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## TRAVEL AND TOURISM MANAGEMENT WITH REFERENCE TO TADoba ANDHERI TIGER RESERVE (TATR)

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Dr. Sheetal R. Chawhan\*

### ABSTRACT

*This research paper delves into the intricate aspects of Travel and Tourism Management of Tadoba Andheri Tiger Reserve (TATR) situated in the heart of our country in, Chandrapur district of Maharashtra is worldwide famous for Glittering Jewel in Project Tiger Crown. The study encompasses multifaceted management strategies, tourist experience, evaluation of biodiversity, wildlife conservation engagement in community and tourist impact on parks ecosystem. For most Nature & wildlife lovers Tadoba is a heaven to spend quality time with peace and harmony in the dept. of forest. The increasing tourist attraction of domestic and foreigner help the local economy to grow and enhance the Travel and Tourism management in TATR. The research explores effective management on crisis, development of infrastructure and policies governing tourism to book a tour plan from anywhere in the world by a single periling website providing information of various activities of Tadoba Andheri Tiger Reserve.*

**KEYWORDS:** *Tour Management, Biodiversity, Wildlife Conservation, Tourism, Travel, TATR.*

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### Introduction

Travel and Tourism explore the leisure and cultural exchange, pivotal role played across globe in connecting people. Thus Travel & Tourism management involves myriad elements of strategic orchestration, from ensuring seamless, logistics to enchanting destinations

One of the destination with increasing demand is Chandrapur an uncover layers of its historical landmark (Anchleshwar Temple/ Ramdegi Temple, Muktai waterfall, Ghodazari dam, Somnath mandir, etc). Famous Mahakali Temple, tapestry of a culture (madiaAdiwasi) and natural Splendor, Renowned for the significant coal reserves know as Black Gold city. Being Land of Tiger Tadoba Andheri Tiger reserve attracts tourist globally. Tadoba Andheri Tiger Reserve (TATR) was establishing in 1993 spamming 622.87 sq. km and 45 [sq.km](#) surrounding the Tadoba Lake. The park derives its total reserve area is 1727 [sq.km](#)

Oldest and the largest National park in Maharashtra Tadoba name derieve from the local deity "Taru" a Gond tribal, respected village headman encountered a mighty tiger at a lake near his village and Andheri River that meanders through his territory TATR plays a crucial role in the conservation of Royal Bengal Tiger and tourist impact on park's ecosystem. By considering the parks unique wildlife offerings providing insights and fostering sustainable tourism gained international recognition for its biodiversity conservation efforts being awarded the "BEST MANAGED TIGER RESERVE" in 2008 by The ministry of Environment and forests, s, government of India.

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**How to Reach**

There are many routes attach to Tadoba which is among the best connected wildlife tiger reserves in India.

Closest Airport - Nagpur (150Km from Tadoba)

Highways connected - Nagpur, Hyderabad Amravati, Yavatmal Nearest Railway - Chandrapur, Wardha, Ballarshah, Nagpur **When to Visit -**

April to June - In spite of the hottest summer (35°C to 48°C) is the best time to spot Royal Bengal tiger & explore Tadoba: Also increases the chances of wildlife sighting.

Feb-April - Spring season in full bloom the flora of Tadoba Palash, aka the flame of forest, Mahua, dikemali, kumbhi, Golden yellow chandeliers of bahavas attract insects & birds.

July-Oct - Monsoon the core area being closed, but buffer areas are open. Many animals, birds, butterflies to mega fauna produce offspring in this season.

Nov-Jan - Most beautiful winter season. Forest is lovely and wildlife species enjoy basking enhances chances of spotting of animals mating calls arrival of many migratory birds in Tadoba Note - Every Tuesday core zone is closed and every Wednesday buffer zone

**Different Zones of Tadoba (TATR)**

**TADOBA ANDHERI TIGER RESERVE(TATR)**

**CORE ZONES**

- Moharli
- Kolara
- Navegaon
- Kutwanda
- Zari
- Pangadi



**BUFFER ZONES**

- Navegaon Ramdegi
- Nimdela
- Agarzari
- Dewada
- Junona
- Kolara Chauradeo
- Madnapur
- Belara
- Alizanza
- Shirkada
- Palasgaon
- Pangadi Aswal Chuha
- Keslaghat
- Zari Peth
- Mamilia
- Somnath

**TIMINGS OF TATR IN DIFFERENT SEASON**

Period	Morning		Afternoon	
	Entry	Exit	Entry	Exit
1st Oct to 30th Nov	6 AM - 8 AM	10:00 AM	2.30 PM – 4 PM	6.30 PM
1st Dec to 28th / 29th Feb	6.30 AM - 8.30 AM	11:00 AM	2 PM – 3.30 PM	6:00 PM
1st Mar to 30th April	5.30 AM – 7.30 AM	10:00 AM	3 PM – 4.30 PM	6.30 PM
1st May – 30th June	5 AM – 7 AM	9.30 AM	3.30 PM – 5 PM	7:00 PM

**Attraction of Tadoba**

Flora - Bijal, Tendu, Bel, Mahua, Ghost Tree (Sisham), Beheda etc.

141 species of plants & trees

58 botanical families.

**Fauna**

24 Different types of species are found most popular among them are Royal Bengal Tiger and Black Leopard.

Mammals - Jackal, fox, squirrel, Reptiles, birds, insects, etc.

**Various Activities**

Agarzari Adventure Park, Birding Machan's, Boating, Butterfly Garden, Cycling trail, Nature trail, Kayaking, Log Hut stay, Machan Stay, Night Safari & Regular Safari etc.

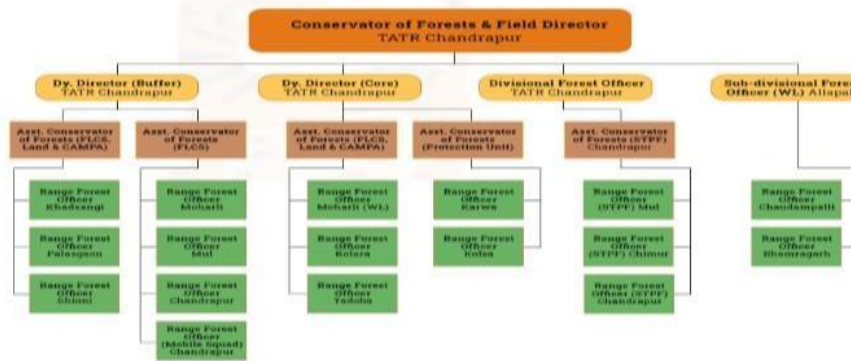
**Accommodation Food**

Gov. FDCM&MTDC resorts many home stays and hotels enrich with delicious foods, Great hospitality and eco-friendly atmosphere.

**Management of TATR**



**MANAGEMENT STRUCTURE**



Website: [www.mytadoba.mahaforest.gov.in](http://www.mytadoba.mahaforest.gov.in) an official website from where you can plan your tour & book safaris & accommodations.

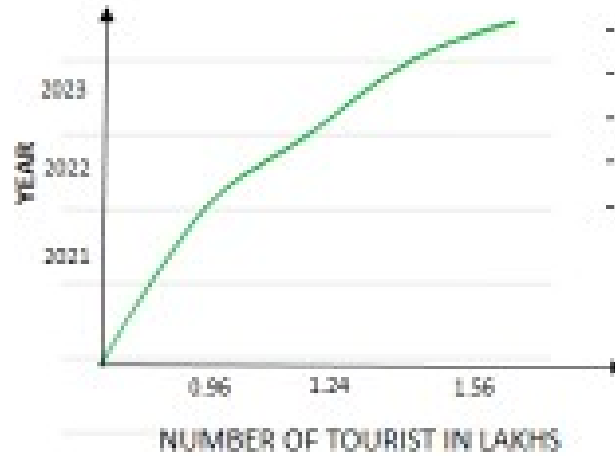
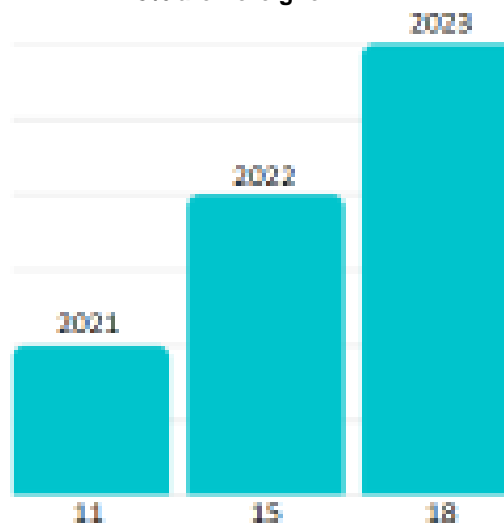
**Hypotheses based on Aims & Objectives of Research**

- Conducting Research conservation and education tours involving wildlife forest
- Educating and training local people to preserve the environment for preparing bamboos Crafts & Incense Sticks (Agarbatti) etc.
- With the implementation of with the new zones created employment opportunities to various villages.
- Improvement of Infrastructure
- Maintain & Restore parks diverse habitat.
- Established Anti-Poaching camps to prevent illegal activities.
- Organisation support NGO
- Reallocation of villages in core area
- Development of Grassland and availability of water bodies in park
- Safeguard wildlife through monitoring from all aspects of threats trap cameras. Management Strict Forest trap camera, survey are some of the measures by forest management
- Strict rules implemented by the forest department to protect wilderly forest
- No smoking, ban on plastic, 20km/h speed limit, cannot get down of vehicle, no loud voice (keep silence), banned the use of mobile phones inside the park.

**Data base and Methodology**

This paper explores the impact on wildlife tourism to secure Sustainable economic benefits while supporting wildlife conservation and local communities with the intense and in-depth high quality personal wildlife tourism experience the excitement generated has attract the wildlife lovers globally.

- At present near about more that 1,50,000 visitors visit TATR every year.
- Max tourist are national [28% local,43% outstation,18% are foreigner,11% are VIP'S Sportsman, Politics, Bollywood etc

**43% Outstation****18% are Foreigner****REVENUE GENERATED IN CORERS FROM TOURISM IN TATR**

On the basis of data near about

Tourist attraction has going on increasing day by day.

- At present near about more than 1,50,000 visitors visit TATR every year.
- Max tourist are national  
28% local 11% are VIP'S Sportsman, Politics, Bollywood etc. (Sachin Tendulkar often visits, Ritesh Deshmukh, Randeep Hooda, Thakre family)
- Revenue generated also goes on increasing near about 12 to 18 cores deposited in Tadoba foundation.
- Used for 92 villages / given 3.5 lakes per village



- 40%. Revenue invested for the survival of villages - LPG free, water facility, solar pump etc.
- 60% is used for the development and management of forest Compensation available- in Case of attack of wildlife animals
  - 50 lakh in case death
  - 5 lakh for handicapped
  - 1.25 For seriously injured
  - 20000 if injured
  - 70000 to 5000 if his/her domestic animal dies.

These Revenue generated from tourist is utilized for conservation activities, infrastructure the development, maintenance of wild forest, amenities for tourist welfare etc.

**Literature Review**

Marathi movie "Territory" screened at forest Academy Chandrapur on occasion of international Tiger Day. Control point of movie was complexities of human-animal conflicts and investigation of tiger poaching

TATR management organised cycle rally and public awareness program for promoting tiger Conservation.



**"By working together on a Global scale can ensure brighter for tigers and secure place in wild for generation to come"**

**Dr. Jitendra Ramgaokar (F.D TATR)**

"TATR in Maharashtra, an ambitious Project Tiger aims to discuss some of the critical issues faced by Sustainable management environmental management at TATR need to address seriously."

**Researcher Dr. Suvarna Sathe**

"Ecotourism can be a game changer for the Tadoba region facilitating the conservation on its natural resources and enhancing the livelihoods of local communities. Region has the potential to become a paradigm for Sustainable tourism. - Red earth Resorts

**Conclusions**

Although wildlife occurs across the world, several variables are there that influence the development of a wildlife nature based tourism industry. As across the planet global diversity is far

uniformly spread. We do not have accurate counts for most life on earth, many scientists acknowledge the limited prospect for identifying number of species disappearing in the present wildlife. Like wild horse & hyena in TATR. The world famous tigress and the queen of TATR "MAYA"(T-12) which has alone estimated to have generated the revenue of 100 million USD in the last decade for Tadoba was last spotted by TATR patrolling staff in August when the park was closed for tourism and the queen is not found till now. Therefore from this incident various photographers and tourists has demanded to open the 80% of the non-tourism area. This areas were closed since 1993.

Tadoba Andheri Tiger Reserve is a heaven for nature loves to spend quality time surrounded by peace and harmony of natural habitat. TATR being the capital of Tiger with rich in biodiversity of flora and fauna has attracted the tourist from different fields like foreigners, sportspersons, celebrities, politicians, etc. for forest management it is essential to plan practically in order to provide facilities and equipment's with support of government and private party should implement various services like ambulance facilities, first-aid, emergency services, hospital etc. for local and tourists communities on whom the park is dependent.

In this context sustainable tourism needs better salaries for guides, jobs security, allowances, and better performance management for staff, better ethics and guidelines for tourists. As in many instances the desire for greater proximity is by thirst of close photography and is enabled in need of better tips by professional guides.

**In these magical heritage and landscape it's your natural heritage respect it  
"Save Wildlife, Save Forest, Save Nature"**

#### **Acknowledgement**

I would like to give my sincere thanks to forest guide and officers, other reseachers, my son, Sumita and Deepali maam, villagers of Tadoba, RFO Thipesir, all others who have helped

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## MANAGEMENT AND SUSTAINABILITY BUSINESS PRACTICES

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### ABSTRACT

*This research paper navigates the evolving intersection of management practices and sustainable business initiatives in the contemporary business landscape. With a focus on the imperative for sustainable business practices driven by ethical considerations and long-term profitability, the paper explores the current state of research, contributions, barriers, and innovations in corporate sustainability. Timely considerations include senior management misconceptions, technological advancements, global events, and aligning strategies with societal expectations. The methodology employs a mixed-method approach, utilizing a structured survey to collect both quantitative and qualitative data. The research aims to provide valuable insights, address critical gaps, and contribute to a nuanced understanding of how effective management can drive the successful integration of sustainable practices. The objective is to offer a foundation for businesses and scholars to navigate the evolving landscape of sustainable business with strategic acumen. The paper includes a comprehensive literature review, revealing gaps in current research, and proposes hypotheses to investigate the relationship between management practices and the implementation of sustainable business practices. The identified gaps encompass senior management misconceptions, underutilization of lean thinking, tensions in multi-actor networks, practical applications of incentives for small businesses, and strategies for SMEs amid unforeseen events. Bridging these gaps is essential for advancing the integration of sustainability into corporate strategies effectively.*

**KEYWORDS:** Sustainability, Management, Business Practice.

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### Introduction

In the dynamic landscape of contemporary business, the intersection of management practices and sustainable business initiatives has emerged as a critical focal point. As global concerns surrounding environmental conservation and social responsibility intensify, organizations are compelled to reassess their operational frameworks. This research paper delves into the intricate relationship between management strategies and the comprehensive adoption of sustainable business practices. The imperative for sustainable business practices is driven not only by ethical considerations but also by the increasing recognition of their positive impact on long-term profitability and societal well-being. In this context, the paper aims to explore the current state of research, contributions, barriers, and innovations in corporate sustainability, with a specific focus on the role of management in shaping and steering these initiatives. This exploration is particularly timely as businesses grapple with challenges such as senior management misconceptions, technological advancements, the aftermath of unexpected global events, and the imperative to align strategies with societal expectations. By synthesizing existing literature, the paper seeks to unearth valuable insights, address critical gaps, and contribute to a nuanced understanding of how effective management can drive the successful integration of sustainable practices into corporate strategies. Ultimately, the research endeavors to provide a foundation for businesses and scholars alike to navigate the evolving landscape of sustainable business with strategic and managerial acumen.

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### **Objective of the Paper**

This research paper aims to investigate the relationship between current management practices and the comprehensive understanding and implementation of sustainable business practices in organizations.

### **Literature Review**

Oliveira, U. R., Menezes, R. P., & Fernandes, V. A. (2023) in their article entitled "A systematic literature review on corporate sustainability: contributions, barriers, innovations and future possibilities" have discussed on corporate sustainability, focusing on the environmental aspect. The last decade has seen a notable increase in publications, indicating growing interest and evolution towards innovative implementation methodologies. A key obstacle is the misconception among senior managers prioritizing economic outcomes over environmental and social aspects. The review highlights the significant role of emerging technologies like 5G and Industry 4.0 in promoting sustainable practices. Despite its recent emergence, COVID-19 has influenced corporate sustainability discussions, adding a dynamic dimension to the discourse.

Nosratabadi, S. 1, Mosavi, A. 2,3,4, Shamshirband, S. 5,6,\* , &Zavadskas, E. K. 7 (2019) in their article entitled "Sustainable business models: a literature review" explores how the demand for resources and corporate sustainability pressures drive organizations to adopt new models. Findings highlight the central role of stakeholders, prioritizing technology for clean energy and efficiency. Key features include a shift towards repair, maintenance, and environmental stewardship. The study acknowledges limitations but contributes valuable insights for further research and practical guidance, encouraging innovative managerial approaches for positive outcomes in sustainable business practices.

Al Breiki, M. S. (2019) in his article entitled "The Role of Financial Management in Promoting Sustainable Business Practices and Development" have discussed the crucial role of financial management in promoting sustainable business practices. Through thematic analysis, it identifies effective models that enhance productivity and mitigate financial risks. The allocation of capital budgeting for sustainability emerges as a key factor boosting competitive advantage. The study highlights the efficiency of both Western and Islamic financial measures in advancing sustainability.

Caldera, HTS, Desha, C, Dawes, L (2017) in the article entitled "Exploring the role of lean thinking in sustainable business practice: a systematic literature review" explores how integrating 'lean and green thinking' into manufacturing strategies enhances sustainability. It introduces a 'lean and green matrix' to identify opportunities in waste, energy, emissions, water, and chemical management. The findings contribute to developing a replicable system for corporate environmental management, benefiting industrial practitioners with integrated sustainable practices for improved performance.

Seidel S. , Recker J., Pimmer Christoph , Brocke J. (2010) in the article entitled "Enablers and Barriers to the Organizational Adoption of Sustainable Business Practices" This study explores sustainability awareness, focusing on "green IS" (green information systems). It recognizes information technology's role in addressing sustainability challenges and enabling green practices. A case analysis of a global IT software provider emphasizes IT's crucial role in promoting transparency. The study identifies personal and organizational factors, like business inclusion and strategy definition, contributing to effective sustainability management. Conjectures and implications for future research are presented.

Fowler, S. J., & Hope, C. (2007) in their paper Incorporating sustainable business practices into company strategy. This study, based on Patagonia, examines whether resources for pollution prevention, product stewardship, and sustainable development can be acquired simultaneously. The case study challenges the idea of sequential accumulation, showing substantial progress in each strategy independently. Despite limitations, the findings support the notion that resources for sustainable development can be accumulated concurrently.

### **Research Gap**

The literature review reveals a critical gap in current research on corporate sustainability. While there is a growing interest in sustainable business practices, there is a lack of comprehensive understanding and practical solutions for key challenges. These include addressing senior management misconceptions prioritizing economic outcomes over environmental and social aspects, underutilization of lean thinking in sustainability initiatives, tensions arising in multi-actor networks during sustainable practice implementation, practical application and barriers to incentives for small businesses, and strategies for SMEs to maintain sustainable practices amid unforeseen events. Bridging these gaps is crucial for advancing the integration of sustainability into corporate strategies effectively.

### Hypothesis

**H<sub>0</sub>:** There is no significant relationship between current management practices and the comprehensive understanding and implementation of sustainable business practices in organizations.

**H<sub>1</sub>:** There is a significant relationship between current management practices and the comprehensive understanding and implementation of sustainable business practices in organizations.

### Methodology

The research employs a mixed-method approach, utilizing a Google Forms survey for quantitative data on the link between current management practices and sustainable business initiatives. Statistical methods, including ANOVA, will analyze quantitative data to test hypotheses. Open-ended survey questions will gather qualitative insights. Ethical standards are maintained. The study aims to offer practical organizational recommendations through a concise and applicable report.

### Sample Size and Selection

A diverse sample of 50 respondents will be chosen based on industry, organizational size, and management roles.

### Data Collection

An online survey with closed-ended questions will collect data, taking 10-15 minutes for completion. It will explore management decision-making, organizational commitment to sustainability, and perceived benefits and challenges.

### Limitations

The study's limitations include a modest sample size (50 participants), self-selection bias, a static snapshot from the cross-sectional design, challenges in generalization, potential response bias from self-reported data, limitations in the online survey format, variability from the subjective nature of sustainability, and time constraints.

### Data Analysis

- **Age**

Age	Frequency
18-25	32
26-35	17
36-45	1
46 -55	0
55 and above	0

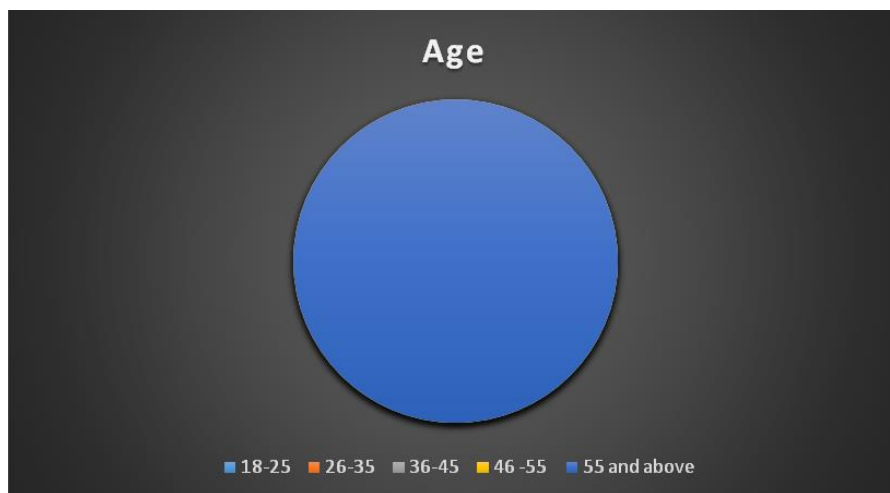


Fig. 1

Interpretation- Most respondents fall within the 18-25 age group (32 individuals), with 17 in the 26-35 range. No participants are 36 or older, potentially skewing the survey towards a younger demographic and influencing overall response trends.

• **Gender**

Gender	Frequency
Female	29
Male	21

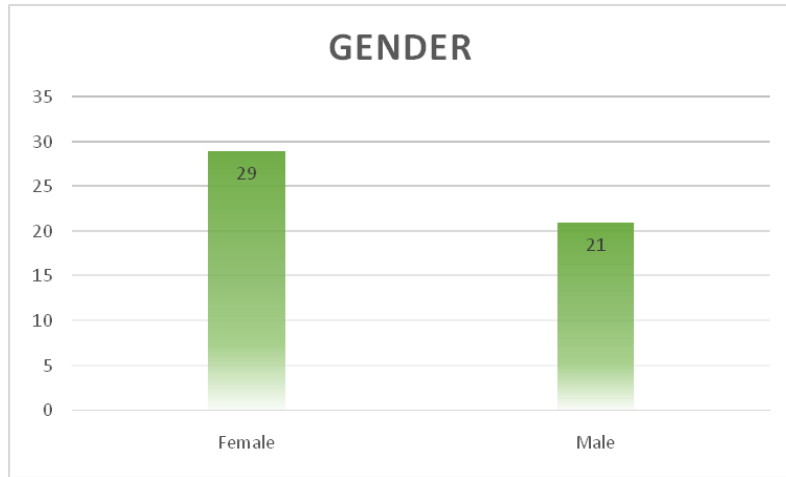


Fig. 2

**Interpretation**

The survey has a balanced gender distribution (29 female, 21 male), fostering diverse perspectives. Considering gender dynamics is essential for interpreting unique insights based on varied experiences.

**Occupation**

Occupation	Frequency
Employees	26
Students	22
Other	2

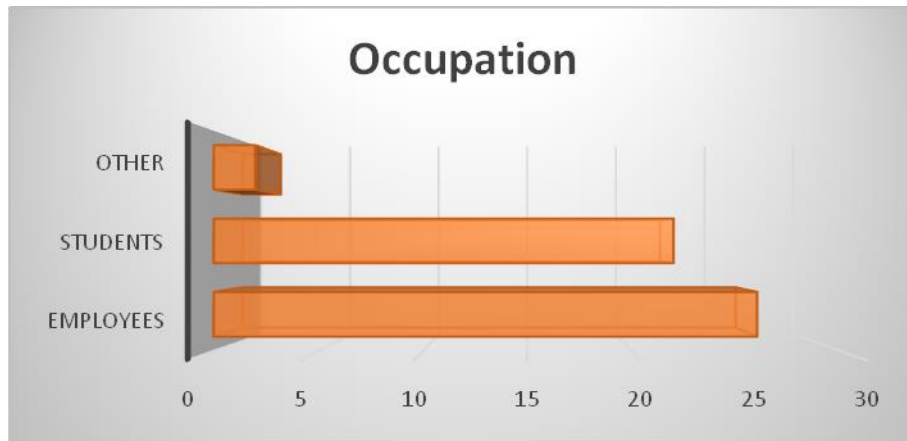


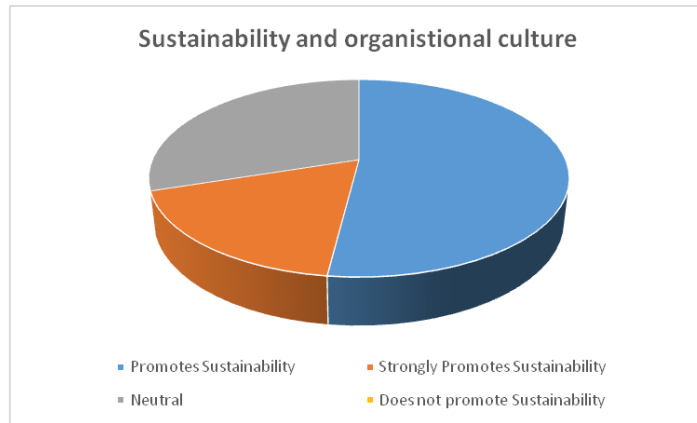
Fig. 3

**Interpretation**

26 employees, 22 students, and 2 in the "Other" category. This diverse mix suggests varied professional and academic perspectives, contributing to well-rounded responses.

**Sustainability and Organizational Culture**

Organizational culture	Frequency
Promotes Sustainability	26
Strongly Promotes Sustainability	9
Neutral	15
Does not promote Sustainability	0



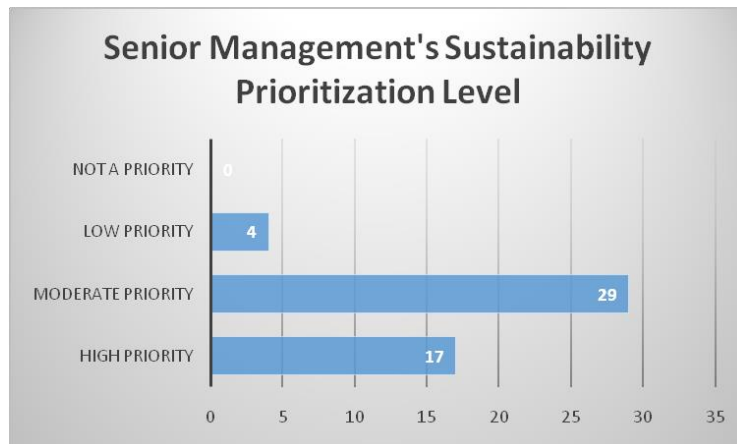
**Fig. 4**

**Interpretation**

Majority (26) perceive a pro-sustainability organizational culture, and 9 emphasize it strongly. Fifteen report a neutral stance, with none indicating a lack of sustainability promotion. This reflects a generally positive outlook toward sustainability in surveyed organizations.

**Senior Management's Sustainability Prioritization Level**

Senior Management's Sustainability Prioritization Level	Frequency
High Priority	17
Moderate Priority	29
Low Priority	4
Not a Priority	0



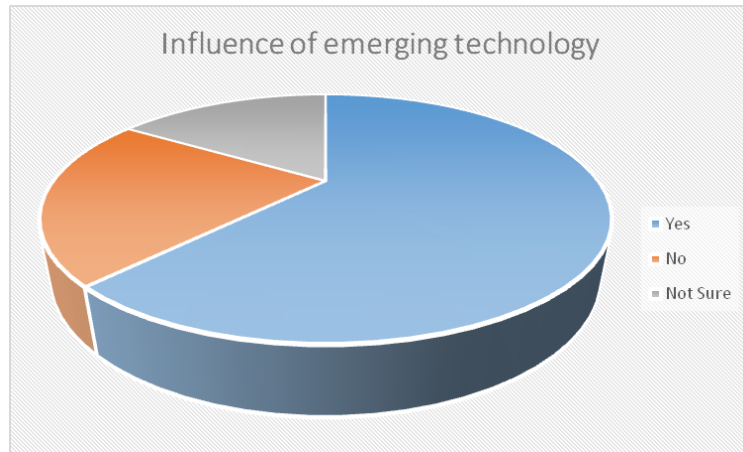
**Fig. 5**

**Interpretation**

Seventeen see high, 29 see moderate, and four see low priority for sustainability in senior management decisions. None report it as not a priority, indicating positive overall consideration in surveyed organizations.

**Influence of emerging technology**

Influence of emerging technology	Frequency
Yes	31
No	11
Not Sure	8



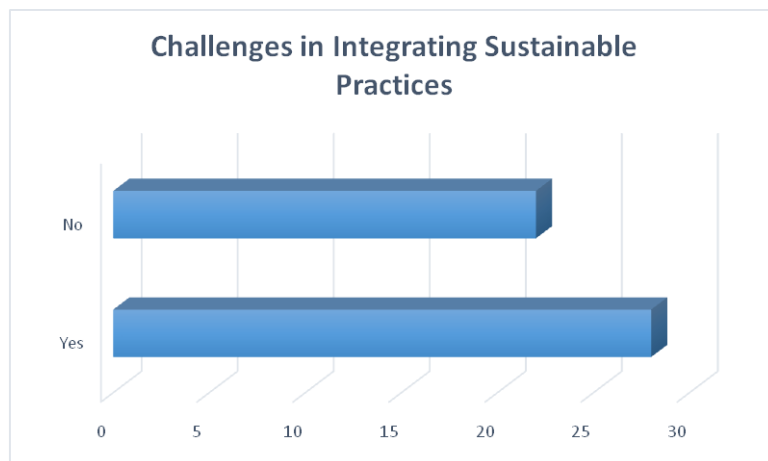
**Fig.6**

**Interpretation**

Thirty-one respondents see positive influence from emerging technologies in sustainability, while 11 disagree, and 8 are unsure. Highlights diverse perspectives in surveyed organizations.

**Challenges in Integrating Sustainable Practices**

Challenges in Integrating Sustainable Practices	Frequency
Yes	28
No	22



**Figure 7**

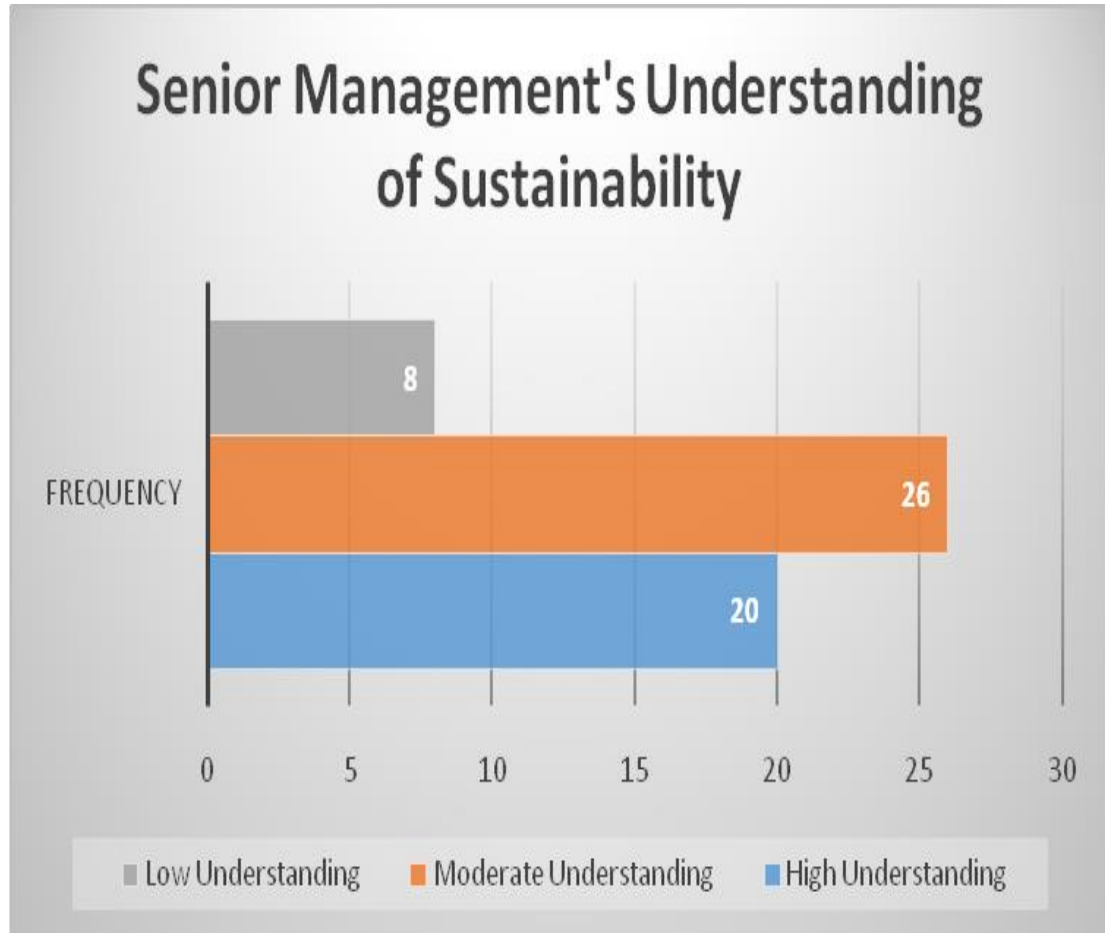


**Interpretation**

Twenty-eight respondents face sustainability integration challenges, while 22 do not. Emphasizes the need to address obstacles for successful sustainability integration.

**Senior Management's Understanding of Sustainability**

Senior Management's Understanding of Sustainability	Frequency
High Understanding	20
Moderate Understanding	26
Low Understanding	8



**Fig. 8**

**Interpretation**

Twenty respondents perceive high understanding, 26 observe moderate understanding, and 8 note low understanding of environmental and social aspects of sustainability among senior management, indicating varied awareness within leadership.

**Role of Financial Management in Fostering Sustainable Practices**

Role of Financial Management in Fostering Sustainable Practices	Frequency
Moderate Role	22
High Role	21
Low Role	7

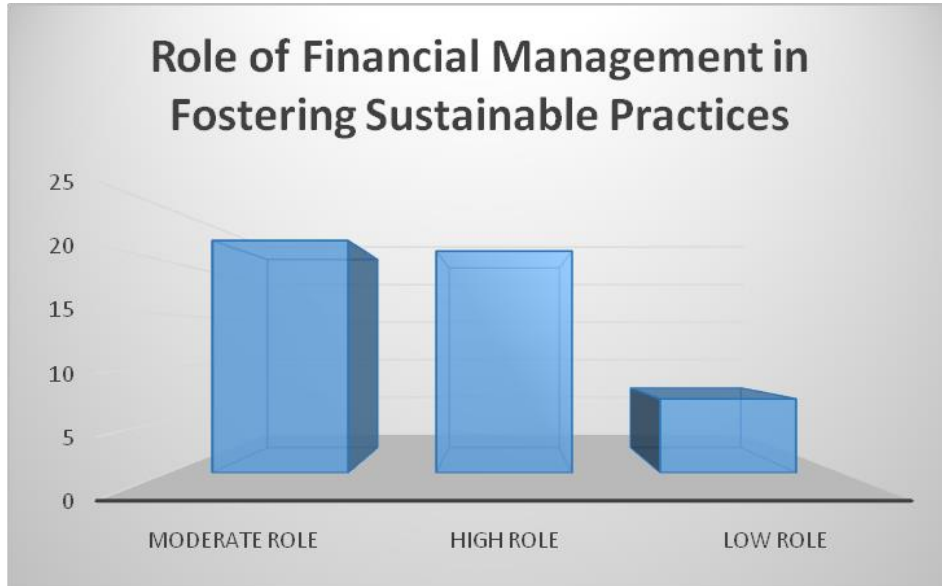


Figure 9

**Interpretation**

Respondents vary in their views on the role of financial management in sustainability: 22 see it as moderate, 21 as high, and 7 as low. This diversity suggests a significant but varied role within surveyed organizations.

**Top of Form**

**Integration of Lean Thinking and Green Initiatives in Organizational Strategies**

Integration of Lean Thinking and Green Initiatives in Organizational Strategies	Frequency
Partially Integrated	30
Fully Integrated	20



Fig. 10

**Interpretation**

Thirty report partial integration, 20 report full integration of lean thinking and green initiatives into organizational strategies. Demonstrates varied commitment to aligning strategies with both lean and green objectives in surveyed organizations.

**Opportunities for Lean and Green Thinking**

Opportunities for Lean and Green Thinking	Frequency
Yes	31
No	3
Not Sure	16

**Figure 11****Interpretation**

Thirty-one respondents see opportunities in waste, energy, emissions, water, and chemical management with lean and green thinking; 3 see none, and 16 are unsure. Reflects positive acknowledgment and some uncertainty in surveyed organizations.

**Top of Form****Organizational Response to Unforeseen Events and Sustainable Practices**

Organizational Response to Unforeseen Events and Sustainable Practices	Frequency
Proactively	20
Reactively	25
No Specific Response	5

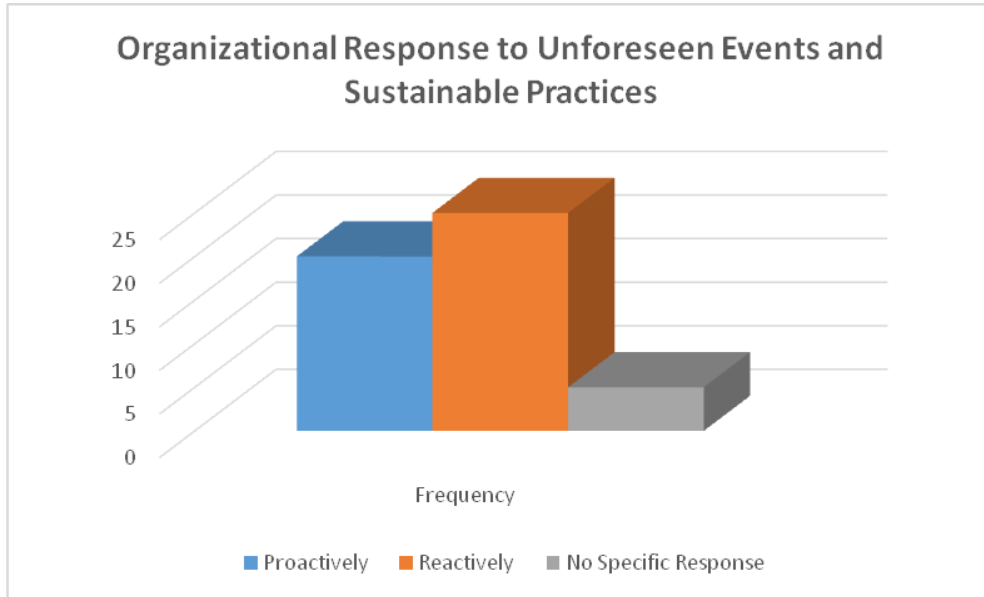


Fig. 12

**Interpretation**

Twenty respondents report proactive responses, 25 describe reactive responses, and 5 note no specific response to unforeseen events like COVID-19. Reflects varied approaches in organizations' navigation of sustainability during such events.

**Belief in the Contribution of Sustainable Practices to Organizational Resilience**

Belief in the Contribution of Sustainable Practices to Organizational Resilience	Frequency
Proactively	30
Reactively	16
No Specific Response	4



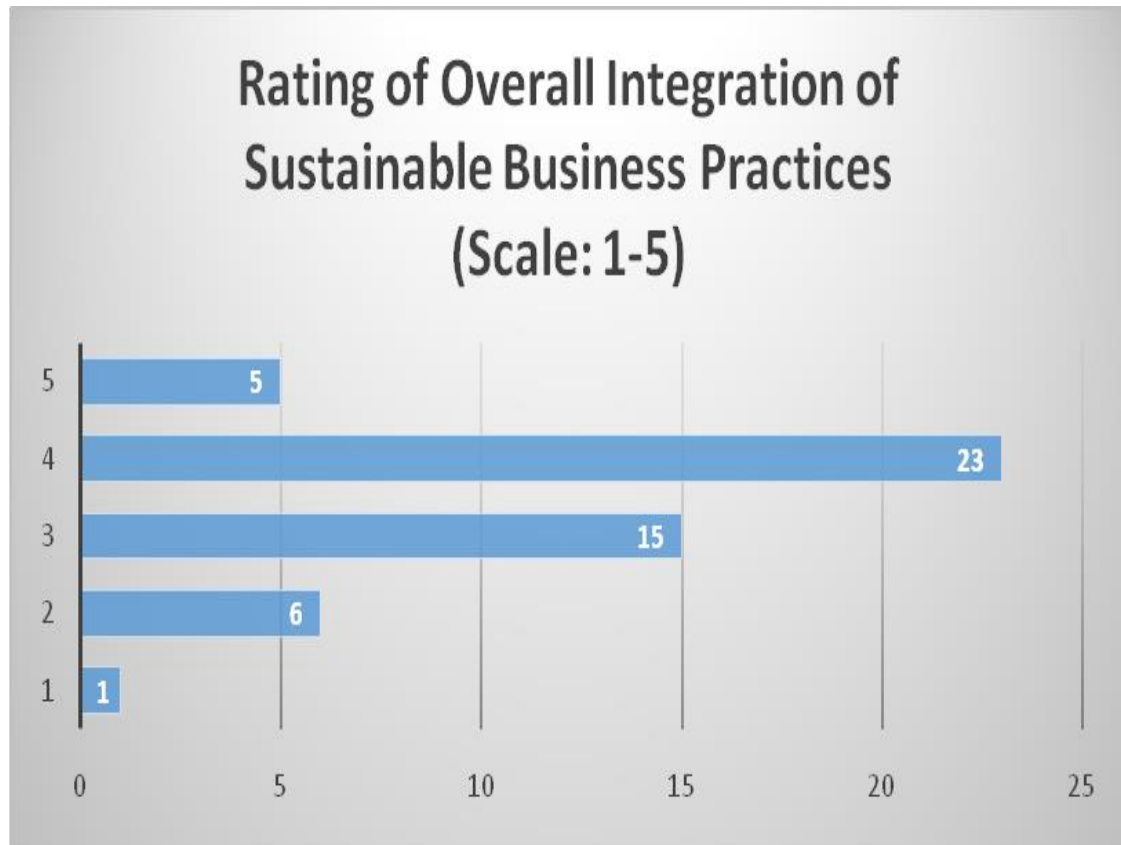
Fig.13

**Interpretation**

Thirty respondents believe sustainable practices proactively contribute to organizational resilience during unexpected events, 16 express a reactive belief, and 4 did not respond. Predominantly positive belief in surveyed organizations.

