financial support and foster cooperation among rural communities.

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- Small Finance Banks (SFBs) are the banks that cater to the financial requirements of underserved sections. These include small and marginal farmers, entities in the unorganised sectors, and micro and small enterprises. They provide basic banking activities like taking deposits, lending to unorganized entities, micro and small industries, small and marginal farmers etc.
- The policy will cover all the priority sector groups, such as, educational loans, housing loans and other micro credit finances.
- Under the new policy, the RBI sought channelling funds for the start-up sector also. Banks finance to eligible and certified, start-ups up to Rs. 50 crore.
- As per revised guidelines, all scheduled commercial banks need to focus on priority sector lending, like in the category of total priority sector lending for domestic commercial banks and foreign banks with 20 or more branches, the target is 40% of ANBC or CEOBE, whichever is higher. Similarly, regional rural banks, small finance banks and foreign banks with less than 20 branches each group has been given separate targets for agriculture sector, micro enterprises and for total priority sector individually by RBI, as mentioned in the following Table 1.

Table 1: The Targets set under Priority sector Lending for Scheduled Commercial Banks Operating in India, as per New Guidelines

Categories	Domestic commercial banks (excl. RRBs & SFBs) & foreign banks with 20 branches and above	Foreign banks with less than 20 branches	Regional Rural Banks	Small Finance Banks
Total Priority Sector	40 per cent of ANBC as computed in para 6 below or CEOBE whichever is higher	40 per cent of ANBC as computed in para 6 below or CEOBE whichever is higher; out of which up to 32% can be in the form of lending to Exports and not less than 8% can be to any other priority sector	75 per cent of ANBC as computed in para 6 below or CEOBE whichever is higher; However, lending to Medium Enterprises, Social Infrastructure and Renewable Energy shall be reckoned for priority sector achievement only up to 15 per cent of ANBC.	75 per cent of ANBC as computed in para 6 below or CEOBE whichever is higher.
Agriculture	18 per cent of ANBC or CEOBE, whichever is higher; out of which a target of 10 percent [#] is prescribed for Small and Marginal Farmers (SMFs)	Not applicable	18 per cent ANBC or CEOBE, whichever is higher; out of which a target of 10 percent [#] is prescribed for SMFs	18 per cent of ANBC or CEOBE, whichever is higher; out of which a target of 10 percent [#] is prescribed for SMFs
Micro Enterprises*	7.5 per cent of ANBC or CEOBE, whichever is higher	Not applicable	7.5 per cent of ANBC or CEOBE, whichever is higher	7.5 per cent of ANBC or CEOBE, whichever is higher
Advances to Weaker Sections	12 percent [#] of ANBC or CEOBE, whichever is higher	Not applicable	15 per cent of ANBC or CEOBE, whichever is higher	12 percent [#] of ANBC or CEOBE, whichever is higher

* Micro Enterprises include Khadi and Village Industries Sector (KVI) also.

Source: RBI Master circular-priority sector lending-targets and classification, September 4, 2020.

Priority Sector Lending- Agriculture

The primary sector of the economy means any industry involved in the extraction and production of raw materials, such as farming, logging, fishing, forestry and mining. In India many regions are full of highly fertile land with good monsoon climate which makes it favorable for agriculture. Therefore, agriculture is the primary and main economic activity. India is a densely populated country and needs

food grain production on a large scale. It requires large scale production of food to fulfil the people needs. Various variety of crops are grown in different regions due to variety of soil and weather conditions there. It is said that agriculture is the backbone of India. As per Press Information Bureau (PIB) reports, in the year, 2022-23, share of Gross Value Added (GVA) of agriculture and allied sectors in total economy (%) at current prices is 18.3% approximately. About 60% of the Indian population depends on agriculture for their livelihood. In India, about 51.09% of the land is under cultivation, 21.81% under forest, and 3.92% under pasture. Hence, rapid growth in agriculture is essential not only for self-reliance but also to earn valuable foreign exchange. It plays a significant role in international trade and import and export activities.

Agriculture stimulates industrial expansion, as expansion in the agriculture sector also leads to the expansion of the industrial sector. The agriculturalists can buy consumer goods and invest in industries, when they have savings. This results in expansion of the industrial sector. Actually, agriculture forms the base for all other products that we subsequently make, by providing raw material to agro-based industries. Most of the natural products are derived from the agriculture and related activities. It is the foundation of the Indian economy. Agriculture provides employment opportunities to rural agricultural and non-agricultural labourers. Therefore, it is categorized under priority sector. Despite its importance, the agricultural sector has been facing many challenges, since long time, like, poverty and illiteracy of the farmers prevent them from making large-scale capital investments and adopting scientific methods of cultivation. There are small land holdings due to fast-growing population which leads to fragmentation of land at quick succession. Therefore, developing agriculture is a priority for Indian economy.

As per revised guidelines by RBI, the agriculture sector lending includes lending to farm credit agriculture Infrastructure and ancillary activities, are mentioned below briefly:

- **Farm Credit –Individual Farmer**-This facility is offered for the individual farmer for crop loans, horticulture, medium and long-term loans like purchase of agricultural machinery etc., and loans for pre and post-harvest activities etc. to name a few among many other facilities.
- **Farm Credit –Corporate Farmers**-This facility is offered to corporate farmers, Farmer Producer Organisations (FPOs), Farm Produce Companies among others. Among many other facilities in this category, for instant, banks offer loan up to ₹5 crore per borrowing entity to farmer producer organisations, undertaking farming with assured marketing of their produce at a pre-determined price.
- **Agriculture Infrastructure:** In this category, the loans are offered for making the infrastructure related to agriculture, like construction of oil extracting and processing units. The units related to bio-fuels, along with loans to entrepreneurs for setting up of Compressed Bio Gas (CBG) plants etc. to name a few.
- **Ancillary Services:** As in the above categories, ancillary services are offered to certain groups, like co-operative societies, start-ups, food, and agro-processing units etc. The start-ups can get loans up to ₹50 crores. Banks offer loans to registered NBFCs and MFIs for on-lending to agriculture.
- **Small and Marginal Farmers (SMFs):** It includes landless agricultural labourers, tenant farmers and more. Also, those individuals who are only doing related jobs without any accompanying land holding criteria are included in this category and can avail loan up to Rs. 2 lakhs. RBI has revised the targets, upwards from Financial Year 2021-22, for lending to small and marginal farmers (SMFs) and to weaker sections. Accordingly, the priority sector lending target for marginal and small farmers will be reached from 8% to 10% (not applicable to Urban Co-operative Banks, UCBs) and for weaker sections from 10% to 12% respectively in a phased manner, by March 2024.

Source: RBI site circular-priority sector lending-targets and classification, September 4, 2020

Priority Sector Lending- Micro, Small and Medium Enterprise (MSMEs)

For the purpose of priority sector lending to micro, small and medium enterprises (MSMEs), the entities considered are those that affect the underprivileged and weaker sections of the society and employment intensive small enterprises. In India, they generally cover the enterprises involved in manufacturing of products, processing and preserving the goods, then trading of these commodities and also providing services. As mentioned before, the objective of priority sector lending is to promote

inclusive growth, reduce regional imbalances and support marginalized sections of society. In India, the sector has been performing well in generating employment, earning foreign exchange through exports. Therefore, the sector has become instrumental in inclusive growth of the economy. The micro, small and medium enterprise sector has also been the backbone of socio-economic development in India. They contribute about 45% of India's manufacturing output. They also act as a significant source of innovation and entrepreneurship in the economy. MSMEs manufacture a wide variety of products for domestic, as well as international markets. MSMEs play a vital role in earnings from the exports. They contribute over 40% of India's total export earnings. The opportunities in the MSME industry are massive due to the export promotion and potential for Indian products. They help in the promotion of handloom and weaving industries, such as coir, khadi and related small industries. MSMEs focus on creating and innovating new products or services, as they are flexible in adapting to the changing requirements of the market. Micro, small and medium-sized enterprises stimulate competition also, for the design of products, prices and efficiency. These enterprises help large companies in some areas of operation where they are better able to supply. MSME sector contributes about 30% of GDP of India.

The term Micro Small and Medium Enterprise (MSME) has been launched to become an integral part of the supply chain for products and services and to become a creator of large-scale employment opportunities in rural India. Therefore, in order to enable identification and facilitate development of micro, small and medium enterprise, an act was formalised, in the year 2006 by the government, called the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006. The aim to bring this act was to develop micro, small and medium enterprises by giving them a proper regulated environment. It could be possible first of all, by defining them and formulating related guidelines concerning their promotion and increasing the competitiveness among them, then making policies to provide subsidized finance and giving support at the time of procurement of their outputs and services.

MSMEs are initiated and managed under the Ministry of MSME (MoMSME). Under the Micro, Small, and Medium Enterprises Development Act, 2006, the Government of India established the National Board for Micro, Small, and Medium Enterprises (NBMSME) to check the different related issues concerning the growth of MSMEs. This board also reviews the existing policies and suggests recommendations to the Government for the growth of the MSME sector.

MSMEs primarily work for the development of people from backward and rural areas. In terms of annual report of ministry of micro, small and medium enterprises, during Financial Year 2021-22, the total number of MSMEs in India are 633.88 lakhs, out of which 196.65 lakhs (31%) are in manufacturing sector, 230.35 lakhs (36%) in trade and 206.85 lakhs (33%) in service sector. Also, the total number of MSMEs in India are 633.88 lakhs (100%), the number of MSMEs in rural area are 324.88 lakhs, i.e. 51.25% of total number. The number of MSMEs in urban area are 309.00 lakhs, i.e. 48.75%.

As per the data provided by Ministry of Micro, Small and Medium Enterprise (MoMSME), there are 1,34,84,325 registered MSMEs in India at Udyam Registration Portal, wherein micro-enterprises are 1,29,33,143 (95.91%), small enterprises are 4,38,952 (3.25%) and medium enterprises are 39,992 (0.29%). They provide significant employment opportunities in both rural and urban areas, helping to reduce poverty and inequality. The MSME sector employs over 100 million people in India, as per the report in ET dated 22.6.2023. Hence, the sector has been expanding its activities to other sectors of the economy, by supplying different types of commodities as well as services for the domestic and international markets.

The significance of micro, small and medium-sized enterprises is recognized by the government, and they offer regular incentives to MSMEs. Now there are huge opportunities in the MSME industry due to the support by the government, such as offering different types of funding and subsidies in different types of schemes, growth in demand of their products in the domestic market, raw material and machinery procurement, tooling & testing support, easier access to loans, less capital requirement and much more. The banks offer loans to those micro, small and medium enterprises (MSMEs) that conform the terms and conditions prescribed therein to qualify for classification under priority sector lending, in terms of Master Direction on 'Priority Sector Lending (PSL) – Targets and Classification' dated September 4, 2020. As a further step in the promotion of MSMEs, banks have issued another important document, called MSME Policy, as discussed below:

- **New MSME Policy 2022-23:** The Micro, Small and Medium Enterprise (MSME) Policy is a document stating the principles and objectives towards meeting the needs of the clients of micro, small and medium enterprises by banks, for maintaining a standard common approach in dealing with MSMEs matters. Lending to these clients is being an integral part of Micro, Small

and Medium Enterprises Development (MSMED) Act, 2006, and priority sector lending guidelines of RBI. The new policy has been prepared in compliance with the guidelines and regulations of RBI till date.

Some of the principles mentioned in the MSME policy are like, widening the client base while taking care of credit needs of the present clients and requiring flexible approach along with the credit appraisal skills to meet the socio-economic obligations by the banks and their branches too. Also, it has the objective of maintaining a comprehensive management information system to reduce the risk in lending. The new policy would look into all the credit matters, fund based and non- fund based etc. of all types of clients of MSMEs.

The Micro, Small and Medium Enterprises Development Act, 2006, has updated the definition of micro, small & medium enterprises and simultaneously increasing the scope of medium enterprises. The services sector has been brought under the purview of MSMED Act, 2006. Accordingly, if any enterprise has investment in plant and machinery up to Rs. 1 crore and its turnover up to Rs. 5 crore, then it is called a micro enterprise. If any enterprise has investment in plant and machinery up to Rs. 10 crore and its turnover up to Rs. 50 crore, then it is called a small enterprise. And if any enterprise has investment in plant and machinery up to Rs. 50 crore and its turnover up to Rs. 250 crore, then it is called a medium enterprise

Source: RBI Master circular-priority sector lending-targets and classification, September 4, 2020.

Before mentioning some other finance schemes to MSMEs and MFIs by RBI, there are few related concepts that need to be referred as below:

- **Non- Banking Financial Institutions (NBFCs):** Non-Banking Financial Companies (NBFCs) are those companies, registered under the Companies Act, 1956 and engaged in the business of loans and advances, investment, leasing, hire-purchase, insurance and many other financial products and services. They borrow money from other financial institutions and take non-chequable deposits as their main funding sources. As NBFCs lend money and make investments, their operations resemble those of banks but they are different from banks as they do not have a banking license, nor do they accept deposits from the public. Investment banks, mortgage lenders, money market funds, insurance companies, hedge funds, private equity funds, are all examples of NBFCs.
- **Urban Co-operative Banks (UCBs):** Urban Cooperative Banks (UCBs) are financial institutions that operate in urban and semi-urban areas in India. They are registered under the Cooperative Societies Act and function as cooperative entities owned and operated by their members. The primary co-operative banks located in urban and semi-urban areas are known as an urban co-operative banks or UCBs.
- **Microfinance institutions (MFIs):** They aim to support small entrepreneurs, without financial background, to begin a business or capitalize on an idea. A microfinance institution gets the funding from established financial institutions and aid the underprivileged. Microfinance offers small business loans that are safe to borrower. Therefore, microfinance institutions are becoming one of the best tools for reducing poverty in India. These institutions provide finance with greater flexibility and at a more affordable price and so makes it more attractive to a large number of low income groups. Microfinance is very beneficial to provide financial opportunities to small, unorganised borrowers with lower socioeconomic backgrounds. Microfinance provides security, business opportunities and thus economic growth to poor and under privileged sector. As given in Table 1, the revised sub-target for lending to micro enterprises, which includes Khadi and Village Industries (KVI) sector is 7.5% of ANBC or credit equivalent amount of off-balance sheet exposure, whichever is higher, at the end of the previous year. Urban microfinance has a considerable impact on poverty reduction, the standard of living, social well-being, empowerment and entrepreneurship in the urban poor. The most noteworthy innovations of microfinance are:
 - Availability of small loans at frequent intervals and providing saving services to meet the needs of small savers
 - Solving the problem of lack of collateral by using group based approaches and also nurturing repayment discipline through high frequency of repayment collection, use of peer pressure and promise of repeat loans

- Reducing transaction costs by moving some of these costs down to the group level and abolishing intermediary costs and increasing outreach through well designed staff incentives.
- **Finance Schemes to MSMEs and MFIs by RBI:** Some of the schemes that are mentioned here are for the entities which are helping the decentralized sector, like artisans, cottage and village industries by supplying inputs and marketing of their outputs also. The loans are given to these entities. Also, loans are given to co-operatives of producers in the decentralized sector (not applicable for Urban Co-operative Banks). Banks approve loans to Non-Banking Financial Institutions - Micro Finance Institutions (MFIs) and other MFIs (societies, trusts etc.). The banks offer loans under general credit card schemes, for outstanding credit, to non-farm entrepreneurial needs of the individuals. Under Pradhan Mantri Jan-Dhan Yojana (PMJDY), the account holders can get overdraft facility from banks, according to the terms prescribed therein, for lending to micro enterprises. Banks provide loans up to ₹50 crore to start-ups, that conform to the definition of MSME.

Source: RBI Master circular-priority sector lending-targets and classification, September 4, 2020.

Initiatives for Stepping up the Credit to MSMEs

Some very good initiatives have been taken by the government to promote the MSMEs sector.

These initiatives offer online application facility also for MSE entrepreneurs. Also, a simplified common loan application form is prepared to be used by the banks and all the branches for loans up to Rs.2.00 crore for MSMEs.

The centralized processing centres are established, called SARALs, (Systematic Appraisal and Risk Assessment of Loans). Currently, all the 125 regions of the bank have its network. It is established with the aim to increase the client base and the credit flows to the sector. Pradhan Mantri MUDRA Yojna (PMMY) was started. MUDRA means here, Micro Units Development and Refinance Agency which is a public sector financial institution to offer finance up to the last person/ borrower. MSE Care Centres are made by banks by designating its regional offices as MSE care centres for attending the complaints of MSMEs. To promote the entrepreneurship among women and SC/STs entrepreneurs, Stand up India scheme was started. The eligible client can take bank loans between Rs. 10 lakhs to Rs. 100 lakhs. Similarly a new scheme called Start-up India has also been started by government of India, for economically viable business units to meet their business related finance needs. Similarly, many other schemes have been started such as Stand up mitra, udyami mitra.