**Rating of Overall Integration of Sustainable Business Practices (Scale: 1-5)**

Rating of Overall Integration of Sustainable Business Practices (Scale: 1-5)	Frequency
1	1
2	6
3	15
4	23
5	5

**Fig. 14****Interpretation**

Responses vary on overall sustainable practices integration: 1 (1 respondent), 2 (6), 3 (15), 4 (23), and 5 (5). Signifying diverse perceptions, with a notable positive rating in surveyed organizations.

**Factors Influencing Successful Implementation of Sustainable Practices**

Factors Influencing Successful Implementation of Sustainable Practices	Frequency
Financial Management	12
Senior Management Support	11
Technological Integration	16
Lean and Green Initiatives	11

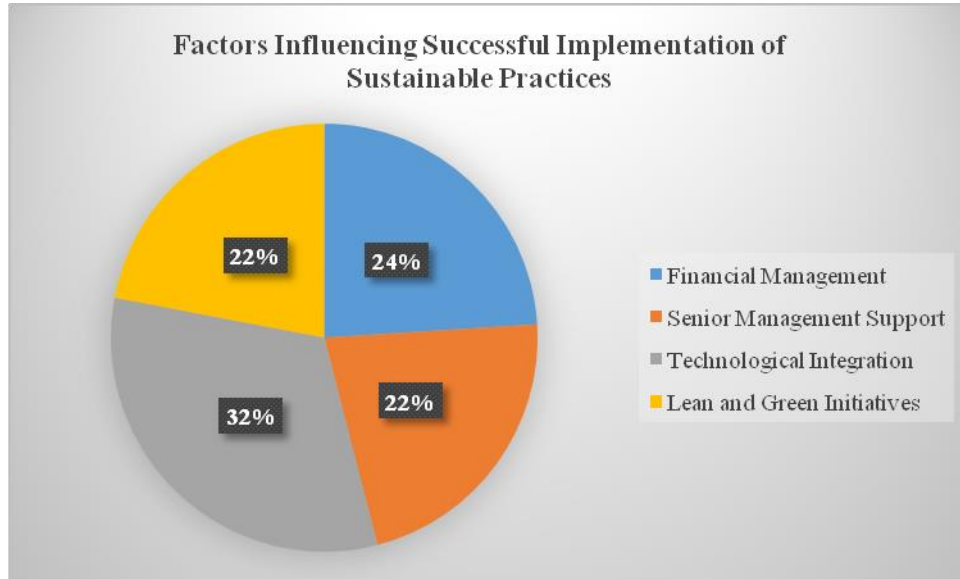


Fig.15

**Interpretation**

Factors influencing sustainable practices include Financial Management (12), Senior Management Support (11), Technological Integration (16), and Lean and Green Initiatives (11). Technology integration is the most frequently mentioned, indicating diverse perceived influences.

**Anova: Single Factor**

Summary				
Groups	Count	Sum	Average	Variance
Column 1	50	102	2.04	0.85551
Column 2	50	89	1.78	0.787347

ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	1.69	1	1.69	2.057391	0.154653	3.93811
Within Groups	80.5	98	0.821429			
Total	82.19	99				

**Interpretation**

The p-value associated with the F-statistic is 0.1547, which is greater than the conventional significance level of 0.05.

Therefore, based on the p-value, we fail to reject the null hypothesis.

This implies that, at the 0.05 significance level, there is not enough evidence to conclude that there is a significant relationship between current management practices and the comprehensive understanding and implementation of sustainable business practices in organizations.

**Findings**

- The survey heavily favors younger respondents (32 aged 18-25), suggesting findings may mainly reflect perspectives from this demographic..
- The survey has balanced gender distribution (29 female, 21 male), ensuring diverse perspectives. Recognizing gender dynamics is crucial for nuanced analysis, considering distinct insights from different groups.

- The survey reveals diverse occupations: 26 employees, 22 students, and 2 in "Other." This suggests a well-rounded mix of perspectives among respondents.
- The survey shows a positive trend: 17 emphasize high priority, 29 indicate moderate priority for sustainability in senior management. Suggests awareness and favorable consideration in surveyed organizations.
- Survey responses reveal diverse perceptions of senior management's sustainability understanding: 20 note high, 26 perceive moderate, and 8 observe low understanding. Illustrates varying awareness in surveyed organizations.
- Survey data emphasizes a positive belief: 30 see sustainable practices proactively contributing to organizational resilience, 16 express a reactive belief. Illustrates widespread positive perception in surveyed organizations
- Survey responses reveal diverse factors: Financial Management (12), Senior Management Support (11), Technological Integration (16), and Lean and Green Initiatives (11). Notably, technology integration is most frequently mentioned, underscoring its perceived significance.
- The hypothesis testing results provide evidence that supports the conclusion of no significant relationship between current management practices and the comprehensive understanding and implementation of sustainable business practices in organizations.

### Recommendations

- **Diversify Leadership Training:** Tailor programs to enhance senior management's sustainability understanding through workshops or courses.
- **Integrate Sustainability in Strategic Planning:** Incorporate sustainability into strategic planning for organizational alignment.
- **Enhance Technology Integration:** Develop strategies for tech adoption in sustainable practices.
- **Mitigate Integration Challenges:** Address challenges with dedicated task forces for smoother integration.
- **Promote Financial Literacy in Sustainability:** Educate stakeholders on the impact of financial decisions on sustainability goals.
- **Align Capital Budgeting with Sustainability Goals:** Evaluate and align budgeting processes for sustainability impact.
- **Strengthen Lean and Green Integration:** Reinforce lean and green thinking in daily operations.
- **Proactive Crisis Management with Sustainability:** Incorporate sustainability into crisis plans for unforeseen events.
- **Emphasize Organizational Resilience through Sustainability:** Highlight sustainability's proactive role in organizational resilience.
- **Continuous Feedback Loop:** Regularly reassess initiatives and understanding for ongoing improvement.

### Conclusion

In conclusion, this research highlights the diverse landscape of sustainability practices within organizations. Despite limitations, the findings suggest positive momentum in organizational culture and management priorities. Varying perspectives on technology integration and responses to unforeseen events underscore the dynamic nature of sustainability initiatives. Recommendations include refining strategies based on challenges and recognizing influential factors like financial management and technological integration. The study emphasizes the ongoing evolution of sustainability practices, urging organizations to adapt and enhance their commitment to environmental and social responsibility.

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## AN INVESTIGATION OF HOW VISUAL MERCHANDISING AFFECTS IMPULSIVE PURCHASES IN RETAIL APPAREL STORES

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Sovanjan Roy\*  
Dr. N.R. Aravamudhan\*\*

### ABSTRACT

*This marketing research explores the impact of visual merchandising on impulsive purchases within the retail apparel sector. With the retail landscape evolving rapidly, understanding the dynamics of consumer behaviour has become crucial for retailers seeking a competitive edge. This study employs a mixed-methods approach, combining quantitative surveys with qualitative interviews, to dissect the intricate relationship between visual merchandising strategies and impulsive buying decisions. The study focuses on breaking down distinct visual merchandising components, such as signage, window displays, and store layout, to identify how each one influences impulsive purchases differently. The study attempts to identify trends and drivers of impulsive buying behaviour through in-depth interviews with retail experts and surveys of a sample of customers. Identifying particular visual cues that trigger impulsive purchasing and comprehending how demographic variables and shopping incentives affect these phenomena are important goals. Results that merchants can use to optimize their visual merchandising strategies and customize them to the tastes and habits of their target market are anticipated. Through a detailed examination of the variables driving impulsive purchases, the study also seeks to advance academic knowledge of consumer behaviour in the context of retail clothes. In conclusion, this study adds significant knowledge to the larger field of marketing research and addresses the practical consequences for retailers. The findings seek to empower merchants to design visually striking in-store experiences that connect with customers by bridging the theory-practice divide. This will help to establish an environment that encourages impulsive purchases in the competitive retail apparel market.*

**KEYWORDS:** *Visual Merchandising, Impulsive Purchases, Retail Apparel, Consumer Behaviour, Store Layout, Signage, Retail Landscape.*

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### Introduction

The retail sector has experienced a tremendous upheaval in the past ten years, with a notable surge in competition, particularly from international retail giants. Due to the intense rivalry in the market today, retail establishments are using visual merchandising more and more to set themselves apart from rivals, which will eventually help buyers remember their brand better.

The technique used in retail stores to make their product displays inviting, eye-catching, and tantalizing to customers—not just as a stimulant to enter the store, but also to leave a lasting impact on the client. It serves as a means for the store to convey its sense of style and fashion to prospective clients. The goal of visual merchandising is to raise clients' perception and comfort levels while also ensuring their awareness. Visual merchandising's ultimate goal is to enhance the shopping experience for customers and provide value to the store, all of which will encourage them to make additional purchases. To create a favourable retail image, the visual merchandiser integrates outside designs with interior elements like floor layouts, internal displays, window displays, banners, and signs. To make the promotional goods more appealing, they are categorized under the broad category of displays.

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Customers are drawn to the store by the inviting ambience and attractive design of the visual merchandise, which also makes them feel at ease. As a result, they spend more time browsing and making purchases. The store's features, including the displays and the music, contribute to the happy vibe and entice customers to make larger purchases. Customers are also drawn back to the store for repeat purchases when they have a positive experience there. In addition to encouraging planned purchases, visual merchandising can also lead to impulse purchases—i.e., decisions made by customers while they are in the store, reacting to cues like product placement. Retailers continually alter their displays and mannequins to entice more impulse buyers by making their visual merchandise more appealing. Customers search for the differentiator that makes a retail establishment stand out.

### **Literature Review**

Numerous studies have revealed that significant sales are made on impulse. More and more retailers are researching visual merchandising. Themes to draw clients in and encourage impulsive purchasing. An overview of some of the most recent research in the area is provided below.

Bhatti and Latif (2014) investigated how visual marketing, including forum display, floor merchandising, brand name, and window display, affected impulsive purchases. They discovered that impulse buys are significantly influenced by visual merchandising.

Khandai, Agarwal, and Gulla (2012) studied several facets of visual merchandising, such as promotional signs, floor merchandising, in-store displays, and window displays. They discovered a significant correlation between window and in-store displays and impulsive purchases. They proposed that visual merchandise influences consumers' hedonic impulses, causing them to feel good when they browse a store because of its presentation.

Hubrechts and Kocurk (2012) divided the reasons behind impulsive buys into two groups: reasons that come from within and reasons that come from outside. Hedonistic wants, autistic stimuli, social standing, and subjective well-being are examples of internal motivators. Visual stimuli, shopping formats, discounts, displays, ambient elements, and perceived crowding are examples of external motivators. They discovered that the customers' impulsive purchasing behaviour was significantly positively impacted by store layout, promotional signage, in-store display, and product shelf presentation.

Kouchekian and Gharibpoor (2012) considered elements of visual merchandising including colour, lighting, layout, and style of the store. They discovered that visual merchandising has a major effect on impulsive purchases.

Meenakumari (2013) took into account several significant visual merchandising elements, such as the entry, floor area, fittings, window display, promotional signage, and interiors. She discovered that each of these elements significantly affected impulsive buying.

Moayery, Zamanl, and Vazlfedoost (2014) proposed a structural model for the association between impulse buying and visual merchandising. They discovered that floor and cross-merchandising had no discernible effect on impulsive purchases of clothing, while window, mannequin, and advertising signs had a big influence.

Bashar and Irshad, (2012) have considered implications of form display, window display, advertising signage, and floor merchandising using a Pearson correlation sample size of 250 Indian respondents. According to his research, window displays and impulse buys have a favourable correlation. Store displays and impulsive purchases are unrelated.

Mehta and Chugan (2012) investigated how visual marketing affected consumers' propensity for impulsive purchases. Using a sample size of 84 patrons who frequent Indian retail establishments, he discovered a direct correlation between window displays and spontaneous purchases. However, there is a strong correlation between floor merchandising and impulse buying, but no substantial correlation between form display and impulse buying.

Sujata et al. (2012), impulse buying precedes other impulse buying behaviours. He has included floor merchandising, form display, and window display as independent factors. She used Pearson correlation on a sample of men and women between the ages of 18 and 45. She concludes that there is a significant relationship between forum display, window display, and impulse purchase. The relationship between floor merchandising and impulsive purchases is not very strong.

### **Objectives**

- To determine how window displays affect impulsive purchases made by customers.
- To examine how forum appearance affects impulsive purchases made by customers.

**Research Hypothesis**

- H<sub>1</sub>:** Window displays have a considerable impact on consumers who make impulsive purchases.
- H<sub>0</sub>:** Window displays have no significant impact on consumers who make impulse purchases.
- H<sub>0</sub>:** Forum display does not greatly affect consumers who make impulsive purchases.
- H<sub>2</sub>:** Forum display has a major impact on consumers who make impulsive purchases.

**Problem Statement**

The impulse buying behaviour of the consumer is a fluid of visual merchandising.

**Nature of Study**

The study's descriptive and analytical components are stated.

**Nature of Data**

Primary and secondary data are the foundation of the investigation.

**Source of Data**

The study-appropriate primary data are gathered via a questionnaire, and the secondary data are gathered from various websites and literature reviews.

**Size of Sample**

The sample size is 50.

**Sampling Technique**

This study has relied on a random sampling technique.

**Tools of Analysis**

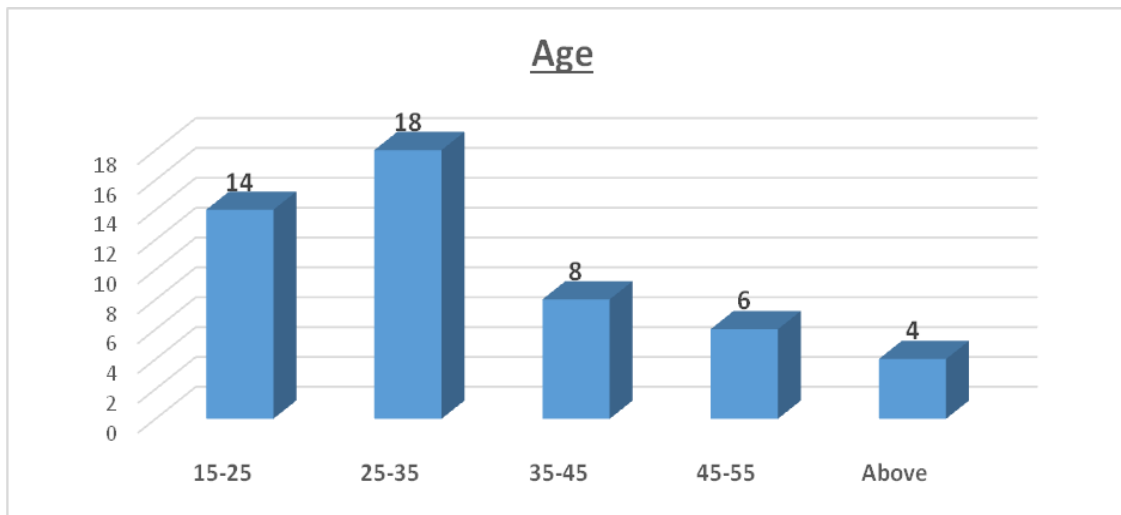
Bar charts, Column charts and pie charts (Excel) have been a tool I've utilised for data analysis.

**Limitations of Study**

- The study was conducted in a specific geographic location, and the results may not be generalizable to other regions or countries.
- The study relied on a sample of customers who were willing to participate, which may not be representative of the overall population.
- Since they were conscious of their manners and influences, the respondents were asked to answer questions about their unplanned shopping experience in the survey.
- The descriptive research for this may differ in outcome.

**Data Analysis and Interpretation**

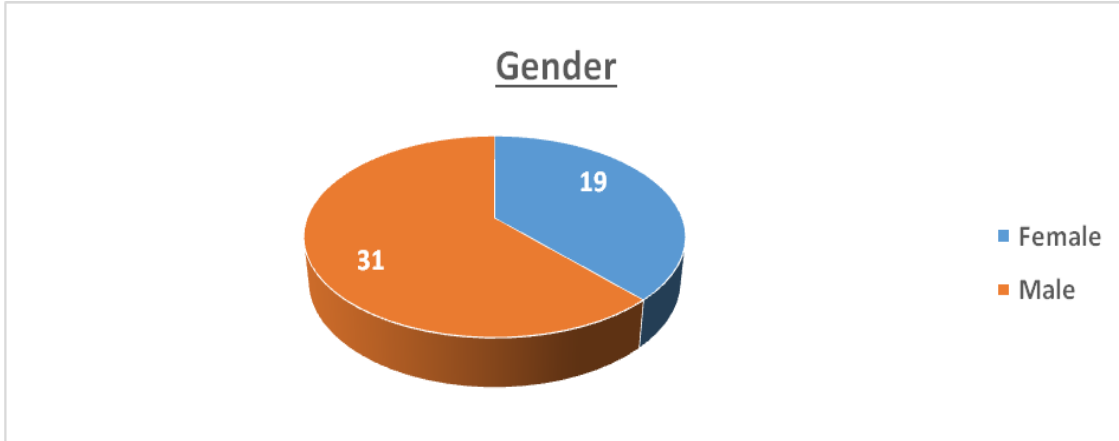
- **Age**



**Interpretation**

From the mentioned data we can say that young age people are mainly attracted by effective visual merchandising. We can see that the age group between 15-25 and 25-35 people are mostly attracted by effective visual merchandising. But aged people are less attracted by visual merchandising.

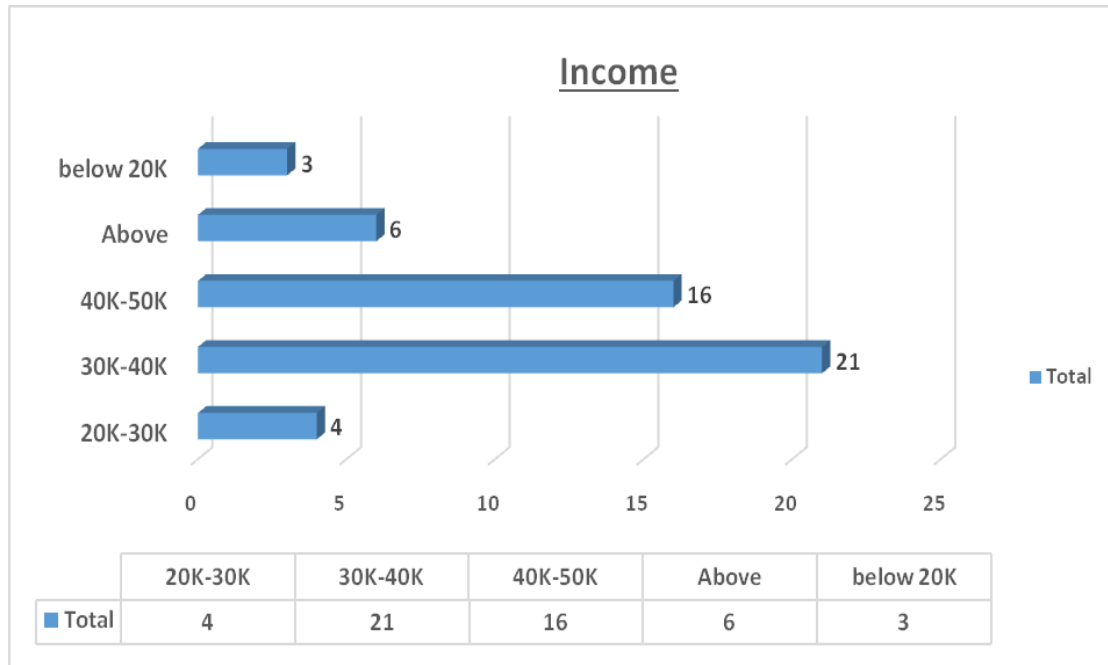
- **Gender**



**Interpretation**

From the above data, we can say that the most of Male population is more attracted to effective visual merchandising than females.

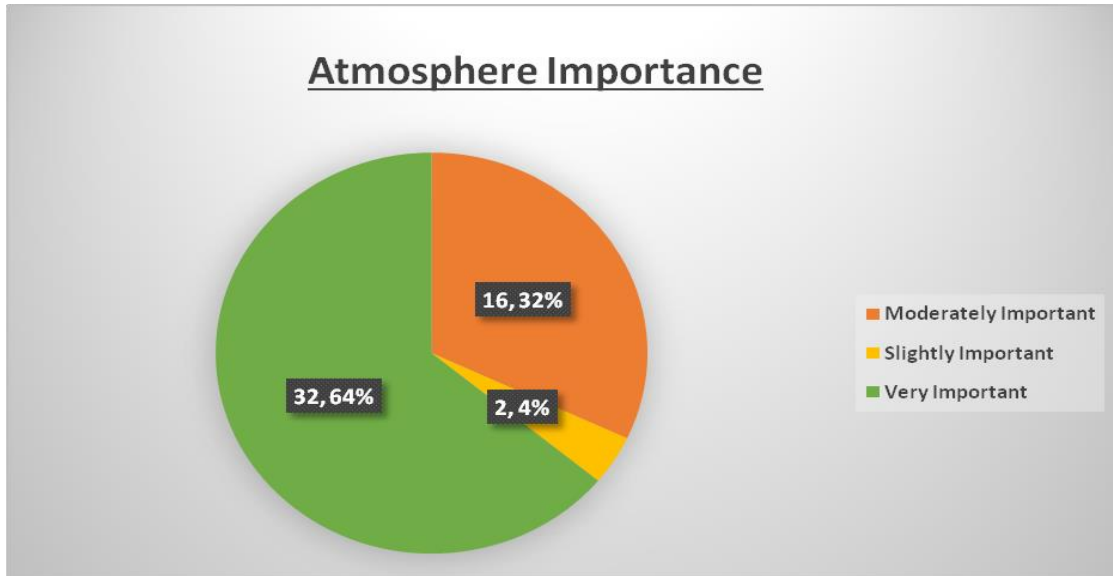
- **Income**



**Interpretation**

From the above data, we can say that those people who have more income are mostly attracted by the effective visual merchandising practices of various retail stores. Mostly the income group between 30K-40K and 40K-50K are attracted by visual merchandising.

**How important is store atmosphere (e.g., lighting, music, scent) to your shopping experience?**



**Interpretation**

From the collected data, most people voted that the store atmosphere is very important to uplift the shopping experience very less number of people voted for it is not that important.

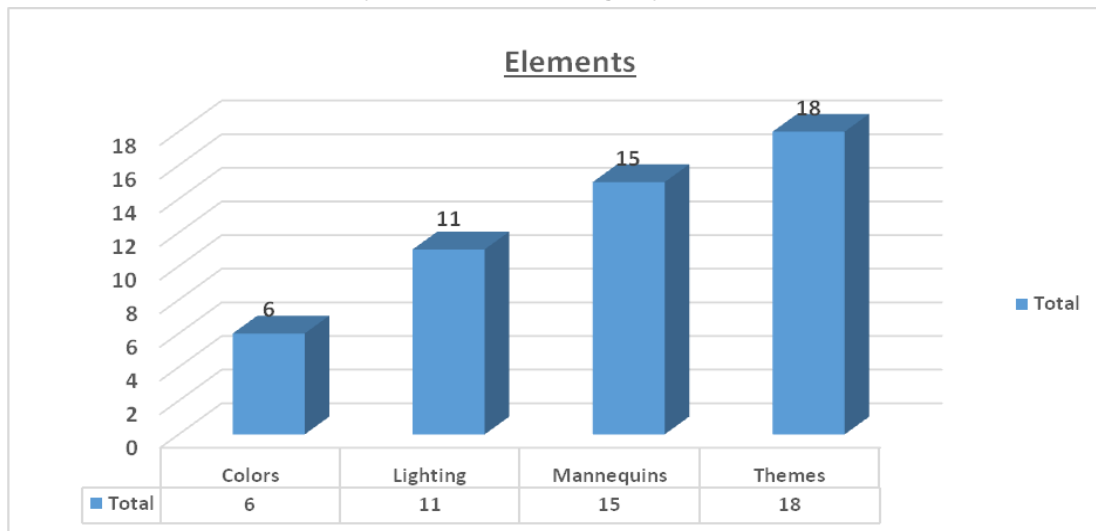
**Do you notice window displays when you walk past a store?**

Window display	Count of notice window displays when you walk past a store?
Maybe	1
Yes	49
<b>Grand Total</b>	<b>50</b>

**Interpretation**

From the above table, we can say that almost 99% of the respondents voted that they very often notice window displays when they walk past a store.

**What elements in window displays are most appealing to you?**



**Interpretation**

From the above chart, we can see that people notice attractive Themes, Mannequins, Lighting and Colours before entering a retail store. Most people voted for Themes, Mannequins and Lightings.

**How well do window displays attract your attention?**



**Interpretation**

From the above table, we can say that most of the respondents voted for eye catchy window display to grab people's attention to make them enter into the store.

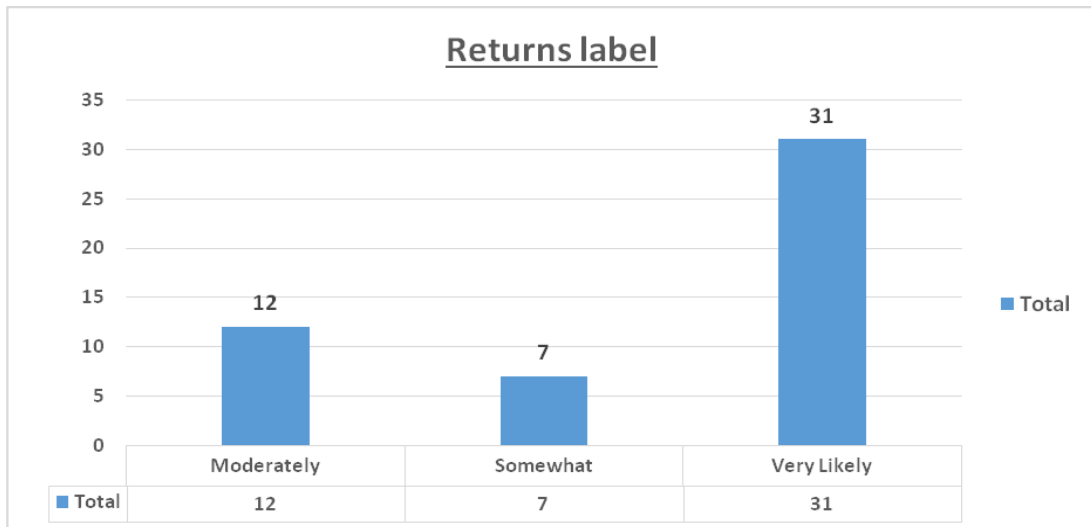
**Do window displays ever make you want to enter a store?**

Row Labels	Count the window display play a role in your decision to enter the store
Maybe	8
Yes	42
<b>Grand Total</b>	<b>50</b>

**Interpretation**

In the respondent's opinion, most of the people voted for effective window displays to make them enter the retail apparel stores.

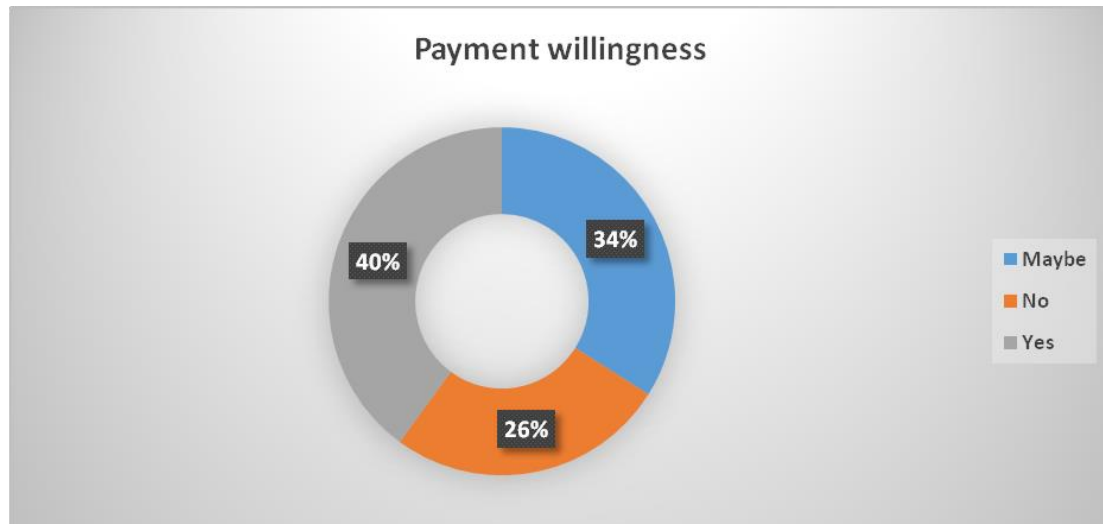
**How likely are you to return to a store with effective visual merchandising practices?**



### Interpretation

According to the respondents, they mostly return to those stores that have the most eye-catching visual merchandising practices.

### Would you be willing to pay more for an item presented in a visually appealing way?



### Interpretation

From the above chart, we can see that 40% of the respondents were willing to pay more price for an item presented in a visually appealing way. Also, 34% voted that they may pay more price for those items presented in a visually appealing way and 26% of the respondents voted that they don't want to pay more for an item which is presented in a visually appealing way.

### Findings

- **Age and Attraction to Visual Merchandising**
  - Effective visual merchandising in retail clothing stores is more appealing to younger age groups, particularly those between 15 and 25 and 25 and 35.
  - Compared to younger people, older people (age not specified) are less drawn to visual commerce.
- **Attraction Variations by Gender**

A large portion of the male population finds effective visual merchandising more appealing than women. This implies that there are gender differences in how people react to visual cues in retail environments.
- **The Influence of Income on Attraction**

Higher-income respondents are more drawn to different retail stores' excellent visual merchandising strategies, especially those in the 30K–40K and 40K–50K income categories.
- **Importance of the store atmosphere**

When it comes to improving their shopping experience, the majority of respondents believe that the store environment is crucial. Just a tiny portion of respondents said it is not important.
- **Noticeability of Window Display**

When passing a store, almost 99% of respondents said they frequently notice window displays. This large proportion emphasizes how important window displays are for drawing attention.
- **Aspects Seen Before Entering a Store**

Before entering a retail store, people are most aware of themes, mannequins, lighting, and colour; themes, mannequins, and lighting receive the most votes.

- **Eye-Catching Window Displays Are Important**

The majority of respondents said that drawing customers in and getting them to visit the store depends heavily on having a visually appealing window display.

- **Impact on Retailer Loyalty**

Customers are more likely to come back to the stores with the most visually appealing merchandising strategies. This suggests that loyal customers and successful visual merchandising are positively correlated.

- **Willingness to Pay More for Items with Strong Visual Appeal**

- Roughly 40% of participants indicate that they would be prepared to pay extra for aesthetically pleasing products.
- 34% could be willing to spend extra on products with a strong aesthetic.
- A quarter of the participants expressed a lack of willingness to pay extra for visually appealing products.

**Recommendations:**

- **Age-Specific Visual Merchandising**

Acknowledge the variations in how different age groups react to visual merchandising. Think about modifying visual merchandising tactics to appeal to the tastes and habits of certain age groups, especially the younger ones.

- **Techniques for Gender-Specific Visual Merchandising**

Take note of the variations in gender preferences for visual merchandising. Examine and put into practice gender-specific visual merchandising strategies to satisfy the needs and desires of both male and female clients.

- **Income-Adaptive Visual Merchandising techniques**

Using the preferences associated with income, create visual merchandising techniques that appeal to various income levels. To ensure inclusivity in attracting customers, think about designing displays that are diverse and appealing to a range of income levels.

- **Improving Store Atmosphere**

Given that respondents emphasized the significance of store atmosphere, businesses had to concentrate on establishing a warm and welcoming retail space. To improve the buying experience, take into account elements like lighting, music, and general ambience.

- **Improving Window Displays**

Acknowledge that window displays are very visible and make an investment in designing captivating, lively, and topical displays. To stay current and draw in visitors, update your content regularly.

- **Giving themes, mannequins, and lighting top priority**

Considering that respondents see themes, mannequins, and lighting before visiting a store, give these components top priority in visual merchandising. Make sure they complement the target audience's preferences, the brand image, and the latest trends.

- **Effective Window Displays for Store Entry**

Retailers should invest in creating visually appealing and engaging displays to draw foot traffic, as the majority of respondents suggested using an eye-catching window display to draw attention and encourage entry.

- **Increasing Store Loyalty with Visual Merchandising**

Make use of the research showing that loyal customers are influenced by well-executed visual merchandising. Make ongoing investments in eye-catching and imaginative displays to promote client loyalty and encourage return visits.

- **Pricing and Presentation**

Recognize that a sizable portion of respondents are prepared to pay more for goods that are presented in an eye-catching manner. To emphasize the increased value of a visually appealing product, think about incorporating excellent visual presentation into pricing methods.



- **Constant Feedback and Adaptation**

Gather client input regularly to comprehend changing preferences and modify visual merchandising tactics as necessary. Keep an eye out for shifts in consumer behaviour, cultural factors, and business trends.

- **Incorporate Technology**

Examine how technology can be included in visual merchandising, especially for younger and more technologically literate customers. To improve the whole shopping experience, think about including digital features, interactive displays, or augmented reality.

### **Conclusion**

The study's findings emphasize how crucially important good visual merchandising is in influencing customer behaviour in retail clothing stores. Interestingly, the study shows age-related differences, with younger people showing a greater response to visual stimuli than older people. Additionally, gender differences show up, indicating the necessity for gender-specific visual merchandising techniques.

Income-related preferences highlight how important it is to adjust visual merchandising to suit various income levels to ensure inclusivity and draw in a broad clientele. One important conclusion is the significance of store atmosphere, which highlights the necessity for merchants to make investments in establishing a welcoming and enjoyable shopping environment.

Window displays become a crucial component in drawing in customers, influencing foot traffic into stores, and encouraging repeat business. It is advised that visual merchandising techniques prioritize themes, mannequins, and lighting to cater to consumer preferences.

The study ends with suggestions for maintaining responsiveness to changing customer needs through ongoing adaptation, utilizing technology, and requesting customer input. All of these results provide insightful information to businesses that want to improve their visual merchandising strategies and increase customer engagement, satisfaction, and loyalty.

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## A STUDY ON INFLUENCE OF MANAGEMENT STUDIES IN HARNESSING YOUTH TALENT

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### ABSTRACT

*This study aims to examine the correlation between perceptions held by individuals belonging to Generation Z regarding management studies and how those perceptions may influence their insights into enhancing skill levels. The research focuses on dichotomous survey responses of either "Yes" or "No. Through the use of logistic regression analysis, we evaluate a mix of continuous variables such as income level as well as categorical variables related to demographic characteristics and attitudes toward management studies. The overarching goal is to decipher the key independent variables that significantly impact the dependent variable of harnessing and developing youth talent. Gaining understanding of the impact that perceptions of management studies may have on Generation Z attitudes toward utilizing youth talent carries substantial implications, particularly for emerging education technology firms and management institutes. By investigating which factors prominently influence the propensity and willingness to harness youth talent, this study seeks to provide actionable insights and guidance for these educational platforms to help shape their strategies and offerings in order to best meet the needs of this demographic cohort. The intersection between Generation Z perceptions regarding management studies and their engagement with developing youth talent holds notable consequences for educational entities entering this market space. This research aims to elucidate the nuanced relationship between these variables, with the objective of furnishing valuable guidance for educational institutions and education technology firms striving to effectively cater to the evolving preferences and motivations of the Generation Z cohort.*

**KEYWORDS:** Management Studies, Youth Talent, Leadership Development, Organizational Culture, Talent Management, Millennials, Gen Z, Skill Development, Employability, Entrepreneurship.

### Introduction

"Management studies encompass a wide range of skills necessary for efficient resource handling within organizations. This includes strategic planning, finance, HR, and more, offering a comprehensive view of organizational functionality. In today's global, tech-driven market, adaptable leaders are crucial. Management studies empower individuals to navigate uncertainties and steer organizations toward success, regardless of their career aspirations.

Beyond business, management shapes society by optimizing resources, fostering innovation, and nurturing leadership across sectors like healthcare, education, and governance.

Harnessing youth talent is key to sustainable progress. Young minds, brimming with energy and digital fluency, offer innovation and fresh perspectives. Yet, challenges like limited education access hinder their potential. Bridging this gap requires:

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- Investing in education: Equipping them for the modern economy.
- Inclusive environments: Valuing their input in workplaces and communities.
- Mentorship: Guiding them through career paths.
- Access to resources: Enabling entrepreneurial pursuits.
- Civic engagement: Allowing them to shape society.

However, effectively utilizing this talent needs a strategic approach. Management studies provide the framework to understand and manage young talent. They offer insights into leadership, behaviour, and talent management, crucial for developing, retaining, and utilizing youth skills.

Yet, there's a gap in leveraging management principles for youth talent. Research aims to explore how management studies can maximize this potential. It delves into management education, leadership programs, and organizational cultures' impact on nurturing young talent. Understanding this influence helps create engaging, innovative, and successful environments."

By grasping the role of management studies in managing and nurturing young talent, organizations can foster environments that promote engagement, innovation, and sustainable success.

### Literature Review

In the past ten to fifteen years few good related research articles have come up in the literature. We have picked up a couple of more relevant articles and listed below.

- **The use of online social networking by rural youth and its effects on community attachment**

This study explores how Internet use influences community attachment through social capital theory, noting its ambiguities and mixed findings in previous research (**Robert Larose et al., 2011**). It emphasizes that mere time online doesn't reliably predict outcomes, highlighting the importance of interaction quality. The study recommends using online social networking sites to enhance youth involvement in rural communities. As high-speed Internet access becomes more widespread, understanding the implications of online social networking is crucial for both social scientists and policymakers.

- **Managing Talent in the Tourism and Hospitality Sector: A Conceptual View Point**

The analysis acknowledges challenges in tourism and hospitality, emphasizing fragmentation and conflicting priorities among agencies (**Baum et al., 1997**). Resolving these issues is crucial for service quality and industry competitiveness. The paper underscores the role of improved hospitality education, encouraging industry involvement in research and collaboration with educational institutions (**Hsu, 2012**). It also highlights research opportunities in innovation, knowledge transfer, and talent management within the tourism sector, challenging the traditional measure of organizational effectiveness.

- **Influence of management practices on sustainability of youth income generating projects in Kangema District, Murang'a County, Kenya**

This Kangema District study highlights the critical role of sound financial management, training, leadership, and monitoring in sustaining youth income projects (**George Maina Karanja, 2014**). Recommendations stress the necessity of comprehensive training in project planning. In conclusion, stakeholders must prioritize these elements for the long-term success of youth initiatives.

- **Management Challenges Facing the Implementation of Youth Development Projects in Kenya. A Case Study of Youth Enterprise Funded Projects in Nairobi County.**

This study on Kenya's Youth Enterprise Development Fund reveals that training, financial, leadership, and internal control challenges hinder successful youth development project implementation in Nairobi County (**Kenya Makori, M., 2015**). Addressing these issues is crucial for optimizing the impact of the fund on sustainable youth development.

- **Harnessing the Benefit of Social Networking Sites for Intentional Social Action: Determinants and Challenges.**

This article investigates factors influencing the adoption of Social Networking Sites (SNSs) for intentional social action using the UTAUT model [1] (**Sanjeev Verma, 2015**). Findings indicate positive impacts, with effort expectancy as the strongest predictor. Surprisingly, performance expectancy shows

no significant relationship. The study highlights the ease of expression on SNSs, group clarity, and the influential role of social connections. It challenges conventional thinking on performance expectancy and expands on previous studies by examining novel roles of effort expectancy and facilitating conditions in the context of intentional social action on SNSs.

- **Influence of Talent Management on Organizational Growth**

The study on private hospitals in Nyeri County finds that while talent identification is positively related to organizational growth, its impact is insignificant (**Jane Mwanzi , 2Susan Wamitu, Michael Kiama, 2017**). However, the study emphasizes the crucial role of talent identification in effective talent management. Talent nurturing significantly contributes to organizational growth, while cultural diversity has a positive but insignificant effect. The workplace environment emerges as the most influential factor, significantly impacting growth. In conclusion, the study underscores the importance of talent management, including identification, nurturing, and a supportive work environment, for overall organizational growth and employee performance.

- **The Impact of Transformational Leadership on Turnover Intentions Directly and Through Talent Engagement in the Banking Sector of Twin Cities of Pakistan**

This study in the banking sector shows a negative link between transformational leadership and turnover intentions, mediated by organizational engagement but not job engagement (**Syed Haider Ali Shah et al., 2017**). Leaders should prioritize both dimensions of engagement, emphasizing the vital role of transformational leadership in reducing turnover intentions by fostering employee attachment to the organization.

- **Industry 4.0 in Management Studies: A Systematic Literature Review**

This paper looks at Industry 4.0, which involves advanced production and automation. It reviews existing research in simple terms, defines Industry 4.0, finds gaps, and suggests future research directions (**Michela Piccarozzi, Barbara Aquilani and Corrado Gatti, 2018**).The study helps both academics and entrepreneurs understand and deal with the complexities of Industry 4.0.

- **Harnessing knowledge networking for Global Capability Sourcing: the development imperative**

In today's global economy, talent acquisition is crucial for organizational survival. This editorial introduces "knowledge networking" and the Global Capability Sourcing model, utilizing information technology to access global talent pools (**Sajda Qureshi, 2022**). It addresses challenges in talent acquisition, highlighting the impact of skills commoditization on wages. Creative skills are emphasized for higher earning potential. The papers in this issue showcase innovations in talent pools and advocate for digital inclusion through cohesive ICT training programs to stimulate development. The broader theme underscores context-sensitive research and insights into fostering innovation within the development context.

- **Developing And Harnessing Historical Sensibility To Overcome The Influence Of Dominant Logics: A Pedagogical Model**

This research addresses criticisms of business schools for non-reflexive education, proposing a process for integrating a historical focus (**Andrew Cavanagh Glen Croy, 2022**).It introduces "historical sensibility" and identifies three graduate abilities: obtaining and evaluating historical information, critical analysis, and effective communication. Drawing on institutional logics, the study extends Ocasio et al.'s model to mitigate the influence of dominant logics. The research offers a pedagogical model for incorporating history in business schools, emphasizing students' historical sensibility development, but empirical testing is pending.

- **Harnessing knowledge networking for Global Capability Sourcing: the development imperative.**

In the global economy, talent acquisition is critical, facilitated by information technology for global sourcing. The editorial introduces knowledge networking and the Global Capability Sourcing model for accessing global talent (**Sajda Qureshi, 2022**). It underscores the impact of skill commoditization on wages, highlighting the importance of creative skills. The development imperative allows individuals to enhance skills and pursue opportunities in higher-wage regions. Papers in the issue showcase talent pool innovations and advocate for digital inclusion through ICT training, exploring innovations in the development context and providing insights into context-sensitive research.

Even with the large number of study papers, there remains a discernible knowledge vacuum about the relative importance of performance expectations and the predominance of effort expectancies. There hasn't been much research on this topic, but it's clear that students struggle to integrate management studies to their careers. This emphasizes the need for specialized training and development initiatives to close the current gap and address it.

**Research Question(s) & Methodology**

In this effort we wish to investigate the effect of management studies in nurturing youth talent. In other words, we investigate how management education contribute to the development of youth talent? Formally put we are investigating the following research questions.

- To investigate the correlation between perceptions of management studies held by individuals belonging to Generation Z and their impact on the enhancement of skill levels.
- To identify key independent variables that significantly influence the dependent variable of harnessing and developing youth talent.

The following are the formal null hypothesis (H0) and the alternate hypothesis relating to this study.

**Null Hypothesis (H0):** There is no significant correlation between Generation Z individuals' perceptions of management studies and their insights into enhancing skill levels.

**Alternative Hypothesis (H1):** There is a significant correlation between Generation Z individuals' perceptions of management studies and their insights into enhancing skill levels.

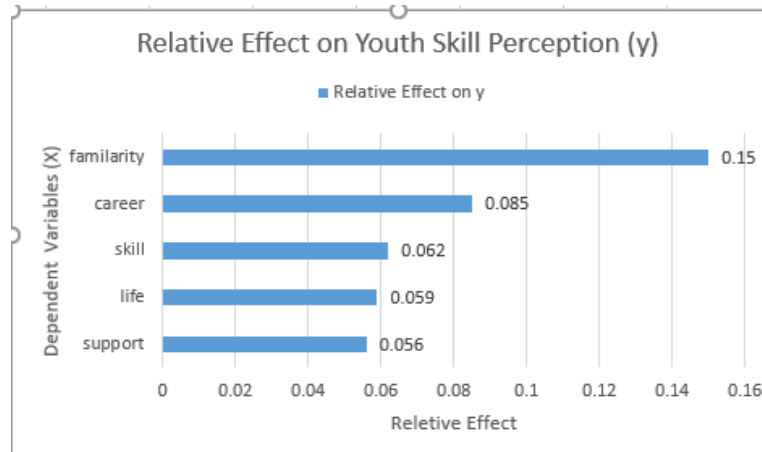
The research procedure deployed primary data collection through a variety of students from multiple business schools across India using regular Google form surveys. A total of 57 samples were collected. We used standard descriptive statistics methodologies for analysis of primary data. Finally, Random Forest (RF) Algorithm was used to find which independent variables are more important (relative feature importance) that effect the dependent variable of harnessing youth talent. The independent variables used in this study are familiarity, career, skill, life, and support. The following is the mapping of these independent variables with their interview question in the survey form that was used to collect the primary data.

**Data Analysis**

To analyse the combined effect of independent variables Skill, Familiarity, motivation, Career opportunities & support from management on the dependent variable Harnessing of youth talent Random Forests Classification algorithm is employed. This statistical technique is chosen due to the categorical nature of variables that were coded to numerical values using standard technique of one-hot encoding. The interview questions used in the survey relating to these variables are depicted in the Appendix-I.

The top five independent variables that has most effect on the dependent variable (Harnessing Youth Talent) are as given in the figure

**Figure 10: Relative Importance of Independent Variables Effecting the Dependent Variable**



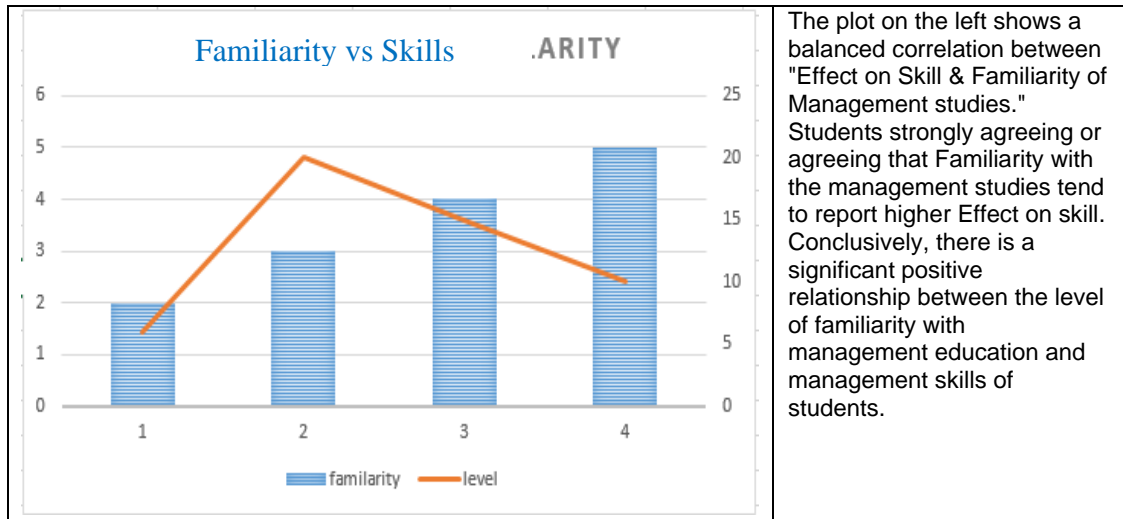
	Feature	Relative Importance by RF
1	familiarity	0.15
2	career	0.085
3	skill	0.062
4	life	0.059
5	support	0.56

However, the descriptive statistical analysis was used for a large number of independent variables & sub variables relating to the three independent variables of personalized recommendations, limited-time offers, and social proofs, below we are presenting the charts for only the five important independent variables given in the table of Figure 1.0. Below we are examining the important variables that effect customer satisfaction. The variables and the corresponding research questions used in the data collection survey form is given below:

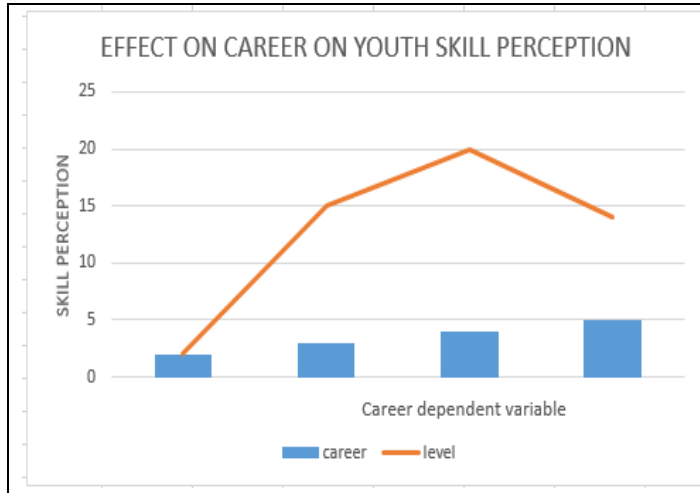
**Table 1: The top influencing variables of this study mapped with the survey questions**

Variable Ranking	Independent variable's abbreviation	The related research question in the data survey form
1	familiarity	Familiarity with the concept of Management studies
2	career	Career Opportunities Management offers can harness youth talent
3	skill	To what extent do you believe Management Studies contribute to enhancing youth talents?
4	life	Application of management studies in personal & professional life.
5	support	How would you rate the level of support and resources available for Management Studies to foster youth talent development.
6	<b>Harnessing youth talent (y)</b>	<b>dependent variable</b> – Have the skills or talents acquired through your studies in management been applied in either your professional or personal life

**Bivariate Analysis**

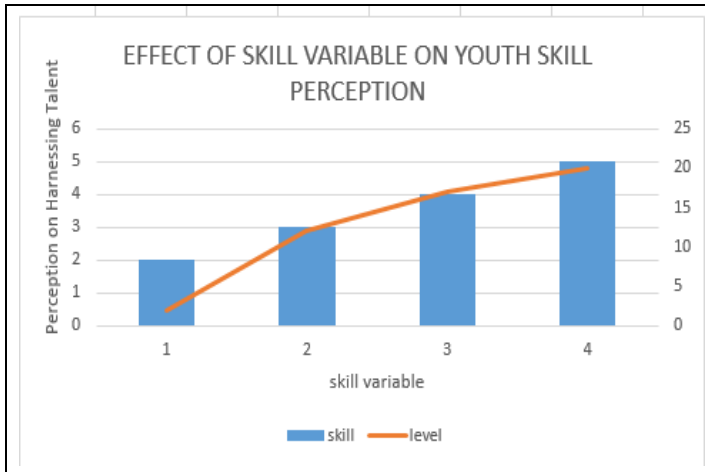


**Table 1.1: Descriptive Statistics for the independent variable – familiarity vs y**



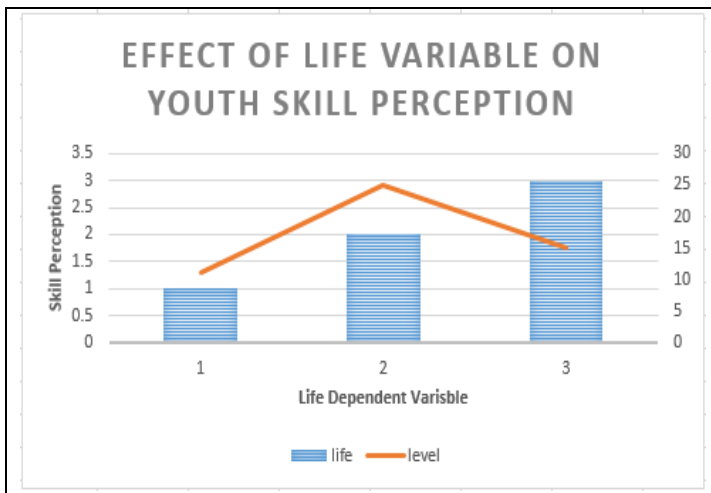
The plot on the left shows a balanced correlation between “career opportunities” & “skill perception.” Higher skill opportunities improve youth perception of gaining skills through management education. That makes us to conclude that management institution have to offer better job career opportunities for students to instil their belief in enhancing skills by the way of management education

**Table 1.2: Descriptive Statistics for the independent variable – career vs y**



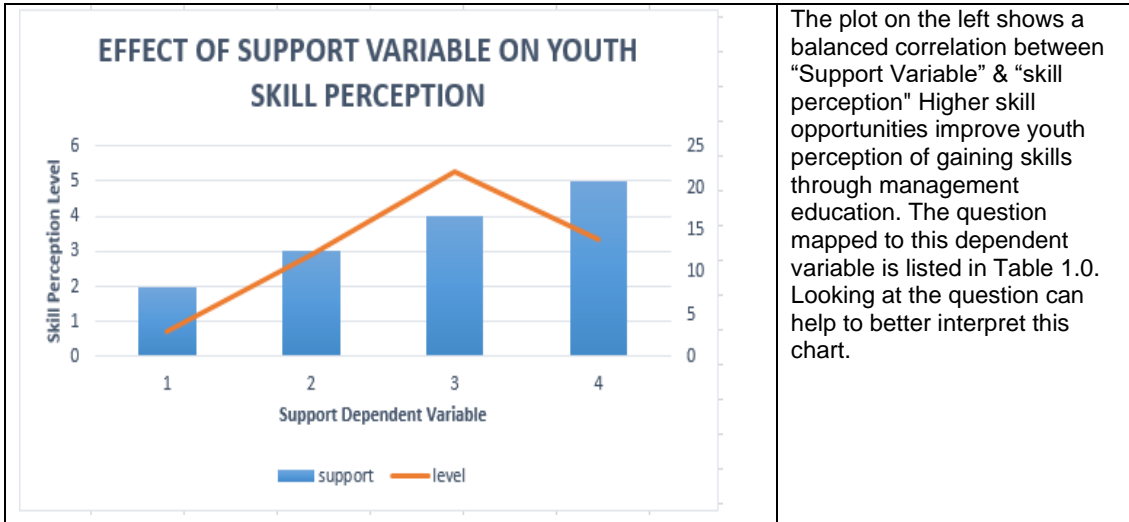
The plot on the left shows a balanced correlation between “Skill variable” & “Harnessing Talent” Higher skill opportunities improve youth perception of gaining skills through management education & harness the talent. Students high belief that management education can add to his or her life skills, consistently adds to management education perception, which is in accordance with the common reasoning.

**Table 1.3: Descriptive Statistics for the independent variable – skill vs y**



The plot on the left shows a balanced correlation between “Life variable” & “skill perception.” Higher skill opportunities improve youth perception of gaining skills through management education. The question mapped to this dependent variable is listed in Table 1.0. Looking at the question can help to better interpret this chart.

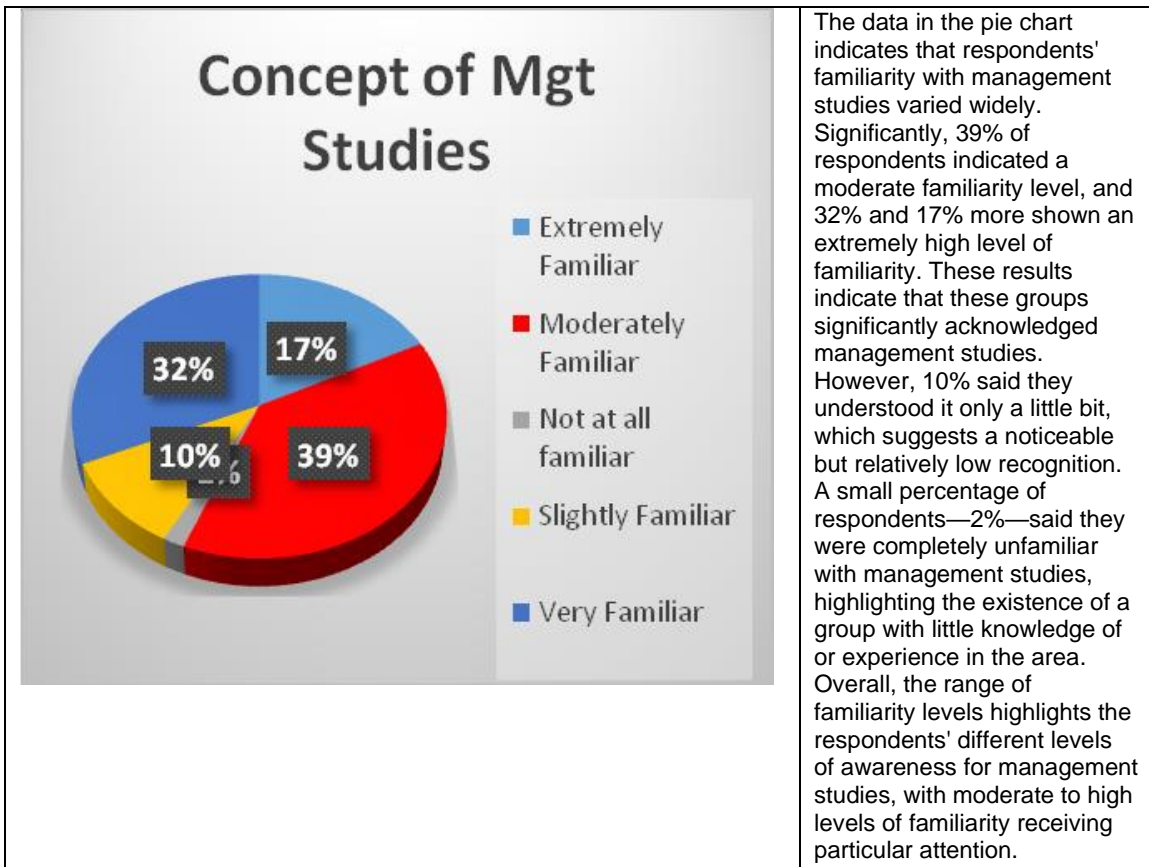
**Table 1.4: Descriptive Statistics for the independent variable – life vs y**



The plot on the left shows a balanced correlation between "Support Variable" & "skill perception" Higher skill opportunities improve youth perception of gaining skills through management education. The question mapped to this dependent variable is listed in Table 1.0. Looking at the question can help to better interpret this chart.

Table 1.5: Descriptive Statistics for the independent variable – support vs y

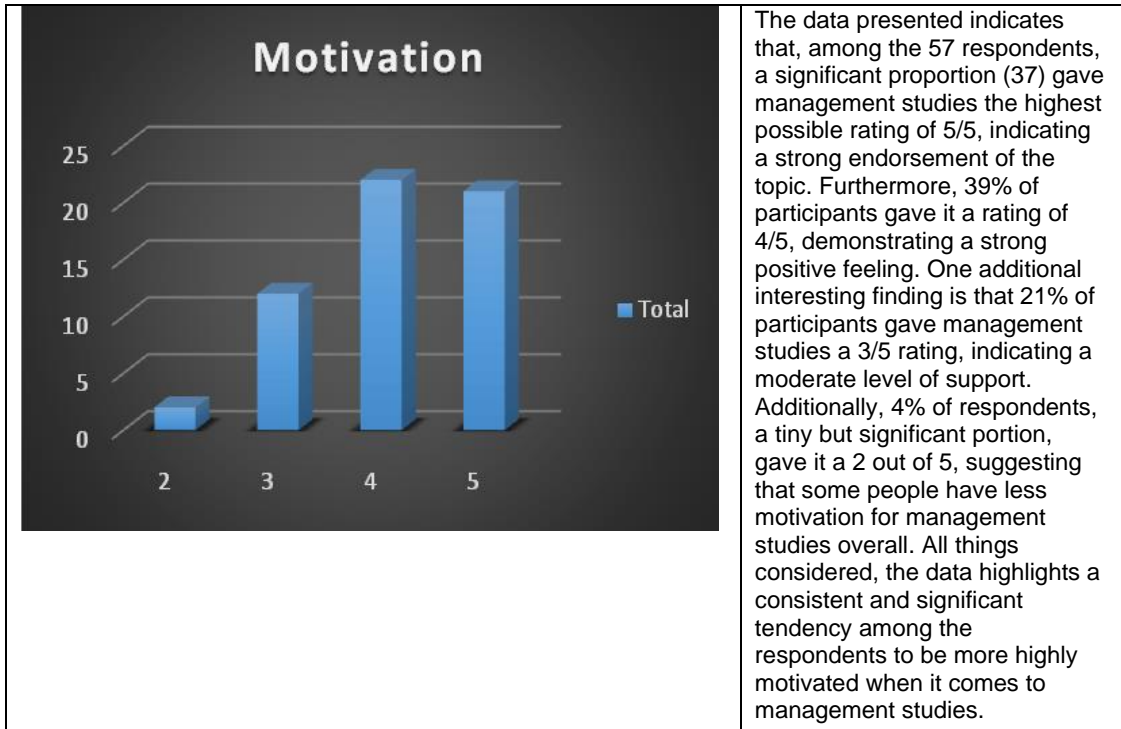
Univariate Analysis



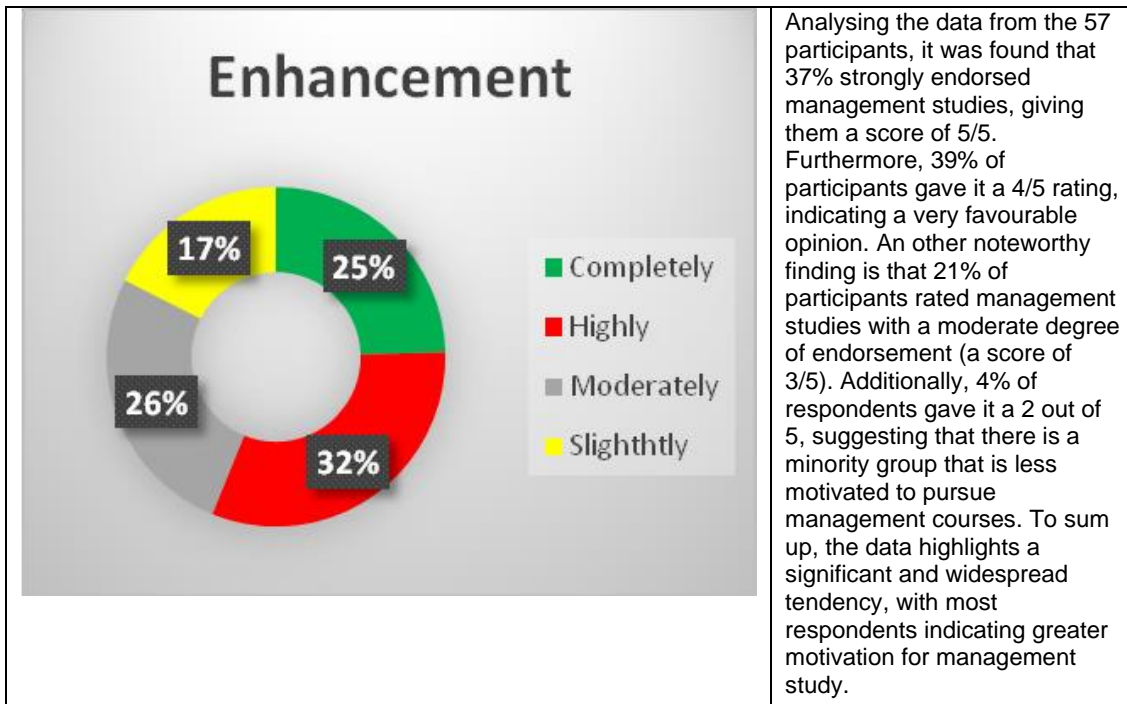
The data in the pie chart indicates that respondents' familiarity with management studies varied widely. Significantly, 39% of respondents indicated a moderate familiarity level, and 32% and 17% more shown an extremely high level of familiarity. These results indicate that these groups significantly acknowledged management studies. However, 10% said they understood it only a little bit, which suggests a noticeable but relatively low recognition. A small percentage of respondents—2%—said they were completely unfamiliar with management studies, highlighting the existence of a group with little knowledge of or experience in the area. Overall, the range of familiarity levels highlights the respondents' different levels of awareness for management studies, with moderate to high levels of familiarity receiving particular attention.

Table 1.6: Familiarity with the concept of Management studies

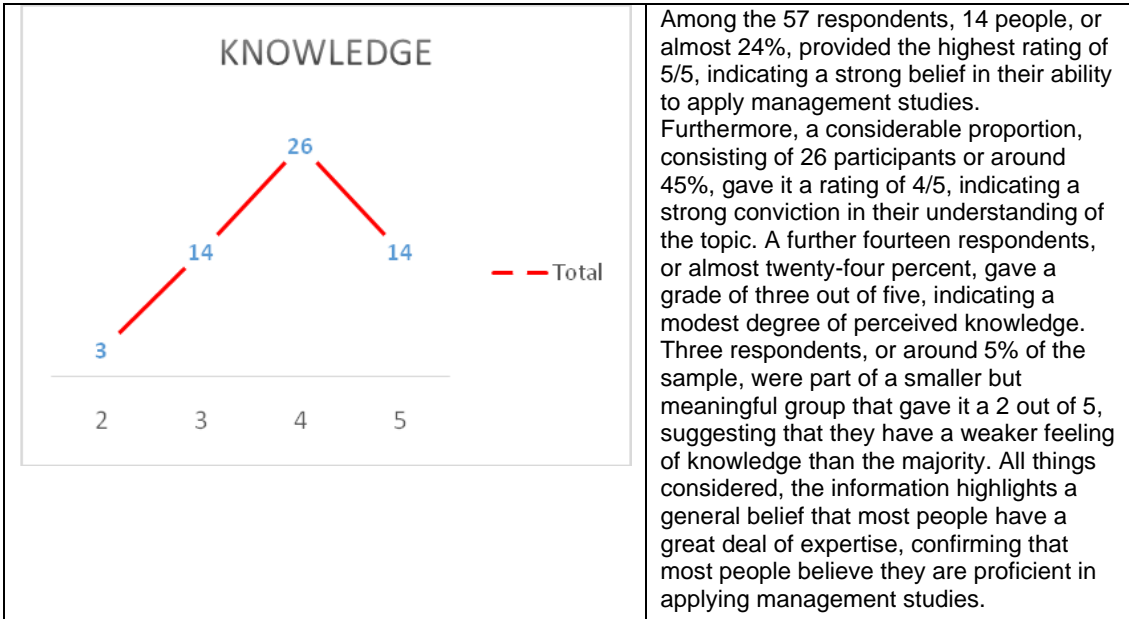




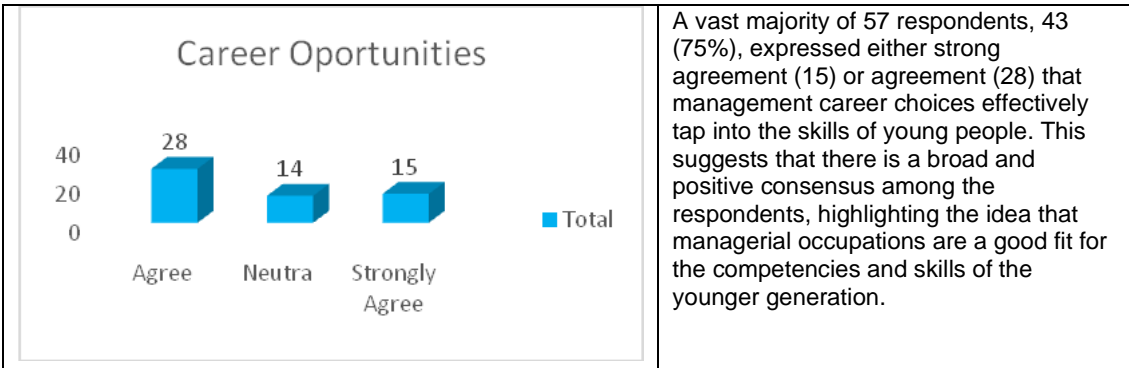
**Table 1.7: Level of Motivation to undertake Management studies**



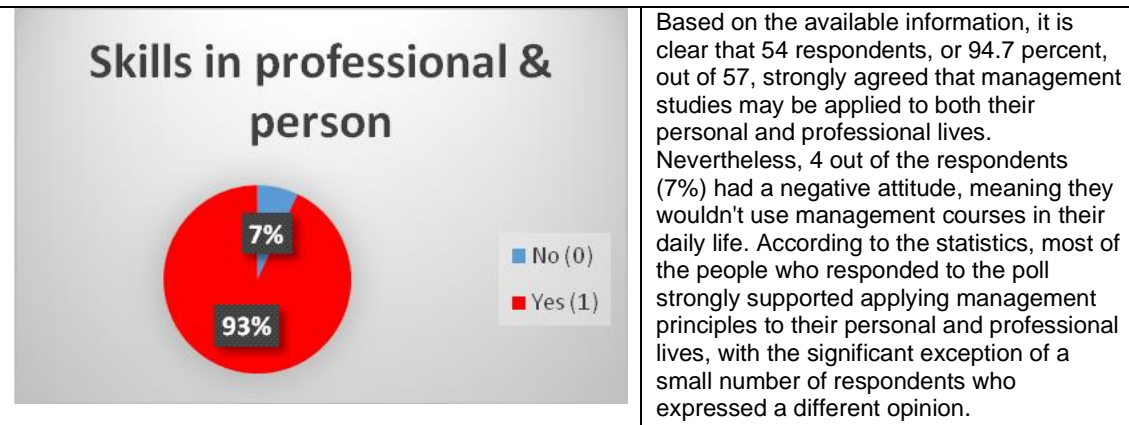
**Table 1.8: Contribution of Management studies in enhancing the youth talent**



**Table1.9: How knowledgeable do you feel about the application of Management Studies (5-1)**



**Table 1.10: Career Opportunities Management offers can harness youth talent**



**Table 1.11: Application of management studies in personal & professional life.**

### Major Findings

- The following are the significant findings based on the univariate, bivariate, and finding feature importance by Random Forests Algorithm provided above.
- There was a good degree of concordance between the respondents' reported impact on their abilities and their familiarity with management education. Pupils who highly agree or agree that they are familiar with management courses generally think that this will have a more positive effect on their abilities.
- Positive perceptions of skill learning are associated with increased perceived skill opportunities via management education. This suggests that more job opportunities are necessary to build trust in the skills that can be developed through management education.
- Increased chances for skill development aid in the efficient use of talent and enhance youth perceptions of the value of management education in skill acquisition.
- Young people who have more possibilities to acquire skills view management education as a more favorable way to do so. A closer examination of the specific question linked to this variable will yield further details on the kind of relationship.

### Recommendations

- Develop and implement programs to enhance familiarity with management studies, targeting the 10% of respondents with limited understanding and the 2% who are completely unfamiliar.
- Strengthen initiatives that improve career opportunities for individuals pursuing management studies. Collaborate with industry partners to provide internships, job placement programs, and career guidance to enhance job prospects.
- Investigate and address concerns raised by the minority who feel that management studies is not important for grooming youth talent. Conduct targeted surveys or focus group discussions to understand their perspectives and implement changes or enhancements based on their feedback.
- Establish a continuous monitoring system to track the effectiveness of recommendations and make adaptive changes as needed. Regularly assess the impact of familiarity programs, career initiatives, talent development, and support systems to ensure ongoing improvement.
- Increased skill opportunities, combined with support, increase young perceptions of learning skills through management education. To have a more sophisticated understanding, look into the particular question that is mapped to this variable.
- A significant 39% indicate a moderate level of knowledge, whilst 32% and 17% demonstrate an exceptionally high level of familiarity, suggesting broad recognition. But 10% just know a little, and 2% don't know anything at all, which shows that, for certain responders, awareness and education are necessary.
- The majority believed that management studies are important, but a minority believes that management courses are not necessary for the development of young talent.

### Conclusion

In conclusion, the data emphasizes the many perspectives on management studies. In order to address different levels of familiarity and contribute to effective talent harnessing initiatives, perceived skill opportunities—especially through enhanced career prospects—play a crucial role in shaping positive skill perceptions. Emphasizing targeted programs for those with limited understanding or complete unfamiliarity is essential. Enhancing employment prospects and fostering trust in skill upgrading via management education require collaboration with industry partners.

A more inclusive educational strategy that emphasizes increasing familiarity, bolstering career options, and resolving issues while being directed by ongoing monitoring and adaptation is ensured by addressing concerns through targeted surveys. By putting these strategies into practice, a responsive learning environment is created, allowing management education to be in line with the varied requirements and perspectives of young people and resulting in significant talent development and career advancement.

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## Annexure

The below questionnaire have been utilised to collect the data from various students in our survey.

- 1) What is your age group?
  - a) 20 to 30
  - b) 31 to 40
  - c) 41 to 50
- 2) Gender
  - a) Male
  - b) Female
  - c) Prefer not to say
- 3) Which region of India do you currently reside in ?
  - a) Northern state
  - b) Southern state
  - c) Eastern state
  - d) Western State
- 4) How familiar are you with the concept of Management Studies?
  - a) Not at all Familiar
  - b) Very Familiar

- c) Slightly familiar
  - d) Very Familiar
  - e) Extremely familiar
- 5) On a scale of 1 to 5, how beneficial do you think Management Studies are for harnessing youth talent?
- a) 5
  - b) 4
  - c) 3
  - d) 2
  - e) 1
- 6) What is your level of motivation to undertake Management Studies in order to utilize your skills?
- a) 5
  - b) 4
  - c) 3
  - d) 2
  - e) 1
- 7) To what extent do you believe Management Studies contribute to enhancing youth talents?
- a) Not at all
  - b) Slightly
  - c) Moderately
  - d) Highly
  - e) Completely
- 8) How important do you perceive Management Studies in grooming the talents of the younger generation?
- a) Not at all important
  - b) Slightly Important
  - c) Moderately Important
  - d) Very Important
  - e) Extremely Important
- 9) How likely are you to recommend Management Studies as a means to harness youth talent to others?
- a) Very Unlikely
  - b) Unlikely
  - c) Neutral
  - d) Likely
  - e) Very Likely
- 10) On a scale of 1 to 5, how knowledgeable do you feel about the application of Management Studies in nurturing youth talent?
- a) 5
  - b) 4
  - c) 3
  - d) 2
  - e) 1

- 11) How would you rate the level of support and resources available for Management Studies to foster youth talent development?
- a) 5
  - b) 4
  - c) 3
  - d) 2
  - e) 1
- 12) The career opportunities that Management Studies can offer to harnessing the youth talent?
- a) Strongly Agree
  - b) Agree
  - c) Neutral
  - d) Disagree
  - e) Strongly disagree
- 13) Have the skills or talents acquired through your studies in management been applied in either your professional or personal life?
- a) YES
  - b) NO



## E-LEARNING QUALITY RESEARCH: A BIBLIOMETRIC ANALYSIS

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Dr. Harpreet Singh\*  
Abhishek Saini\*\*

### ABSTRACT

*The primary objective of this research attempt is to undertake a thorough investigation of the e-learning research domain. This is accomplished through a bibliometric analysis, which will encompass a total of 216 scholarly publications sourced from the Scopus database. The selected timeframe for this analysis spans from the year 2001 to 2023. The study seeks to emphasise the analysis of published papers that investigate the quality of e-learning and to identify the research issues that researchers have been focusing on in recent years. Additionally, it attempts to assess the contribution of Indian researchers in this field. A total of 249 previous studies were initially collected from the Scopus database using "e-learning quality" as a keyword, covering the period from 2001 to 2023. Following the application of certain criteria, a total of 216 studies were chosen for bibliometrics study. The chosen publications were utilised to quantify bibliometric variables and assess the research efforts on the quality of e-learning. The data were obtained using Bibliometrics, a R programme used for bibliometric and co-citation analysis. The co-occurrence of the terms was also analysed using VOSviewer. The findings emphasise the patterns in publications, the leading authors and their nations, the most frequently referenced works, the keywords, and the journals that contribute the most to the study area. The data revealed that China, Indonesia, Saudi Arabia, and India are the most prolific nations in the field of e-learning. AlmsyahDp, Kazaine I, and Koh Joh are the most three prominent authors in the field. The journal title CEUR workshop proceedings, has published the maximum number of articles (6) on the topic of e-learning quality.*

**KEYWORDS:** *Bibliometrics, e-Learning, e-Learning Quality, Higher Education.*

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### Introduction

The rapid growth of ICT in recent years has been a driving force behind the expansion of e-learning and the rise of smart learning environments (SLEs) (Alajmi et al., 2020). According to the ILRT at Bristol University (Tamin, 2013), e-learning is the process of enhancing and facilitating learning, instruction, and assessment through the use of electronic technology. Purbo and Hartanto (2002) state that this strategy requires a network to connect people. They describe e-learning as all internet-based technologies used to improve education. In 2010, the World Bank found a large gap between education and skills. The survey found that 80% of organisations had difficulty hiring managers, and 60% had difficulty hiring professionals. The survey also found that only 44% of English, 41% of leadership, 36% of computing, 35% of cooperation, 33% of higher-order thinking skills, and 33% communication were mastered. Furthermore, the corporation considers 18% of practical and 18% of theoretical knowledge relevant to their job duties. By reviewing this data, it becomes clear that education has not properly adopted current technology. Thus, learning, innovation, technology and information media abilities have suffered.

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Educational institutions must offer e-learning due to COVID-19 (Dhawan, 2020; Hoq, 2020). Certain institutions may need to improve their systems. Different people will need to set up systems to instruct their homebound students online. Electronic learning (e-learning) uses modern multimedia Internet technology to increase learning quality and experience. It achieves this by providing learners with quick access to information and services and facilitating remote collaboration. E-learning has the potential to improve education. However, creating e-learning materials is a complicated process that takes time and effort. Quality of e-learning studies will be compared in this research. The proposed research will map and cluster using the VOS viewer and RStudio. Distance (d-learning), Mobile (m-learning), online learning, onlinetraining, remotedelearning, and digital learning are all terms for e-learning. However, Basak et al. (2018) explain the differences between e-learning, m-learning, and d-learning. Moore et al. (2011) also distinguish online learning, e-learning, and distance learning. Huynh et al. (2020) report an uptrend in e-learning scientific and professional publications.

Educators use effectiveness to change students' learning capacities and attitudes, helping them learn easily (Suyanto and Jihad, 2013). Effective teaching and learning require ongoing improvement to achieve their goals. Educators must use instructional approaches that help students understand the material to maximise learning outcomes and minimise time and energy use.

Research on e-learning has demonstrated its multidisciplinary nature, integrating from fields such as sociology, psychology, computer science, education, and management (Cheng et al., 2014). E-learning researchers have different academic backgrounds and research in many fields. Both unfamiliar and experienced researchers must stay abreast of current research trends, top journals for publications within their field. Thematic overviews of linked studies are needed to understand this broad and diverse study topic. A bibliometric approach was used to examine relevant research papers from 2001 to 2023 so as to identify the field's main research themes and influential entities.

### **Related Work**

Literature reviews are essential to academic writing, especially in e-learning quality, as they analyse previous scholarly publications. Bibliometric analysis is useful for quantifying research or scientific production in a certain subject across time (Chen, Yu, Cheng, & Hao, 2019). Existing bibliometric studies have studied many research topics. These studies have clarified the status and trends of significant scientific literature and their developmental patterns (Chen, Lun, Yan, Hao, & Weng, 2019). A bibliometric assessment of 3914 relevant papers from the last 20 years examined classroom dialogues (Song, Chen, Hao, Liu, & Lan, 2019). The analysis examined prolific authors, paper and citation trends, affiliations and journals, scientific collaboration, geographical distributions, and research theme evolution. According to Conole and Oliver (2006), e-learning is an emerging study subject due to its rising scientific community and verifiable scientific production. They found expanding knowledge areas in this subject. A number of researchers have studied e-learning quality research fronts. Shih et al. (2008) reviewed five publications. Additionally, Maurer and Khan (2010) reviewed five journals and two conference proceedings. Chiang et al. (2010) examined seven journals' thematic links with other fields of study in a more accurate manner. In another analysis, Hung (2012) identified category research fronts from 689 articles. In contrast, Tibana-Herrera et al. (2017) used bibliometric analysis and visualisation tools to analyse e-learning. They found 218 scientific papers with substantial relationships in bibliometric measures like citation, co-citation, and coupling. Between 2003 and 2015, 34,345 papers were published, including 137 conference proceedings and 81 journal articles. A few literature reviews on e-learning quality topics were conducted, including Cheok et al. (2015) on school instructors' satisfaction with e-learning, Koch et al. (2014) on the role of the nurse educator in e-learning, and Nortvig et al. (2018) on the variables affecting blended learning and e-learning learning outcomes, student satisfaction, and engagement. Additionally, meta-analyses of 324 papers on workplace e-learning published in academic journals and conference proceedings from 2000 to 2012 (Hung et al., 2012) and 689 journal articles and proceedings collected from the Science Citation Index from 2000 to 2008 by Lou et al. (2006) were also published.

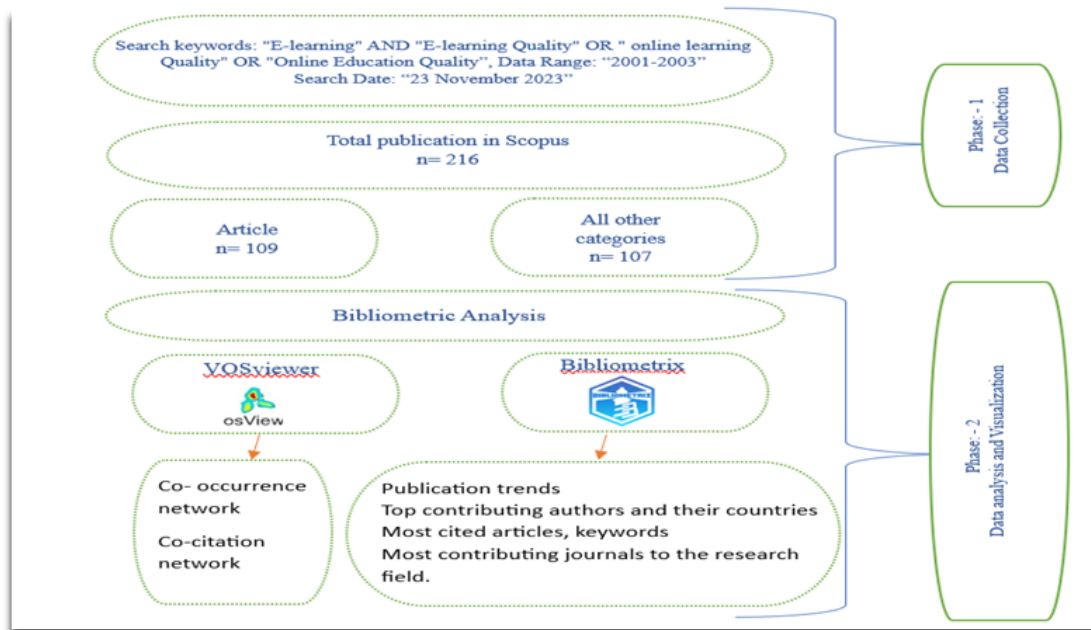
### **Research Methodology**

Bibliometric analysis, also known as scientometrics, is a research evaluation methodology that involves the examination of various literature sources. The body of literature on the subject suggests that Ellegaard and Wallin (2015) have proposed an alternative method for performing bibliometric analysis. The bibliometric method is a well-established approach used in the field of research evaluation and analysis. It involves the use of statistical techniques to measure and assess the academic literature. This



method uses quantitative analysis to demonstrate scientific publications' effects, productivity, and collaboration tendencies. Bibliometric mapping can improve scientific understanding and knowledge sharing. This method simplifies information processing by turning published metadata into maps or visualisations, providing useful insights. Keyword visualisation can help identify research themes or clusters in a discipline. Additionally, mapping author connections shows a journal's geographic coverage, while mapping institutional and multinational collaborations contributes to recognising emerging technologies. According to Tanudjaja and Kow (2018), these instances demonstrate the value of bibliometric mapping in research.