Conclusion

Reserve Bank of India have been issuing many policies and guidelines, since last many years, to uplift the weaker and under privileged sectors of the society through financial inclusion. Now, under the new micro, small and medium enterprises (MSMEs) policy, the priority sector people can get easily the access of financial support at a lower interest rate. The schemes motivate entrepreneurs to start a small business. It would help the small businesses and individuals to put their ideas into reality. The financial assistance to women entrepreneurs, like stand-up India, can make them financially empowered. Therefore, the new infrastructure created by RBI, Government, banks and MSMEs encourage priority sector people to become financially independent and self-sufficient for their sustainable livelihoods. Also, the scheduled commercial banks need to serve and lend to the priority sectors, as per RBI guidelines. Achieving the goal of sustainable development of the economy is possible by developing simultaneously the weaker and under privileged priority sectors.

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एस.टी. एवं सामान्य वर्ग के छात्र-छात्राओं की सामाजिक परिपक्वता, संवेगात्मक परिपक्वता एवं शैक्षिक उपलब्धि

सतीश चन्द मीना*
डॉ. सुनील कुमार**

सार

मनुष्य एक सामाजिक प्राणी है किन्तु हमें यह अर्थ नहीं लगा लेना चाहिए कि व्यक्ति जन्म से ही सामाजिक गुणों से परिपूर्ण होता है। वास्तविकता तो यह है कि जन्म के समय बालक न तो सामाजिक होता है और न ही असामाजिक बल्कि वह समाज-निर्पेक्ष होता है। उसे सामाजिक प्राणी इसलिए कह सकते हैं कि जन्म से ही उसकी आवश्यकतायें तथा स्वभाव ऐसा होता है कि वह बिना समाज के अपना अस्तित्व बनाये नहीं रख सकता। जन्म के समय बालक इतना असहाय तथा पराश्रित होता है कि वह अपनी एक भी आवश्यकता की पूर्ति स्वयं नहीं कर सकता। आवश्यकता की पूर्ति के अभाव में उसके जीवन का अस्तित्व कैसे संभव हो सकता है। वह समाज ही है जो जन्म से लेकर मृत्यु पर्यन्त उसकी आवश्यकताओं की पूर्ति करता है और उसके स्वभावानुकूल उसे सामूहिक जीवन व्यतीत करने का अवसर प्रदान करता है। किन्तु यह तभी संभव हो पाता है जब उसमें सामाजिक गुणों तथा सामाजिक क्रियाओं का विकास हो। सामाजिक गुणों तथा क्रियाओं के अभाव में सुखमय जीवन तो दूर रहा वह अपने जीवन का अस्तित्व ही नहीं रख सकता है। समाज में सामाजिक मूल्यों एवं सामाजिक स्थिति के अनुसार व्यवहार या प्रतिक्रिया करना ही सामाजिक परिपक्वता है। जिन बालकों में सामाजिक परिपक्वता अधिक होती है। उनकी शैक्षिक उपलब्धि भी अधिक होती है। अतः छात्रों का सामाजिक रूप से परिपक्व होना आवश्यक है। आज के बदलते समाज में बहुत से युवा छात्र-छात्राएँ विभिन्न प्रकार की असफलताओं के कारण अपना मानसिक संतुलन खो रहे हैं। वे निराशवादी दृष्टिकोण के कारण कुण्डा का शिकार होकर गलत रास्तों पर चल पड़ते हैं। इसी कारण समाज में वे अपनी विश्वासनीयता खो रहे हैं।

शब्दकोश: सामाजिक परिपक्वता, संवेगात्मक परिपक्वता, सामाजिक गुण, शैक्षिक उपलब्धि।

प्रस्तावना

किसी भी समाज के विकास का मूल आधार शिक्षा होती है। शिक्षा के बिना व्यक्ति का सर्वांगीण विकास असम्भव है। मनुष्य को उन्नत प्रकार से विकसित करने वाले कारकों में शिक्षा का महत्वपूर्ण स्थान है मानव समाज में सभ्यता एवं संस्कृति के प्रसार एवं संरक्षण के लिए शिक्षा का महत्वपूर्ण योगदान है। प्रत्येक व्यक्ति जानता है कि शिक्षा के अभाव में मनुष्य भी संसार के अन्य प्राणियों के समान हो जाता है। मनुष्य के शैक्षणिक विकास में उसकी बुद्धि, सामाजिकता एवं मानसिक प्रक्रियाओं का विकास सम्मिलित है।

संसार के सभी समाजों में सामाजिक, सांवेगिक, राजनैतिक, धार्मिक या प्रजातीय आधार पर स्तरीकरण की व्यवस्था पायी जाती है। सभी समाजों में शिक्षा समाजीकरण का एक महत्वपूर्ण अभिकरण है। व्यक्ति में सामाजिक परिपक्वता विकसित करने में शिक्षा की महती भूमिका होती है। शिक्षा व्यक्ति के दृष्टिकोण, विचार और व्यवहार प्रतिमान को प्रभावित करती है साथ ही शिक्षा को सामाजिक व्यवस्था भी प्रभावित करती है।

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** निर्देशक, शिक्षा विभाग, लॉर्ड्स विश्वविद्यालय, अलवर, राजस्थान।

सामाजिक परिपक्वता

सामाजिक परिपक्वता का सम्बन्ध सामाजिक क्षमताओं जैसे अभिव्यक्ति, आत्म निर्देशन और सामाजिक कार्यों में हिस्सेदारी से है। जन्म के समय नवजात न सामाजिक होता है न असामाजिक बल्कि वह समाज के प्रति उदासीन रहता है। आयु बढ़ने के साथ-साथ वह सामाजिक गुणों से सुशोभित होता जाता है। कुछ ही वर्षों के बाद वह सामाजिक प्राणी कहलाने लगता है। मनुष्य जिस समय व परिस्थिति में रहता है उसमें उसे समायोजन करना होता है। इसलिए आज शारीरिक तथा बौद्धिक विकास के साथ-साथ सामाजिक विकास को भी उतना ही महत्वपूर्ण समझा जाता है विशेष कर किशोरावस्था में समस्त संवेगात्मक दशाओं का सामाजिक महत्व होता है। आयु बढ़ने के साथ बालक की सामाजिक संतुलन की मात्रा बढ़ने लगती है और उनमें पर्याप्त मात्रा में सामाजिक परिपक्वता आ जाती है। सामाजिक परिपक्वता के कारण वह बिना पक्षपात के सभी के साथ अच्छा समायोजन बनाने में सफल होता है। बालक सर्वप्रथम परिवार में संबंध बनाना सीखता है, वह अपने माता-पिता से और सगे सम्बन्धियों से तदुपरान्त अन्य लोगों से बाद में अपने साथियों के साथ संबंध स्थापित करना सीखता है। बालक के सामान्य विकास के लिए सामाजिक सम्पर्क आवश्यक है। रैबर (1995) "सामाजिक परिपक्वता समाजीकरण की प्रक्रिया का एक अखंड भाग है जिसके द्वारा व्यक्तिगत ज्ञान, मूल्यों, भाषा की सुविधा, सामाजिक कौशल और सामाजिक संवेदनशीलता की प्राप्ति होती है। जो उसे समाज के साथ एकीकृत करने तथा स्वीकार्य व्यवहार करने योग्य बनती है"

सांवेगिक परिपक्वता

संवेग किसी प्राणी की गतिमय और हलचलपूर्ण अवस्था है। मेकडूगल ने मूल प्रवृत्तियों को जन्मजात प्रवृत्तियां मानते हुए उन्हें सभी प्रकार के संवेगों को जन्म देने वाला कहा है। प्रेम, खुशी, स्नेह, प्यार, आश्चर्य, मित्रता जैसे सकारात्मक संवेग व्यक्ति को सामाजिक दृष्टि से वांछनीय क्रियायें करने के लिए प्रेरित करते हैं जबकि क्रोध, भय, घृणा, कामवासना जैसे नकारात्मक संवेग व्यक्ति को सामाजिक दृष्टि से अवांछनीय प्रतिक्रियायें करने की ओर अग्रसर करते हैं।

उस व्यक्ति को संवेगात्मक रूप से परिपक्व कहा जा सकता है जो अपने संवेगों पर उचित अंकुश रखते हुए उन्हें भली-भाँति अभिव्यक्त कर सके।

संवेगों पर प्रभावशाली नियंत्रण की दक्षता परिपक्वता के कारण आती है। संवेगिक रूप से परिपक्व व्यक्ति अपने आत्मविश्वास स्वयं सुरक्षा की भावना एवं आत्मसम्मान के द्वारा न केवल अपने संवेगों पर नियंत्रण करने में पूर्णतः सक्षम होता है। अपितु दूसरे व्यक्तियों को भी निर्देशित करने के लिए पूर्णरूप से योग्य होता है। स्वस्थ संवेगात्मक विकास का एक परिणाम बढ़ती हुई संवेगात्मक परिपक्वता होती है। संवेगात्मक परिपक्वता का प्रभाव मानव के सम्पूर्ण जीवन पर उसके संवेगात्मक व्यवहार को एक सही दिशा एवं व्यवस्था देने के रूप में पड़ता है।

शैक्षिक उपलब्धि

शैक्षिक उपलब्धि अंग्रेजी के दो शब्दों |बंकमउपब |बीपमअमउमदज से मिलकर बना है। जिसका अर्थ है शैक्षिक उपलब्धि। शैक्षिक उपलब्धि का अर्थ शिक्षा के क्षेत्र में प्राप्त परिणामों से होता है। शिक्षा विभिन्न परिस्थितियों से समायोजन स्थापित करने में व्यक्ति को योगदान देती है। तथा विवके सम्मत व्यवहार हेतु जागृत करती है। शैक्षिक उपलब्धि एक मनोवैज्ञानिक संरचना है जो किसी व्यक्ति द्वारा निर्देशों एवं अनुभवों के प्रशिक्षण के सहारे अर्जित की जाती है। विद्यालयों में छात्रों ने निश्चित समय में कितना ज्ञान किस रूप में प्राप्त किया है, जीवन की परिस्थितियों में उसे कहाँ तक स्थानांतरित किया है आदि की जाँच उपलब्धि परीक्षा द्वारा की जाती है। उपलब्धि परीक्षणों के द्वारा यह भी निश्चित किया जाता है कि कुछ समय अध्ययन करने के पश्चात शिक्षार्थी द्वारा क्या सीखा गया, व उसकी किन-किन आदतों व कुशलताओं का विकास हुआ। शिक्षा मनोविज्ञान में शैक्षिक उपलब्धि का महत्वपूर्ण स्थान है। डिक्शनरी ऑफ बिहेवियरल साइंसेज (1975) के अंतर्गत शैक्षिक उपलब्धि को

शैक्षिक अथवा शासकीय कार्यों में दक्षता के स्तर के रूप में परिभाषित किया गया। शैक्षिक उपलब्धि से अभिप्राय एक निश्चित अवधि के शिक्षा प्राप्ति के उपरान्त विद्यार्थियों की जो परीक्षा जी जाती है, उससे प्राप्त होने वाले परिणामों को ही उपलब्धि कहा जाता है। गैरेट के अनुसार – “उपलब्धि परीक्षाओं का प्रयोग छात्रों के सामान्य शैक्षिक स्तर या स्थिति और किसी विशेष विषय में उनके ज्ञान का निश्चय करने के लिये किया जाता है।” इस प्रकार विद्यार्थियों के शैक्षिक क्रियाकलापों के आधार पर शैक्षिक उपलब्धि का निर्धारण किया जाता है। गुडे, (1946) के अनुसार “शैक्षिक उपलब्धि शालेय विषयों से उत्पन्न ज्ञान की क्षमता परीक्षांक अथवा अध्यापक द्वारा प्रदत्त अंकों से निरूपित की जाती है।”

अध्ययन का औचित्य

प्रस्तुत शोध एस.टी. एवं सामान्य वर्ग के छात्र-छात्राओं की सामाजिक परिपक्वता, संवेगात्मक परिपक्वता एवं शैक्षिक उपलब्धि का अध्ययन है। पूर्व शैक्षिक अध्ययनों, अनुसंधानों में यह पाया गया है कि जिन बालकों में सामाजिक परिपक्वता अधिक होती है। उनकी शैक्षिक उपलब्धि भी अधिक होती है। अतः छात्रों का सामाजिक रूप से परिपक्व होना आवश्यक है। आज के बदलते समाज में बहुत से युवा छात्र-छात्राएं विभिन्न प्रकार की असफलताओं के कारण अपना मानसिक संतुलन खो रहे हैं। वे निराशावादी दृष्टिकोण के कारण कुण्डा का शिकार होकर गलत रास्तों पर चल पड़ते हैं। इसी कारण समाज में वे अपनी विश्वासनीयता खो रहे हैं। पूर्व शोध अध्ययन के माध्यम से इस जाति वर्ग के छात्र-छात्राओं की सामाजिक परिपक्वता, संवेगात्मक परिपक्वता व शैक्षिक उपलब्धि के सम्बन्ध में अनेक प्रश्न उठते हैं जैसे-क्या अनुसूचित जनजाति के छात्र-छात्राओं की सामाजिक परिपक्वता सामान्य वर्ग के समान होती है? क्या अनुसूचित जनजाति के छात्र-छात्राओं की संवेगात्मक परिपक्वता सामान्य वर्ग के समान होती है? क्या छात्र-छात्राओं की संवेगात्मक परिपक्वता का शैक्षिक उपलब्धि पर प्रभाव पड़ता है? क्या छात्र-छात्राओं की सामाजिक परिपक्वता का शैक्षिक उपलब्धि पर प्रभाव पड़ता है? प्रस्तुत अनुसंधान के अन्तर्गत शोधकर्ता यह जानना चाहता है कि अनुसूचित जनजाति के छात्र-छात्राओं की सामाजिक परिपक्वता सामान्य वर्ग के छात्र-छात्राओं की सामाजिक परिपक्वता में क्या अन्तर है? आदि अनेक प्रश्नों के उत्तर खोजने के लिए शोधकर्ता ने इस समस्या का चयन किया।

सामाजिक परिपक्वता मानव के विकास का महत्वपूर्ण अंग है। बालक की सामाजिक परिपक्वता, संवेगात्मक परिपक्वता एवं शैक्षिक उपलब्धि जॉचने व समझने की आवश्यकता प्रायः दैनिक जीवन में महसूस की जाती है। अतः आवश्यक है कि छात्र-छात्राओं के सामाजिक परिपक्वता, संवेगात्मक परिपक्वता एवं शैक्षिक उपलब्धि हेतु प्रस्तुत शोध अध्ययन अत्यंत उपयोगी सिद्ध होगा।

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THE IMPACT OF COVID AS AN ACCELERATOR IN THE RISE OF OTT ADOPTION: A STUDY OF CONSUMER OF BEHAVIOUR OF CHANDIGARH RESIDENTS

Sidaq*
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ABSTRACT

Advancements in the Information Communication Technology (ICT) field have led to the emergence of novel technologies, notably Over-The-Top (OTT) technology, which played a pivotal role during the Covid-19 pandemic. This innovative technology facilitates the economical distribution of digital content and services. Our primary objective is to explore the prevalence of OTT services and the various factors influencing their adoption, utilization, and sustainability, given the substantial rise in smartphone adoption, particularly in India. This research topic was motivated by the noticeable shift, especially among the youth, from traditional television consumption to online platforms. A study was conducted involving a sample of 100 individuals. Data were collected from undergraduate and postgraduate students residing in and around Chandigarh. This research relies exclusively on descriptive analysis as its foundation. OTT platforms have garnered increasing popularity across diverse demographic groups, including youth, homemakers, professionals, entrepreneurs, and children. The content available on these platforms strongly resonates with the public, resulting in heightened demand and widespread acclaim. This study findings highlight the significant impact of online streaming services, accentuated by the COVID-19 pandemic. In light of this research, it is evident that OTT services have a promising future in India. Both current users and non-users express their intentions to utilize these platforms in the future, indicating a positive outlook for the continued growth and adoption of OTT services.

KEYWORDS: *Over-The-Top, Consumer, Lockdown, Pandemic.*

Introduction

The COVID-19 pandemic has brought about an increased demand for OTT platforms. As a consequence of the crisis, individuals are progressively resorting to the Internet for their entertainment, shopping, educational, and informational needs. This paradigm shift has redefined the way we approach the digital landscape.

A plethora of OTT platforms, including Disney Hot star, Amazon Prime, Netflix, Sony Liv, Zee-5, among others, are now readily accessible. These platforms have effectively compressed the global landscape, making it accessible through OTT services. During the stringent lockdowns and social distancing measures implemented to curb the spread of the coronavirus, people turned to OTT platforms as one of the primary means to stay connected with the world.

It is evident that the adoption of OTT platforms has significantly increased both in India and globally due to the COVID-19 lockdowns. This shift in consumer behaviour presents an intriguing opportunity for observation and evaluation. There are multiple layers to this evolving consumption pattern that require in-depth exploration and analysis from various perspectives.

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These aspects encompass the nature of the content being consumed, the timing preferences for different genres of content, the age of consumers and their corresponding content preferences, the comparison between traditional TV channels and OTT providers, the influence of this medium on advertising patterns, innovative pricing deals and discount packages, and much more.

Review of Literature

The entertainment industry has always been in a state of flux, with each passing decade witnessing changes in both the form and format of entertainment. The current format of entertainment services is undergoing significant transformation compared to previous iterations, and this evolution is a continuous process. The term "over-the-top" (OTT) has gained prominence in the entertainment industry, representing a paradigm of enjoyment that is accessible from anywhere.