The publishing timeframe was 2001 to 2023 when searching for literature reviews of journal articles, conference papers, books, reviews, and book chapters, retractions, and reviewed documents. Using keywords like "e-learning" AND "e-learning quality" OR "online learning quality" OR "online education quality," the search was conducted based on journal content and topic relevancy. Searches were conducted using Scopus database. After collecting relevant papers, past research is classified by its relevance to e-learning quality. Previous studies from Scopus database between 2001 to 2023 exist on searching for documents by publication year, but the most current publications will be prioritised as they represent the latest studies. After searching, 216 previous studies were found to be relevant to the topic. These studies were analysed using Vos viewer and RStudio. Additionally, these journals facilitate study discussions and comparisons based on topic and relevance. The Vos viewer and RStudio software results were used to assess the grouped journals' explanations and linkages. The analysis use journals, countries, authors, publications, citations, and keywords. The work flowchart is depicted in fig.1



**Fig. 1: Data visualisation, analysis and collecting flowchart**

### Research Questions

The study attempts to answer the following questions:

- How is the growth of e-learning-related document publication in reputed journals?
- How is the evolution of e-learning research?
- What documents are most frequently cited?
- Who is the author of the most frequently cited documents?

### Data Analysis

Table 1 was created using R's biblioshiny package containing primary study data. The data comes from 168 sources, including journals, books, and other relevant publications.

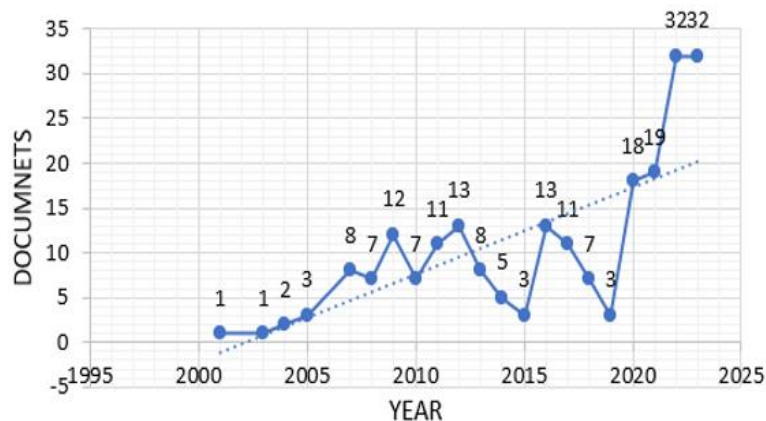
**Table 1: Summary of the Bibliometrics Study**

Description	Results
<b>MAIN INFORMATION ABOUT DATA</b>	
Timespan	2001:2023
Sources (Journals, Books, etc)	168
Documents	216
Annual Growth Rate %	17.06
Document Average Age	6.38
Average citations per doc	10.84
References	6966
<b>DOCUMENT CONTENTS</b>	
Keywords Plus (ID)	880
Author's Keywords (DE)	584
<b>AUTHORS</b>	
Authors	597
Authors of single-authored docs	46
<b>AUTHORS COLLABORATION</b>	
Single-authored docs	48
Co-Authors per Doc	2.98
International co-authorships %	18.52
<b>DOCUMENT TYPES</b>	
article	109
book	2
book chapter	19
conference paper	76
conference review	3
retracted	1
review	6

Source: RStudio

The dataset has 216 documents, and the dataset grew 17.06% annually. The average document age is 6.38 years. An average document has 10.84 citations with 6966 references in the dataset. There are 880 Keywords Plus (ID) and 584 Author's Keywords. The dataset has 597 distinct authors. There are 46 authors of single-authored documents and from author collaboration, there are 48 single-authored documents. Ninety two percent of authors had multi-authored publications, compared to 8 % of the total who had single-authored documents (48). There are 2.98 co-authors on average for each document. Collaborations include 18.52% of international co-authorships. The collection of documents includes 109 articles, 2 books, 19 book chapters, 76 conference papers, 3 conference reviews, 1 retracted document, and 6 reviews. This information covers the dataset's time coverage, sources, document attributes, authorship, collaboration patterns, and document types.

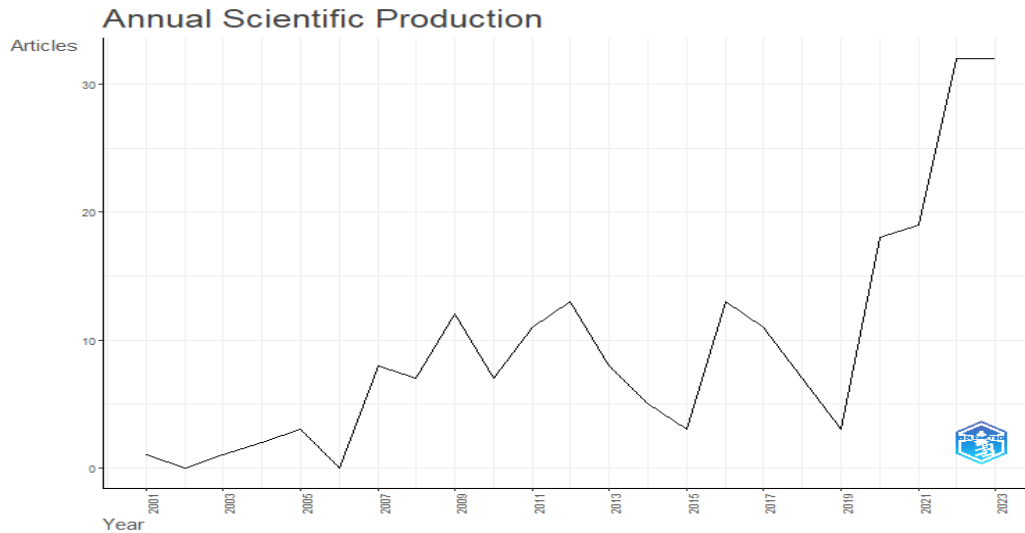
- **Publication patterns in the area of e-learning quality**

**Fig. 2: Publication Patterns**

Source: Authors Calculation

Figure 2 illustrates the annual statistics for e-learning quality research publishing from 2001 to 2023, showing a rising trend. Scopus e-learning research was published in the British Educational Research Journal in 2001. The investigated period exhibited a 17.06% annual publishing increase. From 2001 to 2023, the quantity of documents increased annually, but the number of studies generated stayed constant between 2001 and 2003 at 1 and between 2022 and 2023 at 32 respectively. Both 2021 and 2023 had the same number of studies. Although e-learning is a new topic, but researchers are studying it extensively.

- **Annual Scientific Production**



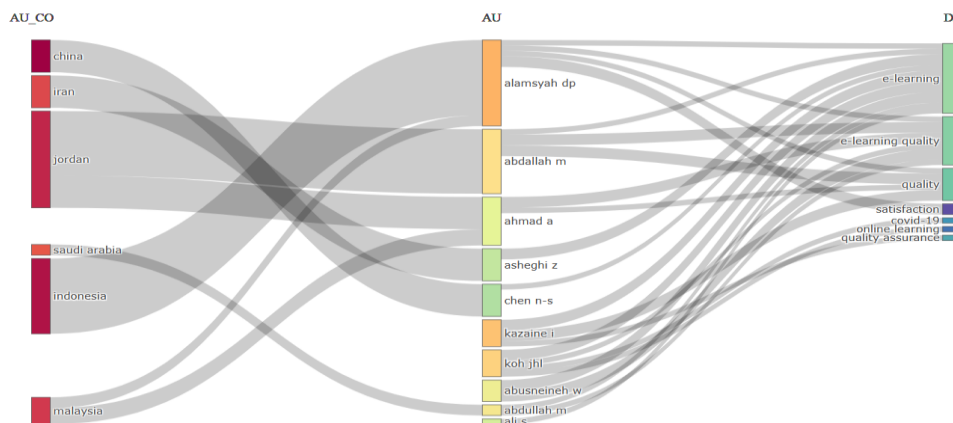
**Fig. 3: Annual Scientific Production**

Source: RStudio results

The growth rate of scientific production is 9.40% every year. Figure 3 shows that there was relatively little annual scientific production in the first year. An upward trend in the yearly production of scientific research was noted after 2019.

- **Three fields plot**

**Figure 4: Shows how thematic evolution analysis helps estimate field patterns, understand**



**Fig. 4**

Source: RStudio results

development direction, and visualise field growth. Another helpful component of bibliometrics is plotting a Sankey diagram, also known as a Sankey learning diffluence diagram (see Figure 4). Sankey diagrams are a type of flowchart. It is possible to view several properties at once. Figure 4's Sankey Diagram places authors in the middle, keywords on the right, and author country on the left. The Sankey diagram's nodes' sizes reflect the theme's keywords. Connecting themes from adjoining study time zones shows consistency in time between research subjects. Colours and width make the line visually appealing. Breadth usually shows the number of keywords exchanged. More overlap between subjects means a thicker line. Colour helps distinguish study themes. E-learning quality keywords showed common context, according to three-fold plots and keyword analysis.

• **Source**

**Table 2 Publications with the highest relevance, sorted by publication number**

	Journal	Number of Documents
1	CEUR WORKSHOP PROCEEDINGS	6
2	QUALITY ASSURANCE IN EDUCATION	5
3	SUSTAINABILITY (SWITZERLAND)	5
4	ACM INTERNATIONAL CONFERENCE PROCEEDING	4
5	EDUCATIONAL TECHNOLOGY AND SOCIETY	4
6	ELECTRONIC JOURNALS OF E-LEARNING	4
7	INTERNATIONAL REVIEW OF RESEARCH IN OPEN AND DISTANCE LEARNING	4
8	INTERNATIONAL JOURNAL OF EMERGING TECHNOLOGIES IN LEARNING	3
9	LECTURE NOTES ON DATA ENGINEERING AND COMMUNICATIONS TECHNOLOGIES	3
10	INTERNATIONAL CONFERENCE ON CYBER MANAGEMENT AND ENGINEERING, CYMAEN 2023	3

Source: RStudio

**Table 3: Source local impact based on journal classification**

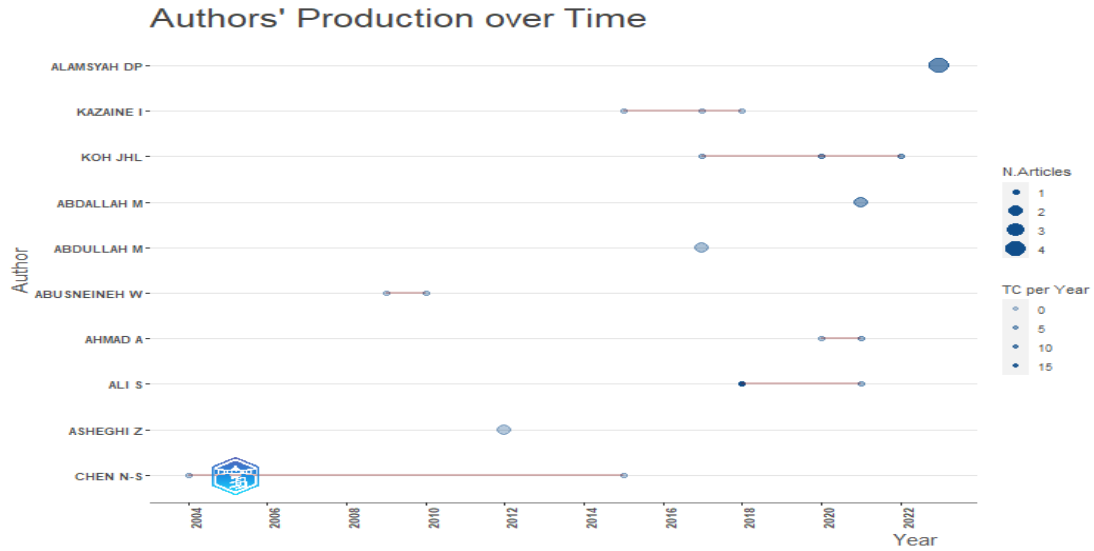
Source	h_Index	g_Index	Citation	Start Year
QUALITY ASSURANCE IN EDUCATION	5	5	123	2009
INTERNATIONAL REVIEW OF RESEARCH IN OPEN AND DISTANCE LEARNING	4	4	147	2011
EDUCATIONAL TECHNOLOGY AND SOCIETY	3	4	88	2007
INTERNATIONAL JOURNAL OF EMERGING TECHNOLOGIES IN LEARNING	3	3	28	2020
SUSTAINABILITY (SWITZERLAND)	3	5	32	2021
2023 INTERNATIONAL CONFERENCE ON CYBER MANAGEMENT AND ENGINEERING, CYMAEN 2023	2	2	9	2023
AUSTRALASIAN JOURNAL OF EDUCATIONAL TECHNOLOGY	2	2	37	2017
BRITISH JOURNAL OF EDUCATIONAL TECHNOLOGY	2	2	121	2018
CAMPUS-WIDE INFORMATION SYSTEMS	2	2	29	2008
COMPUTERS AND EDUCATION	2	2	295	2011

Source: RStudio

Between 2001 and 2023, 216 studies were published. The CEUR workshop proceedings, Quality assurance in education, and sustainability (Switzerland) have the most number of papers. The CEUR workshop proceedings contain six of the most published e-learning quality documents. Tables 2 and 3 show journal classification, article count, and leading journals. The H index measures journal citation impact and productivity. Table 3 shows that "Quality Assurance in Education" has the highest H index and "Computers and Education" has the greatest citations (295).

• **Authors**

**The authors' productiveness**



**Fig. 5: Authors Productiveness**

Source: RStudio results

Figure 5 shows the most productive e-learning-quality authors. The top authors are KohJhl, Kazaine I, and Alamsyah DP. Ali S. has 105 citations, the most of any author. The primary authors in this field are ALI S and Alamsyah DP. The larger and darker circle shows annual publications and citations. Figure 5 shows darker areas with more citations and shows authors' annual publications and citation productivity plotted over time.

• **Countries**

**Table 4: Corresponding authors' countries and scientific production**

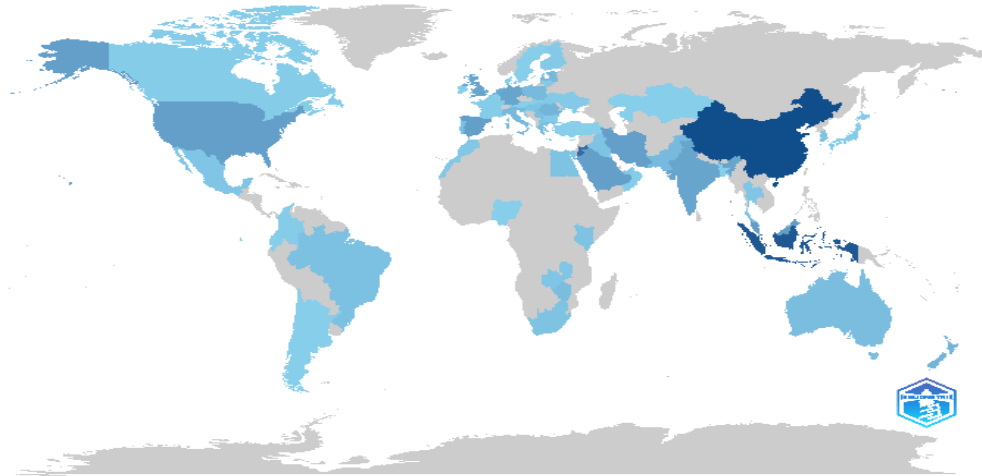
Country	Publications (SCP + MCP)	frequency	Single Country Publication (SCP)	Multiple Country Publication (MCP)	MCP Ratio
CHINA	27	0.125	21	6	0.222
INDONESIA	8	0.037	5	3	0.375
SAUDI ARBIA	7	0.032	6	1	0.143
INDIA	5	0.023	5	0	0.000
JORDAN	5	0.023	4	1	0.200
MALAYSIA	5	0.023	5	0	0.00
NEW ZEALAND	5	0.023	4	1	0.200
GERMANY	4	0.019	3	1	0.250
LATVIA	4	0.019	4	0	0.000
IRAN	3	0.014	3	0	0.000

Source: RStudio results

The majority of contributors to e-learning quality are from developing nations. The majority of publications were done in China with the number of 27. Indonesia and Saudi Arabia follow with eight and seven publications, respectively. The top 10 countries by publication frequency are represented in Table 4. This analysis summarises research and collaborative communities. Authors and countries are considered analytical units. China has published the most single- and multi-country publications. India and Malaysia had similar results with five papers, five single-country publications, and an identical MCPratio. The most prominent countries in the scientific production to the relative field are China, Indonesia, Saudi Arabia and India.

- **Country-Wise Scientific Production**

### Country Scientific Production



**Fig. 6**

Source: Created in RStudio using "Biblioshiny"

The country's scientific output is illustrated in Figure 6, generated with RStudio and "Biblioshiny." Blue density denotes distinct productivity rates. High productivity is represented by dark blue, whereas grey suggests no publications (Fusco et al. 2020).

- **Word map of Keywords**

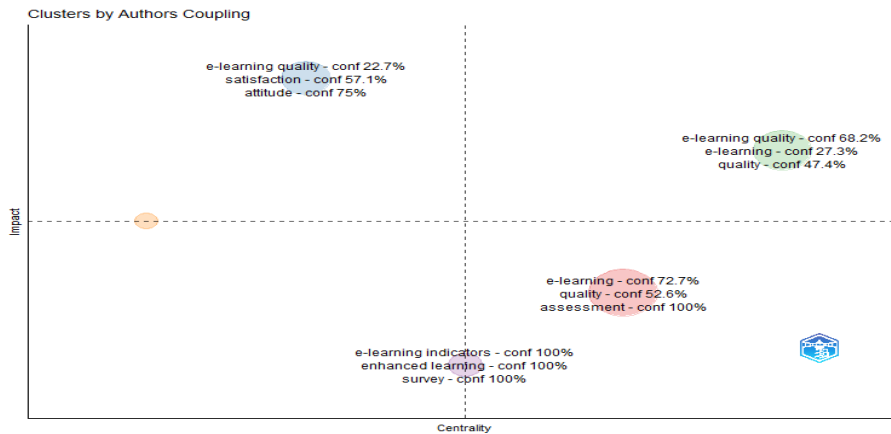


**Fig. 7: Map of Keywords**

Source: RStudio results

There are 94 instances of the keyword "e-learning," compared to 8 for online education and 8 for online learning. Higher education, e-learning, and e-learning quality are the most frequent keywords. It was found that e-learning and e-learning quality are the most popular keywords in the recent study sectors. Figure 7 shows that the selected field includes the most popular keywords, such as COVID-19, satisfaction, e-learning quality, and online education, which affect e-learning quality analysis.

**The authors' keywords are used to evaluate cluster coupling**

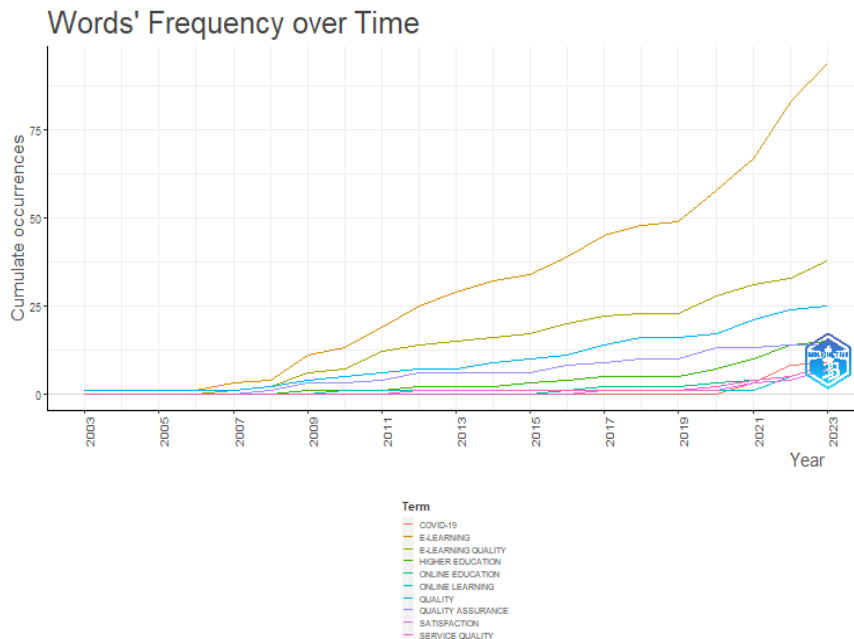


**Fig. 8: Cluster Coupling**

Source: RStudio

Density indicates the degree of network strength and development. Figure 8 depicts a two-dimensional keyword cluster analysis. Figure 8 shows how theme classification and mapping are essential: The primary themes are in the upper-right corner, the fundamental themes in the bottom right, the emerging or vanishing themes in the lower left, and the highly specialised or niche themes in the top left (Aria and Cuccurullo 2017). The coupling map created four clusters of results identified by the authors' keywords using the effect measure of global citation score and labelling by the authors' keywords using 250 units, 5 frequencies per 1000 units, 3 labels per cluster, and 0.3 label sizes. The largest impact and centrality are e-learning quality, e-learning, and quality. It shows that e-learning quality, e-learning, and satisfaction are the major concerns.

**Using hierarchical clustering to create a keywords dendrogram**

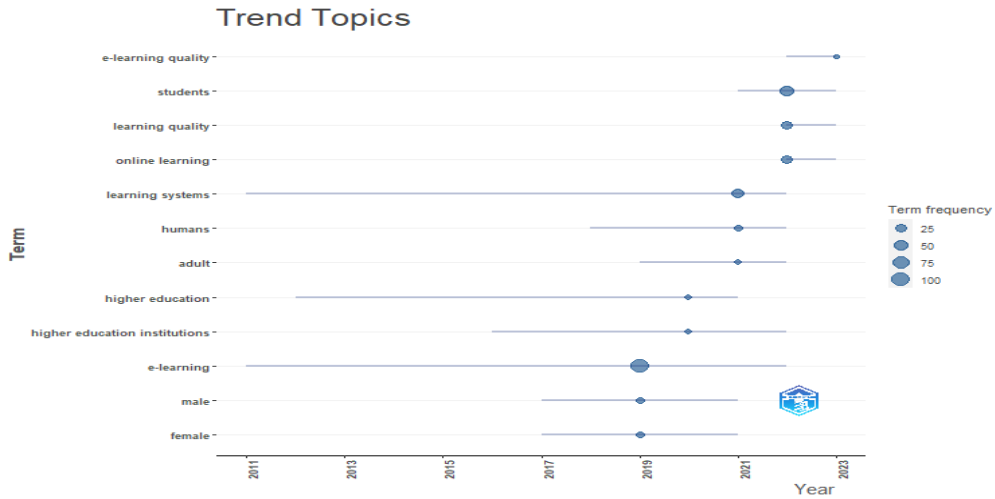


**Fig. 9: Keywords Dendrogram**

Source: R studio

According to Figure 9, e-learning and e-learning quality have been popular topics since 2009, indicating that scholars and researchers are primarily interested in those terms. The next most popular keywords throughout those years were quality and quality assurance, which grew since the quality of e-learning has a significant influence on the higher education sector.

- **Trending Topics**

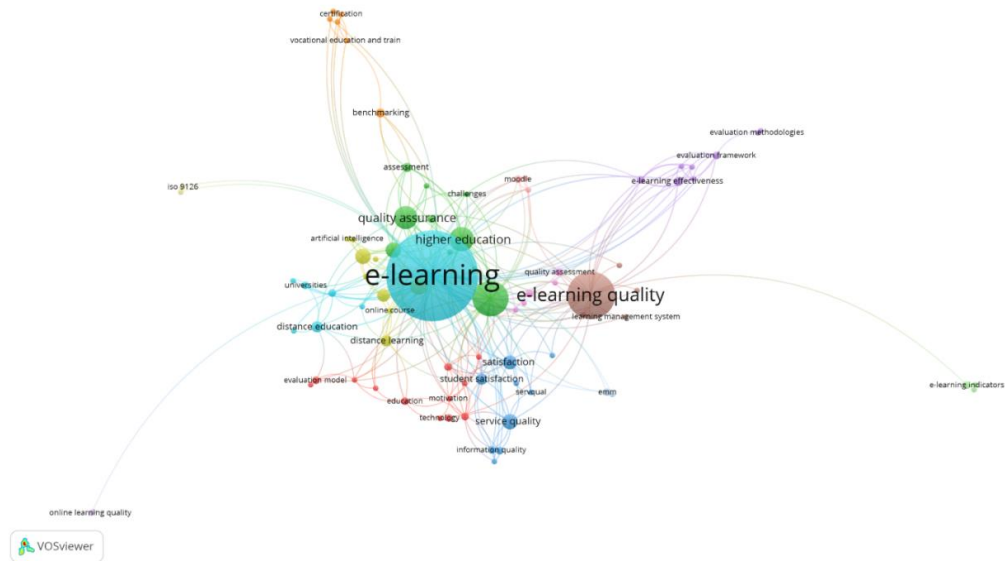


**Fig. 10: Trend topics**

Source: RStudio results

In 2011, e-learning and learning systems dominated the discussion at the time. Then, from 2011 to 2019, the areas that were most talked about were adult, male, female, higher education institutions, and higher education. Topics concerning students, learning quality, and e-learning quality attained popularity in 2021 and 2022.

- **Authorkeywordco-occurrence**



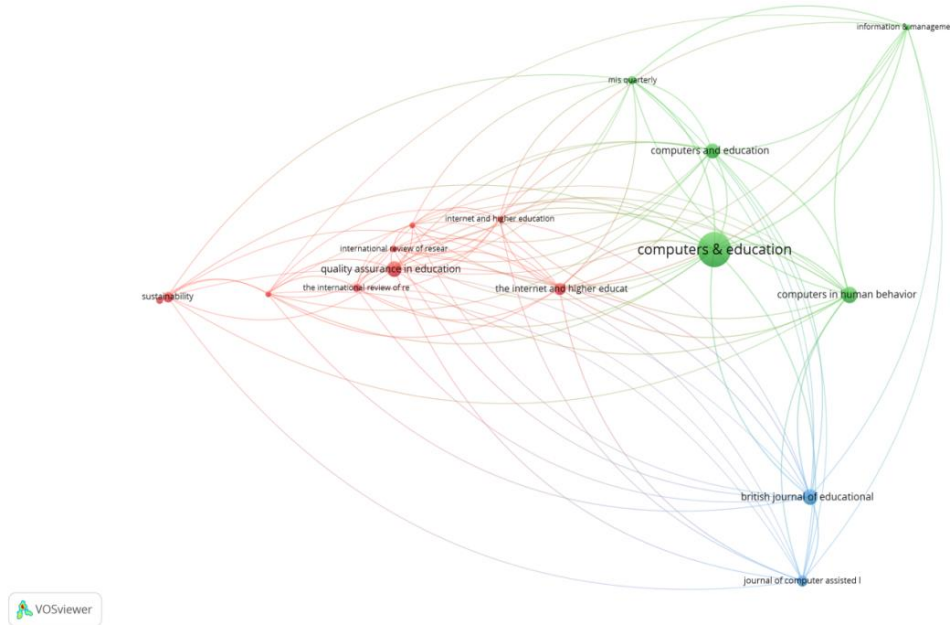
**Fig. 11: Author keywords co-occurrence**

Source: VOS viewer results



Tree mapping indicates that the terms "e-learning" and "e-learning quality," which occur 94 and 38 times, respectively, are the most commonly used words. The next most often used keywords are higher education, quality, and quality assurance. VOSviewer software was used to analyse the co-occurrence of the authors' terms as shown in fig 11.

- **Co-citation network of cited sources on e-learning quality research**



**Fig. 12: Co-citation network**

Source: VOS viewer results

The referenced sources for the e-learning research co-citation network are displayed in Figure 12. Using VoS Viewer to generate a co-citation network map of cited sources, the researchers identified 3 nodes with 94 links. Larger nodes represent the more significant cited sources in this field. The three main clusters represent studies on mobile learning. Nine items make up the first cluster (green), five items make up the second cluster (red), and two items make up the third cluster (blue). The thickness and distance of the links show how closely the listed sources collaborate. In the network, the largest linked component is displayed. Computer education is the largest node suggesting that this referenced site is the most effective citation. The computer in human behaviour is one of the other notable nodes with referenced source names.

**Conclusion**

An analysis of the international Scopus database literature on the quality of e-learning was conducted in this study. All related previous studies were used in bibliometric analysis, wherein the key attributes of the documents, authors, co-authorship among nations, keywords, most-cited studies, and co-occurrences were examined. It also studied how the authors, authors countries and keyword analysis relate to each other. The result indicates that developing countries are engaged in this field of study and have shown crucial collaboration. 1. The annual publishing growth rate for the study period chosen was found to be 17.06%. The number of documents published increased year over year between 2001 and 2023 with the exception of period between 2001 and 2003 (1 document) and between 2022 and 2023 (32 documents).

Tree mapping indicates that the terms "e-learning" and "e-learning quality," which occur 94 and 38 times, respectively, are the most commonly used terms. The next most often used keywords are higher education, quality, and quality assurance.

The journal "Computer and Education" got the most citations (295), while CEURworkshop proceedings had the most published documents (6). The most popular field of study was education quality assurance.

In regard to publications, China, Indonesia, Saudi Arabia, and India had the most concern for the quality of e-learning. Studies conducted recently have largely focused on the quality of e-learning. The top three authors were Koh Jhl, Kazaine I, and AlamsyahDp. Ali S. has the most citations (105) among all authors. It was found that as most papers concentrated on the connection between student satisfaction and e-learning quality, higher education is the sector most affected by e-learning quality.

Having an e-learning platform has several advantages such as been faster, less expensive, and able to be recruited globally. This implies that learning can be done more affordably and worldwide for students. Most of the studies examined involve e-learning, and its quality, students' satisfaction, higher education, the impact of COVID, online education, quality, adults, males, and females, as well as higher education institutions. According to the findings, the most demanding and popular terms in this research sector are e-learning and e-learning quality. In 2011, e-learning and learning systems dominated the discussion at the time. Then, from 2011 to 2019, the subjects that were most talked about were adult, male, female, adult education institutions, and higher education. Topics pertaining to students, learning quality, and e-learning quality acquired popularity in 2021 and 2022. The results of this investigation will encourage more research in this area. Researchers and academicians will benefit from this study's analysis of recently published documents, which will improve their understanding.

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## AN ASSESSMENT OF INCORPORATION OF SUSTAINABILITY PRACTICES IN INDIAN RAILWAYS AND IT'S IMPACT ON FINANCIAL PERFORMANCE

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### ABSTRACT

**Purpose:** The main aim of this study is to determine how the Indian Railways' implementation of the "Sustainable Development Goals" affects its financial performance, taking the financial indicator net profit margin into consideration.

**Methodology:** Annual reports of Indian Railways from the year 2012-2013 till 2021-22 have been utilized to acquire secondary data in order to assess how closely the organization complies with the 17 "Sustainable Development Goals". After listing down all the 17 goals, the organization's achievement of a certain goal is ranked as 1, if not achieved then as 0. The scores of the 17 specified items have been totaled and used in further statistical analysis. A Pearson's correlation coefficient, linear regression analysis and various graphical representation tools are among the analysis techniques being considered for this study.

**Findings:** After a careful examination of the data, it was determined that there is a significant positive correlation between the "Sustainable Development Goals" and the selected financial indicator, net profit margin. Despite a consistent improvement throughout the years, Indian Railways' implementation of the "Sustainable Development Goals" has remained relatively minimal. However, the financial performance of the organization has been significantly impacted.

**Research Gap:** Due to the paucity of research work on the "Sustainable Development Goals" disclosures of the Indian Railways and the impact it has on society in terms of sustainability, this study will help develop a fundamental understanding of the topic.

**Importance of the Study:** All organizations now need to integrate the "Sustainable Development Goals" into their investment processes and decision-making systems in order to gain a competitive advantage. Consequently, Indian Railways would establish benchmarks in terms of its contribution to societal well-being by consistently integrating and enhancing the same..

**KEYWORDS:** *Indian Railways, Environment, Sustainable Development Goals, Railway, Sustainability.*

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### Introduction

Ensuring sustainable development is one of the world's most pressing problems at the moment. The main impacts of transportation on the environment, affecting both people and goods, are land usage, pollution emissions, and noise. Decision-makers and civil society today have a far better understanding of the role that rail transport plays in attaining sustainability and reducing the effects of climate change. As important as it is to transition to greener modes of transportation, railway companies also need to focus on improving their own sustainability performance. The railway networks in developing countries

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are not as developed as those in affluent countries. Therefore, the management tools and legal protections that support policymakers and strategic management play a critical role in the development of future sustainable transportation networks. The UN established the 17 global sustainability goals to guarantee a better and more sustainable future for everybody. Global climate change, freshwater depletion, ocean overfishing, deforestation, air and water pollution, and the challenge of feeding a globe with billions of people are examples of significant environmental issues. India, the world's third-largest producer of greenhouse gases, is ranked 63rd on the Global Sustainability Index.

International organizations are working harder to help attain the goals. India has the fourth-largest railway network in the world, transporting 24 million passengers and 203.88 million tonnes of freight per day. In addition to being an affordable and effective form of transportation, the railway network is perfect for long-distance travel and the transportation of large objects. Indian Railways is the preferred auto carrier in the country. By implementing rules that benefit investors, the Indian government has prioritized investments in train infrastructure. Sustainable development affects an organization's profitability among other things. The current study looks into how Indian Railways' financial performance has changed over time in relation to SDG disclosure performance.

### Literature Review

(Garg & Kashav, 2019) A good understanding of the sustainability and impediments in the goods railways sector enables managers and policymakers to plan properly and put up their best efforts to improve sustainability, whether at the micro or macro level, as well as to remove deadlocks in the supply chain. (Mane & Nagesha, 2017) High environmental awareness in the workshops, as well as proactive management activities, are required to maintain high standards of indoor air quality. (Landgraf & Horvath, 2023) stated that railway infrastructure contributes an additional 141% of GHG emissions over emissions from passenger traffic. (Dang & Pham, 2022) Another study's conclusions supported the notion that Earning Quality, as evaluated by Earnings Management and Earnings Stability, has a positive impact on Sustainable Reports. A variety of examinations into the sustainability of the creation, maintenance, and use of railway transport were presented in a study (Gschösser et al., 2020). The significance of rail transport systems for a long-term, sustainably developed ecosystem was demonstrated by the results. The Trans-European Transport Network, in which railway transport played a significant role and with which the European Union aimed to provide an attractive, comprehensive, and sustainable transportation infrastructure. Study examined the modes of transportation that were ranked in order of compatibility with Iran's sustainable development, and these included air, rail, road, and maritime transit. The results suggested that in order to move more people and goods to rail transport, governments should give environmental issues top priority in sustainability initiatives and invest in and grow the rail network (Taghvaei et al., 2022). One paper (Sharma & Newman, 2017) mainly emphasized that both private and public funded urban rail require innovative financing mechanisms (specifically land based) to sustain or revive themselves financially and that urban rail lends itself to such innovation more than urban road projects as well as multiple other co-benefits. Findings of one study (Sohail et al., 2021) showed a positive shock in air passenger carried and railway passenger carried increases carbon emissions, which implies that 1% increase in air and railway passenger carried enhances environmental pollution by 0.21% and 0.32% respectively in the long run in Pakistan. (Gandhi et al., 2022) attempted to reveal the conceptual structure, social structure, and influential themes of the sustainable rail freight transportation domain and stated that the sustainable rail freight transportation knowledge was categorized into six thematic branches such as intermodal transportation for decarbonization, green policies, risk and energy assessment research, savings in externalities for a sustainable future, decision-making with environmental and economic considerations, case studies and applications in sustainable rail freight transportation research and technological advancements towards sustainability. According to a study the sustainable development of infrastructure sectors of the economy, and specifically, transport, is necessary in order to attract "green" investments in projects for the development of backbone infrastructure with priority settings for energy efficiency, environmental friendliness, and safety of the railway transportation (Chechenova, 2021).

### Objectives

The main aims of this study are:

- To assess the degree of implementation of "Sustainable Development Goals" in the Indian Railways over 10 years (i.e. 2012-13 till 2021-22) .

- To assess the degree of influence of incorporating “Sustainable Development Goals” on the financial performance of the Indian Railways over 10 years (i.e. 2012-13 till 2021-22).

**Methodology**

The Environment Directorate was established in January 2015 by the Railway Board, the nation's lifeline and primary transporter, to supervise all environmental management initiatives implemented by Indian Railways. Indian Railways has made great progress since then in streamlining its environmental management initiatives. It should be mentioned that in this study, the term "Sustainable Development Goal" has been replaced with the acronym SDG. This study has been carried out to ascertain the extent of SDG implementation and to investigate its influence on the financial performance derived from the annual reports of Indian Railways. To evaluate how closely the organization complies with the 17 SDGs, secondary data from annual reports from 2012–13 through 2021–22 has been gathered. The 17 SDGs have been listed down and each goal's implementation by the organization is rated 1 and if not implemented then rated as 0. Following that, the results of the 17 specified goals were totaled and utilized for further analysis. The primary source of secondary data for the SDG disclosure was the annual reports of Indian Railways, with data on the financial performance indicator, or net profit margin (Pham et al., 2021) being collected from reliable financial website. After that, Microsoft Excel and SPSS version 26 were used to analyze the data. Pearson’s correlation coefficient, linear regression analysis and graphical representation tools are among the analysis techniques being employed.

**Results**

After procurement of the secondary data, it has been initially analyzed using the Pearson’s correlation coefficient. The correlation matrix thus obtained has been presented below:

**Table 1: Correlation Matrix**

		<b>SDG</b>	<b>Net Profit Margin</b>
SDG	Pearson Correlation	1	.817
	Sig. (1-tailed)		0.002
Net Profit Margin	Pearson Correlation	.817	1
	Sig. (1-tailed)	0.002	

The correlation matrix (Table 1) shows the correlation coefficient between SDG and net profit margin as 0.817. Thus stating that a positive correlation, which is statistically significant as the p-value is .002 which is less than the significance level of 0.01, exists between the factors net profit margin and SDG .

A linear regression analysis has been conducted in order to frame the regression equation to show the relationship between the variables (both dependent and independent) . For this study the net profit margin has been considered as the dependant variable while the SDG has been considered as the independent variable. The R square value achieved has been approximately .67 in the model summary table of the output, indicating that 67% of the total variance in the dependent variable can be explained by the independent variable. The Anova table in the output of the linear regression analysis showed that the outcome variable is statistically significantly predicted by the regression model.

The obtained coefficients table has been presented below:

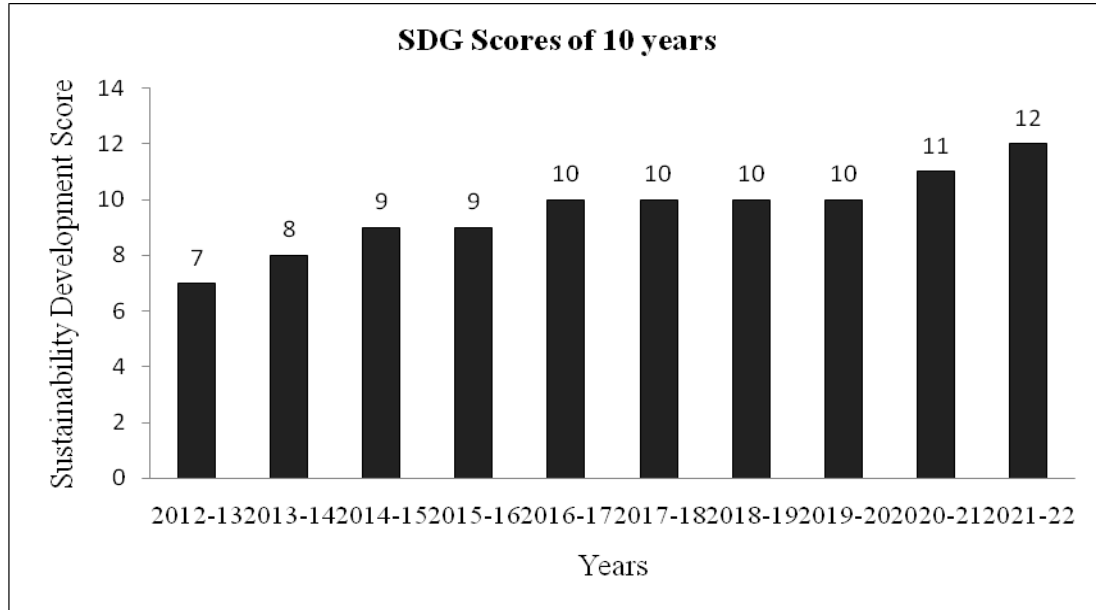
**Table 2: Coefficients**

	<b>Coefficients</b>	<b>Standard Error</b>	<b>t Stat</b>	<b>P-value</b>
Intercept	-26.98	11.25	-2.40	0.043
SDG	4.65	1.16	4.00	0.004

Thereafter we form the required regression equation from the coefficients values in the Coefficients table (Table 2):

$$\text{Net Profit Margin} = -26.98 + 4.65 \text{ SDG}$$

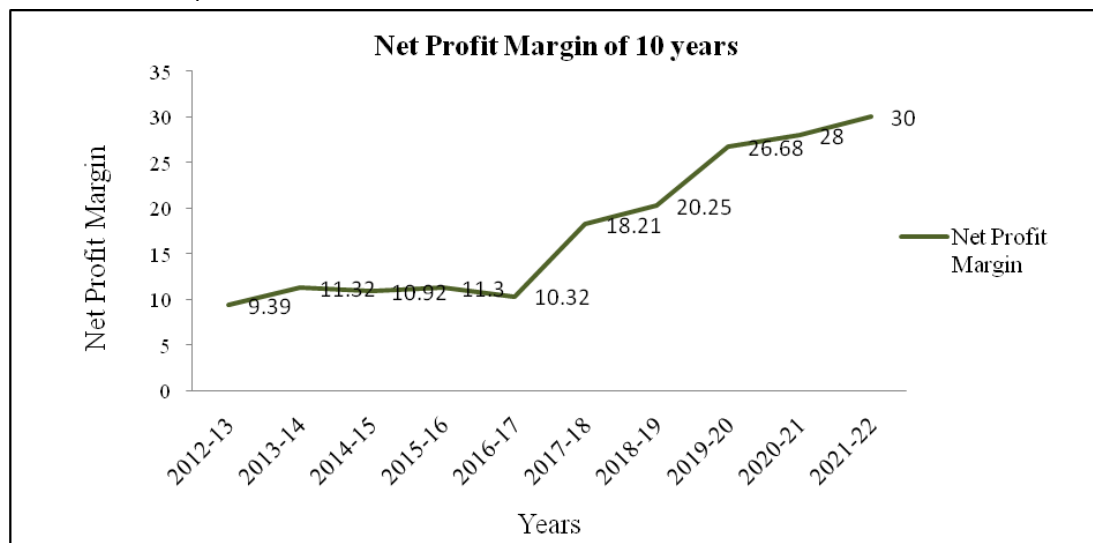
The p-value for the factor SDG is .004 which is less than the significance level .01, indicates that SDG significantly estimates the net profit margin.