Scholars from various disciplines have delved into the realm of OTT services within the communication industry. For instance, Fowora et al. (2018) explored OTT services from the perspectives of regulatory boards, communication operators, and consumers, shedding light on the multifaceted dimensions of this technology. They considered the impact of Over-the-Top technologies on the Nigerian economy, noting that OTT services do not maintain their network systems but instead rely on telecommunication operator networks and other Internet Service Providers, often without formal policies or lease agreements in place.

In a study by Ramasoota & Kitikamdhorn (2021), the economic, technological, and cultural implications of Netflix's presence in Thailand were examined, particularly on local content companies and regulators. This research scrutinized how the industry and government responded to the entry of Netflix, a major OTT player, into a relatively small market like Thailand. It highlighted Netflix's substantial influence on the value chain of both television and film industries. Meanwhile, the country's regulatory body is exploring methods to exert control over foreign OTTs like Netflix, potentially implementing a reward-based program while fostering the local content industry through capacity-building and promotional initiatives.

In another study by Cebeci et al. (2019), the traditional media ecosystem was shown to be disrupted by advancements in information and communication technology, leading to the emergence of numerous digital platforms, including Netflix. The popularity of Netflix as an OTT platform was underscored, indicating its significant impact on the entertainment landscape.

In recent years, there has been a global surge in the adoption of online streaming services. Consequently, based on the technological acceptance paradigm, the objective of this article is to uncover the factors that influence the intention to use Netflix. As a result, producers of new technology should be mindful of the detrimental effects of technology anxiety. Moreover, consumers should be assured that they will not encounter any issues due to this technology, that they will feel at ease using it, and that they need not worry.

The film industry witnessed a substantial increase in subscription rates for Over-the-Top (OTT) platforms during the Covid-19 pandemic, which was a significant boon. To anticipate the future of these platforms post-pandemic, a quantitative survey was conducted among 350 OTT platform subscribers, and their responses were analysed. This study also speculates on the prospects of emerging cinema directors and producers who have ventured into creating smaller-scale works in the industry. Many low-budget art and commercial films were released on OTT platforms during India's nationwide lockdown, and these films garnered significant popularity among the general public, indicating a strong demand for more such works.

Consumer demand for content has risen, leading to increased viewership on OTT channels. OTT releases have had a substantial impact on the visual and auditory experiences of cinema enthusiasts and fan communities, particularly for big-budget films. This study aims to gauge Indian viewers' sentiments regarding OTT releases and their implications for the film industry.

According to the report, the usage of OTT content platforms like Netflix, Amazon Prime, Voot, Disney Hotstar, among others, has seen an uptick, particularly among younger demographics. The appeal of such content lies in its blend of entertainment and informational value, as well as the global allure of content from diverse cultures, catering to knowledge seekers. Furthermore, there has been a noticeable shift in preference from movies to series, signalling an increased demand for OTT content and the growing popularity of video-on-demand services.

Online platforms represent a novel content medium with fewer restrictions on mature content. The widespread consensus is that the Jio revolution has had a significant impact on the entire entertainment industry, driven by affordable data packages, leading to the emergence of new digital content channels, particularly online streaming. Data for this study was collected from peer groups in and around Navi Mumbai, primarily focusing on college students as a data-rich demographic. The study involved a sample size of 150 individuals, and its findings shed light on how online streaming services may influence peer groups, with potential implications for academia regarding the impact of these platforms on younger demographics.

Objectives of the Study

The existing body of literature indicates that Over-The-Top (OTT) platforms have exerted a profound influence on the media, entertainment, telecommunications, and information technology sectors. Although several factors have contributed to their growth thus far, there is still untapped potential within the Indian market. The emergence of the COVID-19 pandemic provided a significant boost to the widespread adoption of OTT platforms in India, encompassing both urban and regional markets.

Likewise, the intense competition among established players has spurred the need for a reevaluation of regulations, marketing strategies, and advertising practices on these platforms. Considering these multifaceted dynamics, this study sets out to explore the following aspect:

To study the key trends around OTT adoption triggered by COVID-19

Research Methodology

To assess the impact of such online streaming services on students, researchers utilized a combination of primary and secondary data collection methods. Secondary data was sourced from the company's website, books, and academic journals. The research findings were derived from a synthesis of both primary and secondary research sources.

The research design employed in this study is characterized as Descriptive Research. For the purpose of conducting surveys and administering questionnaires, the research targeted undergraduate (UG) and postgraduate (PG) students residing in and around Chandigarh. The sample size for this research encompassed 100 respondents, selected through the application of a random sampling technique. Data collection for this study was carried out through the utilization of a questionnaire as the primary data collection tool.

Analysis & Interpretation

Various elements play a role in shaping customers' choices to embrace OTT platforms during a pandemic. Factors such as the availability of content, pricing, platform features, the ease of access through smartphones and internet connectivity, user experience, social preferences, perceived utility, and the enjoyment factor all contribute significantly to the adoption of OTT streaming platforms. By consolidating all the elements outlined above, we arrive at the concept of the "Overall Experience." Ultimately, what holds paramount importance to customers, especially millennials, is that the OTT platform they've subscribed to is cost-effective, offers high-quality and exclusive content, and delivers top-notch audio and video performance. Additionally, minimal or no interruptions from advertising during video streaming are preferred. Marketers in the OTT platform industry should prioritize delivering a comprehensive package encompassing all these attributes to establish a strong brand identity and sustain leadership in this market segment.

• The Influence of COVID on Screen Time

Due to the lockdown measures and limitations on social movement, individuals were compelled to remain at home and conduct their activities within restricted spaces. Consequently, the options for entertainment and news consumption were curtailed, with people even refraining from acquiring physical newspapers from local vendors, opting instead for audio visual modes of news delivery. In the survey, it was discovered that a significant 82.3% of respondents reported an individual increase in their screen time. In the aftermath of COVID, as a family, approximately 11.5% did not witness any substantial alteration in their screen time. Approximately 6.2% of respondents encountered difficulties in making discernible observations and, as a result, were unable to ascertain whether their screen time had increased or not.

• Factors Contributing to Elevated Screen Time

- The expanded content offerings on OTT platforms - 32.1%
- Limited alternatives for entertainment - 28.3%

- The flexibility and choices afforded by remote work (WFH) - 26.4%
- Gained greater technological proficiency during the COVID lockdown - 13.2%
- To engage my children - Not Applicable
- To engage my parents/elderly family members - Not Applicable

Inference

During the COVID lockdown period, there was a noticeable surge in the screen time of the respondents. A significant proportion attributed this increase to the expanded entertainment options available through OTT content. However, it's worth noting that keeping children or elderly family members engaged did not significantly contribute to the extended screen time for families.

With limited outdoor activities due to social restrictions, individuals increasingly turned to e-commerce and home delivery services for their daily needs. As a result, they found themselves with more free time, leading to a heightened demand for entertainment. Many respondents turned to digital content consumption on various screens, including TVs, tablets, laptops, and smartphones.

Furthermore, it aligns with human psychology that when physical mobility is constrained, our imaginative faculties tend to take over, allowing us to explore distant places in our minds.

- **Estimated daily screen time distribution among respondents**

- 2 to 4 hours: 38.7%
- 4 to 6 hours: 24.2%
- 1 to 2 hours: 19.4%
- 6 hours and beyond: 17.7%

Inference

Consistent with a multitude of studies and the findings of this survey, it is evident that adults are dedicating a substantial amount of time, ranging from 4 to 7 hours or even more, to online content consumption for entertainment and leisure purposes. This trend is corroborated by the survey data, with over 80% of respondents acknowledging that they spend 2 hours or more, on average, consuming content daily.

- **Primary Time for Content Consumption**

- Afternoon – During mealtime with family - Not Applicable
- Evening – As a means of relaxation after work - 9.5%
- Late night – During mealtime or family time - 25.4%
- Randomly and without a fixed schedule – Often after everyone is asleep or during binge-watching sessions - 65.10%

Inference

Although some may argue that the timing of content consumption doesn't adhere to any discernible pattern, there is a growing consensus that the ready availability and flexibility of content are contributing to increased addiction. The survey provides an intriguing insight that the absence of a fixed routine, which is becoming prevalent due to remote work (WFH) and digital schooling, is pushing more respondents to consume content at irregular hours throughout the day.

This shift not only disrupts established routines but also tilts the preference towards evenings or late nights, potentially resulting in sedentary behaviour after a demanding day of work or studies. Consequently, content consumption emerges as the primary recreational choice.

Key Findings

- Post COVID, more than 83.5% of respondents noted an increase in their screen time, while 11.5% reported no significant change.
- The primary factors contributing to the upsurge in OTT screen time were the expanding content offerings on OTT platforms (32.1%) and the limited availability of other entertainment sources (28.3%).
- For over 26% of respondents, the flexibility of working from home provided the added advantage of accessing OTT platforms at any time of the day.

- Surprisingly, contrary to common belief, engaging children or elderly family members was not cited as a reason for the increased screen time.
- Approximately 38.7% of individuals observed a daily screen time of 2 to 4 hours, while a substantial majority of over 40% reported watching a screen for more than 4 hours a day.
- Regrettably, over 65% of respondents admitted to lacking discipline in adhering to fixed timelines for screen time and predominantly indulged in binge-watching.

Conclusion

COVID-19 has played a remarkably significant role in driving the widespread adoption of the OTT medium, particularly in urban areas where residents tend to have higher disposable incomes than their counterparts in semi-urban or rural regions.

OTT platforms are increasingly being perceived as an aspirational mode of content consumption. With extensive buzz within the right circles, they are swiftly swaying those who were previously on the fence, spanning various age groups and demographic regions. The advent of COVID-19 brought about a series of new norms, such as the widespread practice of working from home, which has introduced a greater degree of schedule flexibility for many individuals.

The casual strolls and tea breaks with colleagues have been supplanted by quick 20-30 minute episodes of favourite series available on OTT platforms. Numerous research studies indicate a year-on-year expansion in the duration of video content consumption, and COVID-19 has undeniably served as a turning point in reinforcing this behavioural shift.

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CLIMATE CHANGE AND ITS EFFECT ON ENVIRONMENT

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ABSTRACT

Over the past century global average temperature has increased by 8°C. Scientific alarm about the buildup of the so called "Green House Gases" & the theory that these could lead to global climate change was sounded. Earth climate is influenced usually by the primary 18 kilometers. This layer contains 78% Nitrogen, 21% Oxygen & 1% other gases like Carbondioxide (CO₂), Methane (CH₄), Ozone (O₃) CfCs, nitrous oxide (N₂O) etc. These 1% gases in the atmosphere are called green house gases.

KEYWORDS: Climate Change, Green House Gases, Earth Climate, Dioxide Emissions.

Introduction

Fossil, fuel burning, deforestation & the release of Industrial chemicals are rapidly heating the earth to temperatures. Most important in CO₂. Such gases absorb infrared radiations emitted by the earth surface and act as blankets over the surface keeping it warmer than it would be the concentrations of CO₂ and methane have increased by 36% & 148% in last two decades. Therefore, the global warming is the gradual increase of Earth's surface temperature due to green house gases like dioxide emissions.

Impact

Limiting global heating & climate change is the central environmental challenge of our time.

- **Weather Change:** Rising temperature & have several effects on the weather i.e.
 - Sea level will rise all over the earth. Major weather patterns i.e. the tropical monsoons & Jet streams are altered.
 - It increases evapotranspiration in which water is evaporated from Soil, Plants, water bodies. This effects frequency & intensity of droughts. A hotter atmosphere can hold more water vapours than previous years i.e. 4% approx. this increases the chance of maximum rainfall events.
- **Shrinkage of Polar Ice Caps:** The whole world may face threats of fast shrinkage of polar ice melting, fast rise within the water level, danger for species like polar bears etc. USA, UK, lower Islands can be plagued by cold waves, heavy snow falls & storms due to the shifting & melting of largest ice sheets in the Atlantic Sea.
- **Agriculture:** Heating can affect agriculture. When temperature increases by 1.5°C- 2.5°C agriculture production would decline by 4.04 – 6.73%. If annual Precipitation decreases by 10 – 20% agricultural Production would decrease by 0.965% – 1.93% approx. Plants are the most important source of food and as a result food storage black marketing may occur; which may cause war & conflicts in some countries.

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- **Effect on Animals, Bird life & Plants:** Climate change & warming is impacting every living being on planet i.e. birds are laying their eggs earlier each year, flowers are blooming earlier & animals who are hibernating wake up earlier; Rising sea level (~50cm), sea turtles will lose their nesting grounds and result in extinction. This is especially true for migratory wildlife & plants including mangroves, sea grass and coral and also cause the reduction in the population of fish. Totally distribution of animals is affected, extinction of plants increases, birds are migrating & arriving at their nesting grounds earlier.
- **Spread of Diseases:** Increase in temperature can effect the health of human & therefore the diseases they exposed to Bird flu, Cholera, Ebola, Plague & tuberculosis are just few of the diseases likely to spread & get worse as a result of climate change according to (WCS) wild life conservation Society with the rise in the rainfall, water born diseases like malaria, west Nile, Cholera, Lyme disease and dengue are likely to spread. High air temperature increases the Ozone concentration at ground level. It damages lung tissues & aggravates asthma & other breathing problems.
- **Solutions to Global Warming:** There are measures if implemented soon can Reduce the Social, economic, environmental & Political impact of changing climate. In fact there is no single solution to heating, which is primarily an issue of an excessive amount of heattrapping greenhouse emission (CO₂), methane and inhalation anesthetic within the atmosphere. The technologies and approaches outlined below are all needed to bring down the emissions of those gases by a minimum of 80 percent by mid-century. So as to determine how they're best deployed in each region of the world:
 - **Boosting energy efficiency:** The energy accustomed power, heat, and funky our homes, businesses, and industries is that the single largest contributor to warming.

A method to Minimize greenhouse emission and help to manage the atmospheric phenomenon is to limit our energy consumption. Energy efficiency technologies allow us to use less energy to induce the identical or higher level of production, service, and luxury.

- **Green Transportation:** Transportation could be a major contributor to gas emissions. So it's the prime target for reducing pollution and obtaining sustainable environment. This ends up in Green Transportation, which implies any quite transportation practice or vehicle that's eco-friendly and doesn't have any negative impact on the immediate environment
- as so far.
- **Renewable Energy Sources:** Renewable energy sources like solar, wind, geothermal and bioenergy are available round the world. Renewable energy creates clean energy and are in use round the world for several years with low carbon emissions. Renewable technologies are deployed quickly, are increasingly cost-effective, and make jobs while reducing pollution. Govt. is also making policies on it.
- **Phasing Out Fossil Fuels:** Burning of fossil fuels like wood or coal produce more carbon emissions than other product. Phasing out coal burning power plants and not burning fossil fuels directly will reduce dependence of fossil fuels.
- **Managing Forests and Plant Trees:** As CO₂ as is that the most vital greenhouse emission, planting trees and other plants can slow or stop heating. one tree can absorb up to 48 pounds of CO₂ a year; one acre of them consumes 2.6 tons. They use carbon to make their own tissues and return a number of it to the soil during a process called sequestration. Deforestation may be a large contributor to heating planting new trees, can be the solution.
- **Exploring Nuclear Energy:** Because nuclear energy leads to few heating emissions, an increased share of atomic energy can help in reducing heating. But nuclear technology poses serious threats to our security.
- **Developing and Deploying New Low-Carbon and Zero-Carbon Technologies:** Research into and developments of the following generation of low-carbon technologies are going to be critical to deep mid-century reductions in warming. Current research on battery technology, new materials for solar cells and other innovative areas can help.

- **Water Conservation:** Significant amounts of energy are used while purifying and distributing water, which contributes to gas emissions. Saving water reduces the number of energies used. At home, put off water immediately whenever you are not using it. In your yard, landscape with plants and grasses that need less water, and capture rainwater for irrigating.
- **Reducing Waste and Recycling:** the assembly of garbage contributes to heating both directly and indirectly. Decomposing waste in landfills produces CO₂, methane and other greenhouse gases. When the waste is burnt, it releases toxic gases which lead to warming. Reducing your consumption patterns and reusing items whenever possible minimizes your carbon footprint, since fewer new items must be made. Recycling metal, plastic, glass, paper and other recyclable items can help to cut back heating.

Conclusion

Global warming is Phenomenon of climate change with contributes to changing patterns of extreme weather across the globe from longer & hotter heat waves to heavier rains. No nation whether large or small, wealthy or poor, developed or developing modern or ancient can escape the impact of Global warming. We continue our daily routine of emitting tons and a lot of green house gases helping the planet heat up or we shall take the measures now to avoid a catastrophe. Our govt. is also taking measures regarding it. We cannot be late now. We have to reduce Carbon emission, work on conservations & right use of resources. Over all that our earth is "Sick", we humans need to "heal" the earth. Future global warming will depend on future human actions. We must figure from today & hitch our hands with co-operation. We shall not subject ourselves to doom and destruction.

Humans were the one who changed the world & now it is time for the human to change themselves. It's the time now that we join our hands together & combat this global threat effectively keeping visible our own security & our future generations existence.