**Figure 1: Sustainable Development Goals of 10 years**

Source: Author's Compilation

Figure 1 demonstrates the gradual improvement in Indian Railways' total SDG score over a ten-year period. The 17 goals that have to be achieved according to the SDGs, are taken into account, and a rating out of a possible 17 has been given. The goals that have been met by the Indian Railways initially since 2012-13 till the year 2021-22 are “Good health and well-being”, “Quality education”, “Gender equality”, “Clean water and sanitation”, “Affordable and clean energy”, “Industry, innovation and infrastructure”, “Responsible consumption and production”, “Climate action”, “Life on land”, “Decent work and economic growth” and “Sustainable cities and communities”. However, in order for the Indian Railways to reach its goals, many other objectives could be considered, such as putting policies in place to help the poverty stricken, as well as bolstering the tools used to carry out the global partnership for sustainable development.

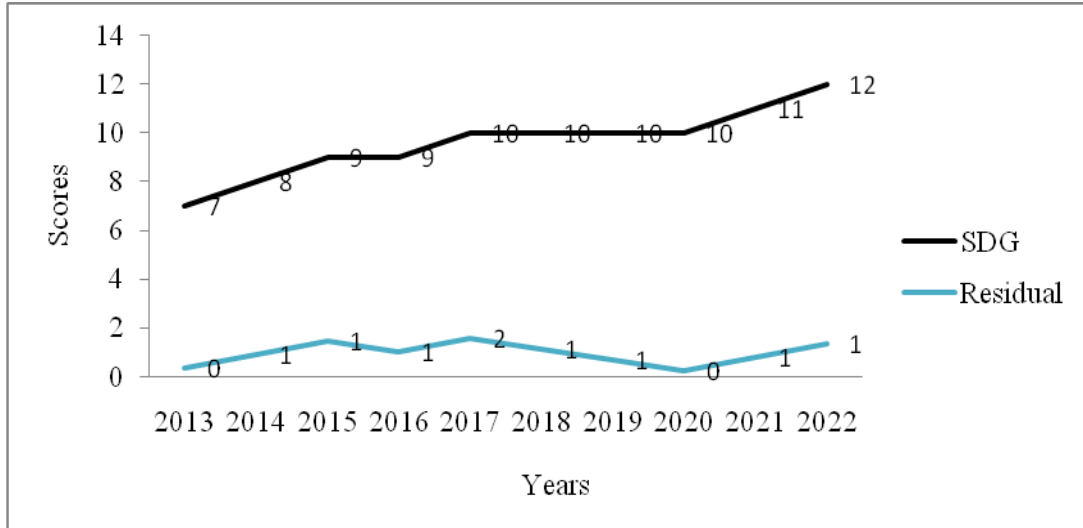


**Figure 2: Net Profit Margin of 10 years**

Source: Author's Compilation

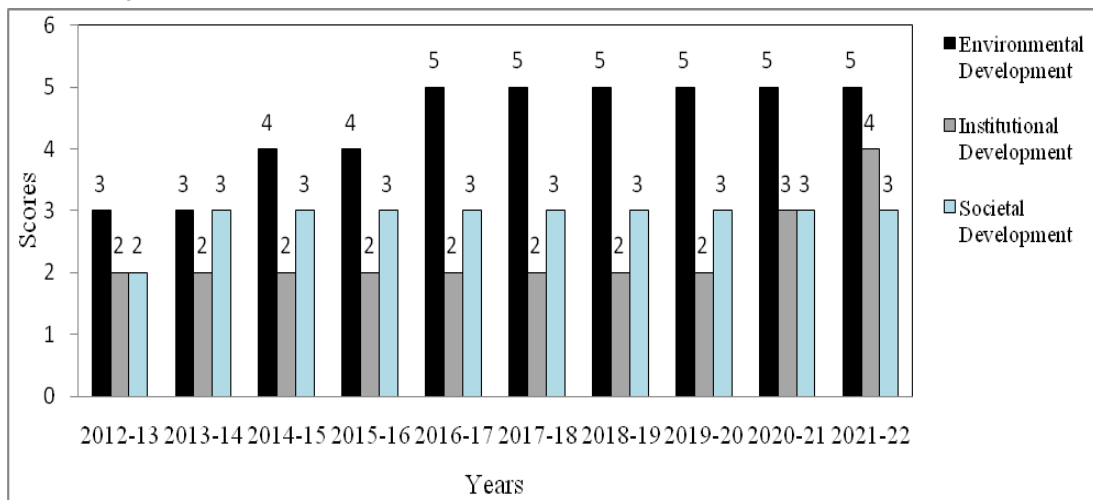
Figure 2 demonstrates the gradual rise in net profit margin for each year for the Indian Railways during a ten-year period. The net profit margin being 9.39 approximately in the year 2012-13 has gone up to being 30 in 2021-22.

**Figure 3: Residual Plot**



Source: Author's Compilation

A study of the gap between the original SDG scores and its residuals has been done to substantiate the findings of the growth analysis. Figure 3 displays the plots of original SDG values and the residuals. If these two plots are found to be converging, diverging or remaining more or less parallel, the trends are declining, growing or stagnant, respectively. In this case since the two plots are more or less parallel, it can be stated that growth is somewhat stagnant in terms of achievement of the sustainable goals.



**Figure 4: Growth in various aspects of Sustainability Development**

Source: Author's Compilation

The 17 sustainability goals has been further subdivided into three aspects, the first one being environmental development which aims at bringing about positive changes and transformations in the overall conditions of the ecosystem, consists of the goals such as 'Ensure availability and sustainable management of water and sanitation for all', 'Ensure access to affordable, reliable, sustainable and modern energy for all', 'Make cities and human settlements inclusive, safe, resilient and sustainable',



'Take urgent action to combat climate change and its impacts' and 'Protect, restore and promote sustainable use of terrestrial ecosystems'. The second aspect institutional development which aims at improving an institution's structural unit and capabilities, as well as the organization's effectiveness, comprises of the sustainability goals such as 'Achieve gender equality', 'Promote sustained, inclusive and sustainable economic growth, full and productive employment', 'Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation' and 'Promote peaceful and inclusive societies for sustainable development'. The third aspect societal development which aims at working towards the progress and development of the people and the society, consists of the goals, 'Ensure healthy lives', 'Ensure inclusive and equitable quality education' and 'Ensure sustainable consumption and production patterns'. Figure 4 displays the bar graphs of the summed up scores of individual aspects. Both environmental development and institutional development can be observed to slowly increase over the years compared to societal development.

### Discussion

The reporting structure has come a long way since "Corporate Social Responsibility" (CSR) was introduced. Indian corporations are mandated to furnish their board of directors with an annual financial statement and data pertaining to energy conservation. In addition, the law requires a director of an Indian corporation to act in good faith to further the goals of the organization for the benefit of all members, employees, shareholders, the community, and environmental preservation. This study gives a better understanding of the SDG disclosures of Indian Railways and how they are impacting the company's net profit margin. From the Pearson's correlation coefficient analysis, the net profit margin has been found to be significantly positively correlated with the "Sustainable Development Goals". A linear regression being performed stated that SDG significantly estimated the net profit margin of the Indian Railways. With regard to Indian Railways, results show a steady increase in the application of the SDGs which has been incredibly minimal over the years. A growth analysis indicated the growth of the achievement of the sustainability goals as stagnant. However, even small modifications throughout time have had positive impact on the organization's financial performance. Certain goals that have been additionally implemented over years such as 'usage of HSD oil blended with 5% bio-diesel(B5) to help in reduction of Greenhouse Gases emissions, earning of carbon credits & saving of foreign exchange', 'Construction of a 45 kms long Sivok Rangpo railway project, running through West Bengal & Sikkim providing first rail link to Sikkim with rest of the country in order to enhance the socio economic development of the region, 'Elimination of 867 manned level crossings during the year 2021-22 to enhance safety for the people.' and "Diversification into the field of renewable energy such as solar and wind energy as well as power procurement for Indian Railways to ensure sustainable consumption, have impacted the financial performance of the firm to a great extent. Although the number of sustainable goals being achieved is minimally increasing yearly, however there is still a shortage because Indian Railways has not yet been able to fully implement all 17 SDG goals.

### Conclusion

Using the cooperative and competitive federalism approach, the SDG Vertical of India aims to accelerate the adoption, implementation, and monitoring of the SDG framework and related activities at the "national level." The Vertical works together with key partners including the government, commercial sector, academic institutions, think tanks, research organizations, and multilateral organizations to accelerate the country's progress towards achieving the SDGs. This is the result of multiple factors, such as global warming and other natural calamities brought on by extreme weather, which have a negative effect on all the stakeholders. All organizations, regardless of size or market capitalization, should work towards achieving the SDGs if they want to actually make an effect. However, we observe that Indian Railways has not given SDG disclosures the appropriate consideration, although other Indian enterprises are focusing more on their sustainable goals. According to the study's findings, there is a substantial positive correlation between the sustainable development goals and the net profit margin. Even though Indian Railways has steadily increased its implementation of SDGs, it has been relatively minimal throughout the years. However, it has significantly impacted the financial growth of the organization as the net profit margin measuring financial success have shown a consistent upward trend throughout time. Nevertheless, more work has to be done to accelerate the rate of improvement, particularly with regard to environment and the society. In order to enhance the organization's financial performance as well as its sustainability performance, Indian Railways must acknowledge the significance of consistently increasing its sustainability performance.

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## A STUDY ON VULNERABILITY OF CONSUMERS TO DECEPTIVE SUSTAINABILITY CLAIMS IN FASHION & LIFESTYLE ACCESSORIES INDUSTRY

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### ABSTRACT

*In the recent years following a revolutionary shift of consumers towards more sustainable buying patterns, it has resulted in more companies willing to accommodate more sustainable choices for the consumers as well as Corporate Social Responsibility (CSR) initiatives to build their trust among consumers. This however did not stop companies from using the climate crisis and social responsibility as a means of marketing without any fundamental change in their business model, followed by an attempt to deliberately keep a false sustainable image and prevent consumers from rethinking their choices. This research strives to enhance our understanding of the psychological and behavioral dimensions underlying people's susceptibility to deceptive marketing and greenwashing in the Fashion & Lifestyle Accessories Industry. The findings hold implications for marketing strategies, consumer education, and the broader discourse on sustainability in the contemporary marketplace.*

**KEYWORDS:** Sustainability, Fashion, Lifestyle Accessories, Marketing, Consumer Awareness, Corporate Social Responsibility (CSR), Greenwashing, Deceptive Marketing.

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### Introduction

Sustainability is a global movement, and it is also becoming an important issue in India as the country faces the challenges of economic growth, industrialization, and rapid urbanization. This is followed by governments coming together to achieve the Sustainable Development Goals (SDGs) target, a resolution adopted by the United Nations in the 2015 summit. One of the keys of acceleration to achieving the goals was the rise in consumer activism. They have become more conscious of the environmental impact of their purchasing decisions and are increasingly seeking eco-friendly products. In the fashion industry, child labour and workers' exploitation by various brands has been an issue since past however in the post 2010s there has been an increase of social awareness on the issue which resulting in consumers advocating for against capitalism and promoting human rights and dignity of the workers in the fashion industry. Post 2021, after the decline of COVID-19 pandemic, there has been a massive change in the consumer trends and purchasing behavior, one of the noticeable changes are preference of local designers, brands and tailors over global brands and circular economy practices over fast fashion.

Despite consumers reigniting the societal debate about sustainability, consumers are still vulnerable to deceptive practices by Luxury brands such as showing a public image of being ethical and supporting sustainability and new technologies but not admitting the entire picture of supply chain, inadequate product information and labor conditions. The media plays a pivotal role in shaping perceptions within the fashion industry. Consumers often rely on advertising, celebrity endorsements, and influencer collaborations to guide their purchasing decisions. Deceptive marketing and greenwashing thrive in this environment, where carefully curated narratives can easily overshadow the reality of a brand's practices. At the heart of this exploration lies the psychological susceptibility of consumers to marketing strategies.

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Emotional connections with brands are powerful influencers of consumer behavior. Marketing strategies that tap into consumers' emotions, associating products with positive feelings or experiences, can establish a strong sense of brand loyalty. Deceptive marketing thrives on manipulating these emotional ties, perpetuating a sense of trust that may not align with a brand's actual practices.

Recognizing and addressing the factors contributing to people's susceptibility to these practices is essential for fostering a more informed and conscientious consumer base. As we navigate this intricate tapestry of trends and marketing strategies, the call for transparency, ethical practices, and consumer education becomes paramount in preserving the integrity of the Fashion & Lifestyle Accessories Industry.

### **What is Sustainability?**

Sustainability focuses on meeting the needs of the present without compromising the ability of future generations to meet their needs. Although it is assumed to focus just on environmental issues, sustainability is often broken into three core facets: economic, environmental, and social. A sustainable economy operates within ecological and social limits, avoiding practices that deplete natural resources or compromise the well-being of communities. Investments in renewable energy, circular economies, and fair trade practices exemplify economic sustainability, where financial growth is intertwined with ethical responsibility. Social sustainability encompasses fair labor practices, gender equality, community engagement, and access to education and healthcare.

### **What is Greenwashing?**

A corporation is said to be greenwashing when it makes broad sustainability claims but their actual efforts towards sustainability override the marketing and PR efforts by using deceptive tactics, false claims, inadequate information and carefully curated misleading information about the brand's sustainability policy. The first use of the term was in 1986, when environmentalist Jay Westerveld coined it as a critique against companies that claimed to be environmentally friendly without offering any evidence to back up their claims.

### **Global Sustainable Trends and Rise in Demand for Transparency Post COVID-19**

- **Circular Fashion:** Circular fashion revolves around the concept of creating clothing with the intention of reuse, recycling, or repurposing. In addition, brands are actively investigating methods to enhance the longevity of garments, promoting extended wear. As indicated in a report from Global Fashion Agenda, the potential value of the circular economy in the fashion industry is projected to reach \$4.5 trillion by the year 2030.
- **Second-hand fashion:** A combination of growing awareness about environment issues and economic challenges followed by global recession that led to consumers limiting buying patterns has resulted in many consumers considering alternatives to fast fashion. Consumers decided to sell their old or barely used clothes and also purchase second hand clothing at a much affordable rate. The act of donating clothes to underprivileged has also seen an increase.
- **Demand for transparency:** More consumers post COVID-19 have been increasingly demanding transparency and accountability on brand's supply chain, manufacturing, workers conditions and materials used to manufacture.
- **Corporate Social Responsibility (CSR) and stance on social issues:** The geopolitical conflict situation in 2023 including the Israel-Gaza conflict is a prime example where brands are expected by the consumers to be more socially appropriate and brands that capitalize on war and conflict are taken seriously by the loyal consumers.

### **Research Background**

The brief overview of this research is to understand psychological and behavioral dimensions underlying people's susceptibility to deceptive marketing and greenwashing addressing questions on broader context addressing factors such as age, personal background, knowledge of trends and buying patterns and behaviors.

### **Research Gap**

While there are many studies linking the vulnerability of consumers to deception through cognitive assessment results such as in Sebastião Vieira de Freitas Netto et al (2020) and Xie et al (2011) there are still gaps in the existing literature that need to be addressed. There is a need to address that there might be other factors other than cognitive that could have resulted in the similar consumer

behavior including lack of availability of choices, economic conditions, social influence, generation gap, and social privilege of access to information in the contemporary age. This research aims to examine the universal factors to broaden the scope of previous studies on the same issue.

### Research Objectives

This study specifically aims to:

- Explore different ways through which consumers fall to deceptive practices in the Fashion and Accessories industry even with genuine intent to switch to sustainable alternatives.
- Study the problem of deceptive marketing by understanding a broader nature of individual consumers and markets.
- Examine the role of availability of choices, economic conditions, social influence, generation gap, and social privilege of access to information as factors in deceptive marketing.
- To provide insights to companies to help them endorse better regulations and promote ethical industry and marketing practices in sustainability.

### Literature Review Environmental Impact

Fast fashion industry is the second most environmentally damaging industry in the world, as 1.5 million tonnes of clothing is thrown to landfills yearly, as per Khandual and Pradhan (2019), 38.

A study by Kirsi Niinimäki et al (2020) has concluded that fashion brands are producing almost twice the amount of clothing by the year 2020 compared with before the year 2000.

### Greenwashing

A study by Menno D. T. de Jong et al (2019), 34 coined two different forms of greenwashing. "Behavioral-claim greenwashing" means a company claims environmentally friendly practices, but does not show up in actions. On the other hand, "motive greenwashing" means a company might have different reasons for doing environmentally friendly practices than what it claims. So, it's likely their actions and claims match, but their real motives (why they're doing it) are not what they say.

The study concluded that Behavioral-claim greenwashing has a larger negative effect on corporate reputation than does motive greenwashing.

TerraChoice (2009) identified seven company "sins" with regard to misleading advertisements for green products:

- Sin of the hidden trade-off. Examining the tendency to label products as "green" based on select attributes, neglecting other critical environmental considerations.
- Sin of no proof. An environmental claim lacking substantiation through easily accessible information or reliable third-party certification.
- Sin of vagueness. A claim is so poorly defined or broad that consumers are likely to misconstrue its real meaning.
- Sin of worshiping a fake label. A deceptive tactic where a product ad, through words or images, implies third-party endorsement when none actually exists.
- Sin of irrelevance. This is an environmental claim that may be truthful, but is unimportant or unhelpful for consumers seeking environmentally safe products.
- Sin of the lesser of two evils. This is a claim that may be true within the product category, but may distract the consumer from the greater environmental impact of the category as a whole.
- Sin of fibbing. This includes environmental claims that are simply false.

### Hypothesis Development

Based on the above literature review, it was the time to come up with hypothesis

**Alternative Hypothesis (H1):** People who strongly embrace sustainability are inclined to invest in sustainable brands, even if they do not belong to a high-income bracket.

**Null Hypothesis (H0):** Even if people who strongly embrace sustainability, their income status affects their sustainable purchasing decisions.

**Alternative Hypothesis (H2):** People who passionately embrace sustainability are less susceptible to deceptive claims of sustainability compared to those with weaker convictions in the cause.

**Null Hypothesis (H0):** Even when people passionately embrace sustainability, it does not affect how susceptible they are to deceptive claims of sustainability.

**Alternative Hypothesis (H3):** People who strongly embrace sustainability do not consider brandpopularity and reputation an important factor for purchase

**Null Hypothesis (H0):** People who strongly embrace sustainability can still possibly be influenced by brand popularity and reputation as an important factor for purchase.

**Alternative Hypothesis (H4)** People who strongly embrace sustainability invest greater effort in understanding product details and the ethical practices of a brand.

**Null Hypothesis (H0):** People who strongly embrace sustainability do not necessarily invest greater effort in understanding product details and the ethical practices of a brand.

**Research Design**

Research design refers to the overall plan or strategy that a researcher uses to answer a research question or hypothesis. It outlines the specific methods and procedures that will be used to collect and analyze data, as well as the steps taken to ensure that the data is valid and reliable. Research design is the blueprint or roadmap that a researcher uses to carry out a study, and it plays a critical role in ensuring that the study is conducted in a rigorous and systematic manner.

This project uses Exploratory Factor Analysis (EFA) to examine the correlation between the susceptibility of misleading claims with inherent nature of the respondent.

**Sampling Design**

This research work uses a non-probability sampling technique. Non-probability sampling technique is a method of sampling where the probability of selecting each unit from the population is unknown or unequal. This technique is often used when the population is not well-defined, or the sampling frame is unavailable or inaccessible. Non-probability sampling techniques are less reliable and less accurate than probability sampling techniques, but they are useful when the cost and time of conducting a probability sample are prohibitive. The unit of this sampling is pan-India including all genders and age groups.

**Data Analysis**

• **Exploratory Factor Analysis**

	How important is it for you to support brands with a commitment to sustainability?	How inclined are you to seek information from brands you purchase about transparent and ethical production practices?	How often do you consider the environmental impact or any of your other personal ethical considerations before making a purchase?	How willing are you to pay a premium for sustainable and ethically produced clothing/bags/accessories?	How often do you feel you are deceived by false/misleading claims by brands?	How important is a brand's reputation or popularity in influencing your clothing purchases?
How important is it for you to support brands with a commitment to sustainability?	1	0.5	0.38	0.39	0.01	0.51
How inclined are you to seek information from brands you purchase about transparent and ethical production practices?	0.5	1	0.49	0.45	0.05	0.43
How often do you consider the environmental impact or any of your other personal ethical considerations before making a purchase?	0.38	0.49	1	0.48	0	0.38
How willing are you to pay a premium for sustainable and ethically produced clothing/bags/accessories?	0.39	0.45	0.48	1	0.06	0.26
How often do you feel you are deceived by false/misleading claims by brands?	0.01	0.05	0	0.06	1	0.19
How important is a brand's reputation or popularity in influencing your clothing purchases?	0.51	0.43	0.38	0.26	0.19	1

- **Explained Total Variance**

### Explained total variance

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Component	Total	% of variance	Accumulated %
1	2.73	45.42	45.42
2	1.05	17.44	62.86
3	0.78	13.07	75.93
4	0.55	9.16	85.09
5	0.49	8.15	93.24
6	0.41	6.76	100

### **Conclusion**

Therefore from the above analysis We failed to reject H1, H3, and H4 but in the case of the metric H3 we failed to reject the null hypothesis (H2).

The result shows the need for more intense research in this area with a greater sample size and a need for a probability sampling method for greater insights about the consumer behavior and their relation with preference for sustainable brands, however this study does show a promising view that as more and more people make a shift to sustainable purchasing patterns, people least likely to be influenced by unethical industry practices.

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## STARTUPS: BEGINNING OF A BREAKTHROUGH CONTEMPLATING THE STRATEGIES, CHALLENGES AND OPPORTUNITIES

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Nikita Jhamani\*

### ABSTRACT

**Purpose:** The aim of this research is to investigate how startups can drive development, the strategies required, challenges faced and opportunities available.

**Research Design/Methodology/Approach:** Used a descriptive approach to analyze and present data about the selected startups. Secondary data was collected from existing reports, databases and publications.

This research paper delves into the dynamic landscape of startups, aiming to identify critical success factors and opportunities within the entrepreneurial ecosystem. Through an extensive literature review, case studies, and empirical analysis, we explore the multifaceted aspects influencing startup outcomes. Key themes include the role of innovative business models, the impact of strategic partnerships, and the significance of adaptability in the face of market uncertainties. Additionally, we scrutinize the challenges startups encounter, ranging from funding constraints to market saturation. The findings contribute valuable insights for entrepreneurs, investors, and policymakers, fostering a deeper understanding of the intricacies that shape the trajectory of startups in today's competitive business environment.

**KEYWORDS:** Strategies, Challenges, Opportunities.

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### Introduction

Startups have become increasingly popular in India due to various factors such as easy access to technology, a growing entrepreneurial drive, government initiatives, and a large consumer market. The push towards digitalization, skill development programs, and a supportive ecosystem have all played a significant role in fostering innovation and economic growth in the country through the development of startups. Startups are innovative and often small businesses that aim to address a specific market need or problem. They are characterized by a focus on scalability, rapid growth, and a willingness to take risks. The goal of startups is to develop and bring to market unique products, services, or solutions, often leveraging technology or new business models. Success for startups is typically measured by achieving sustainable growth and establishing a competitive position in their industry.

### Objectives

- To learn about the recent strategies that startups have adopted.
- To understand the challenges that startups face.
- To find out the sectors that present opportunities for startups.
- To find out the overall contribution of startups to the economy.

### Literature Review

**Aidin Salamzadeh & Hiroko Kawamorita Kesim (2015)** in their research "Startup Companies: Life Cycle and Challenges" concluded that the lifecycle of startups can be identified by highlighting the entrepreneurship theories as the most dominant stream of research on startups. The research identified four challenges they may face.

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**"Zero to One: Notes on Startups, or How to Build the Future" by Peter Thiel:** emphasizes building something unique and valuable, rather than copying existing ideas, for startup success. Thiel also discusses the concept of "vertical progress" for creating something new and groundbreaking, instead of "horizontal progress" which just improves existing technologies.

**"The Lean Startup" by Eric Ries:** This book introduces the Lean Startup methodology, which emphasizes rapid experimentation, iteration, and data-driven decision-making. Ries advocates for building a Minimum Viable Product (MVP) to test core assumptions and gather user feedback early on.

**"Startup Nation: The Startup Revolution Is Rejuvenating America's Economy" by Dan Senor and Saul Singer:** This insightful book examines the thriving startup ecosystems in Israel and other countries, drawing lessons on how to foster innovation and entrepreneurship. Senor and Singer highlight the role of government policies, cultural attitudes, and education in nurturing startup environments.

**"Disrupted: My Misadventures in the Startup World" by Daniel Lyons:** concludes an entertaining insider's perspective on the ups and downs of startup life. It provides valuable insights into the challenges and occasional triumphs of entrepreneurial ventures.

**"Founders at Work: Stories of Startup CEOs" by Jessica Livingston:** This engaging book presents interviews with successful startup founders like Mark Zuckerberg, Reid Hoffman, and Evan Williams, providing a close-up look at their decision-making processes, leadership styles, and strategies for navigating the startup landscape.

**"The Startup Owner's Manual: The Step-By-Step Guide for Building a Great Company" by Steve Blank and Bob Dorf:** gives a practical guide for aspiring entrepreneurs. It covers everything from idea generation to funding strategies, emphasizing the importance of team building, customer validation, and rapid iteration.

**"Venture Capital & the Startup Funding Landscape" by William Mougayar:** This insightful book delves into the world of venture capital, explaining the different types of investors, their investment criteria, and the fundraising process for startups. Mougayar provides a comprehensive overview of the venture capital ecosystem and its role in financing innovation.

**"Startup Essentials: The Complete Guide to Building, Launching, and Running Your Own Business" by David S. Kidder, Beth A. Kolbe, and Leslie A. McKeown:** This practical guide covers all aspects of starting and running a successful startup, from ideation and market research to business planning, marketing, and financial management. Kidder, Kolbe, and McKeown provide a wealth of information and actionable advice for aspiring entrepreneurs.

**"The Startup Checklist: 200 Questions to Ask Before Launching Your New Business" by Michael A. Gerber:** This concise and valuable checklist provides a framework for evaluating startup readiness, covering key areas such as customer demand, product viability, financial planning, and team dynamics. Gerber's questions help entrepreneurs identify potential roadblocks and ensure that their startups are well-positioned for success.

**"Startup Communities: The Global Ecosystem of Entrepreneurship" by Brad Feld and Ian Cinnamon:** This insightful book explores the role of startup communities in fostering innovation and entrepreneurship. Feld and Cinnamon examine the factors that contribute to the success of startup hubs, such as access to capital, mentorship, and networking opportunities.

## Strategies

- **Embracing Alternative Funding**

Startups and entrepreneurs are exploring alternative funding options beyond traditional venture capital investments. These avenues offer a range of financing structures and terms that cater to the diverse needs and stages of startup development. These include:

- **Angel Investors:** Angel investors are wealthy individuals who invest their own money in early-stage startups in exchange for equity. They offer critical funding, industry expertise, mentorship, and connections to startups. Their investments typically range from \$25,000 to \$1 million, and they often participate in multiple rounds of financing to provide ongoing support and guidance.
- **Crowd funding:** Crowd funding is a new way of raising capital by soliciting small amounts of money from many people, often through online platforms. This approach has democratized access to funding for startups and small businesses, allowing them to bypass traditional fundraising barriers.

- **Revenue-Based Financing (RBF):** Revenue-Based Financing (RBF) is an alternative funding option for startups that provides capital in exchange for a percentage of future revenue. RBF offers flexible terms and predictable repayment schedules, making it a viable option for early-stage startups.

- **Emphasizing Customer Traction and Validation**

Investors are interested in startups that have demonstrated customer traction and validation, through early customer acquisition, usage patterns, and positive feedback. Customer traction is a powerful indicator of market demand, product-market fit, and a startup's ability to execute its business model. By showcasing metrics like customer acquisition, user engagement, customer feedback, and Net Promoter Score, startups can effectively communicate their value proposition, market traction, and readiness for growth to potential investors.

- **Building a Minimum Viable Product (MVP):** An MVP is a basic version of a product that allows startups to validate their ideas and gather user feedback before investing in full development. This approach helps them adapt their product based on real user needs and increase the chances of achieving product-market fit. Advantages include minimizing resource expenditure and identifying areas for improvement.
- **Rapid Market Validation:** An MVP provides a cost-effective way to test product assumptions and gauge market interest, reducing the risk of investing in features that users may not value.
- **Early User Feedback:** Engaging with early adopters through an MVP allows startups to gather valuable feedback and insights, informing product development decisions and improving the user experience.
- **Reduced Development Costs:** By focusing on core functionalities, startups can minimize development costs and allocate resources more efficiently.

- **Leveraging Data-Driven Insights and Metrics**

In the data-driven world of today, startups are increasingly leveraging data-driven insights and metrics to make informed decisions, optimize their operations, and achieve sustainable growth. By tracking key performance indicators (KPIs) and utilizing analytics tools, startups can gain a deeper understanding of user behaviour, identify market trends, and measure the effectiveness of their marketing and sales efforts. Key metrics that startups should track include:

- **Customer Acquisition Cost (CAC):** Measuring the cost of acquiring new customers provides insights into the efficiency of marketing and sales strategies.
- **Customer Lifetime Value (CLV):** Understanding the revenue generated from each customer over their lifetime helps startups optimize pricing strategies and customer retention efforts.
- **Conversion Rate:** Tracking the percentage of visitors who take a desired action, such as making a purchase or signing up for a newsletter, helps startups improve user experience and conversion funnel optimization.
- **Churn Rate:** Measuring the rate at which customers discontinue using the product or service helps startups identify areas for improvement and customer retention strategies.

- **Highlighting Diversification and Adaptability**

Startups need to diversify and adapt to survive in the competitive business world. Diversification involves exploring new markets, revenue streams, and products. Adaptability enables quick adjustments to strategies and embracing new technologies to stay relevant. Both traits can improve startups' chances of achieving sustainable growth and long-term success.

- **Expanding into New Markets:** Expanding into new markets is a strategic decision for startups seeking to broaden their customer base and increase revenue streams.

## Challenges

- **Limited resources:** Startups usually struggle with a lack of financial resources, making it difficult for them to invest in important areas like marketing, technology, and talent acquisition.

- **Market competition:** The competitive landscape can be intense, particularly in industries with low entry barriers. Startups may find it hard to establish a unique selling proposition and differentiate them.
- **Talent acquisition and retention:** It is hard for startups to attract skilled professionals and retain them. Larger companies may have more resources to offer competitive salaries and benefits.
- **Uncertain cash flow:** Irregular income streams and unpredictable cash flow can lead to financial instability, making it challenging for startups to cover operational costs and plan for the future.
- **Regulatory compliance:** Navigating complex and evolving regulations can be burdensome for startups, particularly in sectors with strict compliance requirements.
- **Scaling operations:** Rapid growth presents its own set of challenges, such as scaling operations efficiently, maintaining quality, and managing increased demand.
- **Customer acquisition:** Acquiring and retaining customers is often difficult, particularly when competing against established brands with larger marketing budgets.
- **Technological challenges:** Staying up-to-date with technology trends and ensuring a robust IT infrastructure can be challenging for startups, impacting their ability to innovate and compete effectively.
- **Risk management:** Startups face various risks, including market volatility, changes in consumer behavior, and external factors that can impact their operations.
- **Access to funding:** Securing funding is a perpetual challenge for startups. Limited access to capital can hinder their growth and innovation initiatives.

### Opportunities

There are several promising areas for startups in India across various sectors. Some of these areas include:

- **Technology and Software Development:** With the increasing demand for digital solutions, startups focusing on software development, artificial intelligence, blockchain, and other emerging technologies can find ample opportunities.
- **E-commerce and Online Marketplaces:** The Indian e-commerce market continues to expand, offering opportunities for startups to enter niche markets or provide innovative solutions in logistics, payment systems, and customer experience.
- **Healthtech:** The healthcare sector in India is ripe for innovation. Startups can explore telemedicine, health information systems, medical device development, and healthcare analytics.
- **Renewable Energy:** Given the emphasis on sustainable practices, startups in renewable energy, solar power, and energy efficiency solutions have significant growth potential.
- **Fintech:** India's financial technology sector is booming, providing opportunities for startups in digital payments, peer-to-peer lending, insurtech, and other financial services.
- **Edtech:** The education technology sector is witnessing substantial growth, offering opportunities for startups in online education, skill development, and e-learning platforms.
- **Agrotech:** Agriculture remains a crucial sector in India, and startups can explore opportunities in precision farming, agri-analytics, supply chain optimization, and farm management.
- **Smart Cities Solutions:** As urbanization accelerates, startups can focus on smart city solutions, including IoT applications, urban planning technologies, and sustainable infrastructure development.
- **Travel and Tourism Tech:** With the increasing trend of travel and tourism, startups can tap into the market with innovative solutions for travel booking, experiences, and sustainable tourism practices.

- **Consumer Goods and Services:** Startups can explore opportunities in providing unique and sustainable consumer goods or services, catering to the diverse and evolving preferences of the Indian market.

#### Indian Startup FY23 Financials Tracker: Tracking the Financial Performance of Top Startups

Company Name	Operating Revenue (FY23)	Operating Revenue (FY22)	Loss/ Profit (FY23)	Loss/ Profit (FY22)	Employee Benefit (FY23)	Employee Benefit (FY22)	Advertisement Spends (FY23)	Advertisement Spend (FY22)
Beardo	106.60	94.80	-6.10	0.70	12.60	10.5	41.3	40.5
Bigbasket B2C	7,434	7,095.90	-	-812.7	915.6	739.2	384.7	183.9
CRED	1,400.60	393.50	-	-1,280	789	307.60	713.4	975.7
Licious	747.7	682.5	-528.5	-855.6	239.9	209.5	128.5	169.8
Mamaearth	1,492.70	943.4	-150.9	14.4	164.8	78.8	530.2	391.4
Nykaa	5,143.80	3,773.90	20.9	41.2	491.7	326.4	-	-
Urban Company	636.5	437.5	-312.4	-514.1	377	443.8	258.8	228.1

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#### Conclusion

Today's world is full of challenges and opportunities, but we have what it takes to transform challenges into opportunities. In the race of economies, India has the potential to lead the pack with its vast human resources and skillset. Entrepreneurs are the backbone of the economy, and startups can be a game-changer for the nation. Our evolving technologies and industries offer a plethora of opportunities for growth. The key to unlocking our full potential is to take the initiative and open doors to multiple opportunities. Let's embrace the future with confidence and make the most of what we have.

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## WOMEN'S LEADERSHIP AND ENTREPRENEURIAL COMPETENCIES: A DUAL PERSPECTIVE

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Pankaj Grover\*

### ABSTRACT

*The dynamic junction of women's leadership and entrepreneurial competencies is explored in this study article, with an emphasis on the dual perspective that influences their professional trajectory. The study digs into the unique problems and opportunities that women face as leaders and entrepreneurs, emphasizing the interplay between leadership and entrepreneurial skills. This research attempts to give significant insights into the delicate relationship between women's leadership styles and their performance in entrepreneurial activities by an exhaustive review of literature, case studies, and empirical evidence.*

**KEYWORDS:** *Women's Leadership, Skills, Entrepreneurships', Mentorship, Opportunities.*

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### Introduction

In recent years, there has been more recognition of women in leadership and entrepreneurship. Understanding the complex relationship between these two realms is critical for encouraging gender diversity and economic success.

This study will examine how leadership styles contribute to business success and vice versa from the perspective of women's leadership and entrepreneurial competencies.

### Historical Perspectives on Women in Leadership Roles

Women were often leaders in their societies in ancient civilizations. In ancient Egypt, for example, women such as Hatshepsut and Cleopatra ruled as pharaohs. Similarly, women in positions of leadership can be found in ancient Indian and Chinese communities.

Women had little prospects for leadership during the middle Ages, notably in political and formal roles. However, certain women wielded power behind the scenes, such as Eleanor of Aquitaine. There was a progressive shift in societal perceptions during the Renaissance and Enlightenment. Women began to take an active role in cultural and intellectual circles; however official leadership positions remained limited.

The late nineteenth and early twentieth century saw the emergence of the women's suffrage movement. Women's rights activists such as Susan B. Anthony and Elizabeth Cady Stanton fought for women's rights, especially the ability to vote, creating the framework for greater female participation in public life.

### Contemporary Perspectives on Women in Leadership Roles

Women's labor-force positions changed in the aftermath of World War II. While males were in war, women took over roles that had previously been filled by men. This move helped to shift opinions

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about women's skills. The second-wave feminist movement advocated for equal rights in all sectors of life, including the workplace, in the 1960s and 1970s. During this time, female leaders such as Gloria Steinem and Betty Friedan rose to prominence.

Women began to break through the corporate glass ceiling in the later half of the twentieth century. Notable people such as former PepsiCo CEO Indra Nooyi and Xerox CEO Ursula Burns became icons of women's achievement in business leadership. The late twentieth and early twenty-first centuries saw the development of female political leaders such as Angela Merkel, Chancellor of Germany, and Jacinda Ardern, Prime Minister of New Zealand.

In the IT and entrepreneurial industries, women like Facebook's Sheryl Sandberg and media entrepreneur Oprah Winfrey have become significant leaders, challenging preconceptions and supporting gender diversity. International initiatives such as the United Nations' Sustainable Development Goals (SDGs) emphasize the importance of gender equality in leadership roles, with the goal of closing the gender gap in a various industries around the world.

### **Entrepreneurial Competencies**

A combination of critical competencies; risk-taking, inventiveness, and resilience are three critical characteristics that are required for successful entrepreneurship, allowing individuals to manage the hurdles of beginning and expanding a business.

- **Taking Chances:** Entrepreneurs frequently deal with uncertainty and ambiguity. A crucial competency is the courage to take reasonable risks. To move their firms forward, entrepreneurs must identify potential risks and make informed decisions. For example, entrepreneurs who invest in novel technology or join emerging industries show a willingness to take risks in exchange for possible long-term rewards.
- **Innovation:** The ability to develop and implement new ideas, products, or procedures that provide a competitive edge. In dynamic business environments, successful companies distinguish themselves via innovation. To fulfill changing market demands, entrepreneurs must continually adapt and propose fresh solutions. For example, Apple, recognized for pioneering products such as the iPhone, demonstrate the influence of innovation on market and long-term success.
- **Resilience:** It's the ability to overcome failures, adapt to obstacles, and endure in the face of adversity. Starting a business is filled with difficulties. Resilient entrepreneurs recover from failures, learn from setbacks, and keep a forward-thinking perspective, all of which are critical for long-term success. Elon Musk, for example, faced initial failures but displayed resilience by learning from mistakes and eventually reaching significant success.

### **Intersection of Leadership and Entrepreneurial Skills**

- **Effective leadership improves entrepreneurship:** Vision-setting, communication, and team motivation are essential for entrepreneurial success. A competent leader can effectively align teams, manage resources, and handle problems, which is critical for the viability and success of entrepreneurial operations. As an example, inspirational leaders such as Richard Branson show how leadership ability adds to the success of entrepreneurial initiatives.
- **Entrepreneurial Experiences Help Leader Development:** The inherent challenges and uncertainties of entrepreneurial experiences serve as a potent furnace for leadership development. Overcoming entrepreneurial challenges encourages adaptation, resilience, and strategic thinking, all of which are important leadership qualities.

### **Women's Challenges in Balancing Leadership and Entrepreneurship**

- **Bias based on gender:** Gender bias in the workplace can limit women's access to leadership roles and stifle entrepreneurial potential. Women leaders and entrepreneurs may face barriers to advancement due to reduced visibility, unequal opportunity, and biased attitudes.
- **Work-Life Integration:** Balancing leadership and entrepreneurship with family responsibilities poses a significant challenge for women, often leading to increased stress. The struggle to integrate professional and personal life can affect well-being and hinder sustained commitment to leadership and entrepreneurship.

- **Access to Funding:** Women entrepreneurs often face obstacles in accessing funding, with investors exhibiting gender biases. Limited financial support constrains business growth and innovation, impacting the overall success of women-led ventures.

#### **Opportunities for Growth and Development**

- **Advocacy and Mentorship:** Increased advocacy for gender equality and mentorship programs can empower women leaders and entrepreneurs. Access to guidance and support networks enhances skill development and fosters a conducive environment for growth.
- **2.Diversity and Inclusion Initiatives:** Organizations embracing diversity and inclusion initiatives create environments that encourage the advancement of women in leadership and entrepreneurship. Diverse perspectives contribute to innovation, problem-solving, and overall business success.

#### **Entrepreneurial Ecosystem Support**

Enhanced support from entrepreneurial ecosystems, including incubators and accelerators, can provide women with resources and networking opportunities. Improved access to funding, mentorship, and educational resources fosters the growth and sustainability of women-led businesses.

Finally, this study paper offers a thorough examination of women's leadership and entrepreneurial competencies, including historical perspectives, contemporary accomplishments, and future potential. It attempts to provide useful insights into the growing relationship between female leadership styles and entrepreneurial effectiveness. The article emphasizes the significance of tackling challenges while capitalizing on possibilities to foster an environment in which women can thrive and contribute significantly to the dynamic business landscape.

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## SMALLCASE: A NEW WAY OF INVESTING IN INDIA

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Anurag Jhanwar\*

### ABSTRACT

*In recent years, India has emerged as one of the fastest-moving economies in the world, and it offers a lucrative and thriving environment for investments. With the largest population in the world, it provides prospective investors a large number of investment alternatives with a highly skilled workforce and a strong work ethic. A host of government initiatives has also enabled India's investment growth, which includes developing India's financial system, improving infrastructure, and relaxing FDI norms. Smallcase emerged as a new investment option for investor. It allow investors to invest in portfolios of stocks in the same way they invest in other industries-through the purchase of individual company stock or through a mutual fund or exchange traded fund (ETF). The holders of Smallcase earn a income through increase in value of the underlying stock. In this research paper, an attempt has been made to discuss theoritcly legal framework for Smallcase, its benefit and theme for investor.*

**KEYWORDS:** *Investment, Smallcase, Growth, Economy.*

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### Introduction

Investment is a buzz word in indian economy particularly after liberlization. With the advent of technology advancement there are large number of investment avenue emerge in india from real estate investment to mutual fund. One of the investment alternative which is attracting investor now in days is smallcase. Smallcase is a investment product offered by a bengalurbased firm named Smallcase Technologies, Which is a online platform founded by IIT Kharagpur graduates in 2015. Smallcase become a game-changer for the Indian investors, providing an easy, mouldable, and transparent way to build a thematic portfolio and generate returns over the time period. It provide a unique way to build stock portfolio,where entities such as brokers, investment advisors and asset management companies registred with SEBI undertake extensive research to build -up diversified portfolios for investors. Smallcases are baskets or portfolios of stocks or exchange traded funds (ETFs) that are professionally designed to reflect an investment theme or idea. A trading and a demat account isnecessary to invest in smallcase, so for this smallcase technologies has partnered with several broking entities like Angle one, Grow, Edelweiss, Upstock, Zerodha, HDFC Securities and many more. Once the transaction is takeplace, money is debited from the investor's trading account and stocks are credited to their demat account as happen generally when investor trade directly in stock market.