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WOMEN RIGHTS IN INDIA: CONSTITUTIONAL RIGHTS AND LEGAL RIGHTS

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ABSTRACT

We live in a dubious and broken society where a friend or family member can take a man's life, where goddesses are revered while harassing and injuring women of all ages. Making laws and standards more rigid can help prevent such terrible events by keeping a lid on the heinous crimes. Women are being given access to their rights and are being protected by laws against violence in their families and communities. It exemplifies the efforts made by our country's legal system to better the lives of women and guarantee that they are not considered as property but rather as slaves. The position of women was raised through women's education, social movements against the sati system's faults, the outlawing of widow remarriage, and child marriages by major social reformers. Women's contributions in independent India received the attention they deserved, which prompted a number of legislative and judicial initiatives to guarantee, defend, and advance women's human rights. In India, there are two types of rights that women have access to: constitutional rights and legal rights. The Indian Constitution not only guarantees women's equality but also gives the State the authority to use measures of constructive discrimination in their favor in order to counteract the accumulated socioeconomic, educational, and political disadvantages that women face. On the other hand, the legal rights are those that are stipulated in the numerous laws (acts) passed by the Parliament and state legislatures. Keep in mind that knowledge is power. These rights were put in place to safeguard women as a mom, wife, daughter, employee, and a person. It is of the utmost important that women are aware of these rights.

KEYWORDS: Women, Legal, Constitution, Human, Rights.

Introduction

India is a nation where women are highly valued. The sociocultural principle known as "Mathru Devbhava" is one that is universally upheld in this nation at all times. Women had a great deal of freedom and were treated equally to males throughout the Vedic period. But women's standing declined during the Post-Vedic era. In the Smritic age, Manu gave women a lower rank. In the Middle Ages, women's status deteriorated. The purdha system and women's seclusion were brought by the invasion of the Muslims. Due to the perception that girls were a liability, child marriage, sati, and the ban on widow remarriage were all practiced. The status of women further declined due to the practice of polygamy, limited access to education, limiting women's roles in domestic work, child marriages, restrictions on widows, sales of girls for marriage, etc.¹

There were several changes during the British era in India that affected the position of women. Women's standing was raised through female education, social campaigns against the sati system's faults, the outlawing of widow remarriage, and child marriages by major social reformers. Numerous women's organizations were established, and they tackled a range of concerns pertaining to women's rights.² Women's movements in independent India received the recognition they deserved, which prompted a number of legislative and judicial actions to provide for, defend, and advance women's human rights.

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¹ Naiker Lohit D., The Law Relating to Human Rights, 2004, 512-14.

² Ibid

Constitutional Rights

The Indian Constitution grants women a number of civic, political, social, economic, and educational rights. Equality is provided for in Article 14. Only discrimination based on sex is prohibited under article 15(1). Article 16(2) prohibits discrimination in employment that is solely based on sex. The foundation for legal equality between men and women in India is set by these rules.

The Indian Constitution guarantees equality and grants women special status in a few areas. Therefore, the State is permitted to provide for women specifically under Article 15(3). This is in acknowledgement of the reality that women have been oppressed in India for many years and need specific protection in order to be empowered and achieve true equality with men. This clause serves as the foundation for policies such as gender discrimination in employment and educational institutions, reservations for women in local self-governing bodies and other entities, and tax breaks for female business owners.¹

Women also have some human rights under the Directive Principles of State Policy outlined in Part IV of the Constitution. Women have three particular rights under Article 39.²

Clause (a) states that every citizen, male and female, equally, have the right to have adequate means of livelihood.

Subsection (d) requires equal pay for equal work for men and women.

Clause (e) states that citizens are not forced by economic necessity to adopt a profession that is inappropriate for their age or strength. It also states that the health and strength of employees, men and women, and children at a young age, are not abused.

In addition, Article 41³ states that the State must make appropriate provisions to guarantee the right to work, to an education, and to public assistance in the event of unemployment, old age, illness, disability, and other unjustified need. The State is required by Article 42 to ensure just and humane working conditions as well as maternity leave. A suitable level of living and living wages are requested by the State under Article 43.⁴

Article 51-A (e)⁵ of the Fundamental Duties chapter imposes the obligation to uphold women's dignity and to repudiate activities that are disrespectful to it. This duty extends to all Indians, regardless of their religion, language, area, or social class.⁶

Rights Protected under Criminal Law

To safeguard and advance the human rights of women in India, specific protective provisions have been included to the Indian Penal Code. The following are significant ones:

- **Causing Miscarriage:** If the woman is quick with child, the offender will be punished with imprisonment of either description for a term that may extend to seven years and will also be subject to fine if the miscarriage was not caused in good faith to save the woman's life.⁷
- **Outraging the Modesty of Woman:** According to Section 354 of the IPC, anyone who assaults or uses unlawful force against a woman with the aim to offend her modesty faces up to two years in prison and a fine.
- **Kidnapping from Lawful Guardianship:** The IPC's Section 361 makes it illegal to kidnapping a minor. The objective of this section is to protect children of tender age from being abducted or seduced for improper purposes.⁸
- **Kidnapping to Compel Marriage:** If a woman is kidnapped or abducted to force her to marry someone against her will or is seduced to engage in unlawful sexual activity, the offender punished up to ten years in prison and a fine.⁹

¹ Ibid

² Constitution of India

³ Article 41 of Constitution of India

⁴ Ibid, pg 86 - 88

⁵ Article 51-A (e), Constitution of India

⁶ Ibid, pg 92

⁷ Section 312 of IPC.

⁸ Naiker Lohit D. Op. Cit. 520.

⁹ Section 366 of IPC

- **Procuring Minor Girl:** According to Section 366-A, procuring an minor girl for illicit sexual relations or other such actions is punishable by up to ten years in jail and a fine. The girls under the age of 18 are protected by this provision.
- **Importing Girls:** Importing girls under the age of twenty-one for illicit relationships is likewise punished by up to ten years in prison.¹
- **Selling Minors for Prostitution:** Under Sections 372 and 373 of the IPC, selling or buying minor girls for prostitution is punished by up to ten years in prison.
- **Rape:** According to Section 375², rape is defined as a sexual intercourse with a woman against her will, without her consent, or with her consent if it is forced upon her, or with her consent by falsely representing that the person is her husband, or with her consent if she is under the age of sixteen. According to Section 376, rape is punishable by life in prison or a period of up to ten years. Even the husband can be punished under Section 376-A for coerced sex with his divorced wife. The pro-male, male-oriented, and gender-biased sexual morals embodied in Indian law appear to be eliminated by the proposed changes to the rape statute.
- **Cohabitation by Deceit:** The penalty for forcing women into having sexual relations with them by posing as their spouses is ten years in prison.³
- **Enticing or taking a Married Woman:** A person who takes or entices a married woman for unlawful sexual relations is subject to a two-year prison sentence under Section 498.

Cruelty

Section 493-A, 1983, which imposes a three-year sentence on the husband or his family who treat a married woman cruelly, was added by the Criminal Law Amendment Act ⁴ This section considers the demand for dowry to be a crime.⁵

- **Insulting the Modesty:** According to Section 509 of the IPC, insulting a woman's modesty through words, sound, gesture, or the exhibition of any object, among other methods, is a crime that carries a one-year prison sentence.

Criminal Procedure Code, 1973

The Cr. P.C. contains numerous sections that offer women specific protection. According to Section 51(2)⁶, a woman should conduct the search with the utmost dignity whenever a woman is the accused. The police cannot enter a house or break it open if the accused hides there in the home of a female who, by custom, does not appear in public unless that female is given notice to leave and is given a reasonable amount of time to leave.⁷ According to 160(2) ⁸ states that no woman shall be forced to visit any place other than the one in which she lives in order to safeguard women. Consequently, a police officer cannot demand the presence of a lady; rather, he has to go to the place where she lives in order to conduct an investigation.

In Section 53(2)⁹, Any medical examination of a female must be performed by or under the direction of a female registered medical practitioner. When a woman or female child under the age of 18 is reported to have been kidnapped or unlawfully detained for an illegal reason, a District Magistrate or Magistrate of First Class may issue an order for the woman's immediate release.¹⁰ According to Section 416, if a woman who has been given a death sentence finds out to be pregnant, the High Court must impose a stay of execution and may, if appropriate, commute the death sentence to a life sentence in prison. All of these criminal law measures have the objective to give women more protection while taking into consideration their fragile nature, natural and biological conditions, and social circumstances.

¹ Section 366-B of IPC.

² Section 375 of IPC, 1860

³ Section 493 of IPC, 1860

⁴ State of Karnataka v. Srinivasa, 1996 Cr.L.J. (Kant)

⁵ Shankar Prasad v. State, 1991 Cr.L.J. (Cal)

⁶ Section 51(2), Criminal Procedure Code, 1973

⁷ Section 47(2) of Cr.P.C.

⁸ Criminal Procedure Code, 1973

⁹ Criminal Procedure Code, 1973

¹⁰ Section 98 of Cr.P.C.

Rights under Other Laws

By passing a number of laws and amending the ones that already existed, the Constitution's principles of equality and dignity were intended to be implemented. The institution of marriage is strengthened by the introduction of monogamy. But the Muslims have not received this treatment. The Hindu Succession Act granted daughters, widows, and mothers the ability to inherit property alongside sons. In accordance with the Hindu Adoption and Maintenance Act of 1956, additional provisions made to support women include the right to adopt a child by women and the right to claim maintenance after separation.

According to the 1956 Hindu Minority and Guardianship Act, a woman has the right to choose a guardian of her choice.¹ Women were granted a number of rights under the labor laws, including the right to minimum wages under the Minimum Wages Act of 1948, maternity leave and benefits under the Maternity Benefits Act of 1961, and the right not to be forced to perform night work or other hazardous work under the Factories Act of 1948.

Additionally, they were granted the right to equal pay under the Equal Remuneration Act of 1976. In addition to amending the criminal law to make the punishment for sexual offenses more severe, separate laws, such as the Immoral Traffic Prevention Act of 1986 and the Indecent Representation of Women Prevention Act of 1986, have been passed with the goal of protecting women from sexual exploitation.

Contemporary Issues

• **Pregnant Woman's Rights**

The Constitution's Article 21 guarantees the right to life and personal liberty. Also included in this is the right to terminate a pregnancy. When the fetus or unborn child is regarded as a legal person and as having life, complications arise because removing it would violate its right to life and liberty. The mother's right to protect her own health takes precedence over the rights of the unborn child. In case *Haryana v. Santra*² The Supreme Court went into great depth about the question of tortious liability for medical negligence resulting in a wrongful birth and awarded the woman damages to be paid by the State on account of the doctor's negligence during the sterilizing procedure.³ The M.T.P. Act of 1971 gives pregnant women the right to terminate their pregnancies for a variety of reasons, including the protection of their health. However, the courts have limited the use of this privilege by ruling that married women must have their husbands' permission.⁴

• **Sexual Harassment**

In *Vishaka v. State of Rajasthan*, the Supreme Court established new regulations regarding the sexual harassment of women at the workplace. Such unwelcome sexual behaviour is included in the court's definition of "Sexual Harassment" either directly or indirectly, determined behavior as any unwanted physical, verbal, or nonverbal sexual activity, including advances and physical contact; demands or requests for sexual favors; sexually charged statements; pornographic material; and other such conduct.⁵

It is stated that Sexual harassment is a violation of fundamental right in *Apparel Export Promotion Council v. A.K.Chopra*.⁶ Courts have issued a number of significant rulings defending women from workplace sexual harassment.⁷

Legal Rights that Women should know

We live in a murky and dysfunctional society where a loved one can take someone's life and where goddesses are revered yet women (of any age) are harassed and wounded. Making laws and regulations stronger to keep a check on the horrifying crimes is the only way to keep an eye on such horrible occurrences. It is insufficient to have laws if they are broken. Prior to seeing a legal team about their issues, the majority of people are uninformed of their legal rights. Only a few of them, most of them are not women. Here are 10 legal rights that women should be aware of in order to assist them defend themselves.

¹ Naiker Lohit D. Op. Cit. 523

² State Of Haryana & Ors vs Smt. Santra on 24 April, 2000

³ Kusum, The Unwanted Baby: Comment on Haryana v. Santra, 42 JILI (2000) 74-77 2000(3) SCALE 417

⁴ Naiker Lohit D. Op.Cit. 531-33

⁵ Ibid , 1977 (6) SCC 241

⁶ AIR 1999, SC 625

⁷ Naiker Lohit D Op.Cit. 539-548

- **Right to Free Aid:** Women who appear at the police station alone are either misquoted, ignored, or treated humiliatingly for their statements. She needs to be informed that she has a right to legal assistance and that she should request it.
- **Right to Privacy:** A woman who has been raped has the right to make a statement to the magistrate in confidence, overheard by anyone else. She is also free to record her statement in person with a female constable or a police officer. The police must respect the victim's privacy and refrain from pressuring her in front of a large crowd in accordance with section 164 of the Criminal Procedure Code.
- **Right to Untimely Registration:** There are various reasons why a woman might put postpone reporting a crime to the police. She takes into account the culprit's threats to end her life, the family's dignity, and her reputation. Even if it's too late to register, police cannot in any way refuse to accept her complaint. Women's self-respect comes first, beyond anything else. Nothing can be taken away from her.
- **Right to Virtual Complaints:** A woman has the option to file a complaint by email or registered mail, in accordance with the Delhi Police's guidelines. If a woman is unable to visit the police station for some reason, she may write a written complaint to a senior police officer at the level of Deputy Commissioner or Commissioner of Police via registered mail or email. The officer then instructs the SHO of the police station in charge of the neighborhood where the event took place to properly verify the complainant and file a FIR. The victim's home can then be visited by the police so they can interview her.
- **Right to Zero FIR:** Under the Supreme Court's Zero FIR judgement, a rape victim may file a police report at any police station. Occasionally, the police station where the incident takes place tries to refer the victim to another police station rather than registering the victim's complaint in order to avoid taking responsibility for the occurrence. According to the Zero FIR rule, she is entitled to file a FIR in these circumstances at any police station in the city. After that, a senior officer would give the SHO of the concerned police station the order to file the FIR.
- **Right to no Arrest:** A woman cannot be detained after sunset and before sunrise. The police cannot arrest a woman at night, even if a female constable is with the officers. If the lady has committed a serious offense, the police must obtain a written explanation from the magistrate for why an overnight arrest is essential.
- **Right to not being Called to the Police Station:** Criminal Procedure Code Section 160 prohibits calling women to the police station for questioning. According to this rule, Indian women have the right to refuse to appear in person at a police station during questioning. The police can question a woman at her home in front of a female constable, family, or friends.
- **Right to Confidentiality:** The identify of a rape victim must never be made public. The victim's name cannot be released to the public by the police or the media. The Indian Penal Code's Section 228-A makes it illegal to reveal the identify of a victim. It is illegal to print or publish a woman's name or any information that could reveal her identify once an infraction has been committed. This is done to stop the victim of a sexual offense from being victimized or shunned by society. The victim's identity is never mentioned in court documents, whether they are from the high court or a lower court; she is only referred to as the "victim" in the verdict.
- **Right towards Crime and not a Medical Condition:** Even if the doctor concludes that there was no rape, the lawsuit cannot be dismissed. According to Section 164 A of the Criminal Procedure Code, a rape victim must get a medical examination, and only the report can serve as evidence. A woman has the right to a copy of the doctor's medical report.
- **Right to no Sexual Harassment:** Every employer is required to establish a Sexual Harassment Complaints Committee within the company to receive complaints. All businesses, both public and private, are required to establish these committees in accordance with guidelines issued by the Supreme Court in order to address issues of sexual harassment. The committee must also have a female chairperson and contain 50% female members. Additionally, one of the members ought to be from a group that supports women.¹

¹ Times of India, "10 legal rights that women should know", Shah Gopi, TNN, Updated: Jul 28, 2017, 16:46 IST

Conclusion

There are initiatives worldwide to provide, safeguard, and advance women's human rights. India has implemented a number of measures in this regard, including the legal protections provided by the Constitution, the Criminal Code, Labor Laws, and other Social Welfare Laws. However, the shortcomings in the Domestic Violence Bill and events like the Jammu & Kashmir Bill and the Christian Community case Supreme Court ruling show the historical supremacy of men. For women, there is still time to fight for their rights.

Indian women are currently going through a particularly difficult moment in terms of their daily personal and professional lives. Women are frequently subjected to mental and physical abuse, and this puts their safety in danger. Lack of understanding of a Woman's Legal and Constitutional Rights is one problem causing this situation. The most regrettable aspect of this is that even women do not completely understand their rights. I have discussed a handful of a woman's legal and constitutional rights in this piece of writing.



GROWING TRENDS OF HR ANALYTICS IN IT AND CONSULTING COMPANIES

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ABSTRACT

This article provides insights into the growing trends of HR Analytics in the current workplace scenario. It investigates how the HR departments of various organizations are using data-driven decision-making to address various challenges and opportunities in the rapidly evolving business environment. The article discusses techniques used in HR Analytics, including Data Mining and Machine Learning, Contextual Analytics, Predictive Analytics, and Prescriptive Analytics, and how HR Analytics is applied in different industries, focusing on IT and consulting companies such as Wipro, TCS, Google, Infosys, Deloitte, PwC, and McKinsey.

KEYWORDS: HR Analytics, Data Mining, Machine Learning, IT, Consultancy.

Introduction

In recent years, it has been observed that organizations are moving towards data-driven decision-making in several facets of business (Chalutz ben-Gal, H., 2019). Human Resource departments of organizations are following the same trend which is making current HR leaders face a period of transformation as modern businesses both exploit opportunities and face numerous challenges. Considering rapid and disruptive changes in the technological forces of the business environment, traditional HR metrics are becoming obsolete in many situations (Sharif, 2015). Collecting the data related to the activities that encapsulate the systematic identification of key positions, development of a talent pool of high potential, and development of differentiated human resources architecture to facilitate filling these positions with competent incumbents to ensure their continued commitment to the organization to promote retention and eliminate attrition (Collings and Mellahi, 2009) and applying it to ameliorate vital talent and align HR goals with that of the business objective is certainly termed as HR Analytics/ Workforce Analytics/ Human Capital Analytics (Gartner, 2020). It may be described as a "process to collect, transform and manage key HR related data and documents; to analyze the gathered information using business analytics model; and to disseminate the analysis results to decision makers for making intelligent decisions" (Kapoor and Sherif, 2012). This area has been growing over the period and Marler and Boudreau gave another tangent to this domain by seeing it from the lens of an evidence-based review of HR Analytics defining it as "A HR Practice enabled by information technology that uses descriptive, visual and statistical analyses of data related to HR processes, human capital, organizational performance, and external economic benchmarks to establish business impact and to enable data-driven decisionmaking."

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HR Analytics aims to achieve a certain set of goals which are likely collection of data to forecast short-term as well as long-term trends in supply and demand in the labor market aimed to help organizations to make optimal talent planning and acquisition and retention of human capital. In one of the surveys conducted by Deloitte on Human Capital Trends, it was found that Globalisation has impacted the areas of Talent Management and Analytics in a significant manner and these two areas may be integrated making talent analytics among the top capability gap index.

Insights related to the question that Talent Managers seek to answer are; Job fitment, culture fitment, manpower requirements of an organization, performance evaluation, skill assessment, and training and development accordingly. These areas can be better catered to when analytics get involved and the same may be done through the implementation of techniques such as:

Data Mining and Machine Learning

It refers to the recognition of patterns and trends prevailing in huge amounts of raw data, after that which gets translated into suitable insights. Machine Learning is the use of computers in the analysis of data and identification of trends. It depends upon several techniques such as the decision tree, neural network, rough set theory, Bayesian theory, etc. Domains of statistics, artificial intelligence, mechanical algorithms, and database systems act as catalysts. It may be explained with the help of research conducted by researchers pursuing their research in the same field, herein experimenters used employee records as training datasets by training the mining models from the training dataset with the help of a suitable validation method. The observatory model can further be used for predicting future data in the subsequent steps involving processing of data through integration of data, discretization, and attribute selection. The research was able to prove that motivation, benefaction, and task protection are retainers to optimize turnover in the organization (IJC, 2019)

Contextual Analytics

Contextual Analytics was born to resolve the pain point of Unstructured data available to HR in terms of CVs, JDs, Appraisal notes, feedback, performance ratings, etc. The HR automation systems cannot go ahead with unstructured data as a result. Despite having ATS systems, companies spend a huge amount on external staff agencies to fulfill their talent acquisition needs, however, it is supplemented with the contextual platform, then ATS carries the potential to transform intelligent system that reduces hiring time for recruiters and fosters effectiveness and efficiency in HR operations. With the help of contextual analytics, ATS can be used in identifying 9 out of 10 requisite skills of potential candidates and come up with recommending a concise training program that may fill the gap of missing skills helping organizations to eliminate false negative errors of losing out brilliant candidates. (People Matter, 2016)

Predictive Analytics

Predictive analytics involves the usage of existing data and trends to analyze for future predictions, it learns from existing data to forecast futuristic behavior. This works with the help of statistical techniques that analyze past data and results to create an algorithm that takes into consideration retrospectives to recommend perspective. The simplest method to do this is with the help of a decision tree, it is a conceptual model involving nodes that signify specific attributes and each branch symbolises the possible outcome of the test.

This concept has remarkable application in the HR domain, HR is filled with huge inventories of people data which is managed in HRIS (Human Resources Information System). HR predictive analytics rely on data-driven predictive models rather than intuition or gut feelings and forecast the outcome of incorporation of different talent policies on indexes such as well-being, happiness, and bottom-line performance. (Deloitte, 2018)

This is an enabler for HR to embark on the journey of strategic partnership rather than just being a functional partner. Here is a small illustration of how better decisions can be made with the help of Facebook and Prescriptive Analytics. According to research (Kuemper, Rosen, and Moss holder, 2012), it is possible to infer someone's personality and potential for success at work from their Facebook page. Several participants in this study provided assessments of their employability based on their Facebook accounts. These evaluations accurately predicted 8% of the employees' manager-rated work performance. Comparing a normal personality test to someone's Facebook page, for instance, reveals that the former has a better predictive value for performance. However, research consistently demonstrates that the most accurate models for predicting future job success incorporate a variety of variables, including IQ testing, structured interviews, and personality tests. Examining a candidate's Facebook page can be another way to screen applicants.

Prescriptive Analytics

Descriptive Analytics talks about the problem, Diagnostic Analytics focuses on what had been the problem, and predictive analytics what can the future problems be, all these set the stage for prescriptive analytics which tells how to resolve the problem, in practice, it may be done by the organization for improving recruitment and talent acquisition, controlling attrition, promoting retention, etc. Organizations face the challenge of hiring a suitable and sustainable workforce, it certainly has the most significant impact on a company's revenue and growth (Boston Consulting Group, 2009), hence on the root cause level only it should be done with high caution, and prescriptive analysis can act as an effective assistant to HR in this process, Initially Meaningful insights of potential incumbents can be drawn through Machine Learning Modelling. The result of these models would be successful recruitments for every position The subsequent can be done on an organizational level mathematical modeling formulation that considers several objectives and optimizes the hiring process across a large number of candidates and positions utilizing the success probability outputs from ML models and that's how things may proceed further.

Aims and Objectives

Providing analytical escape to the Human Resource Function of Management

- To understand the potential downsides and upsides of HR Analytics.
- To understand how HR Analytics practices change in the context of to chosen industry
- To evaluate improvement in the efficiency of HR decisions of post-inculcation of Analytics.
- To understand the scope of amelioration in the adoption of HR analytics in IT and consulting sectors.

Methodology for Data Collection

This study explores distinct HR Analytics practices in different companies of IT as well as the consulting sector. The data collection includes mainly secondary data such as information from the website of respective companies. Publications of vital documents such as annual reports of these companies, Research papers talking about areas of Human Resource Management in the IT sector or consulting sector, scope of analytics in the area of HRM. Other data includes Newspaper articles, web pages, Journals, Published Reports, etc.

HR Analytics in Various Industries

IT

- **Wipro**

60% of the top management executives who were participants in a survey had a perception that the performance of the Human Resource (HR) department has a direct impact on the number of operational profits generated by an organization.

For instance, leading Indian tech company Infosys endeavored to amass data by using the 'Hawkeye System' to oversee different HR operations and to create a unified database.

Wipro Technologies (Wipro), a leading Indian tech company developed its human capital management framework termed as "Wipro HR Sprinter Software" by utilizing the concept of HR Analytics. It is a comprehensive platform that enables the management to evaluate and assess the variations in the intended levels of employee development. It holistically covers aspects such as employee learning and development, performance, health, security, and social needs and integrates them with the planning and strategic requirements of the organization. It provides a quick eye glance view to the top management level about the lacunas in the existing procedures, gaps present in the procedures, the requirement of a particular kind of skill set, etc. This software shows trends in the performance levels of each employee and can predict future behavior and expected performance with just one click. Wipro further integrated its system with features of risk management and compliance with legal and regulatory mechanisms for the enterprise as a whole. Thus, HR Analytics enables the integration of fragmented units and becomes the driving force in the new era.

Wipro Ltd. using HR analytics has increased capabilities for training, motivating, and compensating employees, and discovering new and exciting opportunities for the organization. It also gives planned vision to the HR leaders for making decisions about employees who will be star performers and which ones will leave the organization

- **TCS**

Tata Consultancy Services (TCS) is a Tata Group subsidiary and a global Indian provider of IT outsourcing services. TCS is the second-biggest firm in India by market capitalization and the ninth-largest by revenue in the IT sector, with more than 600,000 people spread over 150 sites and 46 countries. The Human Resources department of TCS has a direct impact on the work culture of the organization. It is an indispensable part of the organization which shapes its culture and drives its growth.

TCS manages its personnel functions with the help of workforce analytics, adapted analytics by TCS with which it aims to enhance engagement to improve workforce productivity and experience to meet the Talent Management Goals of the organization effectively and efficiently along with conducting skill assessment, evaluating personality traits of prospective incumbents, aligning values of the workplace with the culture, assessing whether a candidate is appropriate cultural as well as job fit in the organization. Workforce analytics in TCS play an essential role in creating customized engagement packages for their employees via a culture-based job fitment, focusing on the right skilling and comprehensive package of talent acquisition.

The scope of the workforce analytics framework in TCS encompasses consolidation of personnel data, creation of a data pool, analysis, and decision-making with the help of set metrics and parameters. Strength to decision-making is provided through a Human Capital Management Transactional dashboard, diagnostic and descriptive insights, Natural Language Processing, Machine Learning, and Patented Cognitive Engine developed by Doting Inc. This ensures the holistic success of the organization, making informed decisions within critical HR duties like attrition risk management, performance management, leave management, and learning and development.

This benefits the organization by improving overall productivity and enhancing workforce agility by transforming the ways employees work by cross-skilling and upskilling employees. Another set of benefits include reduced attrition and improved retention by better employee engagement. This helps to align with the business goal of cost reduction as the company does not have to incur costs on exit interviews, recruitment, and onboarding again if retention policies come into their best position.

Some of the tools that bring HR analytics into Practice at the TCS workplace are Datom

Data and analytics maturity assessment framework, Datom is a facilitator in contextual analytics as has been mentioned in the introduction part of the paper. It provides a set of contextual arrangements that helps to disintegrate business challenges and recognize the suitable fit to solve the business problem, it also checks whether the process can be automated or needs human intervention. Along with this it also helps in pre-defined maturity benchmarking for personnel and offers comparison with peers. It also performs the function of competency mapping and aligns it with data to gain maximum benefit.

Decision Fabric is a wholesome business engine that helps in the automation of HR-oriented functions like Recruiting and onboarding, Training and development, Payroll process, Compliance and Regulation, etc.

- **Google**

Google has always been known for its innovative practices; its market excellence can be attributed to the efficient management of the People operations function at the firm. Over the period Google evolved its HR practices from intuition to evidence-based decisions. Data Analytics have obviated opinions, gut feelings, and intuitions in the domain of Personnel Management, and nevertheless say Data Analytics is now playing the role of foundation of business decisions that are people-centric in Nature (Talent Management and HR, 2014). Some of the areas wherein Google is taking the help of Analytics are the People & Innovation Laboratory - the "Pi-Lab", "Project Oxygen," Algorithm-based people management, and Collaboration through Analytics. These applications of people analytics help in aligning people-centric practices with academic research, fostering it with sufficient data, and making it convergent with business objectives. Through Algorithm-based people management, Google strives to ameliorate the Recruitment and Talent acquisition area of the organization. The general practice of managers is to identify employees through the assumptions and intuitions approach; however, Google has pioneered the setup of mathematical algorithms that use statistical formulas to make hiring, selection, and retention decisions more objective and less than subjective. Algorithms even help Google to rectify false negative errors by reassessing the profiles of those candidates who have not been considered earlier (Gardener et al., 2011). This has led to the hiring of those candidates who were rejected in previous rounds. Retention algorithms have also proved to be an effective asset for the

organization. It takes into account past data on the compensation of employees, performance evaluation reviews and feedback, succession planning, and promotions to recognize those employees who are likely to leave the organization within a short frame of time, this innovative approach helps in damage control in terms of personnel management.

Google also promotes team building and collaboration with the help of analytics to find out that extraordinary innovation is the by-product of three factors: discovery, teamwork, and fun (Human Resource Management International Digest, 2018). The policies have also been made along similar lines itself. For, the waiting lines in the canteen at Google Headquarters have been deliberately kept long so that employees are enabled to collaborate while waiting for meals and to come up with new ideas and projects. Time spent on collaboration is also tracked.

Infosys

- **Infosys HR Pulse**

A human capital management scorecard system, Infosys HR Pulse, defines measurements and key performance indicators (KPIs) to assist the HR organization in tracking progress toward internal goals and market benchmarks. It evaluates performance, monitors development, and identifies patterns to provide a clearer picture of workforce productivity.

- **Infosys Hawkeye System**

Infosys Hawkeye offers several benefits and capabilities to enhance HR processes and decision-making like

- **Workforce Planning and Optimization:** Hawkeye can help HR teams analyze historical and real-time data related to employee demographics, skills, performance, and attrition rates. This enables HR professionals to identify trends, forecast workforce needs, and optimize resource allocation based on predictive models. It helps in workforce planning, identifying skill gaps, and ensuring the right talent is available at the right time.
- **Employee Engagement and Retention:** By analyzing data from employee surveys, sentiment analysis, performance evaluations, and other sources, Hawkeye provides insights into employee engagement levels and factors impacting retention. HR teams can use these insights to implement targeted retention strategies, improve employee satisfaction, and reduce attrition rates.
- **Talent Acquisition and Recruitment:** Hawkeye can support HR teams in optimizing the recruitment process by analyzing data related to candidate profiles, sourcing channels, recruitment timelines, and hiring outcomes. It helps identify successful candidate attributes, determine effective sourcing channels, and streamline the recruitment process for better talent acquisition.
- **Performance Management and Development:** Hawkeye can analyze performance data, training records, and competency assessments to provide insights into individual and team performance. It helps HR teams identify high-potential employees, address performance gaps, and personalize development plans. It also supports the identification of training needs and the evaluation of training program effectiveness.
- **Diversity and Inclusion:** With Hawkeye, HR professionals can analyze diversity-related data, such as gender, ethnicity, age, and inclusion survey results. The platform helps identify areas for improvement, track diversity metrics, and measure the impact of diversity and inclusion initiatives. This supports HR teams in fostering a more inclusive work environment.
- **HR Operations and Compliance:** Hawkeye's analytics capabilities enable HR teams to analyze data related to HR operations, such as employee onboarding, leave management, compliance with regulations, and policy adherence. It helps identify bottlenecks, streamline processes, and ensure compliance with legal requirements.
- **Predictive Analytics for HR:** By leveraging predictive analytics models within Hawkeye, HR professionals can forecast outcomes such as employee attrition, performance trends, and training needs. This allows for proactive decision-making and intervention, enabling HR to address potential issues before they impact the organization.

Infosys and Aramco collaboration

The Saudi Arabian oil and energy major Aramco and Infosys have signed a Memorandum of Understanding (MoU) to work together on HR technologies. Through the use of artificial intelligence (AI) technology, organizations will develop solutions for HR data and analytics, scale the use of automation tools, and improve the employee experience. To improve Aramco's staff learning and development opportunities and close skill gaps, Infosys will use AI. This will assist Aramco in identifying talent and matching individuals with job openings. The cooperation also plans to investigate how AI-powered learning might optimise repetitive HR management duties by saving time and effort during training delivery.

To summarise, companies in the IT sector have developed their own HR Analytics framework to evaluate components like employee development, performance, and other factors critical to the success of the organization. This enables the organization to identify skill gaps, predict employee behavior, and retain high-performing employees.

Consulting

- **Deloitte**

Level 1: Operational Reporting Level 2: Advanced Reporting Level 3: Interaction Analytics

HR automation and analytics at Deloitte start from Level 1 of Operational Reporting in which employees get a chance to automate standard and repetitive HR activities related to data collection and entry, inputs to decks and reports, etc. It is done by collecting data from 10 sources e.g., SAPHR, SAP FI, etc.) This data gets consolidated in one place by the creation of a special DataMart only for HR function wherein data flows go through automated ETL processes in the form of those business processes that are obtained from L and D workshops with employees. After this Level 2 of Advanced Reporting comes into the picture wherein the next step is to create a tabular model, where all calculations for every KPI are created for practices of recruitment and onboarding, performance measurement. This enables automated and scheduled data flows to get set up via direct connection eliminating manual proceedings that used to get done earlier by employees. Level 3 should have invited the Advanced and Prescriptive Analytics; however, Deloitte USI has strategized differently by levying Interactional Analytics. It differs from prescriptive and advanced analytics in the sense that the data used is dynamic and is collected in real time rather than static which gets transformed into inputs and feasible recommendations. HR professionals in Deloitte evaluate the efficiency of online training modules by seeing how often employees log in and log out, module completion rate, and data extracted from technical support tickets was analyzed with business unit performance metrics. By evaluating behavioral data with its real-time application, and observing the patterns and trends, it becomes convenient for HR professionals to gain valuable insights regarding Recruiting Analytics, Retention Risk Analytics, Organisational Design Analytics, Leadership development analytics, workforce transition, health, and productivity

Some of the positive impacts that took place in Deloitte USI because of this were an increase in Headcount by 56%, turnover of employees reduced by 7.1%, and cost per employee reduced by 23% in the previous year.