### Objective of the Study

With rapid change in economicscenerio and technology advancement, investment avenues also changed to match the pace according to prevailing circumstances. Smallcase has emerged as a smart play in indian financial market and adjusted itself according to its strength. It is growing with balance pace and will continue to grow in line with economic growth and thus attract researches to explore the market potential, its growth and draw backs. The main objectives to carry out this study are as-

- To know benefits of smallcsae investment.
- To explore various smallcase theme.

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### Benefits of Smallcase Investment

- **Control over investment:** Investment control is a monitoring function within the investor can manage their smallcase. It is concerned with observing the quality of underlying stocks and ensuring performance and quality in order to provide the required benefit for the investment hence they can control over investment they can exit, add, reduce, hold and sell smallcase share as their wish.
- **Transparency:** Smallcase investors can see and modify their investments immediately after investing. They have liberty to control over investment amount and know charges and expenses related to managing smallcase. There are no hidden charges involved.
- **Risk – Diversification:** Smallcase offers various theme to investor which has different objective and risk profile. Diversification may not be inherent in the particular smallcase but bunches of smallcase may potentially see diversification.
- **Simple:** Investment in smallcase is simple, any investor who have demat account and trading account can invest in smallcase for convenience smallcase has tied up with various broker which provide platform to invest in smallcase.
- **Flexible:** Smallcase as an investment option provide flexibility to its investor as he can supervise and take decision for additional investment, for withdraw and modify allocation in smallcase as per his intention.
- **Low-cost:** Smallcases only charge a nominal amount at the time of performing the transaction so it is a comparatively available at low cost with other investment available in Indian market.
- **Professionally managed-** Smallcases are designed by Registered Investment Advisors (RIAs). RIAs are financial advisors with a fiduciary responsibility to provide financial advice considering the client's best interest.
- **Thematic Option:** Smallcase is a new investment platform in India that offers a unique way of investing in the stock market through theme-based portfolio hence investor can choose smallcase as per his risk profile.
- **No-Lock in Period:** This is the beauty of this product, here is no specified lock-in period for stocks kept in smallcase, these can be held or sold as per investor requirement and time period.

### Smallcases Theme

- **AI Stock:** Artificial intelligence (AI) is an innovative technology that has become increasingly important in various industries. AI has the potential to transform businesses and improve efficiency, leading to significant growth opportunities for artificial intelligence company stocks in India. The growing importance of artificial intelligence stocks in India has also been reflected in the stock market, with AI stocks in India attracting investors' attention.
- **Green Hydrogen Stock:** Green hydrogen is a form of renewable energy. It is formed when water molecules are split into two chemical components: Hydrogen and Oxygen. Thus, when investors talk about green hydrogen, it means hydrogen obtained without emitting pollution, i.e. sustainable hydrogen.
- **Tata Stock:** Tata shares, Tata Group become a symbol of India's economic growth and development, drawing the attention of investors both at home and abroad. Major stock exchanges in India trade these shares, where they play a significant role in the stock market. The history of Tata Shares is more than just financial data and trading patterns. It's a tale of innovation, leadership, and a commitment to excellence. From going public in 1945 to acquiring European steelmaker Corus Group in 2008, Tata Group's journey has been nothing short of remarkable.
- **Monopoly Stock:** Monopoly stocks refer to stocks of companies that operate in a market with little or no competition, giving them the ability to dominate and control the market. These companies have significant market power, often due to high barriers to entry and single seller's presence. In the share market, monopoly stocks can provide investors with significant advantages due to their dominant market position. They are often considered as a better investment option due to their stable revenue streams and predictable earnings growth.

- **Textile Stock:** The Indian textile industry has a rich history that dates back to ancient times. Traders worldwide highly sought the high-quality cotton and silk fabrics that India produced. India's textile stocks and apparel industry is the largest source of foreign exchange earnings and one of the leading textile stock segments. Textile sector shares can offer investors a unique opportunity to gain exposure to a diverse and dynamic sector with the potential for high growth and resilience to economic cycles.
- **Smallcap Stocks:** Stocks in the stock market are often classified based on their market capitalisation as largecap, midcap, and smallcap stocks. This categorisation helps investors make informed investment decisions. Smallcap stocks are often a popular investment choice for those seeking higher returns, as they are stocks of small companies with market capitalization generally ranging between ₹500 crores and ₹5,000 crores. Smallcap stocks are different from large-cap stocks as they have a higher potential for growth, which may offer better returns in the long run.
- **PSU Stocks:** Public Sector Undertakings are government-owned companies or corporations that operate in various sectors of the economy. These entities are established by the government to undertake commercial activities. Their goal is providing essential goods and services to the public. PSUs play a significant role in promoting economic growth, ensuring equitable distribution of resources, and advancing government policies. They operate under the control of the government and can be involved in industries such as energy, telecommunications, finance, manufacturing, and more.

### Conclusion

This paper theoretically investigated the concept of smallcase in Indian economy. Resercher found that investors are always on the lookout for new ways to grow their money and has choice problem as market flooded with lot of investment option. Investor wants a low cost, simple, flexible, transparent and more control option for investment. Smallcase is an answer of these, here investor can easily invest at the click of a button. The process is simple and help is available at every step. Smallcases are designed to offer flexibility and convenience to investors investing with Smallcases gives more control over your investment as investor may have a say in choosing securities with a fund manager, and not just leaving it up to someone else to decide investor faith. Smallcases tend to be thematic investments and so they follow an investment strategy based on a particular idea.

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## महिला सशक्तिकरण एवं मनरेगा: एक विश्लेषणात्मक अध्ययन (अजमेर जिले के जवाजा ब्लॉक के विशेष सन्दर्भ में)

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डॉ. जया भण्डारी\*\*

### सार

किसी भी राष्ट्र के विकास में समाज के प्रत्येक व्यक्ति वर्ग, जाति, समुदाय की सहभागिता महत्वपूर्ण मानी जाती है। विकास की इस अवधारणा में हम महिलाओं की सहभागिता को नजरअंदाज नहीं कर सकते। इतिहास इसका साक्षी है कि राष्ट्र के विकास में महिलाओं की सहभागिता ने पूरे विश्व के सामने एक मानक का उदाहरण प्रस्तुत किया है। लेकिन विश्व के गिने-चुने विकसित देशों को छोड़ दे तो बाकी बचे देशों में महिलाओं की भूमिका पुरुषों से भी कम है। आज भी बहुत से देशों में महिलाएं पुरातनवादी व्यवस्था में जी रही हैं। महिलाओं को विकसित देशों की श्रेणी में लाने के लिए एवं पुरातनवादी व्यवस्था से मुक्ति दिलाने के लिए यह आवश्यक था उन्हें कुछ महत्वपूर्ण अधिकार प्रदान की जाए। महिलाओं के लिए इस प्रयास की प्रक्रिया को ही 'महिला सशक्तिकरण' कहते हैं। महिला सशक्तिकरण का तात्पर्य महिलाओं को पुरुषों के बराबर सामाजिक, आर्थिक, राजनैतिक, वैधानिक एवं मानसिक क्षेत्रों में उसके परिवार, समुदाय, समाज एवं राष्ट्र की सांस्कृतिक पृष्ठभूमि में निर्णय लेने की स्वतन्त्रता से है। भारत जैसे विकसशील देश में जहाँ महिलाओं की भूमिका एवं स्थिति प्रारम्भ से ही दयनीय थी आज भी सुधर नहीं पायी है, लेकिन समय-समय पर विद्वतजनों एवं सरकारी प्रयासों द्वारा उनकी भलाई एवं सम्मान के लिए सार्थक प्रयास किये हैं। मनरेगा उन्हीं सार्थक प्रयासों का एक सफल कदम है। महिलासशक्तिकरण मनरेगा के महत्वपूर्ण उद्देश्यों में से एक है।

**शब्दकोश:** मनरेगा, महिला सशक्तिकरण, कार्यक्रम, ग्रामीण।

### प्रस्तावना

मनरेगा एक अन्तर्राष्ट्रीय कानून है जिसके तहत रोजगार गारंटी की अभूतपूर्व व्यवस्था है। मनरेगा का मुख्य उद्देश्य रोजगार के लिए पूरक अवसर उपलब्ध कराना है। विकास में निरन्तरता रखने के लिए राष्ट्रीय संसाधनों के माध्यम से ग्रामीण क्षेत्रों में रोजगार मुहैया कराने के लिहाज से मनरेगा एक सहयोगात्मक संसाधन है। मनरेगा के तहत किये जाने वाले कार्यों में जल संरक्षण, वृक्षारोपण, भूमि विकास आदि ग्रामीण क्षेत्रों से सम्बन्धित काम हैं। अनुसूचित जाति, जनजाति, गरीबी रेखा के नीचे आने वाले परिवार वर्ग को सिचाई सुविधा, बागबानी, वृक्षारोपण जैसी योजनाओं से सम्बन्धित कार्य सौंपे जाते हैं। इस प्रक्रिया का उद्देश्य है कि इसके जरिये लोकतन्त्र के सबसे निचले स्तर तक लाभ पहुँचाया जा सके और सरकार के कार्यों में पारदर्शिता और जवाब देही तय की जा सके।

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राष्ट्रीय ग्रामीण रोजगार गारन्टी अधिनियम 2005 देश का एक ऐसा पहला अधिनियम है, जो ग्रामीण क्षेत्र के लोगों को गांव में ही रोजगार उपलब्ध कराता है। इस योजना का शुभारम्भ 2 फरवरी 2016 को देश के 200 जिलों में लागू किया गया। इस योजना के तहत ग्रामीण क्षेत्र के प्रत्येक परिवार के कम से कम एक वयस्क सदस्य को वर्ष में 100 दिनों का शारीरिक श्रम युक्त रोजगार पाने का अधिकार है।

वर्ष 2007-2008 में इस योजना का विस्तार 330 जिलों में इसकी लोकप्रियता को देखते हुए अप्रैल 2008 में पूरे देश में लागू कर दिया गया। 2 अक्टूबर 2009 को राष्ट्रपिता महात्मा गांधी की जयन्ती के अवसर पर केन्द्र सरकार द्वारा इस योजना का नाम बदलकर मनरेगा से "महात्मा गांधी राष्ट्रीय ग्रामीण रोजगार गारन्टी योजना" कर दिया गया। इस अधिनियम की मुख्य विशेषताएँ—

- ग्रामीण परिवार का कोई भी वयस्क सदस्य यदि अकुशल श्रम के तहत कार्य करने को इच्छुक है तो वह आवेदन कर सकता है।
- ऐसे परिवारों को स्थानीय ग्राम पंचायत में लिखित या मौखिक रूप से रजिस्ट्रेशन करवाना पड़ता है।
- जाँच पड़ताल के पश्चात ग्राम पंचायत इच्छुक सभी सदस्यों का फोटो युक्त जाँच कार्ड जारी करता है।
- रोजगार के लिए आवेदन के बाद 15 दिनों के अन्दर उसे काम दे दिया जाता है।
- इस योजना के तहत कम से कम 1/3 भाग महिलाओं को काम दिये जाने की व्यवस्था है।
- कार्य के दौरान कार्यस्थल पर कार्य कर रही महिलाओं के 6 वर्ष या उससे कम उम्र के बच्चों की देखभाल की व्यवस्था की जाती है।
- घर से 5 किलोमीटर के आस-पास के क्षेत्रों में ही रोजगार दिया जाता है।
- मजदूरी कम से कम 60 रु. प्रतिदिन हो सकती है, जिसका भुगतान बैंक खातों के जरिए होता है।
- योजना को बनाने एवं लागू करने में पंचायत की भूमिका महत्वपूर्ण होती है।

#### मनरेगा एवं महिला सशक्तिकरण

महिलाएँ समाज व राष्ट्र का एक महत्वपूर्ण अंग हैं इसलिए मनरेगा योजना में महिलाओं को प्राथमिकता देते हुए, कुल रोजगार में से 55 प्रतिशत भाग देना अनिवार्य रखा गया है क्योंकि महिलाएँ देश व राष्ट्र के विकास में योगदान देने में सहायक होती हैं। अगर देश की सरकार पुरुषों की प्रगति के साथ-साथ महिलाओं की प्रगति के बारे में ध्यान देती है तो निश्चित ही देश व राज्य का विकास हो सकता है। इसलिए भारत सरकार ने ग्रामीण महिलाओं को मनरेगा योजना में रोजगार देकर, हर प्रकार से लाभान्वित करने का प्रयास किया है। जब देश में रहने वाली हर ग्रामीण महिला को रोजगार मिलेगा। तो न केवल अपने बारे में सोचेगी। अपितु अपने बच्चों, परिवार व समाज के बारे में सही निर्णय लेने में सहायक होगी। जिससे महिलाएँ आत्मनिर्भर महसूस करते हुए, भविष्य के बारे में अच्छे विचार प्रस्तुत करने की क्षमता रखेगी। इस प्रकार देश की हर ग्रामीण महिला को आत्मनिर्भर बनाने के लिए भारत सरकार ने अकुशल शारीरिक श्रम के रूप में कार्य करने के लिए प्रोत्साहित किया है। आज वर्तमान में अजमेर जिले में पुरुषों की तुलना में महिलाओं का बढ़ता प्रतिशत इसका प्रमाण है। महिलाएँ समाज व राष्ट्र के लिए एक ऐसा उपयोगी अंग हैं जो पुरुषों के साथ कंधे से कंधा मिलाकर आगे बढ़ने के लिए निरंतर अग्रसर रहती हैं। अर्थात् पुरुष के बिना न महिला का अस्तित्व है और न महिला के बिना पुरुष का। ये दोनों एक गाड़ी के दो पहियों के समान हैं जो किसी एक के बिना नहीं चल सकता है। और देश की सरकार भी अपने देश के आर्थिक विकास को ध्यान में रखकर महिलाओं को हर क्षेत्र में आगे बढ़ाने के लिए प्रोत्साहित कर रही है। ताकि महिलाएँ घर की चार दीवारी से बाहर आकर अपने वजूद को अच्छे से समझ सकें। और सही समय पर सही निर्णय लेकर देश की प्रगति में भी अपना योगदान देने में सहायक हों। मनरेगा योजना ने ग्रामीण क्षेत्र में निवास करने वाली सभी महिलाओं को काम करने का हक देकर उनकी आजीविका, निर्णय लेने की क्षमता को बढ़ाया है।

वर्तमान में हमने अजमेर जिले में व गणेशपुरा, गोविन्दपुरा, किशनपुरा, रूपनगर, दुर्गावास, नून्त्री मेहन्द्रातान, नून्त्री मालदेव, नरबदखेड़ा, नाईकलां, जवाजा ग्राम पंचायत में कार्यरत मनरेगा श्रमिक के रूप में महिलाओं के कार्य दिवसों व रोजगार के प्रतिशत का अध्ययन किया है। जिससे यह पता चलता है कि महिलाएँ आत्मनिर्भर हो रही हैं।

### अजमेर जिले में द्वितीयक स्रोत द्वारा महिला श्रमिकों का विश्लेषण

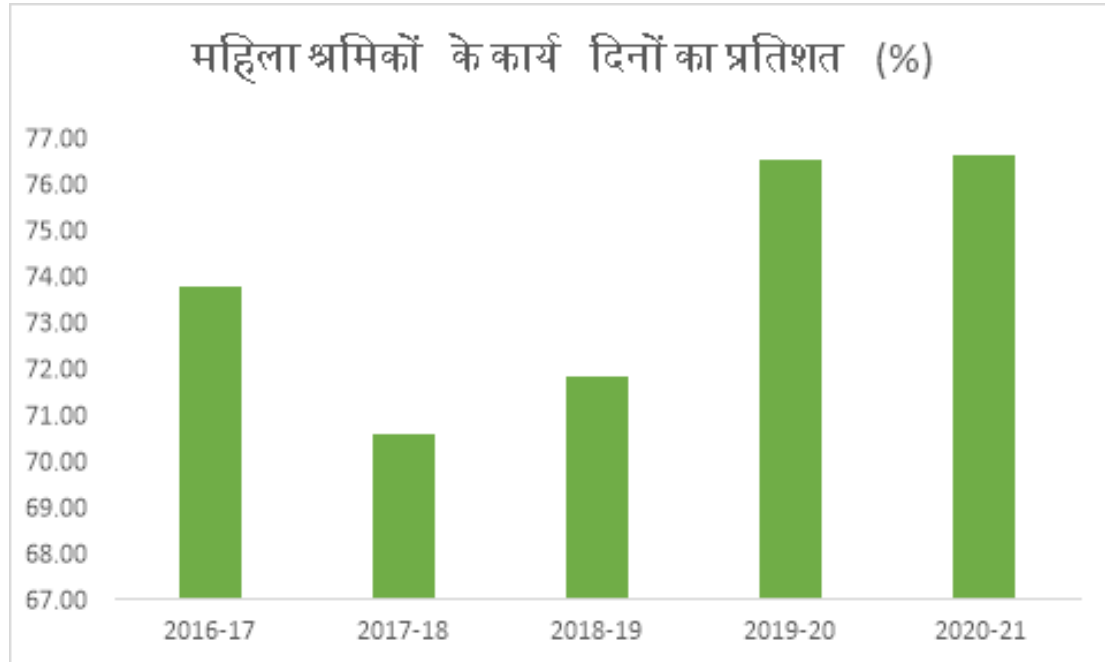
अजमेर जिले में मनरेगा योजना के अंतर्गत पुरुष व महिला वर्ग का विश्लेषण द्वितीयक आँकड़ों के माध्यम से किया गया है जिसमें कुल कार्यरत लोगों के द्वारा श्रम में योगदान देने वाले दिनों की संख्या में से कुल महिला वर्ग द्वारा श्रम में योगदान देने वाले दिनों की संख्या का अध्ययन किया गया है इसके लिए हमने वित्तीय वर्ष 2016-17 से 2020-21 तक के समस्त आँकड़ों को एक तालिका में प्रदर्शित किया है जो हमें मनरेगा योजना में महिला वर्ग द्वारा पुरुष वर्ग की तुलना में कार्य करने वाले दिनों की संख्या को बताता है। जो इस प्रकार है—

#### तालिका 1

#### वित्तीय वर्ष (2016-17 से 2020-21) में कुल कार्यरत श्रमिकों के दिनों की संख्या में से महिला श्रमिक के कुल कार्यरत दिनों का विश्लेषण

वित्तीय वर्ष	कुल कार्यरत श्रमिकों के दिनों की संख्या	कुल कार्यरत श्रमिकों में से महिला श्रमिक के दिनों की संख्या	महिला श्रमिकों के कार्य दिनों का प्रतिशत
2016-17	1,22,98,956	90,68,558	73.73
2017-18	1,12,62,238	79,42,776	70.53
2018-19	1,34,42,872	96,52,441	71.80
2019-20	1,45,79,663	1,11,51,234	76.48
2020-21	1,62,13,712	1,24,15,992	76.58

उपर्युक्त तालिका संख्या 1 में वित्तीय वर्ष 2016-17 से 2020-21 तक आँकड़ों में महिलाओं द्वारा कार्यरत दिनों के प्रतिशत को ज्ञात किया गया है। जिससे महिलाओं की वास्तविक स्थिति का पता चलता है कि वित्तीय वर्ष 2016-17 में कार्यरत महिला श्रमिकों की संख्या 73.73 प्रतिशत प्राप्त हुई है। इसी तरह वित्तीय वर्ष 2019-20 व 2020-21 में भी महिलाओं का प्रतिशत 76.48 व 76.58 रहा है। जो यह बताता है कि महिलाएँ लगातार कार्यस्थल पर जाकर कार्य दिनों की संख्या पूर्ण करती हैं। परन्तु वित्तीय वर्ष 2017-18 व 2018-19 में महिलाओं के प्रतिशत में थोड़ी गिरावट प्राप्त हुई है क्योंकि महिलाओं की कुछ पारिवारिक समस्याएँ भी होती हैं और उसके लिए उनको कभी छुट्टी भी लेनी पड़ जाती है। इसलिए महिलाएँ कार्यस्थल पर नहीं आ पाती हैं। लेकिन अजमेर जिले में कुल कार्यरत मनरेगा श्रमिकों में से, महिला श्रमिक के दिनों की संख्या का विश्लेषण करने से यह ज्ञात हुआ है कि अजमेर जिले में पुरुषों की तुलना में मनरेगा योजना का लाभ महिलाएँ सबसे ज्यादा उठा रही हैं। महिलाओं का सबसे ज्यादा योगदान देने का कारण यह है कि ग्रामीण महिलाएँ गृहकार्य के अलावा किसी अन्य कार्य को करने में सक्षम नहीं होती हैं और मनरेगा योजना में करवाया जाने वाला कार्य सरल भी होता है इसलिए महिलाएँ गृहकार्य को पूर्ण करने के पश्चात् मनरेगा योजना में कार्य करने चली जाती हैं। ताकि समय का सदुपयोग होने के साथ-साथ घर की जरूरतों को पूरा करने में आत्मनिर्भर हो सकें। और यही कारण है कि अजमेर जिले में महिलाएँ सबसे ज्यादा मनरेगा योजना में कार्यरत हैं, तथा महिलाओं का रोजगार के क्षेत्र में बढ़ता प्रतिशत यह बताता है कि महिला सशक्तिकरण हो रहा है। यानि रोजगार मिलने के बाद महिलाओं में सोचने, समझने व निर्णय लेने की क्षमता का विकास हुआ है, जो देश के भावी विकास में सहायक सिद्ध होगा। क्योंकि महिलाएँ एक साथ दो परिवारों का उत्तरदायित्व निभाती हैं। इसलिए सरकार द्वारा उनके विकास को ध्यान में रखकर मनरेगा में रोजगार उपलब्ध करवाया है।



चित्र 1: महिला श्रमिक के कार्य दिनों का प्रतिशत

उपर्युक्त चित्र संख्या 1 में कुल कार्य दिवस में से महिला श्रमिक के प्रतिशत को चित्र के माध्यम से प्रदर्शित किया गया है। इस प्रकार 2016-17 में जहाँ महिला वर्ग का प्रतिशत 73.73 प्रतिशत है। वही वित्तीय वर्ष 2017-18 से 2020-21 के मध्य महिला वर्ग का प्रतिशत कम या ज्यादा रहा है। लेकिन कार्यरत श्रमिक के दिनों की संख्या में से, महिला वर्ग का प्रतिशत बहुत ज्यादा प्राप्त हो रहा है अर्थात् मनरेगा योजना में महिलाएँ सबसे ज्यादा कार्य कर रही है और महिलाओं का सशक्तिकरण हो रहा है। क्योंकि रोजगार मिलने के बाद मजदूरी की राशि को खर्च करने में महिलाएँ सक्षम हुई है। इस प्रकार कुल कार्यरत दिनों की संख्या में महिलाओं द्वारा किए जाने वाले कार्य का अनुपात अधिक होना यह प्रदर्शित करता है कि महिलाएँ मनरेगा योजना में 100 दिनों का रोजगार सबसे ज्यादा पूरा करती है, क्योंकि गाँवों में महिलाओं के पास मनरेगा कार्य के अलावा कोई अन्य कार्य नहीं है, जिससे वह अपने परिवार का पालन पोषण कर सके। अतः महिलाओं का प्रतिशत अधिक पाया गया है।

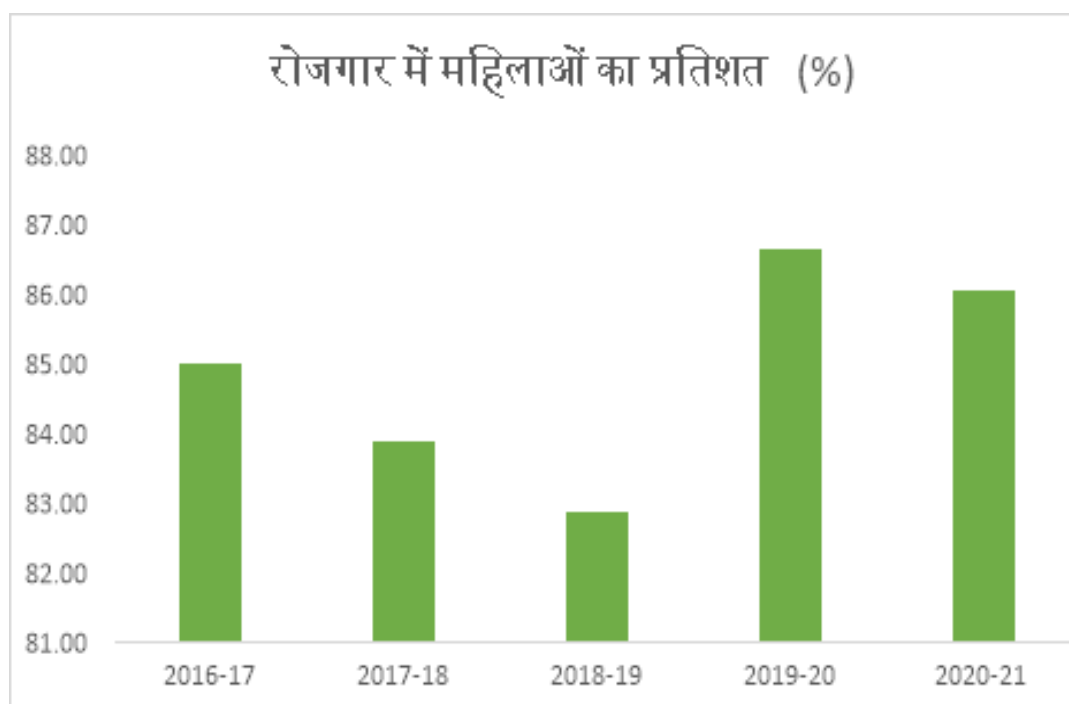
#### तालिका 2

वित्तीय वर्ष (2016-17 से 2020-21) के मध्य वास्तविक रूप से रोजगार प्राप्त कुल परिवारों में से महिलाओं को प्राप्त रोजगार के प्रतिशत का विश्लेषण

वित्तीय वर्ष	वास्तविक रूप से रोजगार प्राप्त परिवारों की संख्या (लाख)	महिलाओं को प्राप्त रोजगार की संख्या (लाख)	रोजगार में महिलाओं का प्रतिशत
2016-17	1,53,002	1,30,051	84.99
2017-18	1,43,108	1,20,002	83.85
2018-19	1,93,382	1,60,194	82.84
2019-20	2,17,272	1,88,216	86.63
2020-21	2,22,186	1,91,179	86.04

उपर्युक्त तालिका संख्या 2 में वित्तीय वर्ष 2016-17 से 2020-21 तक के आँकड़ों के अन्तर्गत वास्तविक रूप से रोजगार प्राप्त परिवारों की संख्या में से महिलाओं को प्राप्त रोजगार की संख्या ज्ञात करने के पश्चात्

महिलाओं का प्रतिशत ज्ञात किया गया है। क्योंकि वास्तविक रूप से रोजगार प्राप्त परिवारों की संख्या में महिला व पुरुष दोनों वर्ग के व्यक्तियों की संख्या का कुल योग है जिसमें हमने महिलाओं को प्राप्त रोजगार के आधार पर महिलाओं के प्रतिशत को वित्तीय वर्षों के दौरान ज्ञात करने का कार्य किया है। वित्तीय वर्ष 2016-17 में वास्तविक रूप से रोजगार प्राप्त परिवारों की संख्या 1,53,002 लाख है। जिसमें से महिला वर्ग को प्राप्त कुल रोजगार 1,30,051 लाख हैं जो वास्तविक रूप से रोजगार प्राप्त परिवारों की संख्या का 84.99 प्रतिशत है अर्थात् वित्तीय वर्ष 2016-17 के दौरान 84.99 प्रतिशत महिलाओं ने मनरेगा योजना के अन्तर्गत रोजगार प्राप्त किया है। इसी तरह वित्तीय वर्ष 2017-18 में महिलाओं का प्रतिशत पूर्व वित्तीय वर्ष की तुलना में कम है। लेकिन वित्तीय वर्ष 2018-19, 2019-20 व 2020-21 में यह प्रतिशत लगातार घटता व बढ़ता हुआ पाया गया है। इससे यह स्पष्ट होता है कि मनरेगा योजना में महिलाओं को मिलने वाला रोजगार सबसे ज्यादा है व पुरुषों की संख्या बहुत कम है। महिलाओं का बढ़ता प्रतिशत यह प्रदर्शित करता है कि मनरेगा योजना में महिलाएँ अधिकारों के प्रति सजग है और वे घरों में खाली न बैठकर कुछ भी कार्य करके आत्मनिर्भर होना पसन्द करती है ताकि पुरुषों के साथ कंधे से कंधा मिलाकर समाज में अपना स्थान बना सके। इसलिए अजमेर जिले में महिलाओं का प्रतिशत लगातार बढ़ता जा रहा है और महिला सशक्त बन रही है। जो इस तालिका के माध्यम से स्पष्ट किया जा चुका है।



चित्र 2: रोजगार प्राप्त महिलाओं का प्रतिशत

चित्र संख्या 2 के अन्तर्गत हमने वित्तीय वर्ष 2016-17 से 2020-21 तक के आँकड़ों का संग्रहण करके वास्तविक रूप से रोजगार प्राप्त परिवारों की संख्या व महिलाओं को प्राप्त रोजगार की संख्या को बताया है। इस प्रकार महिलाओं की रोजगार में बढ़ती संख्या यह प्रदर्शित करती है कि महिलाएँ मनरेगा योजना में ज्यादा कार्य करती है और न्यूनतम मजदूरी प्राप्त कर अपनी आजीविका का स्तर ऊँचा बनाने का प्रयास कर रही है। अतः मनरेगा योजना से महिला सशक्तिकरण को बढ़ावा मिल रहा है।

तालिका 3: महिलाओं को प्राप्त रोजगार का प्रतिशत वित्तीय वर्ष (2016-17 से 2020-21) के मध्य रोजगार प्राप्त कुल परिवारों में से महिलाओं को प्राप्त रोजगार के प्रतिशत का विश्लेषण (जवाजा पंचायत समिति – ग्राम पंचायत गणेशपुरा, गोविन्दपुरा, किशनपुरा, रूपनगर, दुर्गावास, नून्त्री मेहन्द्रातान, नून्त्री मालदेव, नरबदखेड़ा, नाईकलां व जवाजा)

वित्तीय वर्ष	ग्राम पंचायतें					
	गणेशपुरा ग्राम पंचायत			गोविन्दपुरा ग्राम पंचायत		
	रोजगार प्राप्त परिवारों की संख्या	महिलाओं को प्राप्त रोजगार की संख्या	महिलाओं को प्राप्त रोजगार का प्रतिशत	रोजगार प्राप्त परिवारों की संख्या	महिलाओं को प्राप्त रोजगार की संख्या	महिलाओं को प्राप्त रोजगार का प्रतिशत
2016-17	155	90	58.06	135	82	60.74
2017-18	237	156	65.82	217	143	65.89
2018-19	570	378	66.32	550	369	67.09
2019-20	581	387	66.61	561	379	67.56
2020-21	581	399	68.67	561	387	68.98

वित्तीय वर्ष	ग्राम पंचायतें					
	किशनपुरा ग्राम पंचायत			रूपनगर ग्राम पंचायत		
	रोजगार प्राप्त परिवारों की संख्या	महिलाओं को प्राप्त रोजगार की संख्या	महिलाओं को प्राप्त रोजगार का प्रतिशत	रोजगार प्राप्त परिवारों की संख्या	महिलाओं को प्राप्त रोजगार की संख्या	महिलाओं को प्राप्त रोजगार का प्रतिशत
2016-17	114	63	55.26	274	156	56.93
2017-18	117	69	58.97	277	163	58.84
2018-19	363	218	60.06	523	318	60.80
2019-20	338	214	63.31	500	309	61.80
2020-21	441	285	64.63	601	379	63.06

वित्तीय वर्ष	ग्राम पंचायतें					
	दुर्गावास ग्राम पंचायत			नून्त्री मेहन्द्रातान ग्राम पंचायत		
	रोजगार प्राप्त परिवारों की संख्या	महिलाओं को प्राप्त रोजगार की संख्या	महिलाओं को प्राप्त रोजगार का प्रतिशत	रोजगार प्राप्त परिवारों की संख्या	महिलाओं को प्राप्त रोजगार की संख्या	महिलाओं को प्राप्त रोजगार का प्रतिशत
2016-17	204	117	57.35	424	234	55.19
2017-18	207	119	57.49	427	239	55.97
2018-19	453	278	61.37	673	396	58.84
2019-20	428	283	66.12	638	385	60.34
2020-21	541	366	67.65	751	459	61.12

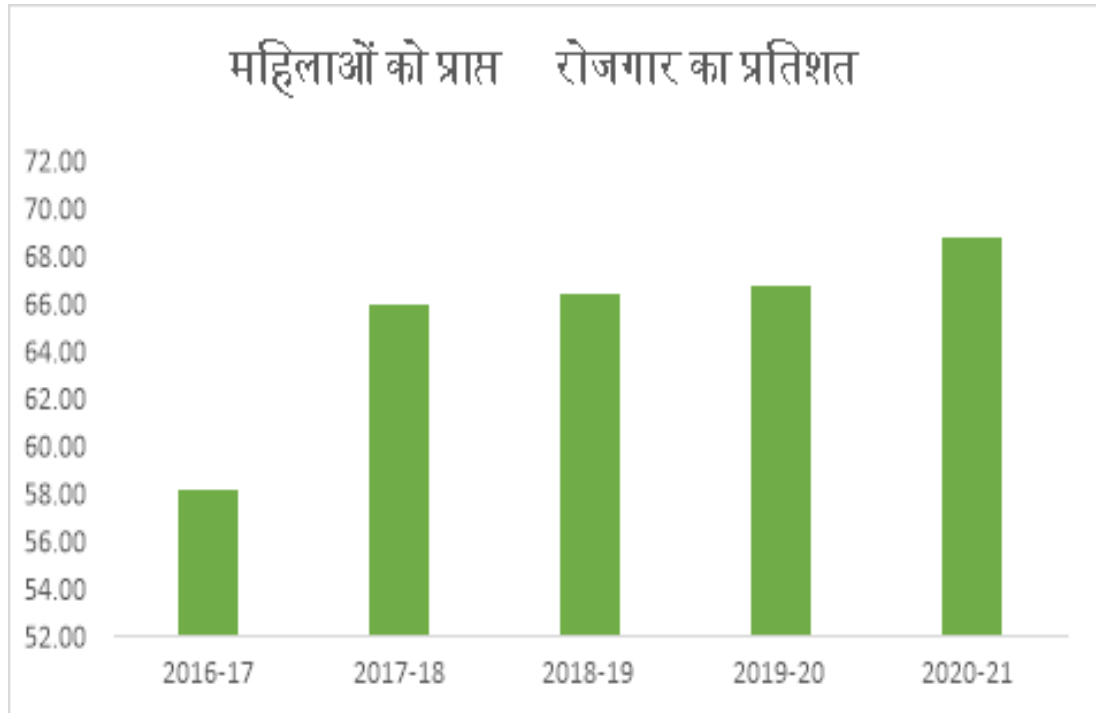
वित्तीय वर्ष	ग्राम पंचायतें					
	नून्त्री मालदेव ग्राम पंचायत			नरबदखेड़ा ग्राम पंचायत		
	रोजगार प्राप्त परिवारों की संख्या	महिलाओं को प्राप्त रोजगार की संख्या	महिलाओं को प्राप्त रोजगार का प्रतिशत	रोजगार प्राप्त परिवारों की संख्या	महिलाओं को प्राप्त रोजगार की संख्या	महिलाओं को प्राप्त रोजगार का प्रतिशत
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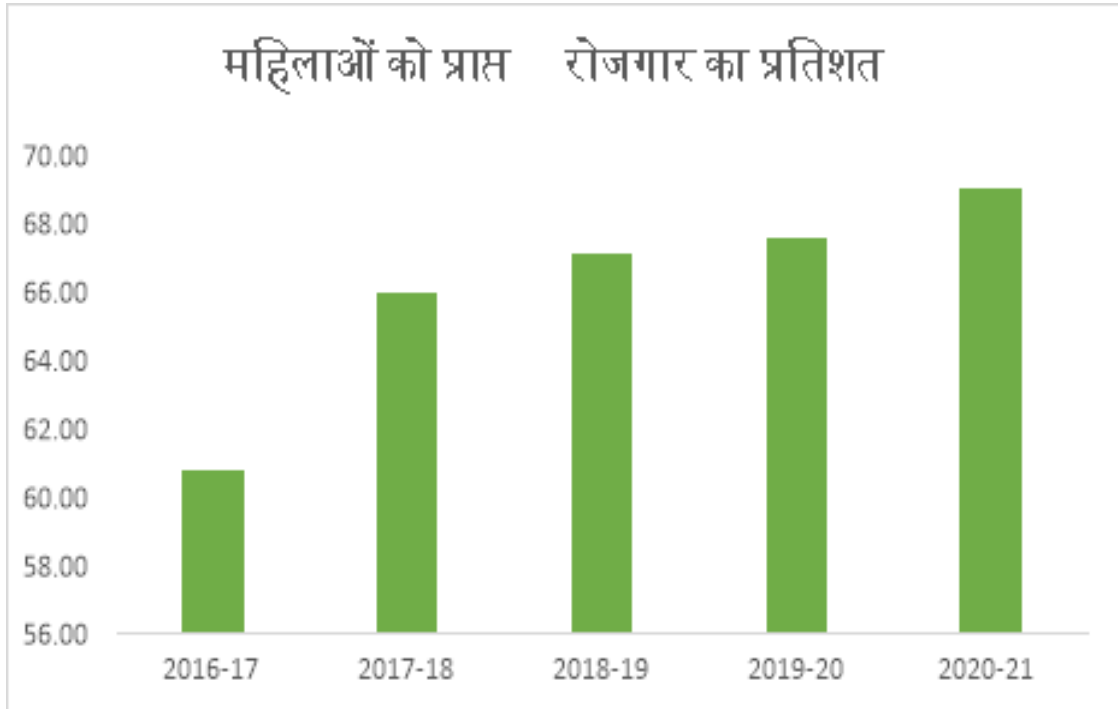
	संख्या		प्रतिशत	संख्या		प्रतिशत
2016-17	312	198	63.46	165	83	50.30
2017-18	317	213	67.19	248	152	61.29
2018-19	563	379	67.32	570	357	62.63
2019-20	538	382	71.00	591	388	65.65
2020-21	641	468	73.01	596	398	66.78

वित्तीय वर्ष	ग्राम पंचायतें					
	नाईकलां मालदेव ग्राम पंचायत			जवाजा ग्राम पंचायत		
	रोजगार प्राप्त परिवारों की संख्या	महिलाओं को प्राप्त रोजगार की संख्या	महिलाओं को प्राप्त रोजगार का प्रतिशत	रोजगार प्राप्त परिवारों की संख्या	महिलाओं को प्राप्त रोजगार की संख्या	महिलाओं को प्राप्त रोजगार का प्रतिशत
2016-17	129	57	44.19	245	127	51.84
2017-18	205	114	55.61	327	178	54.43
2018-19	463	319	68.89	760	525	69.08
2019-20	498	347	69.68	771	541	70.17
2020-21	502	398	79.28	771	549	71.21

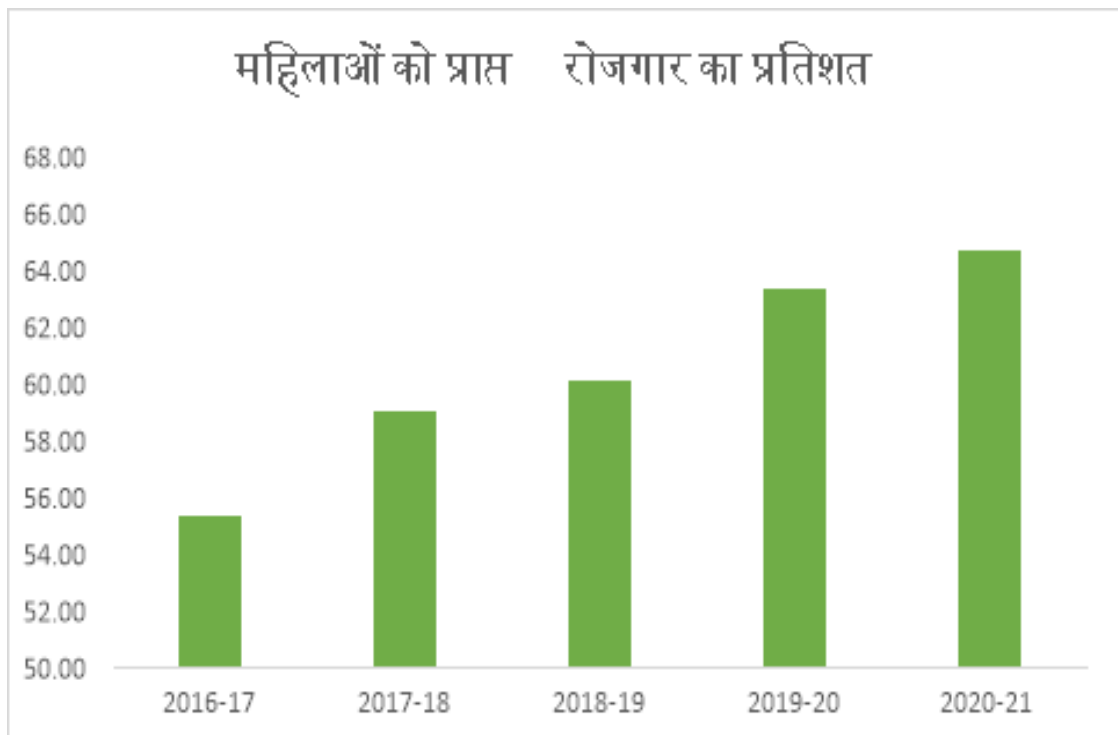
उपर्युक्त तालिका 3 के अन्तर्गत वित्तीय वर्ष 2016-17 से 2020-21 तक के आँकड़ों को प्रदर्शित किया गया है जिसमें रोजगार प्राप्त परिवारों की संख्या में से महिलाओं को प्राप्त रोजगार का पता लगाया गया है। अर्थात् कुल परिवारों की संख्या में सबसे ज्यादा महिला वर्ग, परिवारों में रोजगार प्राप्तकर्ता है। इससे सिद्ध होता है कि महिला सशक्तिकरण को बढ़ावा मिल रहा है।