According to Deloitte's 2017 Global Human Capital Trends Report, 83 percent of organizations see the employee experience to be of utmost significance, while 81 percent view talent acquisition as a critical problem.

For fostering Total Rewards offerings, Deloitte acquired "Bug Insights' Human Resources Analytics Rewards Optimization offering" (PR Newswire US, 2017). This will enable the organization to know what is the offering in rewards that has been most valued by the employees. The rewards optimization offering benefits the organization by helping it to select the few out of the large chunk of offerings, leverage trade-off analysis and employee preference measurements so that it may be able to mine the most relevant information regarding the attitude of employees helping the HR leaders to come up with the effective and customized compensation packages for its workforce. This will also enable to achieve the organizational goal of cost reduction and reduced attrition.

- **PwC**

We will try to explain HR analytics by taking a particular stance that happened in PricewaterhouseCoopers (PwC) around 2010. It was having a high attrition problem then for the positions of senior associates, which is a position that starts at the entry-level and ends being a partner.

Personnel dept. was looking towards the solution and proposed deferred compensation: the promise of greater pay to those set of employees who stay for a longer period with the organization. It was also observed by the firm that those who had stayed longer have witnessed better career outcomes. The Firm wanted its people to stay by these two modes, either they may be notified with the statistically backed information that employees staying longer have better career outcomes or they wanted strong evidence on whether a deferred compensation program can work as a retention tool.

They conducted the survey and here came the role of HR Analytics.

Data was collected by surveying present as well as former employees on the experiences of the firm and former employees who left the firm to know career progression scopes prevailing outside the organization, recognising practices involved by labor market competitors. Advanced statistical techniques of multivariate regression were used to evaluate the options a) the career outcomes among ex-employees who left the firm at different career stages and b) the Work-life balance of current vs. former employees at comparable career stages. c) Drivers of retention for current employees. Multivariate regression permitted an "apples-to-apples" comparison for all studies by controlling factors that may have otherwise led to apparent disparities between groups and individuals (level of education), a person's level of schooling, whether they had a CPA or other professional qualification, their gender, race, where they worked in an office, how many years they had been there, and the service they provided to PwC before departing. The cumulative attempt of the analysis had a clear effect that a deferred compensation program would only be able to make minute differences in the retention of employees, major differences would be caused by the provision of work-life balance and concerns about career progressions. (Alec Levenson, 2010)

- **McKinsey**

McKinsey has developed its strategy to foster retention by levying the tools and approaches of HR analytics. These analytics approaches not only help to look prospective but also harness the retrospectively unobserved behavioral patterns, this was done by combining a multitude of Personnel data sources with that of machine-learning algorithms. Firstly interviews, surveys, and focus group discussions were held to general propositions and a set of hypotheses, the sample size was more than to test, McKinsey ran different algorithms to withdraw insights at a broad organizational level so that some employee clusters may be identified and individual predictions be made. Lastly, McKinsey again held a series of workshops and interviews to validate the insights from its models and to build the locus of plausible interventions. The results were mixed and hence surprising because sometimes inputs from the results contradicted the intuitions and biases that existed in the minds of HRs. It was expected that an Individual's performance rating or compensation would be the cause of undesired attrition however analysis revealed that lack of mentoring and inappropriate delivery of Learning and Development was on the top of the list, it certainly indicated that training, coaching, and mentoring top the rank in key Employee Value Proposition. It was further validated after observing that "flight risk" across the firm was reduced by 20%. (McKinsey Quarterly, 2015). Along with this McKinsey utilizes analytics to pinpoint skill gaps, project future workforce requirements, and develop recruiting tactics in line with them. McKinsey may make data-driven decisions when hiring new personnel or determining areas for skill development within the existing workforce by analyzing historical data, market trends, and company objectives.

Performance management and employee engagement: McKinsey uses analytics to evaluate employee performance, recognise top performers, and discover elements that lead to high levels of engagement. McKinsey may offer customised coaching and development opportunities that enhance performance and raise employee satisfaction by analysing performance metrics, feedback data, and other pertinent factors. Learning and development: By using analytics to pinpoint skill shortages, McKinsey can then tailor its learning and development activities. McKinsey can pinpoint unique learning requirements and create individualized development programmes for workers by examining employee performance statistics, training completion rates, and career growth. To evaluate employee sentiment and engagement levels, McKinsey may apply sentiment analysis methodologies. McKinsey may learn more about employee opinions, issues, and satisfaction levels by examining data from employee surveys, social media platforms, and other sources. This data may direct HR activities to solve problem areas and raise employee morale.

To summarise, HR Analytics in the consulting sector has focused on how to leverage HR Analytics in making informed decisions about employee engagement, talent management, and talent acquisition along with utilizing advanced statistical techniques, predictive analytics, and machine learning to gain insights into employee behavior, performance, and potential attrition risks.

Gaps in the Study

While HR Analytics has enabled organizations to make data-driven decisions for the betterment of their workforce, the true potential is yet to be reached. Following are the gaps about the same:

- **Data Privacy and Ethics:** With the increasing reliance on employee data collection, there is a gap in addressing data privacy and ethical concerns related to HR Analytics. Moreover, scandals like the Cambridge Analytica have added to the vows of the citizens across the globe. Organizations need to develop robust ethical guidelines and compliance mechanisms.
- **Integration with HR Practices:** While HR Analytics can provide valuable insights, there is often a gap in integrating these insights into everyday HR practices. Organizations focus on how analytics helps to assist in the problem-solving and decision-making process of the business. Bridging this gap is crucial for ensuring that data-driven decisions translate into actionable outcomes.
- **Limited Small and Medium Enterprise (SME) Adoption:** One of the significant gaps in HR Analytics is the limited adoption among SMEs. While most large-scale organizations have used HR Analytics to enhance the efficiency and productivity of their processes and the employees, there exists a large gap regarding how smaller organizations can leverage HR Analytics effectively. SMEs often lack the resources, budget, and expertise required for comprehensive HR data analysis.
- **Integration of HR and Analytics Functions:** Many organizations have separate HR and analytics functions, leading to a gap in integrating the two effectively. Collaboration between HR professionals and data analysts is essential to ensure that HR Analytics aligns with HR objectives and delivers actionable insights.
- **Measuring ROI:** Many organizations struggle to measure the return on investment (ROI) of HR Analytics initiatives. Demonstrating the value in financial measures of HR Analytics in terms of improved talent management, employee engagement, and organizational performance remains a challenge, and makes it difficult to get a buyout from the top management.
- **Transparency and Communication:** Organizations may struggle to communicate the findings and insights from HR Analytics effectively. There's a gap in translating complex data into actionable recommendations that HR and business leaders can understand and act upon.

Recommendations

- **Ethical Guidelines and Compliance Mechanisms:** Organizations should establish clear ethical guidelines for the collection, storage, and use of employee data in HR Analytics. These guidelines should prioritize data privacy, consent, and transparency. Moreover, organizations should implement robust compliance mechanisms to ensure that HR Analytics practices align with legal requirements and ethical standards. For example, The Walt Disney Company has a comprehensive set of ethical guidelines for the collection, storage, and use of employee data in HR analytics.
- **Alignment with Business Goals:** Organizations all over the world should ensure that HR Analytics initiatives are directly aligned with the organization's strategic goals and HR objectives. Make analytics an integral part of HR decision-making.
- **Industry Collaborations:** To incorporate HR Analytics in SMEs and MSMEs, SME associations and industry groups can collaborate to share best practices and resources that have enabled large organizations to become more productive.
- **Integration of HR and Analytics Functions:** Organizations can restructure the HR and analytics teams to work more closely together, fostering collaboration and knowledge sharing. Moreover, the KPIs for HR and analytics teams can be set in such a manner that ensures they are working toward common goals. For example, The Home Depot uses HR analytics to identify employees who are at risk of turnover. The company then provides these employees with targeted training and development programs to help them stay engaged and productive.
- **Transparency and Communication:** Involving key stakeholders early in the analytics process to ensure their needs are considered, and they understand the value of the insights and align

their individual goals with the organization's goals. Moreover, from time-to-time reporting to the top management regarding the results of the HR analytics should also be taken into consideration.

By implementing these recommendations, organizations can bridge the identified gaps in HR Analytics and leverage data-driven decision-making to enhance HR practices and overall business performance.

Conclusion

Analytics is an evolving area in the field of Human Resources. With the help of computer science, decision-making, and quantitative models to analyze and organize data which can help to solve problems in the area of HR, companies are making their HR practices more efficient (Marler and Boudreau, 2017), for the sake of paper, we have kept our research limited to IT and Consulting companies, however, if we would delve into other sectors like BFSI, FMCG, EdTech, etc. we may find companies getting better and better over the time and HR analytics may be positioned as the one of the prime reasons for the same. Therefore, HR analytics has come out to be a driver of business outcomes, especially related to people function by identifying and quantifying the same (Heuvel and Bondarouk, 2017). It can be drawn out that in practices of recruitment and talent acquisition, analytics add value by measuring candidates' experience and collecting the data of feedback from applicant candidates, it also provides recommendations at the end which reduces costs and time to hire the staff by appropriate identification and avoids errors of false positive as well as false negative in recruitment which simply implies rejecting deserving candidates and accepting undeserving applicants. Performance measurement focuses on KPIs e.g., sales productivity, and effectiveness of the workforce, and optimizes the cost of employee benefit expenses to drive profit growth. In employee retention and engagement, it signifies subtle patterns to recognize employee attritions using some of the metrics like employee satisfaction based on retrospective data, machine learning techniques helping to apply predictive analytics which help to identify factors affecting resignation and managers may find them difficult to spot using intuition and gut feeling method (Anna Karmanska, 2020).

The research has the potential to contribute to the literature in different ways for different parties. It clearly highlights the advantages of HR analytics that different organizations are perceiving by bringing into use HR Analytics, secondly, it may also be helpful for HR professionals to get a briefabout the area. It may also be noted that High Maturity organizations that have used HR analytics in a sophisticated manner have reported 82% higher three-year average profit than their lower maturity counterparts (Deloitte Development LLC, 2017)

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WOMEN EDUCATION AFTER INDEPENDENCE IN INDIA: PROGRESS, CHALLENGES, AND EMPOWERMENT

Amit Sharma*

ABSTRACT

The purpose of this research paper is to examine the progress and challenges of women's education in India after independence, focusing on the transformative power of education in empowering women and shaping the nation's socio-economic fabric. By delving into the historical context, analyzing government policies and initiatives, and exploring the socio-economic impacts, this study aims to shed light on the multifaceted aspects of women's education in post-independence India.

KEYWORDS: *Women Education, Empowerment, Socio-Economic Fabric, Social Progress, Gender Inequality.*

Introduction

Education is a fundamental catalyst for social progress, individual empowerment, and national development. Recognizing the transformative potential of education, India has made significant strides in expanding access to education since gaining independence in 1947. However, the journey towards achieving gender equality in education, particularly for women, has been marked by various challenges and milestones.

Before independence, women in India faced immense barriers to accessing education, with limited opportunities and societal norms that perpetuated gender inequality. However, the post-independence era witnessed a paradigm shift in the nation's educational landscape. The Indian government, recognizing the importance of education as a tool for empowerment and progress, implemented numerous policies and initiatives to enhance women's educational opportunities.

Understanding the historical context and tracing the journey of women's education after independence is essential to comprehend the challenges and achievements in this realm. This paper will explore the socio-cultural factors and economic constraints that have influenced women's educational attainment. It will also highlight the pivotal role played by social reformers, women's organizations, and policymakers in advocating for women's education and shaping the discourse.

Furthermore, this research paper will critically analyze the impact of government policies and initiatives designed to promote women's education. It will examine constitutional provisions, legislative measures, and key programs that have been instrumental in enhancing access to education for women across the country.

Additionally, the research will explore the socioeconomic impacts of women's education in India. It will examine the correlation between education and women's empowerment, economic opportunities, and social transformation.

While significant progress has been made in women's education after independence, persistent challenges remain. This research paper will critically evaluate the remaining barriers and discuss strategies for overcoming them. By identifying key areas of improvement and proposing future directions, we aim to contribute to the ongoing discourse on women's education and empower women to realize their full potential.

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Historical Context

The attainment of independence in 1947 marked a transformative phase in the history of India. The newly formed nation embarked on a journey of nation-building, aiming to address various socio-economic challenges and inequalities that had plagued the country during the colonial era. One crucial aspect that demanded immediate attention was the education of its citizens, especially women who had long been marginalized in the realm of education.

Prior to independence, women's education in India was hindered by deeply entrenched social and cultural norms. Traditional gender roles and patriarchal structures relegated women to domestic spheres, with limited opportunities for formal education. Educational institutions were scarce, and those available often excluded women or offered limited access to education. Prevailing societal attitudes propagated the belief that educating women was unnecessary, as their primary role was seen as being homemakers and caretakers.

However, the visionaries and social reformers of the pre-independence era planted the seeds of change, challenging the prevailing norms and advocating for women's education. Figures like Raja Ram Mohan Roy, Ishwar Chandra Vidyasagar, and Pandita Ramabai fought against the social barriers that hindered women's education and championed their right to knowledge.

The early efforts in women's education gained momentum with the advent of the Indian independence movement. Women played significant roles in the struggle for freedom, contributing to various political, social, and educational movements. The participation of women in the nationalist movement created a fertile ground for discussions on gender equality and the importance of women's education.

As India achieved independence in 1947, the leaders of the new nation recognized that education was instrumental in fostering social progress and economic development. The Indian Constitution, adopted in 1950, laid the foundation for a more inclusive and equitable society. It enshrined the principles of gender equality and prohibited discrimination based on sex, providing a constitutional framework for women's education.

In the post-independence era, the Indian government placed a strong emphasis on education as a means of empowerment and progress. Several key policies and initiatives were implemented to address the historical disparities in access to education, particularly for women. The First Five-Year Plan (1951-1956) emphasized the importance of universal primary education and acknowledged the need for equal educational opportunities for girls.

Subsequent plans and programs further bolstered the focus on women's education. The National Policy on Education (1968) recognized the significance of women's education and highlighted the need to eliminate gender disparities in access to education. The launch of programs like the Sarva Shiksha Abhiyan (SSA) in 2000 aimed to achieve universal elementary education, with a specific focus on enhancing girls' enrollment and retention.

Alongside government initiatives, various social and non-governmental organizations also contributed to the cause of women's education. Women's organizations, grassroots movements, and community-led initiatives played a pivotal role in advocating for equal educational opportunities and addressing the specific needs of marginalized communities.

Despite these efforts, challenges persisted in women's education. Socio-cultural factors, such as traditional gender roles, early marriage practices, and the persistence of conservative attitudes, hindered the progress towards gender equality in education. Economic constraints, especially in rural and economically disadvantaged areas, limited access to quality education for women. Additionally, infrastructural limitations, inadequate facilities, and a shortage of trained teachers posed further obstacles.

Understanding the historical context of women's education in India after independence is crucial for comprehending the progress, challenges, and future directions. By examining the policies, initiatives, and societal changes that have shaped women's education, we can gain insights into the complexities of this issue and identify areas that require further attention. Through a comprehensive analysis of the historical context, this research paper aims to contribute to the broader discourse on women's education and advocate for continued efforts towards achieving gender equality in education.

Challenges and Barriers

- **Socio-Cultural Factors**

One of the primary challenges in advancing women's education in India after independence lies in the socio-cultural factors that continue to influence attitudes and practices surrounding gender roles and education. These factors contribute to the perpetuation of gender disparities and create barriers that hinder women's access to education. The following socio-cultural factors are particularly significant:

Traditional Gender Roles and Stereotypes: In many parts of Indian society, traditional gender roles assign women the primary responsibility of being homemakers and caretakers. The expectation that women should prioritize their domestic duties over pursuing education acts as a deterrent to their enrollment and retention in educational institutions. The prevalent stereotype that women's roles are confined to the private sphere undermines their opportunities for personal and intellectual development.

According to a study by Kabeer (2012), traditional gender roles and stereotypes continue to influence attitudes towards women's education in India. The study found that societal expectations regarding women's roles and responsibilities significantly impact their access to education. The authors argue that the persistence of traditional gender norms, which assign women primarily domestic duties, perpetuates gender disparities in education. The study emphasizes the need for transformative changes in societal attitudes to foster an environment that supports women's education and challenges traditional gender roles.

Social Attitudes and Biases against Women's Education: Despite significant progress, social attitudes and biases against women's education persist in certain segments of society. Deep-rooted beliefs and misconceptions regarding women's intellectual capabilities and their role in society pose obstacles to their educational advancement. Negative attitudes towards women's education often result in limited support and encouragement from families, communities, and even educational institutions.

In a study conducted by Desai and Kulkarni (2008), they examined the impact of social attitudes on women's education in India. The research highlighted how deeply ingrained biases against women's education contribute to gender disparities. The study found that negative social attitudes and biases perpetuate the notion that women's primary role is within the household, leading to limited support and encouragement for girls' education. These biases act as barriers, affecting girls' enrollment rates and limiting their educational opportunities.

Cultural Practices Impacting Access to Education: Cultural practices, such as early marriage and dowry customs, can directly impact access to education for women. The prevalence of child marriage in some regions of India curtails girls' educational opportunities, as they are forced to discontinue their studies and assume marital responsibilities at a young age. Moreover, dowry demands and related financial burdens may discourage families from investing in their daughters' education, prioritizing marriage over educational pursuits.

A study conducted by Raj, McDougal, & Reed (2019) examined the impact of child marriage on women's education in India. The research found that early marriage significantly reduces girls' chances of completing their education. The study emphasized that child marriage perpetuates gender disparities in education by interrupting girls' educational trajectories and limiting their opportunities for personal and intellectual development. The authors emphasized the importance of addressing child marriage as a barrier to women's education and called for comprehensive interventions to mitigate its detrimental effects.

Addressing these socio-cultural challenges necessitates not only policy interventions but also broader societal shifts in attitudes and perceptions regarding women's education. Efforts to promote gender equality in education must involve raising awareness about the importance of educating girls and challenging deeply ingrained gender stereotypes. Engaging with communities, families, and local leaders is crucial to dispelling misconceptions and fostering an enabling environment for women's education.

Furthermore, creating supportive educational environments that celebrate and encourage the intellectual growth of women is essential. Educational institutions should strive to establish gender-sensitive policies and practices that promote equal opportunities and address the specific needs and challenges faced by women. By challenging socio-cultural barriers and fostering an inclusive educational ecosystem, women's education can be advanced, leading to greater empowerment, economic opportunities, and social progress.

- **Economic Factors**

Poverty and Lack of Financial Resources: Poverty remains a significant barrier to women's education in post-independence India. Many families, particularly those living in economically disadvantaged areas, struggle to meet their basic needs, let alone afford education expenses. Limited financial resources often result in families prioritizing the education of male children over females. This financial constraint perpetuates gender disparities in education, as girls are more likely to be deprived of educational opportunities due to the financial burdens associated with schooling, including school fees, transportation costs, and the purchase of educational materials.

According to a study by Kumar and Prakash (2021), poverty and lack of financial resources have a profound impact on women's access to education in India. The study found that economic constraints significantly limit educational opportunities for women from economically disadvantaged backgrounds. Poverty acts as a barrier to enrollment and retention in schools, as families struggle to meet basic needs and cannot afford the costs associated with education, such as school fees, uniforms, books, and transportation. The authors argue that addressing poverty and providing financial support are crucial for promoting women's education and bridging the educational gap between genders.

Economic Disparities Affecting Educational Opportunities: Economic disparities across regions and social groups also affect women's educational opportunities. Women belonging to marginalized communities, including Scheduled Castes, Scheduled Tribes, and Other Backward Classes, face intersecting barriers of caste-based discrimination and economic disadvantage. Unequal access to quality educational institutions, lack of adequate infrastructure in economically backward regions, and limited availability of scholarships and financial aid exacerbate the educational divide. Economic disparities contribute to an uneven distribution of educational resources, resulting in unequal opportunities for women across different socioeconomic backgrounds.

A study by Mitra and Murayama (2020) sheds light on the impact of economic disparities on women's educational opportunities in India. The research reveals that economic inequality significantly hinders access to quality education for women, particularly those from marginalized communities. The study highlights how women belonging to lower socio-economic backgrounds face limited access to educational resources, including well-equipped schools, qualified teachers, and learning materials. Economic disparities further exacerbate educational inequalities, perpetuating a cycle of limited opportunities for women. The authors emphasize the importance of addressing economic disparities and providing equal educational resources to ensure equitable access to education for all women.

Importance of Affordability and Accessibility of Education: Ensuring the affordability and accessibility of education is crucial for promoting women's education in post-independence India. Education should be affordable not only in terms of direct costs but also in terms of indirect expenses, such as textbooks, uniforms, and transportation. Scholarships and financial assistance programs targeted specifically at girls and women can alleviate the financial burden and make education more accessible. Additionally, investing in the development of infrastructure and educational institutions in economically disadvantaged areas can help bridge the educational divide and provide equal opportunities for women.

A study by Ramachandran and Rajan (2018) emphasizes the significance of affordability and accessibility of education in promoting women's empowerment in India. The research highlights that affordable and accessible education plays a crucial role in addressing gender disparities and enabling women to overcome socio-economic barriers. The study emphasizes that reducing financial burdens, such as tuition fees, textbooks, and transportation costs, is essential to ensure that education is within reach for women from all socio-economic backgrounds. Furthermore, enhancing accessibility through the establishment of educational institutions in remote areas and improving transportation infrastructure can increase educational opportunities for women. The authors argue that ensuring affordability and accessibility of education is vital for empowering women, enhancing their socio-economic status, and fostering gender equality.

Accessibility is equally important to address geographical barriers and ensure that educational institutions are within reach for women residing in remote or rural areas. Establishing more schools, particularly for secondary and higher education, and improving transportation infrastructure can enhance access to education for women. Furthermore, flexible learning options, such as distance education and online courses, can facilitate educational access for women who face constraints due to household responsibilities or geographical limitations.

By addressing economic disparities, providing financial support, and ensuring the affordability and accessibility of education, barriers to women's education can be reduced. These efforts can enable more women, including those from economically marginalized backgrounds, to pursue education, uplift their socio-economic status, and contribute to the overall development of the nation.

Government Policies and Initiatives

- **Constitutional and Legal Framework**

The constitutional and legal framework in India provides a strong foundation for promoting women's education. The Constitution of India guarantees equal rights and opportunities for all citizens, regardless of gender. Several constitutional provisions explicitly recognize the importance of education and ensure equal access to educational opportunities for women. For instance, Article 21A of the Constitution ensures the right to education, and Article 15 prohibits discrimination on the grounds of gender.

To complement the constitutional provisions, the government has enacted various legislative measures to promote gender equality in education. The Right to Education Act (2009) mandates free and compulsory education for children between the ages of 6 and 14, ensuring equal opportunities for boys and girls. Additionally, the Prohibition of Child Marriage Act (2006) seeks to prevent early marriages, which often hinder girls' educational aspirations. These legal frameworks provide a supportive environment for women's education and lay the groundwork for progressive policies and initiatives.

The importance of policy implementation and enforcement cannot be overstated. While constitutional and legal provisions are essential, their effective implementation is crucial to translate them into tangible outcomes. Government bodies, educational institutions, and relevant stakeholders must work collaboratively to ensure that women's education policies are implemented effectively and monitored for compliance. Regular assessments, reviews, and reporting mechanisms can help identify gaps and challenges in policy implementation, leading to timely interventions and improvements.

- **Key Government Programs and Schemes**

The Indian government has launched several programs and schemes to enhance women's education, targeting both access and quality. These initiatives aim to bridge gender gaps, improve enrollment rates, and ensure inclusive and equitable education for women. Let's analyze two key programs: Sarva Shiksha Abhiyan (SSA) and Beti Bachao Beti Padhao (BBBP).

Sarva Shiksha Abhiyan (SSA) is a flagship program that seeks to achieve universal elementary education. It emphasizes the importance of girls' education and focuses on improving access, retention, and quality of education. SSA promotes the construction of schools, provision of infrastructure, training of teachers, and community mobilization to create a conducive learning environment. The program has significantly contributed to increasing girls' enrollment and reducing gender disparities in primary education.

Beti Bachao Beti Padhao (BBBP) is another notable initiative aimed at addressing gender-based discrimination and promoting girls' education. It seeks to change societal mindsets by raising awareness about the value of girls and the importance of their education. BBBP focuses on preventing gender-biased sex selection, ensuring survival, and promoting education for the girl child. The program has brought attention to gender issues, empowered girls, and strengthened community support for their education.

Assessing the government's efforts in enhancing access and quality in women's education is crucial. While these programs have made significant strides, challenges remain. It is essential to evaluate the impact of these initiatives through comprehensive monitoring and evaluation mechanisms. Such assessments can help identify successes, areas for improvement, and tailor future interventions to address specific needs. Additionally, continuous investment in educational infrastructure, teacher training, scholarships, and support systems is necessary to sustain the progress made and further enhance women's educational opportunities.

Socioeconomic Impacts

- **Education and Empowerment**

Education plays a vital role in empowering women and transforming their socio-economic status. The relationship between women's education and empowerment is multi-faceted and encompasses various dimensions.

Firstly, education equips women with knowledge and skills, enhancing their economic opportunities and income generation potential. Educated women are more likely to secure better-paying jobs, start businesses, and contribute to economic growth. Studies have shown that increased educational attainment among women leads to higher workforce participation rates, improved productivity, and greater financial independence (Psacharopoulos & Patrinos, 2018). This economic empowerment not only benefits women individually but also has a positive impact on their families and communities.

Secondly, women's education is linked to improved health and well-being outcomes. Educated women are more likely to make informed decisions regarding their health, family planning, and the well-being of their children. They have a better understanding of healthcare practices, access to information, and the ability to advocate for their rights. Studies have demonstrated a positive correlation between women's education and various health indicators, such as reduced maternal and child mortality rates, improved nutrition, and increased utilization of healthcare services (UNESCO, 2018).

- **Social and Cultural Transformation**

Women's education has the power to bring about social and cultural transformation by challenging traditional gender norms and empowering women to participate actively in society.

Firstly, education plays a significant role in changing societal attitudes towards women's education. As more women access education and demonstrate their capabilities, stereotypes and biases against women's education gradually diminish. Education acts as a catalyst for dismantling gender-based prejudices and fostering a more egalitarian society. When women achieve educational success, it challenges the notion that women are intellectually inferior to men and reinforces the importance of gender equality in education.

Secondly, women's education has a profound impact on gender norms, family dynamics, and social equality. Education enables women to question traditional gender roles and expectations, leading to more equitable relationships within families and communities. Educated women are more likely to challenge oppressive practices such as child marriage, dowry system, and domestic violence. They become agents of change, advocating for gender equality and contributing to the broader goal of social transformation.

Moreover, women's education promotes their participation in decision-making processes and leadership roles. When women are educated, they possess the knowledge, confidence, and critical thinking skills necessary to engage in discussions and contribute to important decisions that affect their lives and communities. Increased representation of educated women in positions of power and leadership leads to more inclusive policies, better governance, and a more equitable distribution of resources (Duflo, 2013).

Remaining Challenges and Future Directions

- **Persistent Issues**

Despite significant progress in women's education after independence in India, several challenges persist, particularly in certain regions and marginalized communities.

- Disparities in rural and marginalized areas: Access to quality education remains a challenge in rural and remote areas, where infrastructure, resources, and qualified teachers are often lacking. Limited access to schools and transportation barriers further hinder girls' enrollment and retention in education. Similarly, women from marginalized communities, such as Scheduled Castes, Scheduled Tribes, and Other Backward Classes, face additional socio-economic barriers, limiting their educational opportunities.
- Gender-based violence and safety concerns: Gender-based violence, including sexual harassment, remains a significant barrier to women's education. Safety concerns, particularly during travel to and from schools, discourage parents from sending their daughters to educational institutions. Creating safe and secure learning environments, addressing violence against women, and promoting gender-sensitive policies are crucial for ensuring women's access to education.
- Education for girls with disabilities and from marginalized communities: Girls with disabilities face multiple barriers to education, including physical accessibility, lack of specialized resources, and discriminatory attitudes. Moreover, girls from marginalized communities,

including tribal, rural, and migrant populations, often face cultural and socio-economic barriers that impede their access to education. Inclusive policies and targeted interventions are needed to ensure that these vulnerable groups have equal opportunities to education.

- **Strategies for Progress**

To overcome these challenges and ensure further progress in women's education, the following strategies can be adopted:

- **Strengthening policy implementation and monitoring mechanisms:** Effective implementation of existing policies and initiatives is crucial. This involves robust monitoring mechanisms, regular evaluation, and feedback loops to identify gaps and ensure accountability. Adequate resource allocation, capacity building, and coordination among government bodies and stakeholders are essential for successful implementation.
- **Addressing social and cultural barriers through awareness campaigns:** Deep-seated social and cultural norms, including gender stereotypes, early marriage practices, and discriminatory attitudes, hinder women's education. Comprehensive awareness campaigns, targeted at communities, families, and educational institutions, can challenge these norms, promote gender equality, and highlight the benefits of women's education. Engaging community leaders, religious institutions, and local organizations can help drive positive change.
- **Enhancing educational infrastructure and resources:** Investment in educational infrastructure, including schools, classrooms, libraries, and sanitation facilities, is crucial, especially in rural and marginalized areas. Access to quality teaching and learning resources, including textbooks, technology, and educational materials, should be ensured. Additionally, teacher training programs, particularly on gender-sensitive pedagogy and inclusive education, are essential to create supportive learning environments.

Conclusion

In conclusion, the journey of women's education after independence in India has been marked by both progress and persistent challenges. Through various government policies, constitutional provisions, and initiatives, significant strides have been made in enhancing access, improving quality, and empowering women through education. The constitutional and legal framework, along with the implementation of key programs like Sarva Shiksha Abhiyan and Beti Bachao Beti Padhao, has played a pivotal role in promoting gender equality in education.

The research has shed light on the socio-economic impacts of women's education. It has been established that education empowers women by providing economic opportunities, improving health outcomes, and challenging societal norms. Educated women become agents of change, contributing to social and cultural transformation and participating in decision-making and leadership roles. The correlation between women's education and empowerment underscores the importance of continued efforts to promote and support women's education in India.

Despite the progress made, several challenges remain. Disparities in rural and marginalized areas, gender-based violence, and the educational needs of girls with disabilities and from marginalized communities demand immediate attention. Strengthening policy implementation and monitoring mechanisms, addressing social and cultural barriers, and enhancing educational infrastructure and resources are key strategies to overcome these challenges.

It is imperative to reflect on the progress made in women's education after independence while recognizing the need for sustained efforts. The transformative power of education in empowering women and fostering social and economic development cannot be understated. Continued investments, both financial and in terms of policy commitment, are required to ensure that all women have equal opportunities to access quality education. Education should be viewed as a fundamental right and a catalyst for gender equality, economic empowerment, and social progress.

In conclusion, the journey of women's education after independence in India has witnessed remarkable achievements, but there is still a long way to go. It is essential for all stakeholders, including the government, civil society, educational institutions, and communities, to work together towards creating an inclusive and empowering educational ecosystem for women. By doing so, we can build a society where every woman has the opportunity to thrive, contribute her talents, and shape a brighter future for herself and the nation as a whole.

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राजस्थान की सामाजिक एवं आर्थिक विरासत: एक अध्ययन

डॉ. सुनील दत्त जांगिड*

सार

राजस्थान भारत के उस सामूहिक एवं प्रतिष्ठित अभियान का अंग है जो राजपूत राजाओं का निवास स्थान रहा है। प्रचलित भाषा में इसे राजवाड़ा या राजपूताना के नाम से जाना जाता है। यद्यपि लम्बे अरसे तक राजस्थान पर राजपूत राजा शासन करते रहे तथापि इस सम्पूर्ण अवधि में अशान्ति और अस्थिरता का वातावरण बना रहा। मुगल आक्रमण से पूर्व इस क्षेत्र में आंतरिक कलह एवं झगड़े होते रहते थे और इसके पश्चात राजपूत राजाओं को निरन्तर मुसलमानों से युद्ध करना पड़ा। परिणामस्वरूप समस्त भू-भाग में अव्यवस्था और अराजकता की स्थिति व्याप्त हो गई। अंग्रेजों के आगमन के समय लूटपात और उकैती के मामले से विशिष्ट होने के अतिरिक्त आपसी कलह से भी राजस्थान की रियासते विखण्डित और भग्नावस्था में थी।

शब्दकोश: प्रतिष्ठित अभियान, मुगल आक्रमण, राजवाड़ा, राजपूताना, आर्थिक विरासत।

प्रस्तावना

राजस्थान अथवा राज्य स्थान शब्द कभी राजधानी के रूप में प्रयुक्त होता था। जिसे राजस्थान के नये महाभारत के प्रणेता जेम्स टॉड अपनी कृति में प्रदेशवाची शब्द बनाकर प्रस्तुत किया। कर्नल जेम्स टॉड का आशय रजवाड़ों की भूमि से ही था। जिसमें अजमेर को छोड़कर सभी देश रियासतों का ही राज्य था। राजस्थान के विभिन्न क्षेत्रों तथा भू-भाग को प्राचीन ग्रन्थों तथा शिलालेखों में उनके नामों से अभिहित किया गया है। राजस्थान के कई क्षेत्रों का नाम उनकी भौगोलिक विशेषताओं के कारण पड़ा जो अनेक जातियों के नाम से जाने गए। जिन्होंने समय-समय पर इसके भू भाग पर अपना अधिपत्य जमाया। राजस्थान के प्राचीन नामों में मरू, धन्व, जांगब, मत्सय, शूरसेन और साल्व माने जाते हैं जिनका प्रयोग ऋग्वेद से प्राप्त होना लगता है। "मरू और धन्व" प्रायः समानार्थक शब्द हैं जो विशेषरूप से जोधपुर संभाग के लिए काम में लिए जाते थे।