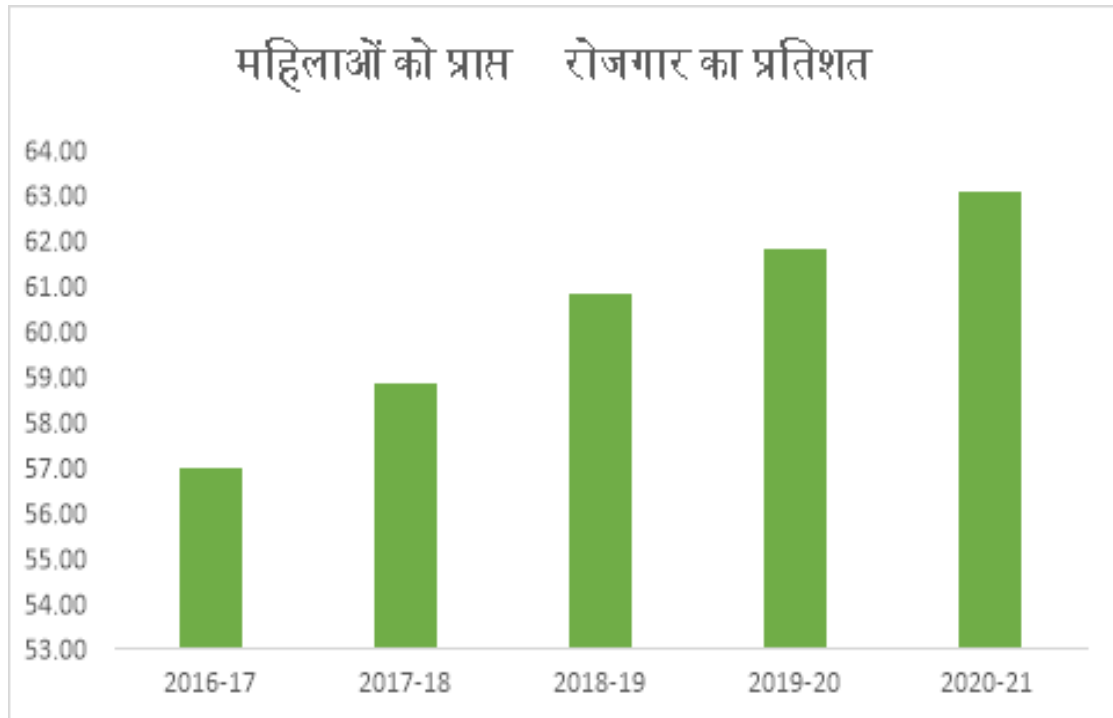
चित्र 3: गणेशपुरा ग्राम पंचायत में महिलाओं को प्राप्त रोजगार का प्रतिशत



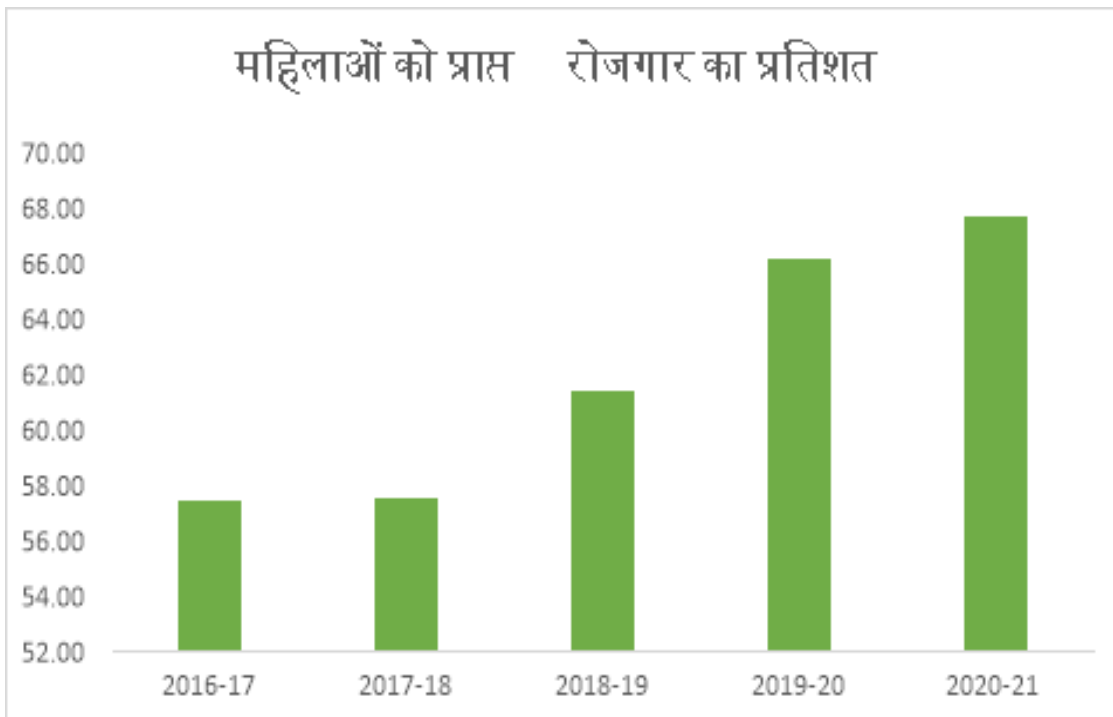
चित्र 4: गोविन्दपुरा ग्राम पंचायत में महिलाओं को प्राप्त रोजगार का प्रतिशत का प्रतिशत



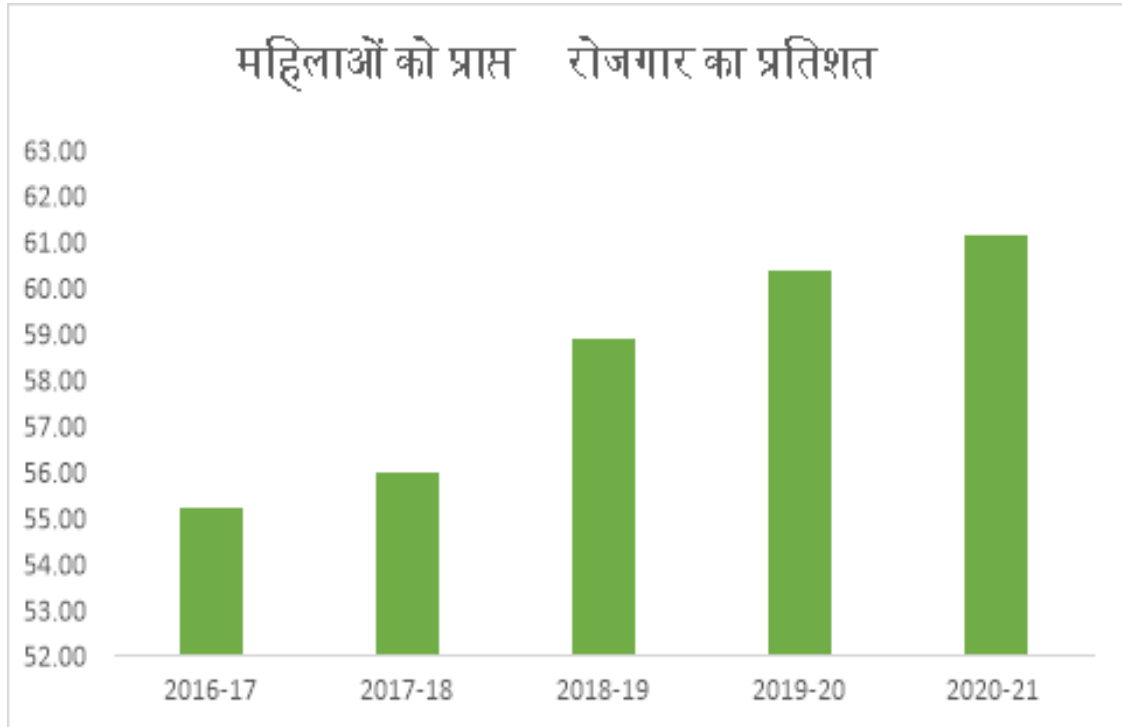
चित्र 5: किशनपुरा ग्राम पंचायत में महिलाओं को प्राप्त रोजगार का प्रतिशत



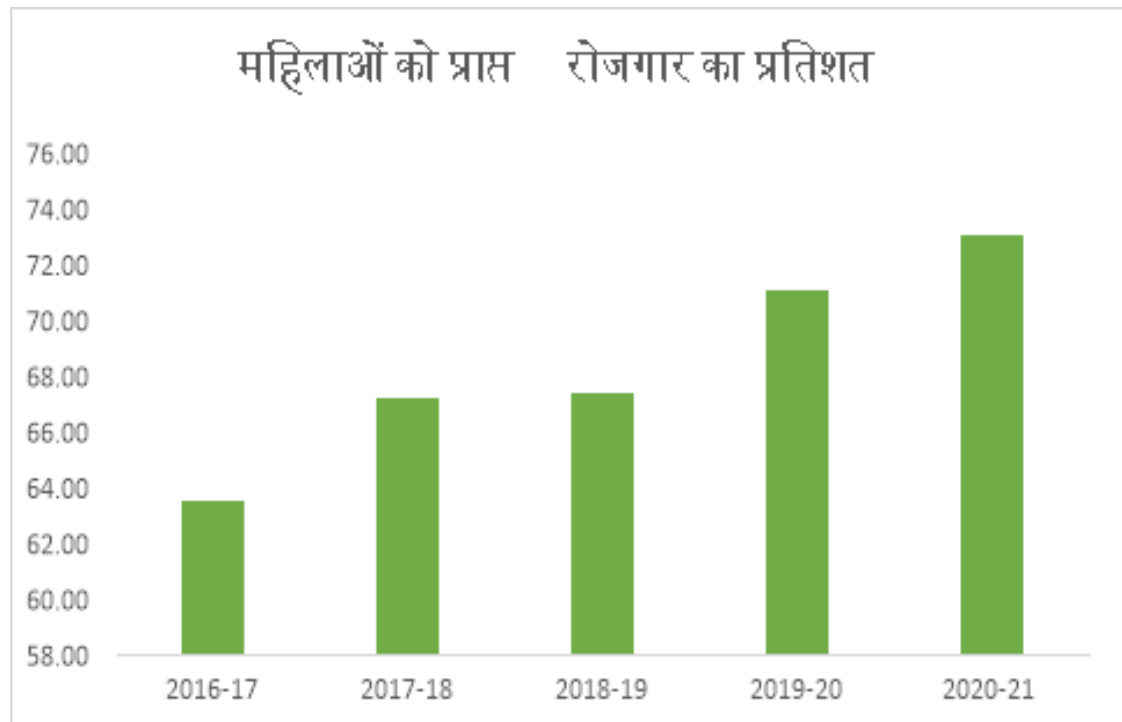
चित्र 6: रूपनगर ग्राम पंचायत में महिलाओं को प्राप्त रोजगार का प्रतिशत



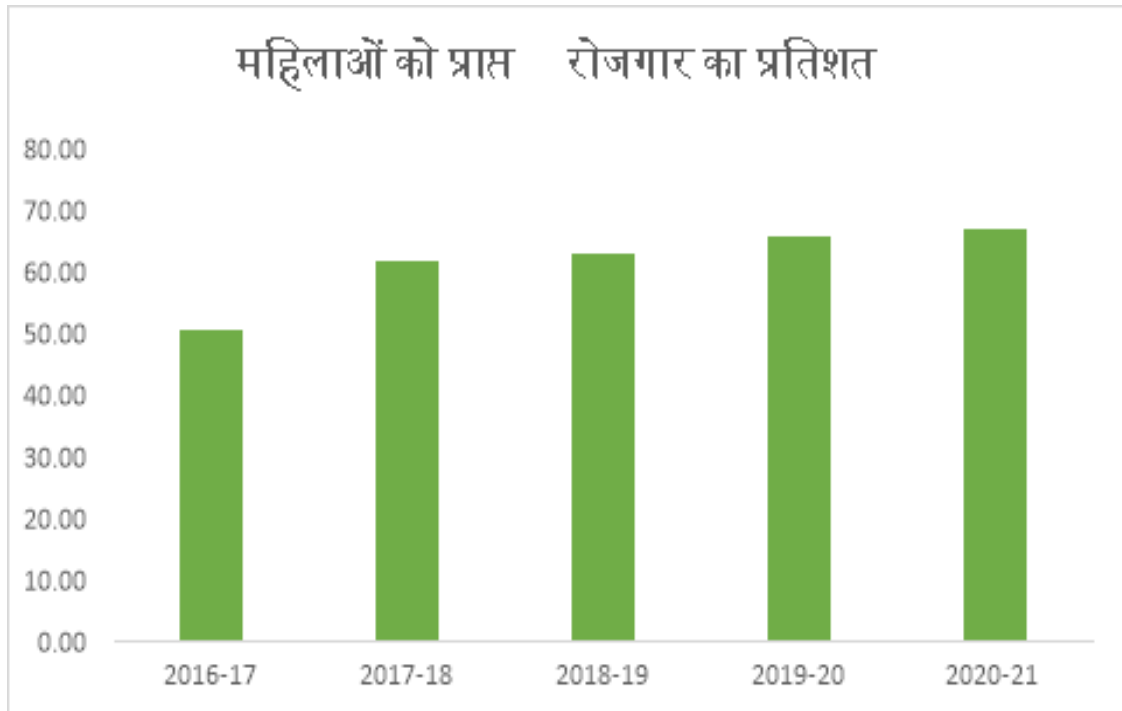
चित्र 7: दुर्गावास ग्राम पंचायत में महिलाओं को प्राप्त रोजगार का प्रतिशत



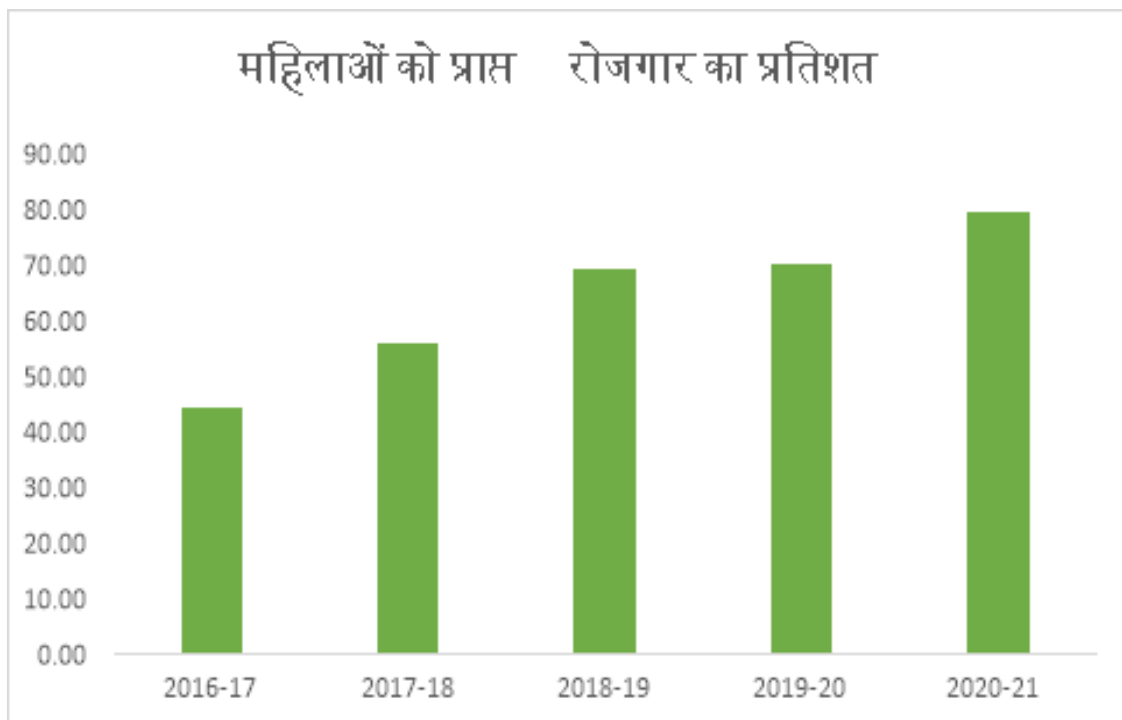
चित्र 8: नून्त्री मेहन्द्रातान ग्राम पंचायत में महिलाओं को प्राप्त रोजगार का प्रतिशत



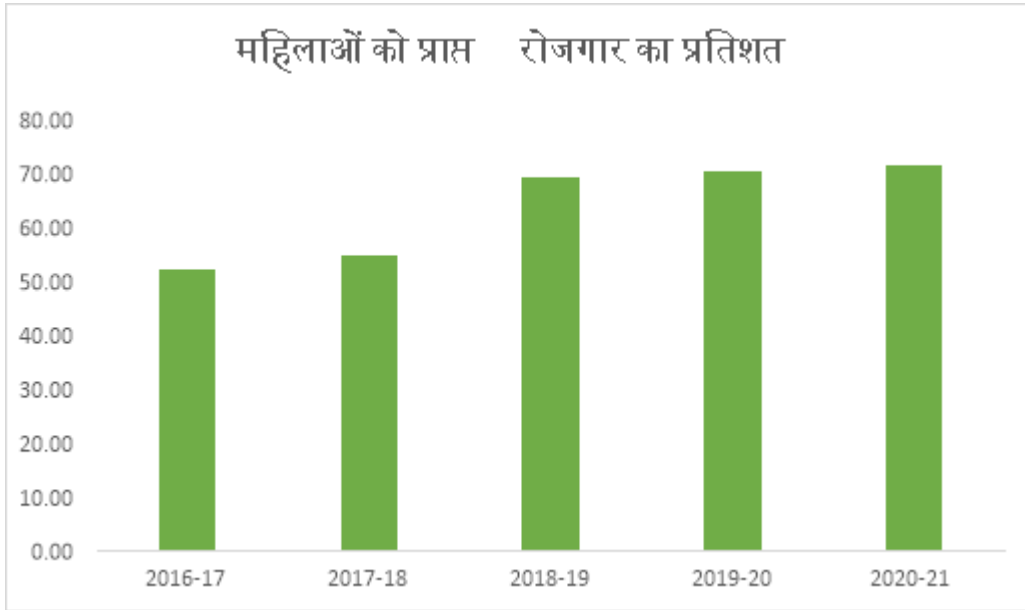
चित्र 9: नून्त्री मालदेव ग्राम पंचायत में महिलाओं को प्राप्त रोजगार का प्रतिशत



चित्र 10: नरबदखेड़ा ग्राम पंचायत में महिलाओं को प्राप्त रोजगार का प्रतिशत



चित्र 11: नाईकलां ग्राम पंचायत में महिलाओं को प्राप्त रोजगार का प्रतिशत



**चित्र 12: जवाजा ग्राम पंचायत में महिलाओं को प्राप्त रोजगार का प्रतिशत**

इस प्रकार मनरेगा योजना द्वारा महिलाएं जागरूक हो रही हैं एवं कहीं न कहीं पुरुषों के साथ बराबरी का अहसास उनके अन्दर जन्म ले रहा है। महिलाएं सामाजिक आर्थिक रूप से आत्मनिर्भर बनने के साथ-साथ आत्म सम्मान के प्रति सचेत हो रही हैं और स्वयं के लिए एवं अपने परिवार के भविष्य के लिए इन पैसों का इस्तेमाल कर रही हैं। इस योजना के माध्यम से महिलाएं अपने अधिकारों के प्रति जागरूक हो रही हैं, शिक्षा के महत्व को पहचान रही हैं और नारी शक्ति को जान रही हैं। मनरेगा के माध्यम से महिलाएं यदि अकेली हैं तो भी अपना जीवन यापन करने में सक्षम हो रही हैं। मनरेगा द्वारा आर्थिक सहयोग मिलने से वे परिवार में निर्णय ले रही हैं एवं परिवार के अनेक समस्याओं जैसे छोटे-मोटे ऋण चुकाना, स्वास्थ्य, बच्चों की शिक्षा, भोजन और उपभोग आदि से निजात दिला रही हैं। कुल मिलाकर सम्पूर्ण भारत में सशक्तिकरण की एक लहर सी दौड़ गई है। इसके साथ ही ग्रामीण क्षेत्रों के आकार, प्रकार एवं सोच आदि में भी परिवर्तन आया है। मनरेगा द्वारा पूरे देश का आर्थिक, सामाजिक, राजनैतिक विकास हो रहा है और देश बेरोजगारी के अभिशाप से धीरे-धीरे मुक्त हो रहा है।

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## हिन्दी सिनेमा में नारी

डॉ. संदेश गौतम\*

### सार

किसी भी राष्ट्र के विकास में समाज के प्रत्येक व्यक्ति वर्ग, जाति, समुदाय की सहभागिता महत्वपूर्ण मानी जाती है। विकास की इस अवधारणा में हम महिलाओं की सहभागिता को नजरअंदाज नहीं कर सकते। इतिहास इसका साक्षी है कि राष्ट्र के विकास में महिलाओं की सहभागिता ने पूरे विश्व के सामने एक मानक का उदाहरण प्रस्तुत किया है। लेकिन विश्व के गिने-चुने विकसित देशों को छोड़ दे तो बाकी बचे देशों में महिलाओं की भूमिका पुरुषों से भी कम है। आज भी बहुत से देशों में महिलाएं पुरातनवादी व्यवस्था में जी रही हैं। महिलाओं को विकसित देशों की श्रेणी में लाने के लिए एवं पुरातनवादी व्यवस्था से मुक्ति दिलाने के लिए यह आवश्यक था उन्हें कुछ महत्वपूर्ण अधिकार प्रदान की जाए। महिलाओं के लिए इस प्रयास की प्रक्रिया को ही 'महिला सशक्तिकरण' कहते हैं। महिला सशक्तिकरण का तात्पर्य महिलाओं को पुरुषों के बराबर सामाजिक, आर्थिक, राजनैतिक, वैधानिक एवं मानसिक क्षेत्रों में उसके परिवार, समुदाय, समाज एवं राष्ट्र की सांस्कृतिक पृष्ठभूमि में निर्णय लेने की स्वतन्त्रता से है। भारत जैसे विकसशील देश में जहाँ महिलाओं की भूमिका एवं स्थिति प्रारम्भ से ही दयनीय थी आज भी सुधर नहीं पायी है, लेकिन समय-समय पर विद्वतजनों एवं सरकारी प्रयासों द्वारा उनकी भलाई एवं सम्मान के लिए सार्थक प्रयास किये हैं। मनरेगा उन्हीं सार्थक प्रयासों का एक सफल कदम है। महिलासशक्तिकरण मनरेगा के महत्वपूर्ण उद्देश्यों में से एक है।

**शब्दकोश:** मनरेगा, महिलासशक्तिकरण, कार्यक्रम, ग्रामीण।

### प्रस्तावना

स्त्री और पुरुष समाज के दो विशिष्ट और अभिन्न अंग हैं। दोनों का अन्योन्याश्रित सम्बन्ध है। दोनों का मेल स्वस्थ रूप समाज की प्रगति के लिए आवश्यक है। जहाँ भी उनका यह सुन्दर सहयोग होता है, उस समाज, देश या राष्ट्र को सुख समृद्धि तथा उन्नति के शिखर पर पहुँचते देर नहीं लगती। भारतीय समाज में आज भी नारी को स्वस्थ और गौरवान्वित पद प्राप्त नहीं है। एक ओर वह युगों-युगों से अनपढ़ और अशिक्षित रहती हुई अंधकार में पली चली आ रही, वहीं दूसरी ओर पुरुष के हाथ की कठपुतली बनकर उसकी इच्छा की दासी बनी रही। जिसे जब चाहा मसला और कुचला गया तो जब चाहा अपमानित किया गया।

\* सहायक आचार्य, हिन्दी, राजकीय कमला मोदी महिला महाविद्यालय, नीमकाथाना, राजस्थान।

हिन्दी सिनेमा के सिने गीतों में नारी की इस स्थिति का बड़ा ही यथार्थ और मार्मिक वर्णन देखा जा सकता है। नारी को शरीर मानकर पुरुष की सामन्ती दृष्टि ने ही अपने सनातन संस्कारों द्वारा उसके चरित्र को गढ़ा है— वह बार बार छली गई है, कभी प्रेम के नाम पर कभी कर्तव्य और धर्म के नाम पर। कभी समाज में उसके विशिष्ट व्यक्तित्व की छाप भी पड़ी तो उसके चरित्र की अवहेलना हुई। पुरुष की रोमानी वृत्ति ने उसे मोम की पुतली ही बनाए रखा।<sup>1</sup>

हमारे देश में नारी जाति के लिए सबसे बड़ा अभिशाप है— वेश्या जीवन। नारी जाति के जीवन का यह वह चित्र है जिसकी और लज्जा से हमारी आंख उठती नहीं और ग्लानि से गर्दन झुक जाती है। हमारा हृदय उस नारकीय जीवन की कल्पना से सिहर उठता है। जब तक आमूल चूल सामाजिक परिवर्तन नहीं होता है वेश्या उद्धार या नारी मात्र का उद्धार संभव नहीं।

यही प्रेमचन्द का सामाजिक सरोकार रहा है। सेवासदन की इसी बात को गोदान में मेहता ने इस प्रकार प्रस्तुत किया है। “जब तक जड़ पर कुठाराघात नहीं होता, तक तक पत्ते नोचने से कोई फायदा नहीं।”<sup>2</sup>

फिल्म ‘साधना’ में भारतीय नारी समाज के माथे के इस कलंक वेश्या जीवन की समस्या को निर्माता निर्देशक बी.आर.चोपड़ा ने बड़ी ही मार्मिकता से प्रस्तुत किया है। फिल्म के गीतकार हैं जागरूक कवि साहिर लुधियानी—

“औरत ने जन्म दिया मर्दों को, मर्दों ने उसे बाजार दिया।

जब जी चाहा मसला कुचला, जब जी चाहा दुत्कार दिया।”

तुलती है कहीं दिनारों में, बिकती है कहीं बाजारों में,

नंगी नचवायी जाती है, अय्याशों के दरबारों में।

यह वो बे—इज्जत चीज है जो, बँट जाती है इज्जतदारों में।”<sup>3</sup>

भारतीय नारी जीवन का दूसरा करुण चित्र है—उसका वैधव्य जीवन और अनमेल विवाह। नारी हमारे समाज के नियमों में जकड़ी हुई है, जैसे नियम बने ही उसके लिए है। उसकी अपनी कोई इच्छा नहीं। पुरुष एक नहीं कई विवाह कर सकता है, पर औरत के लिए यह आजादी कहीं। वह एसी कल्पना भी कर ले तो ‘कुलटा’ और कलकिनी से कम विशेषण उसे नहीं मिलते। हिन्दी फिल्मों और उसके गीतों में नारी के इस घुटन भरे जीवन की तस्वीर रखी गई है। नये युग के अनुरूप उसमें एक ओर जहाँ विधवाओं को अपनाते का स्वर है, वहाँ अनमेल विवाह पर तीखा व्यंग्य किया गया है।

फिल्म अबला में —

“भारत की विधवा दुखियारी

बिन मालिक के खेती जाए, चोर उचक्का नजर लगाए।

लागे आग भसम हो जाए, सूखे जीवन की फुलहारी।

भारत की विधवा दुखियारी”

भारतीय नारी का जीवन त्याग की कहानी है। उसका सबसे बड़ा बलिदान यह है कि वह अपना घर बार छोड़कर और माँ बाप से बिछुड़कर अपरिचित व्यक्ति के हाथों अपना जीवन सौंप देती है। पुरुष को इतने में भी सुकून नहीं मिलता। दहेज के लोभी समाज में लड़की की उतनी कद्र नहीं है। जितनी दहेज के धन की हमारे समाज में दहेज प्रथा के दोष किससे छिपे हैं? ससुराल पक्ष वाले उसे कम दहेज लाने का ताना देकर प्रताड़ित करते हैं, कितने दुल्हन सुहाग की पहली सुनहरी रात में जलकर राख हो जाती है।” स्त्री का रक्षक ही भक्षक हो रहा है। हमारे देश में यह समस्या ज्यादा है। विदेश में भी सैक्स होता है, पर वहाँ पर परस्पर समझोते से होता है लेकिन हमारे यहाँ स्त्री की इच्छा को सिर से नकार उसे उपभोग की वस्तु ही माना जाता है।<sup>4</sup>



वही शान्ता राम की फिल्म 'दहेज' इस दृष्टि से विशेष उल्लेखनीय है। जहाँ दहेज न मिलने पर सजी-सजाई डोली और कहार लौट जाते हैं ऐसे अमानुषिक रीति-रिवाजों में आग लग जाने का आक्रोश भी व्यक्त किया है। उदाहरण के लिए फिल्म 'जिन्दगी के मेले' का यह गीत देखा जा सकता है।

“धन से बाँधे प्रीति का बंधन यह काहे की प्रीति  
रूप न देखे दौलत देखे यह जगत की रीति”।  
सजी-सजाई दुल्हन रह गई बाबुल नीर बहाये  
ओ दुनिया! बोलो कैसा दूल्हा री।  
रह गये अरमां आँसू बनकर फूल बने अंगारे।  
बाप छिपाये मुँह बेटी से आज शर्म के मारे  
भैया रोये सौ-सौ आँसू द्वार से डोली लौट जाये।”

आज हमारा नारी समाज एक द्वन्द्व से गुजरा रहा है। यह वह समय है जब पुराना युग और उस युग की परम्पराएँ तथा विश्वास हमसे छूट रहे हैं, साथ ही नया युग आ रहा है। और उसकी नयी परिस्थितियाँ तथा आवश्यकताओं को ध्यान में रखते हुए हम नयी मान्यताएँ स्वीकार कर रहे हैं। पुरानी पीढ़ी के लोगों ने स्त्रियों को न विशेष महत्ता दी ना बढ़ावा। परन्तु अंग्रेजी शिक्षा- दीक्षा के वातावरण में पले नवयुवकों को आज अधिक से अधिक पढ़ी-लिखी लड़कियाँ चाहिये। उलझन यह आ पड़ी है कि स्नातक तथा स्नातकोत्तर की डिग्रियाँ प्राप्त लड़कियों को बहू के रूप में पाकर यदि एक ओर बूढ़े सास-ससुर उन्हें 'मेमसाहिब' का खिताब देकर अपनी खीझ व्यक्त करते हैं तो दूसरी ओर अनपढ़ और अशिक्षित लड़कियों को पत्नी के रूप में पाकर हमारे नवयुवक उन्हें 'इल्लिट्रेट' और 'स्टूपिड' के टाइटल देकर अपने सुनहरे सपनों की तबाही की निराशा प्रकट करते हैं। इस द्वन्द्व का चित्रण फिल्म 'मिस्टर सम्पत' के इस समूहगान में देखिये -

“ अजी हम भारत की नारी है सबसे न्यारी  
जायें किस्मत पे बलिहारी  
हम बी.ए. पास, हम बी.ए.पास  
बड़ी मुश्किल से, बड़ी मुश्किल से हमने किया है बी.ए.पास।”

द्वन्द्व के उस पार खड़ी भारतीय नारी की भविष्य की तस्वीर हमें दीख रही है। उसमें वह पश्चिमी ढंग की शिक्षा ले रही है। योग्यता में पुरुष की बराबरी कर रही है और उसके सदियों की शासन को उतारकर फँकती हुई अपने समान अधिकारों की मांग कर रही है। घूँघट के बंधन को तोड़कर और घर की चाहर दीवारी से बाहर निकलकर वह डाक्टर, इंजीनियर, वकील वैज्ञानिक, सैनिक तथा राजनीति में भाग लेती हुई मंत्री, मुख्यमंत्री, प्रधानमंत्री तथा राष्ट्रपति के ओहदे पर पहुंचकर शासन कर रही है। भारतीय नारी के इन गुणों और शक्ति- सामर्थ्य का अनेक स्थलों पर वर्णन हुआ है-

“ओ नारी अपनी शक्ति को पहचान चीख पुकार रही है धरती, गरज रहा आसमान  
तू चाहे तो जल में आग लगे थल में उठे तूफान अम्बर में कड़कड़ कड़के बिजलियाँ जागे स्वयं भगवान।

सतवन्ती, सीता, गायत्री, गीता, सावित्री की संतान।  
लक्ष्मी का रूप पालन करे, तू बनके सरस्वती ज्ञान दे।  
दुर्गा के रूप में रक्षा करे, तू शक्ति भरा वरदान दे।  
पत्नी के रूप में सेवा करे, तू पी के चरण पर शीश दे।  
माँ बनकर जग का सर्जन करे, तू बनके बहन आशीष दे।  
लाखों स्वरूप हजारों के रूप कोटि गुणों की तू खान।  
ओ नारी अपनी शक्ति को पहचान।”<sup>5</sup>

सारांश यह है कि हिन्दी सिनेमा और उसके गीतों में जहां हमारे समाज की वर्तमान और भविष्य की नारी का यथार्थ चित्रण और रूपरेखा प्रस्तुत की गई है। वहाँ उसके प्राचीन गुण और गरिमामयी प्रतिभा की झांकी भी कहीं-कहीं दिखाई गई है। आवश्यकता इस बात की है कि उसके प्राचीन और आधुनिक रूप का सामंजस्य हो जाए। देश के लिए यही श्रेयस्कर है।

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## मानवाधिकार और भारत का संविधान

श्री चेनाराम\*

### सार

अधिकार हमारे सामाजिक जीवन की अनिवार्य आवश्यकताएं हैं जिनके बिना व्यक्ति अपने व्यक्तित्व का विकास नहीं कर सकता है। मानव अधिकार वे न्यूनतम अधिकार हैं, जो प्रत्येक व्यक्ति को आवश्यक रूप से प्राप्त होने चाहिए। मानव अधिकारों की धारणा मानव गरिमा से जुड़ी हुई है। अतः जो अधिकार मानव गरिमा को बनाए रखने के लिए आवश्यक हैं उन्हें मानवाधिकार कहा जा सकता है। इसमें से कुछ शारीरिक जीवन तथा स्वास्थ्य के लिए और अन्य समानता, गरिमा से जुड़े हुए अधिकार हैं। मानव अधिकारों की संकल्पना उतनी ही पुरानी है जितनी की प्राकृतिक अधिकारों की। संविदावादी विचारकों हॉब्स, लॉक व रूसो ने प्राकृतिक अधिकारों में विश्वास व्यक्त किया था। जॉन लॉक ने मनुष्य को जन्म से ही स्वतंत्रता, जीवन व संपत्ति के अधिकारों के प्राप्त होने का उल्लेख किया था।

**शब्दकोश:** मानवाधिकार, संविधान, प्रस्तावना, अन्वर्षट्टीय, नीति निदेशक तत्व, सार्वभौमिक घोषणा, मूल अधिकार, स्वाधीनता, अटलांटिक चार्टर, संयुक्त राष्ट्र संघ, प्राकृतिक अधिकार।

### प्रस्तावना

मानव अधिकारों से तात्पर्य मानव के उन न्यूनतम अधिकारों से हैं जो प्रत्येक व्यक्ति को आवश्यक रूप से प्राप्त होने चाहिए क्योंकि वह मानव है। वे अधिकार जो मानव गरिमा को बनाए रखने के लिए आवश्यक हैं उन्हें मानव अधिकार कहा जाता है। मानव अधिकारों का संबंध मानव की स्वतंत्रता, समानता एवं गरिमा के साथ जीवन जीने के लिए स्थितियां उत्पन्न करने से होता है। मानव अधिकार ही समाज में ऐसा वातावरण उत्पन्न करते हैं जिनमें सभी व्यक्ति समानता के साथ निर्भीक रूप से जीवन यापन कर सकते हैं। प्रकृति द्वारा मनुष्य को विभिन्न प्रकार की शक्तियां प्रदान की गई हैं। लेकिन इनके प्रयोग के लिए राज्य की आवश्यकता होती है। राज्य का सर्वोच्च लक्ष्य व्यक्ति के व्यक्तित्व का पूर्ण विकास है राज्य द्वारा व्यक्ति को दी जाने वाली सुविधाएं ही अधिकार हैं।

लास्की – “अधिकार सामाजिक जीवन की वे परिस्थितियां हैं जिनके अभाव में सामान्यतः कोई भी व्यक्ति अपने व्यक्तित्व का विकास नहीं कर पाता है।”

हंट के अनुसार “मानवाधिकार माननीय विचारों की स्वतंत्र अभिव्यक्ति हैं जो सिद्धांतिक अभिमूल्यों की आधारशिला हैं। इससे मानव उन्नति के शिखर पर अग्रसर होता है।” जे. ई. एस. फोसेट “मानव अधिकार कभी-कभी मौलिक अधिकार या प्राकृतिक अधिकारों के नाम से भी पुकारे जाते हैं यह वे अधिकार हैं जिनको किसी व्यवस्थापिका द्वारा छीना नहीं जा सकता है।”

\* सहायक आचार्य, राजनीति विज्ञान, राजकीय बांगड़ महाविद्यालय, राजस्थान।

### मानवाधिकारों की उत्पत्ति

हिंसा की प्रवृत्ति विश्व में सदियों से ही चली आ रही है पर कुछ घटनाएं ऐसी हैं जिन्होंने विश्व का इतिहास ही बदल दिया। सम्राट अशोक ने कलिंग विजय प्राप्त करने के बाद रक्तपात को देखा तो उनका हृदय परिवर्तन हो गया वह अहिंसावादी बौद्ध बन गए। प्रथम व द्वितीय विश्व युद्ध के दौरान भी युद्ध की विभीषिका ने विश्व को सोचने पर विवश कर दिया था। प्रथम विश्व युद्ध के दौरान अंतरराष्ट्रीय शांति भंग होने के साथ-साथ मानव अधिकारों का हनन भी हुआ। युद्ध को रोकने के लिए 1920 में राष्ट्र संघ का गठन किया गया। अंतरराष्ट्रीय शांति की स्थापना एवं विवादों के हल के लिए बनी इस संस्था के बावजूद भी द्वितीय विश्व युद्ध लड़ा गया।

ऐतिहासिक रूप में मानव अधिकारों के लिए संघर्ष का प्रमाण 1215 में 'मैग्नाकार्टा' से मिलता है जब सामन्तों को अधिकार दिए गए जो कालान्तर में जनसाधारण को हस्तांतरित हो गए। इसी प्रकार 1628 में अधिकार याचना पत्र, 1689 में अधिकार पत्र भी मानवाधिकारों की दिशा में अहम साबित हुए। मानवाधिकारों को कभी-कभी मूल अधिकार, आधारभूत अधिकार, जन्मजात अधिकार, नैसर्गिक अधिकार, भी कहा जाता है। 18 वीं शताब्दी के उत्तरार्द्ध में संयुक्त राज्य अमेरिका के एक राज्य वर्जीनिया के संविधान में मानवाधिकारों की वकालत करते हुए मनुष्य को प्रकृति से ही स्वतंत्र और समान बताया गया। फ्रांस की क्रांति ने संपूर्ण विश्व को स्वतंत्रता, समानता एवं भ्रातृत्व का संदेश दिया। फ्रांस की राष्ट्रीय सभा ने 1789 के संविधान में नागरिकों को कुछ मौलिक अधिकारों के संवैधानिक रूप से मान्यता देने की शुरुआत की। 1791 में संयुक्त राज्य अमेरिका के संविधान के प्रथम 10 संशोधनों द्वारा नागरिकों के मूलभूत अधिकारों को शामिल किया जिन्हें अधिकार पत्र कहा गया।

'मानव अधिकारों' पद का प्रयोग सर्वप्रथम अमेरिका के तत्कालीन राष्ट्रपति रुजवेल्ट ने 16 जनवरी 1941 में कांग्रेस को संबोधित करते हुए किया। जिसमें उन्होंने 4 स्वातंत्र्य संदेश दिए – 1. वाक स्वातंत्र्य 2. धर्म स्वातंत्र्य 3. गरीबी से मुक्ति 4. भय से स्वातंत्र्य। इन चार स्वातंत्र्य संदेश के अनुक्रम में राष्ट्रपति ने घोषित किया "स्वातंत्र्य से हर जगह मानवाधिकारों की सर्वोच्चता अभिप्रेत है। हमारा समर्थन उन्हीं को है, जो इन अधिकारों का पाने के लिए या बनाये रखने के लिए संघर्ष करते हैं।"

मानवाधिकार पद का प्रयोग उसके बाद अटलांटिक चार्टर में किया गया था। सैनफ्रांसिस्को में 25 जून 1945 को मानवाधिकार पद का लिखित प्रयोग संयुक्त राष्ट्र चार्टर में किया गया। उसी वर्ष बहुत से देशों ने इसका अनुसमर्थन कर दिया। संयुक्त राष्ट्र चार्टर की उद्देशिका में घोषणा की गयी कि अन्य बातों के साथ-साथ संयुक्त राष्ट्र का उद्देश्य "मूल मानवाधिकारों के प्रति निश्ठा को पुनः अभिपुष्ट करना होगा। चार्टर के अनुच्छेद में कहा गया है कि संयुक्त राष्ट्र के प्रयोजन "मूलवंश, लिंग, भाषा या धर्म के आधार पर विभेद किये बिना मानवाधिकारों और मूल स्वतंत्रताओं के प्रति सम्मान की अभिवृद्धि करने और उसे प्रोत्साहित करने के लिए अन्तर्राष्ट्रीय सहयोग प्राप्त करना होगा।

### मानवाधिकारों की सर्वभौम घोषणा

10 दिसम्बर 1948 को संयुक्त राष्ट्र महासभा द्वारा मानवाधिकारों की 'सार्वभौम घोषणा' को अंगीकृत किया गया। इसमें प्रस्तावना के अलावा 30 अनुच्छेद हैं। प्रस्तावना में मौलिक मानवाधिकारों, मानव की महत्ता तथा पुरुष एवं स्त्री के समान अधिकारों की समानता में निश्ठा व्यक्त की गई है। इस घोषणा पत्र के अनुच्छेद 1 व 2 सामान्य हैं और अनुच्छेद 3 से 21 नागरिक, राजनैतिक अधिकारों तथा अनुच्छेद 22 से 27 आर्थिक, सामाजिक तथा सांस्कृतिक अधिकारों से सम्बंधित हैं। अनुच्छेद 29 से 30 उपसंहारात्मक हैं।