इस प्रकार राजस्थान राज्य अपने वर्तमान स्वरूप में 19 देशी रियासतों व 3 सामंती राज्यों के एकीकरण की प्रक्रिया से गठित हुआ। वर्तमान में प्रशासनिक दृष्टि से राजस्थान को 53 जिलों में विभक्त किया गया। वर्तमान में राज्य में 390 तहसीलें, 1264 पंचायत समितियों अथवा विकास खण्ड व कुल 44795 ग्राम हैं।

राजस्थान की भौगोलिक स्थिति एवं क्षेत्रफल

राजस्थान की भौगोलिक स्थिति भारत के उत्तरी-पश्चिमी भाग में 23.3° से 30.12° उत्तरी अक्षांश तथा 69°30' से 78°17' पूर्वी देशान्तरों के बीच में है। कर्क रेखा इसकी दक्षिणी सीमा को छूती हुई निकलती है। राजस्थान पूर्व में गंगा-यमुना नदियों के मैदान दक्षिण में मालवा के पठार दक्षिण-पश्चिम में गुजरात के उपजाऊ मैदान तथा उत्तर-पूर्व में सतलज नदियों के मैदान से घिरा हुआ है।

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राजस्थान एक पिछड़ी हुई अर्थव्यवस्था में पिछड़ा हुआ प्रदेश माना जाता है। सर्वप्रथम स्वयं भारतीय अर्थव्यवस्था एक अल्पविकसित व पिछड़ी हुई अर्थव्यवस्था मानी गई है और द्वितीय राजस्थान की अर्थव्यवस्था तो इसमें एक पिछड़े हुए प्रदेश की भांति ही है। राजस्थान अपने वर्तमान स्वरूप में 1 नवम्बर 1950 को 19 देशी रियासतों तथा 3 सामंती राज्यों के एकीकरण से गठित हुआ था। इन रियासतों का आकार जनसंख्या प्रशासनिक स्वरूप व क्षमता तथा सामाजिक आर्थिक विकास के स्तर में काफी अंतर पाया जाता था। वर्ष 1999 से राज्य 32 जिलों में विभक्त हो गया है। इसमें 105 सब डिविजन, 241 तहसीलें, 183 नगरपालिकाएँ, 9184 ग्राम पंचायतें, 237 पंचायत समितियाँ तथा 222 शहर हैं। 1991 में राज्य में गाँवों की कुल संख्या 39810 थी, जिनमें से 37899 बसे हुए गाँव और 1921 बिना बसे हुए गाँव थे।

प्राकृतिक विभाग

राजस्थान की प्राकृतिक रचना एवं बनावट के आधार पर मुख्यतः चार भागों में विभाजित कर सकते हैं। अरावली की पहाड़ियों को बीचों-बीच दो भागों में बांटती है। उत्तर-पश्चिमी भाग में थार का रेगिस्तान है, जिसमें जोधपुर, बीकानेर एवं जैसलमेर के रेतीले क्षेत्र आते हैं। जबकि दक्षिण पूर्व भाग में उदयपुर, डूंगरपुर, बांसवाड़ा, सिरोही, कोटा, बून्दी, अलवर, भरतपुर, जयपुर, अजमेर आदि आते हैं। उत्तर पश्चिमी भाग में सम्पूर्ण क्षेत्रफल 3/5 भाग है, जबकि दक्षिण-पूर्वी भाग में क्षेत्रफल का 2/5 भाग है। राजस्थान की प्राकृतिक बनावट एवं रचना के अनुसार चार भाग हैं—

- **पश्चिमी रेगिस्तान:—** यह भारत का सबसे बड़ा 'थार का रेगिस्तान' कहलाता है जो अरावली पहाड़ियों के उत्तर-पश्चिमी ढाल के 480 से 608 किलोमीटर तक फैला हुआ है। इसके अंतर्गत जैसलमेर, बीकानेर, चुरु, नागौर, बाड़मेर, जोधपुर तथा जालौर जिले आते हैं। इस भाग में पानी का नितांत अभाव है तथा वार्षिक वर्षा का औसत 15" से 20" है। पश्चिमी थार का रेगिस्तान राज्य के लगभग 1,88,206 वर्ग किलोमीटर में फैला हुआ है। इस क्षेत्र की मुख्य ऊपज बाजरा, मोठ, तिल, ग्वार आदि हैं। इस क्षेत्र में डेगाना, सांभर व डीडवाना में नमक की झीलें हैं। जनसंख्या का घनत्व बहुत ही कम 5 व्यक्ति प्रति वर्ग किमी है। इस क्षेत्र में राजस्थान के कुल क्षेत्रफल का लगभग 61.11: भाग है। किन्तु यहां कुल जनसंख्या का केवल 40: भाग ही निवास करता है। गंगानगर जिले को छोड़कर शेष भाग पानी के अभाव में कृषि की दृष्टि से काफी पिछड़ा है।
- **मध्यवर्ती पहाड़ी प्रदेश:—** इस क्षेत्र में राजस्थान के बीचों बीच अरावली की पहाड़ियों की 692 किलोमीटर लम्बी श्रृंखला उत्तर-पूर्व में सिरोही से (खेतड़ी) तथा दिल्ली तक फैली हुई है। इन पर्वत मालाओ की औसत ऊँचाई 3 हजार फुट है। सबसे ऊँची चोटी माउण्ट आबू पर गुरु शिखर 5650 फुट ऊँची है। गुरु शिखर के अलावा पर्वत की अन्य ऊँची चोटियों में सेर (1597 मीटर) तथा अचलगढ़ (1380 मीटर) है। इसके अतिरिक्त अन्य ऊँची चोटियां तारागढ़ (873 मीटर), रघुनाथगढ़ (1055 मीटर), कुम्भलगढ़ (1244 मीटर) है। इसमें देसूरी दर्रा तथा हाथी दर्रा प्रमुख दर्रे हैं। इस भाग में सिरोही का पूर्वी भाग उदयपुर, चित्तौड़गढ़, डूंगरपुर, बांसवाड़ा, पाली तथा अजमेर आते हैं। इस क्षेत्र में भूरी, लाल, कंकरीली, काली तथा जलोद मिट्टी आती है।
- **पूर्वी मैदान:—** यह भाग राजस्थान में अरावली के पूर्व से प्रारम्भ होकर गंगा-यमुना के मैदानों तक फैला हुआ है। इसके दो भाग हैं—
 - बनास घाटी का मैदान:— इस भाग में अलवर, भरतपुर, जयपुर, सवाई-माधोपुर, टोंक, सीकर, झुन्झुनूँ पश्चिमी चित्तौड़ तथा भीलवाड़ा जिले के भाग आते हैं यह भाग काफी उपजाऊ एवं हरा-भरा है।
 - माही घाटी का मैदान:— इस भाग में उदयपुर जिले का दक्षिण पूर्वी भाग बांसवाड़ा, दक्षिणी चित्तौड़ जिला आदि आते हैं। पूर्वी मैदान राज्य के कुल क्षेत्रफल का लगभग 24 प्रतिशत भाग है तथा

उसमें राजस्थान की लगभग 40 प्रतिशत जनसंख्या निवास करती हैं। इस भाग में वर्षा का औसत 40" से 80" वार्षिक है। पश्चिमी भाग कुछ शुष्क है, जबकि पूर्वी भाग सम है। इस क्षेत्र की मिट्टी उपजाऊ एवं दोमट है। मुख्य उपज गेहूँ, जौ, चना, गन्ना, कपास, तथा तिलहन है।

- **दक्षिण पूर्वी पठारी भाग:-** यह मेवाड़ के मैदानी भाग के पूर्व में दक्षिण के पठार का ही विस्तार है, जो हाड़ौती या "मालवा" के पठार के रूप में प्रसिद्ध है। इसके अन्तर्गत कोटा, बूंदी, झालावाड़ जिलों के अतिरिक्त चित्तौड़ जिले के कुछ भाग आते हैं। इस पठार की औसत ऊँचाई 500 से 600 मीटर है। इसके अन्तर्गत राजस्थान के कुल क्षेत्रफल का लगभग 9: भाग है जबकि कुल जनसंख्या का 12: भाग निवास करता है। इसकी मिट्टी काली, जलोद एवं लाल है। चम्बल, पार्वती, कालीसिन्ध आदि प्रमुख नदियाँ हैं। इस क्षेत्र की मुख्य फसलें चावल, गन्ना, गेहूँ, मूँगफली, तिलहन तथा कपास आदि हैं। इस क्षेत्र की जलवायु उष्ण तथा औसतन वार्षिक वर्षा 30" से 45" है।

राजस्थान की मिट्टियाँ

राजस्थान एक कृषि प्रधान राज्य होने के कारण उसकी अर्थव्यवस्था में भूमि की बनावट तथा मिट्टियों की प्रकृति की विशेष महत्व है। 2003-04 के सर्वे के अनुसार राजस्थान के कुल रिपोर्टिंग क्षेत्रफल 342.66 लाख हेक्टेयर में से 26.6 लाख हेक्टेयर में वन 36.8 लाख हेक्टेयर परती भूमि तथा 45.47 लाख हेक्टेयर कृषि योग्य व्यर्थ भूमि तथा 59.93 लाख हेक्टेयर कृषि के लिए अप्राप्य होने से शुद्ध कृषिगत भूमि केवल 173.94 लाख हेक्टेयर थी जो कुल रिपोर्टिंग क्षेत्र का 50.76 प्रतिशत भाग है। एक से अधिक बार बोया गया क्षेत्र 42.7 लाख हेक्टेयर कुल रिपोर्टिंग क्षेत्र का 11 प्रतिशत था। परिणामस्वरूप राज्य में सफल कृषिगत क्षेत्र 216.64 लाख हेक्टेयर था जो कुल का लगभग 63.22 प्रतिशत भाग है।

भूमि साधनों का उपयोग मिट्टी की बनावट पर निर्भर करता है। राजस्थान की मिट्टियाँ मुख्यतः सात प्रकार की होती हैं—

- **लाल मिट्टी :-** इस मिट्टी में लोहा, चूना तथा पोटाश भरपूर होता है और यह सामान्य उपजाऊ होती है, पर इस मिट्टी में नाइट्रोजन, फास्फोरस व ह्यूमस का अभाव पाया जाता है। यह मिट्टी अजमेर, किशनगढ़, उदयपुर, डूंगरपुर, बांसवाड़ा तथा अरावली के पूर्वी क्षेत्र में पायी जाती है। गेहूँ, मक्का, मूँगफली तथा कपास इसकी मुख्य उपज हैं।
- **काली मिट्टी :-** यह मिट्टी काले रंग की होती है। इसमें पोटाश व चूने की मात्रा तो पर्याप्त होती है पर फास्फोरस एसिड ह्यूमस की कमी रहती है। यह मिट्टी कपास एवं गन्ने के लिए उपयुक्त रहती है। यह मिट्टी दक्षिणी-पूर्वी, राजस्थान में कोटा, झालावाड़, बूंदी, बांसवाड़ा, डूंगरपुर एवं चित्तौड़ जिलों के कुछ भागों में पायी जाती है।
- **भूरी मिट्टी :-** यह मिट्टी भूरे रंग की होती है जिसमें चूना, नाइट्रोजन तथा ह्यूमस का अभाव होने से मिट्टी कम उपजाऊ होती है जिसमें ज्वार, बाजरा व मूँगफली जैसी फसलें बोई जाती है। यह सिरोही, सीकर, पाली, झून्झुनूँ जिलों में पाई जाती है।
- **लाल-पीली मिट्टी :-** इस मिट्टी में लाल-पीली मिट्टी का भाग होता है और यह बहुत ही कम उपजाऊ होती है। यह मिट्टी अजमेर, सवाई माधोपुर, भीलवाड़ा, उदयपुर तथा सिरोही के कुछ भागों में पाई जाती है। इसकी मुख्य उपज मूँगफली, ज्वार तथा बाजरा है।
- **मिश्रित लाल-काली मिट्टी :-** यह मिश्रित लाल-काली मिट्टी अपेक्षाकृत उपजाऊ होती है। इसमें प्रायः सभी प्रकार की फसलें बोई जाती है। इस मिट्टी के प्रमुख क्षेत्र भीलवाड़ा, चित्तौड़, उदयपुर एवं बांसवाड़ा जिले हैं।
- **रेतीली मिट्टी :-** यह मिट्टी राजस्थान के रेगिस्तानी हिस्सों में फैली हुई है। यह मिट्टी बीकानेर, हनुमानगढ़, जोधपुर, जैसलमेर, बाड़मेर, चुरु, नागौर, सीकर, झून्झुनूँ तथा जयपुर के उत्तर-पश्चिमी भाग

में पायी जाती है। इस मिट्टी में लवण की मात्रा अधिक तथा उपजाऊ शक्ति कम होती है। अतः इस मिट्टी में मुख्यतः बाजरा, ज्वार, मोठ की फसलें होती हैं तथा जहां सिंचाई की पर्याप्त सुविधाएं हैं, वहां गन्ना, कपास, गेहूं तथा तिलहन की खेती होती है।

राजस्थान की आर्थिक परिस्थितियाँ

पूर्व में राजस्थान एक पिछड़ी हुई अर्थव्यवस्था में एक पिछड़ा हुआ प्रदेश माना गया है। राज्य में वर्षा का औसत काफी कम रहता है और राज्य के उत्तरी-पश्चिमी भागों में बहुत कम वर्षा होने एवं थार का रेगिस्तान पाए जाने के कारण आर्थिक विकास में काफी कठिनाइयाँ आती हैं। प्रथम पंचवर्षीय योजना के प्रारम्भ में राज्य की आर्थिक स्थिति बहुत पिछड़ी हुई थी। 1950-51 में खाद्यान्नों का उत्पादन लगभग 33.8 लाख टन हुआ था और 1951-52 में कुल रिपोर्टिंग क्षेत्र का लगभग 27: भाग ही शुद्ध जोता/बोया गया क्षेत्र था। उस समय सकल सिंचित क्षेत्रफल 11.71 लाख हैक्टेयर था जो सकल क्षेत्रफल 12: अंश था।

राज्य में बड़े पैमाने के आधुनिक उद्योग का बड़ा अभाव पाया जाता था। 1950-51 के अंत में विद्युत की प्रस्थापित क्षमता केवल 13 मेगावाट ही थी और 42 ग्रामों को ही बिजली मिली हुई थी। केवल 17399 किलोमीटर में सड़कें थीं। सड़क, पानी व बिजली के अभाव में राज्य में बड़े पैमाने के उद्योगों का विकास संभव नहीं था। राज्य शिक्षा व चिकित्सा की सुविधाओं की दृष्टि से भी काफी पिछड़ा हुआ था। 1950-51 के अन्त में 6-11 वर्ष की उम्र के बच्चों में स्कूल जाने वालों का अनुपात 16.6: 11-14 वर्ष की उम्र वालों में 5.4: एवं 14-17 वर्ष की उम्र वालों में मात्रक 1.8: ही थी। इससे राज्य के शैक्षणिक दृष्टि से पिछड़ेपन का भी पता लगता है। 1950-51 के अन्त में अस्पताल में रोगियों के बिस्तरों की संख्या केवल 5720 थी। परिवार नियोजन केन्द्रों व प्राथमिक स्वास्थ्य केन्द्रों की स्थापना ही नहीं हुई थी।

लेकिन राज्य में जनसंख्या की कुल वृद्धि-दर 1981-91 में 28.44: तथा 1991-2001 में लगभग 28.41: रही है, जो अभी भी ऊँची बनी हुई है, और जनसंख्या-नियंत्रण के क्षेत्र में राज्य के लिए भावी चुनौती की सूचक है। राज्य में निरन्तर अकाल व अभाव की स्थिति बनी रहती है। विद्युत की सृजन-क्षमता के बढ़ने पर भी कृषिगत व औद्योगिक कार्यों के लिए प्रायः विद्युत की कमी बनी रहती है, जिससे कृषि व उद्योग दोनों के विकास में बाधा पहुँचती है। पर्यटन का विकास भी अपर्याप्त मात्रा में हुआ है, जिस पर भविष्य में अधिक ध्यान देने की आवश्यकता है। इससे विदेशी मुद्रा अर्जित करने में मदद मिलेगी।

गरीबी तथा राजस्थान की आर्थिक स्थिति

राजस्थान में योजनाकाल की आर्थिक प्रगति हुई फिर भी यह राज्य भारत में सबसे ज्यादा निर्धन व पिछड़े हुए राज्यों में गिना जाता है। 1951-2022 तक की अवधि में हुई आर्थिक प्रगति से पता चलता है कि राजस्थान ने 72 वर्षों में राज्य की आमदनी कृषिगत उत्पादन, सिंचाई, शक्ति, औद्योगिक विकास, सड़क, शिक्षा, चिकित्सा, जल-सप्लाई आदि क्षेत्रों में काफी प्रगति की है। लेकिन आगामी वर्षों में विकास की यात्रा व विकास की प्रक्रिया को अधिक तेज व अधिक सुदृढ़ करने की आवश्यकता है ताकि लोगों का जीवन-स्तर ऊँचा किया जा सके।

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