### 1966 की अन्तर्राष्ट्रीय प्रसंविदाएँ

सार्वभौम घोषणा केवल आदर्शों के कथन के रूप में क्रियाशील रही, जिसका वैद्य रूप से आबद्धकर प्रसंविदा के रूप में नहीं था और इसके प्रवर्तन के लिए कोई तंत्र नहीं था। इस कमी को दूर करने का प्रयास संयुक्त राष्ट्र महासभा ने दिसम्बर, 1966 में मानवाधिकारों के पालन के लिए दो प्रसंविदाएँ अंगीकृत करके किया—

- सिविल और राजनीतिक अधिकारों पर संविदा।
- आर्थिक, सामाजिक और संस्कृति अधिकारों पर संविदा।

दोनों प्रसंविदाएं दिसम्बर 1976 में प्रवृत्त हुईं, जब अपेक्षित संख्या में 35 सदस्य देशों ने इनका अनुसमर्थन किया। 1981 के अंत तक 69 राज्यों ने इसका अनुसमर्थन कर दिया। ये प्रसंविदाएँ अनुसमर्थन करने वाले राज्यों पर वैध रूप से आबद्धकर हैं।

### मानव अधिकारों का भारतीय संविधान में स्थान

जहां तक पूर्व की सभ्यता का प्रश्न है, भारत को उसका विशिष्ट प्रतिनिधि माना जा सकता है। भारत में सदैव से ही "वसुदेव कुटुंबकम" की भावना को महत्वपूर्ण माना जाता रहा है। हमारी सभ्यता में मानव के अतिरिक्त प्रकृति की समस्त शक्तियों का भी सम्मान किया जाता रहा है। महात्मा गांधी ने कहा है "अधिकार व्यक्ति को उसके व्यक्तित्व का सर्वांगीण विकास करने और परिपूर्णता अर्जित करने के लिए आवश्यक क्षमता प्रदान करते हैं। अतः अधिकार उनके लिए निर्बन्धनों के अभाव की नकारात्मक स्थिति नहीं, अपितु सकारात्मक सद्गुण हैं।"

जहां तक भारतीय संविधान में मानवाधिकारों के स्थान की बात है तो संविधान निर्माताओं ने मानवाधिकारों को पर्याप्त स्थान दिया है। भारतीय संविधान की प्रस्तावना, मूल अधिकारों व नीति निर्देशक तत्वों में हमें मानवाधिकारों का समावेश दिखाई देता है।

प्रस्तावना में सामाजिक, आर्थिक और राजनीतिक न्याय, विचार, अभिव्यक्ति, विश्वास, धर्म, और उपासना की स्वतंत्रता, प्रतिष्ठा और अवसर की समता प्राप्त कराने के लिए तथा इन सब में व्यक्ति की गरिमा बनाए रखने का उल्लेख किया गया है। ये सभी तत्व मानवाधिकारों को ही स्पष्ट करते हैं। प्रस्तावना में निहित भावना संविधान को प्रदर्शित करती है। इसी प्रकार भारतीय संविधान के भाग 3 मूल अधिकारों के तहत भारतीय नागरिकों का छः मूल अधिकार प्राप्त है।

भारतीय संविधान के भाग 3 में अनुच्छेद 12 से 30 एवं 32 से 35 मूल अधिकारों से सम्बंधित है। अनुच्छेद 13 के अनुसार राज्य कोई ऐसा कानून नहीं बनाएगा जिससे मूल अधिकारों का हनन होता हो।

- **समानता का अधिकार (अनुच्छेद 14 से 18)**
  - विधि के समक्ष समानता – अनुच्छेद 14 द्वारा भारत में निवास करने वाले प्रत्येक व्यक्ति को राज्य द्वारा विधि का समान संरक्षण प्रदान किया गया है।
  - धर्म, मूलवंश, जाति, लिंग या जन्म स्थान के आधार पर भेदभाव का प्रतिशेध (अनु. 16)
  - राज्य के अधीन नौकरियों का समान अवसर या लोक नियोजन के विशय मे अवसर की समानता (अनु. 16)
  - अस्पृश्यता का अन्त (अनु. 17)
  - उपाधियों का अन्त – अनु. 18 द्वारा ऐसी व्यवस्था को समाप्त किया जाता है जो उपाधियों द्वारा नागरिकों में भेदभाव बढ़ाती है।
- **स्वतंत्रता का अधिकार (अनुच्छेद 19 से 22)**
  - अनुच्छेद 19 के अनुसार भारत के नागरिकों को 6 प्रकार की स्वतंत्रताएं प्रदान की जाती है :-
  - भाषण और विचार अभिव्यक्ति की स्वतंत्रता।
  - अस्त्र-शस्त्र रहित शांतिपूर्ण ढंग से सभा या सम्मेलन करने की स्वतंत्रता।
  - समुदाय तथा संघ के निर्माण की स्वतंत्रता

- भारत के राज्य क्षेत्र में अबाध भ्रमण करने की स्वतंत्रता
- भारत के राज्य क्षेत्र के किसी भी भाग में निवास की स्वतंत्रता।
- व्यवसाय या कारोबार की स्वतंत्रता।

• **अपराध की दोष सिद्धि के सम्बन्ध में संरक्षण – अनु. 20**

अनु. 20 द्वारा प्रत्येक व्यक्ति को यह अधिकार दिया गया है कि उसे तब तक दण्ड नहीं दिया जा सकता, जब तक उसने किसी कानून का उल्लंघन न किया हो, जो अपराध के समय लागू हो। इसके अतिरिक्त किसी व्यक्ति को एक ही अपराध के लिए एक से अधिक बार दण्ड नहीं दिया जा सकता तथा स्वयं के विरुद्ध गवाही के लिए बाध्य नहीं किया जा सकता।

• **प्राण और दैहिक स्वतंत्रता के संरक्षण का अधिकार – अनु. 21**

अनु. 21 के अनुसार किसी व्यक्ति को उसके प्राण या दैहिक स्वतंत्रता से विधि द्वारा स्थापित प्रक्रिया से ही वंचित किया जाएगा अन्यथा नहीं।

• **बन्दीकरण की स्थिति में संरक्षण – अनु. 22**

अनु. 22 के अनुसार गिरफ्तार व्यक्ति को तुरंत गिरफ्तार के कारणों से अवगत कराया जाये। इच्छानुसार अधिवक्ता से परामर्श करने का अधिकार तथा गिरफ्तारी के 24 घण्टे के भीतर निकटतम मजिस्ट्रेट के समक्ष पेश किया जाना चाहिए।

• **शोषण के विरुद्ध अधिकार (अनु. 23–24)**

- अनु. 23 के अनुसार व्यक्तियों के क्रय विक्रय का पूर्णरूप से अन्त कर दिया गया है। बेगार तथा जबरदस्ती कार्य करवाने का पूर्णतः निशेध कर दिया गया।
- अनु. 24 के अनुसार 14 वर्ष तक के आयु वाले बालकों को किसी कारखाने या खान में नौकर नहीं रखा जा सकता। उससे कोई कठोर कार्य नहीं कराया जा सकता।

• **धार्मिक स्वतंत्रता का अधिकार – (अनु. 25–28)**

- अन्तः करण की स्वतंत्रता – अनु. 25 प्रत्येक व्यक्ति को किसी भी धर्म को अपनाने, पूजा करने, धार्मिक संस्थाओं की स्थापना करने, धर्म का प्रचार करने का अधिकार है।
- धार्मिक कार्यों के प्रबन्ध की स्वतंत्रता – अनु. 26 के अनुसार धार्मिक लक्ष्यों की प्राप्ति के लिए संस्थाओं की स्थापना तथा प्रबन्ध करने की स्वतंत्रता है।
- धर्म की अभिवृद्धि के लिए कर की अदायगी में छूट – अनु. 27 के अनुसार धार्मिक सम्प्रदाय के पोषण में खर्च की जाने वाली राशि के लिए व्यक्ति को कर देने के लिए बाध्य नहीं किया जायेगा।
- शिक्षण संस्थाओं में धार्मिक शिक्षा देने की मनाही – अनु. 28 के अनुसार ऐसी शिक्षण संस्थाओं में धार्मिक शिक्षा नहीं दी जायेगी, जिनको राज्य की ओर से आर्थिक सहायता मिलती है।

• **संस्कृति तथा शिक्षा सम्बन्धी अधिकार (अनु. 29–30)**

- अनु. 29 के अनुसार प्रत्येक व्यक्ति को अपनी भाषा तथा संस्कृति कायम रखने तथा उसकी प्रगति करने का अधिकार है।
- अनु. 30 के अनुसार सभी नागरिकों को यह अधिकार है कि वे धर्म और भाषा के आधार पर शिक्षण संस्थाओं की स्थापना करें और उनका प्रबन्ध भी करें।

• **संवैधानिक उपचारों का अधिकार (अनु. 32)**

अनु. 32 के द्वारा नागरिकों के मूल अधिकारों की रक्षा की व्यवस्था की गई है। इसके द्वारा नागरिकों को यह अधिकार दिया गया है कि मूल अधिकारों के अतिक्रमण की स्थिति में वे उच्चतम तथा उच्च न्यायालय की शरण ले सकते हैं। न्यायपालिका मूल अधिकारों की रक्षा के लिए 5 प्रकार के लेख जारी कर सकती है—

- बंदी प्रत्यक्षीकरण लेख — यह लेख न्यायपालिका द्वारा किसी ऐसे व्यक्ति की रिहाई के लिए जारी किया जाता है जिसे अवैधानिक ढंग से बंदी बनाया गया हो।
- परमादेश लेख — यह लेख न्यायपालिका द्वारा किसी व्यक्ति पदाधिकारी अथवा सार्वजनिक संस्था/निकाय को उसके सार्वजनिक दायित्वों तथा कर्तव्यों के पालन के लिए जारी किया जाता है।
- उत्प्रेषण लेख — यह लेख एक उच्च न्यायालय द्वारा किसी निम्न न्यायालय को उसमें विचारधीन किसी मामले से सम्बंधित अभिलेखों को उच्च न्यायालय में विचार करने हेतु भेजने का आदेश है।
- प्रतिशोध लेख — यह लेख भी किसी उच्च न्यायालय के द्वारा किसी निम्न न्यायालय को अपने क्षेत्राधिकार से बाहर जाकर कार्य करने अथवा बिना क्षेत्राधिकार के कार्य करने से रोकने के लिए जारी किया जाता है।
- अधिकार पृच्छा लेख — यह एक व्यक्ति को कोई ऐसा सार्वजनिक पद ग्रहण करने से रोकने के लिए जारी किया जाता है जिस पद को ग्रहण करने का वह अधिकारी नहीं है।

**नीति-निर्देशक सिद्धान्तों का अवलोकन**

अनुच्छेद 36 से लेकर 51 तक के सोलह अनुच्छेदों में निर्देशक सिद्धान्तों का वर्णन है, जिनका उद्देश्य सामाजिक और आर्थिक परिस्थितियों का निर्माण करना है जिसके तहत नागरिक कल्याणकारी राज्य के माध्यम से अच्छा जीवन जी सके।

**अनुच्छेद-36-37**

अनुच्छेद 36 में राज्य शब्द को परिभाषित किया गया है। अनुच्छेद 37 घोषणा करता है कि निर्देशक तत्व देश के शासन के मूलाधिकार हैं और निश्चय ही विधि बनाने में इन सिद्धान्तों को लागू करना राज्य का कर्तव्य होगा। ये सिद्धान्त किसी न्यायालय में प्रवर्तनी नहीं होंगे अभिप्राय यह कि न्यायपालिका राज्य को निर्देशक तत्वों के अंतर्गत किसी कर्तव्य को निभाने के लिए विवश नहीं कर सकती।

**अनुच्छेद-38**

राज्य लोककल्याण की सुरक्षा की और अभिवृद्धि के लिए सामाजिक व्यवस्था का निर्माण करेगा।

**अनुच्छेद-39**

राज्य अपनी नीति का इस प्रकार संचालन करेगा कि सुनिश्चित रूप से 1. सभी पुरुषों तथा स्त्रियों को जीविका के पर्याप्त साधन प्राप्त करने का अधिकार हो 2. समुदाय की भौतिक संपदा का स्वामित्व तथा नियंत्रण इस प्रकार विभाजित हो जिससे सामूहिक हित का सर्वोत्तम रूप से साधन हो 3. आर्थिक व्यवस्था इस प्रकार चले कि धन और उत्पादन के साधनों का सर्वसाधारण के लिए अहितकारी संकेंद्रण न हो। 5. पुरुषों और स्त्रियों दोनों का समान कार्य के समान वेतन हो 5. पुरुषों तथा स्त्रियों के स्वास्थ्य और शक्ति का और बच्चों की सुकुमार अवस्था का दुरुपयोग न हो आर्थिक आवश्यकता से विवश होकर नागरिकों को ऐसे राजगारों में न जाना पड़े जो उनकी आयु तथा शक्ति के अनुकूल न हो और बच्चों तथा युवाओं को शोषण से बचाया जाए।

**अनुच्छेद-39 ए**

राज्य यह सुनिश्चित करेगा कि विधिक व्यवस्था इस तरह से काम करे कि न्याय, समान अवसर के आधार पर सुलभ हो। इस उद्देश्य के लिए राज्य उपयुक्त विधान या स्कीम द्वारा, या किसी अन्य रीति से निःशुल्क

विधिक सहायता की व्यवस्था करेगा, ताकि कोई नागरिक आर्थिक या अन्य किसी निर्योग्यता के कारण न्याय प्राप्त करने के अवसर से वंचित न रह जाए।

#### **अनुच्छेद-40**

राज्य ग्राम पंचायतों को स्वायत्त शासन की इकाइयों के रूप में संगठित करेगा।

#### **अनुच्छेद -41**

राज्य अपनी आर्थिक सामर्थ्य और विकास की सीमाओं के भीतर, काम पाने, शिक्षा पाने के और बेकारी, बुढ़ापा, बीमारी और निः शक्तता तथा अन्य अनर्ह अभाव की दशाओं में लोक सहयता पाने के अधिकार को प्राप्त कराने का प्रभावी उपबंध करेगा।

#### **अनुच्छेद-42**

राज्य काम की न्याय संगत और मानवोचित दशाओं को सुनिश्चित करने के लिए प्रसूति सहायता के लिए उपबंध करेगा।

#### **अनुच्छेद-43**

राज्य जनता के लिए काम, निर्वाह, मजदूरी, शिष्ट जीवन स्तर, अवकाश तथा सामाजिक तथा सांस्कृतिक अवसर प्रदान करने का प्रयास करेगा। राज्य कुटीर उद्योगों की उन्नति के लिए विशेष ध्यान देगा।

#### **अनुच्छेद-43 (ए)**

राज्य उपयुक्त विधान अथवा अन्य किसी रीति से किसी उद्योग में लगे हुए उपक्रमों, संस्थाओं या अन्य संगठनों के प्रबंध में कर्मकारों की भागीदारी को सुनिश्चित करने के लिए कदम उठाएगा।

#### **अनुच्छेद-44**

राज्य भारत के समस्त राज्यक्षेत्र में नागरिकों के लिए एक समान सिविल संहिता लागू कराने का प्रयास करेगा।

#### **अनुच्छेद-45**

छियासिवें संविधान संशोधन अधिनियम, 2002 द्वारा संविधान के अनुच्छेद 45 को संशोधित किया गया है। इस संविधान के अनुसार राज्य अभिभावकों से यह अपेक्षा करता है कि वे अपने बच्चों को छह वर्ष की आयु तक प्रारम्भिक बाल्य सुरक्षा एवं शिक्षा प्रदान करने का प्रयत्न करेंगे।

#### **अनुच्छेद-46**

राज्य जनता के दुर्बल वर्गों के, विशेषकर अनुसूचित जातियों, तथा अनुसूचित जनजातियों, तथा उनकी शिक्षा और अर्थ संबंधी हितों की विशेष सावधानी से अभिवृद्धि करेगा।

#### **अनुच्छेद-47**

राज्य, सार्वजनिक स्वास्थ्य में सुधार तथा मादक द्रव्यों और हानिकर औषधियों का निषेध करेगा।

#### **अनुच्छेद-48**

राज्य, कृषि और पशुपालन को आधुनिक और वैज्ञानिक प्रणालियों से संगठित करने का प्रयास करेगा। गायों, बछड़ों, दूध देने वाले तथा वाहक पशुओं की रक्षा का तथा नस्लों के परिरक्षण और सुधार के लिए और उनके वध का प्रतिषेध करने के लिए उचित कदम उठायेगा।

#### **अनुच्छेद-48 (ए)**

राज्य देश के पर्यावरण की संरक्षा तथा उसमें सुधार करने का, और वन तथा वन्य जीवों की रक्षा करने का प्रयास करेगा।



**अनुच्छेद-49**

राज्य, ऐतिहासिक तथा राष्ट्रीय महत्व के स्मारकों की रक्षा करेगा।

**अनुच्छेद-50**

राज्य न्यायपालिका को कार्यपालिका से पृथक करेगा।

**अनुच्छेद-51**

राज्य 1. अंतरराष्ट्रीय शांति और सुरक्षा की अभिवृद्धि का 2. राष्ट्रों के बीच न्याय संगत और सम्मानपूर्ण संबंधों को बनाए रखने का, 3. संगठित लोगों के एक-दूसरे से व्यवहारों में अंतरराष्ट्रीय विधि और संधि बाध्यताओं के प्रति आदर बढ़ाने का, 4. अंतरराष्ट्रीय विवादों के मध्यहन देने का, प्रयास करेगा।

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## A COMPARATIVE STUDY OF COPING STRATEGY AMONG HOSTELLERS AND NON - HOSTELLERS

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Dr. Uma Sharma\*

### ABSTRACT

*Coping strategies used by different people are characterized by many varieties of ways of coping. The present work is focused to find out how the hostellers and non - hostellers differentiate in the ways of coping. The sample consisted of 240 college students (120 hostellers and 120 non - hostellers) randomly selected from different colleges of Bikaner City (Raj). The coping response inventory developed by R.H. Moos (1993), were used in present work to identify the coping strategies. The results were analyzed in terms of mean, standard deviation and t - test. The results showed that hostellers and non - hosteller students both differed significantly with regards to some ways of coping i.e. Problem focused, Cognitive coping and non significant on Avoidance and Behavioral coping.*

**KEYWORDS:** *Coping Strategies, Problem Focused Coping, Cognitive Coping, Avoidance Coping, Behavioral Coping.*

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### Introduction

Too much stress may be harmful but in daily life it can be expected in a certain amount. In the different stages of life, coping of stresses varies. At the adolescence period both boys and girls faces many challenges i.e. differentiating themselves from their family forming bonds with peers and shifting to an adult personality. The two primary functions of coping strategies are (a) to manage the problem which causes stress (b) to conduct the policy to handle the emotions which are related to those stressors (Folkman and Lazarus 1980, 1986). After understanding primary function of coping strategies Higgins and Endler (1995), state that coping strategies is grouped into three main classes, (a) Task Oriented - this strategies focuses on problems, in which to lessen the amount of stress, a direct action is taken to shift the situation by itself. (b) Emotional Oriented - in this class of coping strategy efforts are directed toward converting emotional response to stressors. (c) Avoidance Oriented - this third class of the coping strategies includes avoiding the situation, refusing the existence or losing hope (Lazarus and Folkman 1984).

The function of each coping strategy is independent in stressful environment. The type of strategies to be adopted totally depends on each and every person's specific profile of stress perceptions and demographic characteristics. That which type of strategy has to be adopted. Thereafter which coping strategies are to be mobilized under the specific circumstances are ascertained and the factors like demographic, personal, socio cultural and environment influences it. Theoretical perspective in regard to adolescence in coping acknowledge two factors which affects the choice of coping strategies they are situational context as well as individual characteristics. (Frydenberg, 1997; Seiffge - Krenke, 1995)

Chickering (1974) mentioned that students living at home are less engaged/involved in academic activities, extracurricular activities and in social activities in comparison to the students living in

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dormitory. Students are joining good hostels to get quality education through better academic environment (TJMS Raju 2009). Students living in hostel interacts with other students who ever with the same age ranges have different characteristics and even they try to adjust with them (Thakkar et al. 2016). Hostellers also faces various problems such as monetary issues, adjustment problems, self-helplessness, distress, modification in eating habits, and many other problems due to living in hostels (Iftikhar & Ajmal, 2015).

Astin (1984) compared between the resident student and commuter students, the resident student are found more likely to express overall contentment with their undergraduate experiences and specifically contended with the students friendship, faculty student relations and social life. It is commonly thought that individual who live away from their home achieve higher levels of adult identity, reason behind is their gaining experiences in dealing with the colleges of adult life, such as managing their finances and maintaining their household (Goldscheider and Goldscheider,1999).

### Objective

The present study was conducted to find out the residential differences in coping strategies, used to deal with stressful situations.

### Hypotheses

Following hypotheses were framed:

- There would be significant difference in hostellers and non -hostellers regarding use of problem focused coping strategy.
- There would be significant difference on measure of avoidance coping strategy in hostellers and non-hostellers.
- There would be significant difference in hostellers and non-hostellers on use of cognitive coping strategy.
- There would be significant difference in hostellers and non-hostellers regarding the use of behavioral coping style.

### Method

#### Sample

The sample of the study consisted of 240 students selected randomly from the colleges of Bikaner City (Raj.), among which 120 were hostellers and 120 non-hostellers.

#### Tools

The following psychological test was utilized:

- Coping Response Inventory (CRI) - The coping response inventory (CRI) developed by R.H. Moos (1993) was used to measure different types of coping responses to stressful life circumstances.

### Results and Discussions

The data from CRI were tabulated, mean scores and t - values were calculated for different coping strategies.

#### Approach or Problem Focused Coping

It measures the problem focused efforts to master or resolve life stressors.

**Table 1**

**Mean, SD and t - values of Approach Coping between Hostellers and Non - Hostellers**

S. No.	Residential Status	N	df	Mean	SD	SE	t
1	Hosteller	120	238	45.41	10.98	1.00	4.154**
2	Non Hosteller	120		38.88	13.25	1.25	

\*\*Significant at 0.01 level

Table 1 indicates the mean scores and t - values of problem solving coping strategies for hostellers and non - hostellers. It shows that there is significant difference between hostellers and non - hostellers regarding their problem solving coping strategy. Mean score reveals that hostellers approach more problem solving coping strategies than non - hostellers. Thus the first hypothesis is accepted.

**Avoidance or Emotional Coping Strategy**

It measures avoidance coping or emotional focused attempts to avoid thinking about a stressor and its implications.

**Table 2****Mean, SD and t - values of Avoidance Coping between Hostellers and Non - Hostellers**

S. No.	Residential Status	N	df	Mean	SD	SE	t
1	Hosteller	120	238	25.36	10.34	0.94	1.892
2	Non Hosteller	120		28.17	12.55	1.15	

Table 2 shows the mean scores and t - values of avoidance coping for hostellers and non - hostellers. It reveals that hostellers and non - hostellers do not differ regarding their avoidance coping. But mean score differences show that non - hostellers use more avoidance coping than hostellers. On the basis of this it is concluded that the second hypotheses is not accepted completely.

**Cognitive Coping Strategy**

It includes cognitive attempts to deal with the stressor and its consequences.

**Table 3****Mean, SD and t - values of Cognitive Coping between Hostellers and Non - Hostellers**

S. No.	Residential Status	N	df	Mean	SD	SE	t
1	Hosteller	120	238	35.74	9.86	0.90	1.995*
2	Non Hosteller	120		33.23	9.68	0.88	

\*Significant at 0.05 level

Inspection of table 3 indicates the mean scores, SD and t - values of cognitive coping for hostellers and non - hostellers. It shows that hostellers and non - hostellers differ significantly regarding their cognitive coping strategy. Mean scores reflect that hostellers use cognitive coping strategy more than the non - hostellers. Thus, third hypothesis is accepted.

**Behavioral Coping Strategy**

It measures behavioral attempts to take action to deal with the problem.

**Table 4****Mean, SD and t - values of Behavioral Coping strategy between Hostellers and Non - Hostellers**

S. No.	Residential Status	N	df	Mean	SD	SE	t
1	Hosteller	120	238	35.03	9.58	0.87	0.913
2	Non Hosteller	120		33.83	10.75	0.98	

Table 4 depicts the mean scores, SD and t - values of behavioral coping for hostellers and non - hostellers. It clearly indicates that hostellers and non - hostellers do not differ regarding their behavioral coping strategy. Thus fourth hypothesis is not acceptable.

Few of the findings are mentioned in line with these results of coping strategies. College students worldwide faces with increasing numbers of stressors. Residence hall students, who pursue the achievement more important, also tend to enumerate more events as challenging and the use more task oriented or problem focused coping strategy which than finally reverse the negative effects of stress (Santiago - Rivera et al. 1995).

In a similar study, MacNair and Elliott (1992) when founding the relationship between self-perceived problem solving and coping in undergraduates hostellers. It was investigated that those students reported more effective problem solving skills were also more likely to use coping strategies aimed towards task oriented or problem solving focused.

It is concluded from the study of Dill and Henley (1998) that student's goal orientation is concerned with style of coping that he or she utilizes. Learning goal orientation is positively concerned to a task oriented coping whereas emotional oriented coping is positively concerned to a performance goal orientation. Residence hall students would more often endorse towards the learning goal orientation and utilizing a task oriented coping style more frequently in one hand but the non- residents in other hand shows less concern about this.

As demonstrated by (McCarthy et. al. 1990) the sense of community is found to be an important factor when it comes to helping undergraduate students to adjust and to cope with college life. Lounsbury and Denuie (1995) state that characteristics, namely students characteristics, institutional characteristics along with the campus experiences all affect the student's sense of community in campus. This finding demonstrated a potential link between the sense of community in the residence hall and integration with the broader campus community.

Research indicate that hostel student tend to exhibit higher level of empathy, altruistic behavior and emotional stability. The hostel environment fosters socialization opportunities among student, expanding their social circles through interactions with diverse, multicultural groups. Hostel life is associated with personality traits such as confidence, punctuality, socialability, realism, compromise, responsibility and sharpness across various life of domains. Living in hostel exposes student to diverse individuals, in enhancing their patience levels and preparing them to take the challenges in practical life. Individual differences among hostel roommates are a common aspect of hostel living.

The various studies stated that the problems along with the interpersonal problems have two types of attachment where secure or close attachment installs negative related with these problems and other hand insecure attachment style is positively related with interpersonal problems (Bonache et al. 2019; Hayden et al, 2017; Lee & Park, 2020).

Kirk (1965) found that the net effect of the residential institution environment was the changes on the various scales - personality, social maturity independence etc. McCartney et al. (1985) found that children in residential centers with frequent adult child interaction learns more social skills and self help skills than children in centers with low rates of interaction. Higher score on measures of critical thinking are found among the residence hall student than the commuter student (Pascarella et al. 1993).

For the improvement of the undergraduate education quality, the residence hall are termed as a powerful vehicle and possess good potential because the number of students living in residence hall is large and there they incorporate various opportunities and influence the students both academically and socially (Marchese 1994).

Positive adaptation and fewer depressive symptoms are associated with active coping style, while poor adaptation and higher levels of depressive symptoms are linked to avoidance. (Griffith, Dubow & Ippolito, 2000; Herman - Stahl, Stemmler & Petersen, 1995)

Engaging in escapist or avoidance coping strategies might pose a risk for maladjustment, where as employing active coping strategies like planed problems solving and seeking social support is associated with effective adjustment to stressful solutions.

Based on the results obtained it is concluded that the significant residential differences emerged in some conflict resolution styles. Hostellers use problem focused and cognitive coping strategies more frequently then the non - hostellers.

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## ENHANCING AWARENESS ON THE APPLICATIONS FOR “SINGLE GIRL CHILD SCHOLARSHIP” IN KERALA: AN ANALYSIS OF THE EDUCATION POLICIES AND SOCIETAL ATTITUDES

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Anjana Nair Y R\*\*

### ABSTRACT

*The transformative impact of education on female children in India is often overlooked due to societal priorities that prioritise marriage or dowry. This is a significant issue, and governmental initiatives are actively working to elevate girls' status and emphasise the enrichment of education. Despite the Indian Scholarship System's numerous scholarships, fellowships, and awards, a lack of awareness hinders their effectiveness. The Indira Gandhi Single Girl Child Scholarship is a notable example of this, offering undergraduate and postgraduate scholarships to support a girls' educational aspirations. This study is conducted in Kerala and aims to investigate the reasons behind the insufficient reach of this scholarship to eligible students aged 18-30. The study endeavours to identify barriers that hinder girls' knowledge of available scholarships and deter them from applying. This information can inform strategies to bridge the awareness gap and ensure that deserving students benefit from these scholarships.*

**KEYWORDS:** *Single Girl Child Scholarship, Girl's Education, Societal Attitudes, Educational Investment, Governmental Support.*

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### Introduction

In the vibrant tapestry of India's educational landscape, initiatives like the Indira Gandhi Single Girl Child Scholarship for Postgraduate level, generously provided by the University Grants Commission (UGC), stand as luminous beacons propelling the cause of quality education forward. While the scholarship's primary aim is to empower postgraduate students, it is crucial to grasp its significance within the broader context of educational empowerment, particularly for female students. Reflecting on the historical evolution, the trajectory of women's education has transformed from being confined to school stages to post-independence, garnering increased attention in higher education sectors (Chauhan, 2011). As we navigate the intricate realms of global development, the United Nations Sustainable Development Goals (SDGs) emerge as one among the major guiding constellations. Among these, SDG 4 fervently calls for inclusive and equitable quality education for all, recognizing education's pivotal role in breaking the shackles of poverty and fostering sustainable development (Sustainable Development Goal 4 and Its Targets, 2021; Ending Poverty Through Education: The Challenge of Education for All | United Nations, n.d.). In the pursuit of contributing to this transformative vision, this research proposal intricately focuses on degree-level students, delving into the intricacies of awareness and application challenges for the Indira Gandhi Single Girl Child Scholarship within this specific cohort. In doing so, it aspires to amplify the resonance of SDG 4's noble aspirations in the realm of higher education.

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In the intricate mosaic of educational opportunities, the scholarship for the Postgraduate level stands out as a beacon of support, particularly for female students aspiring to pursue higher education (2023). Recognizing this scholarship's profound impact on postgraduate pursuits, it becomes evident that extending our understanding to encompass degree-level students is equally imperative. Primarily focusing on the multifarious educational structures of Kerala, this research endeavours to unravel the unique challenges degree students encounter in accessing and maximising the benefits offered by this scholarship. By illuminating these challenges, the study aspires to contribute to a more comprehensive and inclusive approach to educational empowerment within the context of Kerala. Aligning with the overarching objectives of SDG 4, the research seeks to pave the way for a future where every girl child's educational journey is acknowledged, actively nurtured, and supported (Chankseliani & McCowan, 2020). As we delve into the foundations of higher education, this study becomes a pivotal step towards fostering an environment where educational opportunities are equitable, empowering, and universally accessible.

#### **Sustainable Development Goal 4: Quality Education**

Sustainable Development Goal 4 aims to provide lifelong learning opportunities that empower individuals and contribute to sustainable development (SDG4 - Education 2030, 2023). It recognizes education as a fundamental human right and a catalyst for achieving other SDGs. The goal emphasises access to quality education at all levels, from early childhood to higher education, and promotes inclusive and non-discriminatory learning environments. The challenge lies in ensuring that these valuable scholarships reach those who genuinely need them, emphasising the importance of enhancing awareness and accessibility to empower more women through higher education ("Swami Vivekananda Single Girl Child Fellowship for Research in Social Sciences," n.d.). In the vibrant landscape of Indian scholarships, the Indira Gandhi Single Girl Child Scholarship for Postgraduate studies, overseen by the UGC, stands out among esteemed counterparts like the CBSE Single Girl Scholarship and Savitribai Jyotirao Phule Fellowship (Chankseliani & McCowan, 2020). This research aims to address gender-inclusive education gaps, aligning with SDG 4. The study examines awareness and application rates, contributing to breaking barriers, ensuring equal access to education for every girl child, and laying the foundation for a sustainable and empowered society. The struggle for scholarships to reach students in Kerala accentuates the need for improved communication and awareness. SDG 4 operates as a guiding beacon, urging collective action to ensure the transformative power of education touches the lives of all, leaving no corner of the nation untouched by its illuminating influence.

#### **Review of Literature**

Education is regarded as a crucial tool for human resources development (Dhkar, 2012), and higher education, identified as a powerful instrument for the socioeconomic advancement of society at large, serves as a critical vehicle for upward social mobility, especially for deprived and marginalised sections (Chauhan, 2011). The function of education is crucial in women's development, enhancing their societal status, fostering empowerment, and instilling independence and confidence, ultimately contributing to the nation's asset status and positive societal change (Sherpa & Rymbai, 2018). University Education Commission (1948), the first commission in education set up by the government of free India, laid particular emphasis on the education of women (Chauhan, 2011). Even though colleges have stepped forward to support females by opening extra seats, providing scholarships, and relaxing cutoff standards, women in learning institutions still have a low representation (Francis J, 2021). Factors like poverty, unemployment of the parents, the practice of child marriages, discrimination, female foeticide/infanticide and gender inequalities keep women backward (Sherpa & Rymbai, 2018).

The intertwining challenges of early marriage and subsequent migration to the husband's homes create formidable barriers, significantly impeding girls' access to higher education, a prevailing reality in many conservative societies worldwide (Yadav & Singh, 2020). The NEP 2020 aims to address gender disparities through various strategies, including targeted interventions, sensitization programs, promoting female representation in decision-making bodies, and strengthening the curriculum to foster gender equality. This analysis examines how these provisions can be implemented in the context of Kerala's educational landscape (Peter H M, 2022). The primary cause for the need for more awareness among students is the communication gap between scholarship providers and seekers.

In the Indian Scholarship System, there are instances where providers struggle to connect with deserving candidates. Simultaneously, students may encounter challenges in accessing adequate resources to gain awareness about available scholarships. In both situations, the loss is incurred by the country's future (Pandey S, 2022). Girls need to be motivated to step outside their comfort zones and



confront the gender stereotypes they have grown up with (Francis J, 2021). Despite commendable initiatives, awareness of central government scholarships like the Swami Vivekananda Single Girl Child Scholarship, Post Graduate Indira Gandhi Scholarship, and Post Doctoral Fellowship for Women Candidates through UGC schemes remains low. On the whole, young women need to be aware and comprehend the schemes available for women and the significance of their weight in transforming lives (Sherpa & Rymbai, 2018).

### **Research Objectives**

- To analyse the behavioural attitudes of society towards education policies for the girl child and the factors that hinder the application process for the SGSC.
- To Develop strategies to enhance awareness about the SGSC among eligible families.
- To Evaluate the effectiveness of the scholarship scheme in enhancing post-graduate education.

### **Methodology**

This project utilises quantitative methods, incorporating a thoughtfully designed set of questions informed by a comprehensive study of the subject. Opting for Google Forms for data collection was a strategic choice due to its user-friendly interface, real-time response tracking, robust data security features, adaptability, and cost-effectiveness. The core of the primary data collection revolves around a meticulously crafted survey consisting of 18 questions, administered through Google Forms. This approach not only ensures the collection of robust quantitative data but also reflects a commitment to methodological precision in gaining insights into the chosen research domain. Dividing Kerala into three distinctive regions, South Kerala encompasses Thiruvananthapuram, Kollam, Pathanamthitta, Alappuzha, Kottayam, and Idukki (91.99% literacy rate). The choice of Idukki from South Kerala is deliberate, as it represents the district with the lowest literacy rate, as per the Kerala Literacy Rate 2023 Census. In Central Kerala, the cluster includes Palakkad, Thrissur, and Ernakulam, with Palakkad (89.31% literacy rate) chosen to exemplify the region's lowest literacy district. Turning to North Kerala, Wayanad (89.03% literacy rate) emerges as the focal point, standing out as the district with the lowest literacy rate in the region, amid Kasaragod, Kannur, Kozhikode, and Malappuram. This thoughtful selection aims to underscore distinctive literacy patterns across these diverse regions, offering valuable insights into educational dynamics in Kerala.

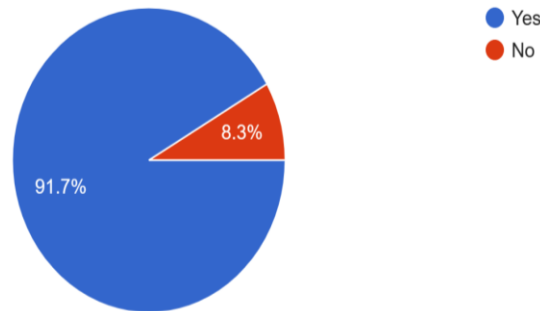
In this research, the focus was on the crucial age group of 18 to 30 years, representing a pivotal demographic essential for comprehending the nuances of the Scholarship System. A deliberate and thorough effort was undertaken to form a representative sample, comprising 60 participants strategically selected from the diverse landscapes of three distinct districts - North Kerala (Wayanad), Central Kerala (Palakkad), and South Kerala (Idukki). The survey instrument featured 18 questions designed in a closed-ended format with multiple-choice model, encompassing key inquiries such as awareness of the scholarship Program (SGCS), the perceived effectiveness of the program in encouraging girls to pursue higher education, the significance attributed to the SGCS Program for girls in Kerala, and beliefs regarding the positive contribution of the scholarship to educational empowerment. Additionally, the questionnaire included a dedicated section for gathering demographic information, exploring variables like age, gender, educational background, and professional experience, with specific queries addressing participant status as a student or employee. The survey method zeroed in on employees and students aged 18 and above within these regions, providing a perspective on deserving candidates' challenges in accessing scholarship opportunities. These findings shed light on the limitations and complexities of the existing system, providing vital insight into why the scholarship system may fail to reach the most deserving students.

### **Analysis and Interpretation**

The study involved 60 respondents, 32 (55%) had postgraduate qualifications, 16 (26.7%) were employed, and 11(18.3%) were pursuing a Ph.D. comprising 13.3% males and 86.7% females. Among them, 14 respondents were employees, while 46 were students. The age distribution revealed that 63.3% of participants fell in the 18-22 age group, while 36.7% were aged 22-30; no responses were received from individuals below 18 years. Geographically, 41.7% of the respondents hailed from Palakkad, 38.3% from Idukki, and 20% from Wayanad. Upon analysing the study, it was found that a substantial majority of respondents, totaling 44 individuals, have demonstrated awareness of the Single Girl Child Scholarship (SGCS) Program. In contrast, 16 respondents expressed a lack of familiarity with the program.

Do you think the SGCS program effectively encourages girls to pursue higher education?

60 responses

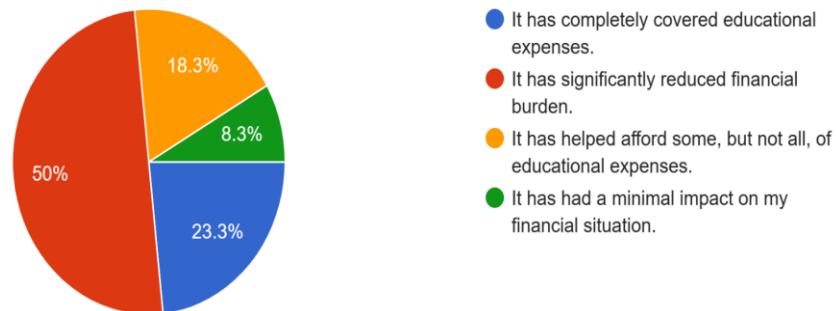


**Figure 1: Do you think the SGCS program effectively encourages girls to pursue higher education?**

Out of 60 participants, a resounding 55 (91.7%) individuals expressed a belief that the scholarship program (SGCS) effectively encourages girls to pursue higher education. Only 5 (8.3%) individuals held a contrasting view, suggesting a prevailing sentiment that the majority perceives the program as a positive catalyst for empowering and motivating girls in their educational pursuits.

How has the SGCS scholarship helped you/ your friend receiving or received financially?

60 responses

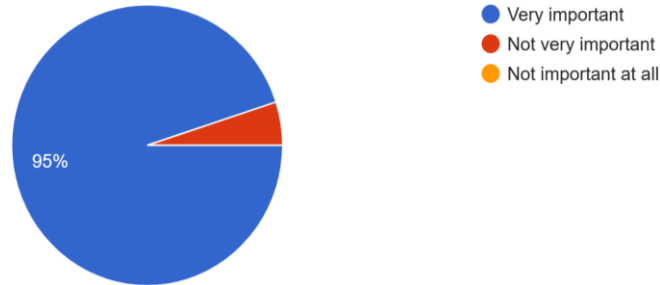


**Figure 2: How has the SGCS scholarship helped you/ your friend receiving or received financially?**

In the canvas of 60 respondents, the impact of the scholarship program (SGCS) on financial situations revealed a mosaic of experiences. A substantial 30 (50%) respondents expressed that the scholarship significantly reduced their financial burden, while an appreciable 14 (23.3%) respondents found that it magnificently covered all their educational expenses. Another 11 (18.3%) respondents acknowledged that the SGCS program contributed to affording some, but not all, of their educational expenses. Finally, a reflective 5 (8.3%) respondents shared that the scholarship had a minimal impact on their financial situation. These diverse testimonies showcase the multifaceted ways in which the SGCS program has made a meaningful difference in the financial landscapes of those who have benefited from it.

How important do you think the SGCS Program is for girls in Kerala?

60 responses



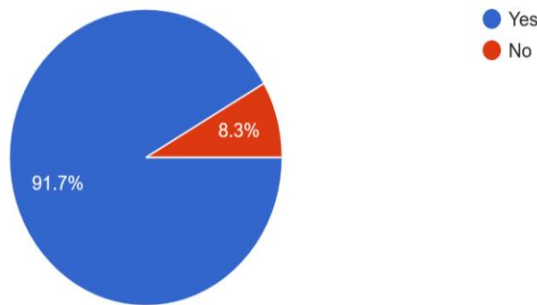
**Figure 3: How important do you think the SGCS Program is for girls in Kerala?**

Through the insights of our 60 respondents, a resounding 57 (95%) harmoniously affirmed the profound importance of the Single Girl Child Scholarship Program (SGCS) for girls in Kerala, recognizing its pivotal role in providing essential financial support. However, in a gentle counterpoint, a mere 3 (5%) contributed a contrasting note, offering a unique perspective that diverges on the perceived significance of the program. Together, these nuanced voices create a vivid portrait of widespread acknowledgment, illustrating the impactful role the SGCS Program plays in shaping the educational journey for girls in Kerala. Furthermore, against the backdrop of societal reluctance and traditional expectations, as illuminated by Mohanty in 2014, this scholarship emerges as a beacon challenging ingrained norms and fostering educational empowerment.

**Figure 4: Do you think additional support services, such as Mentorship from respective schools or workshops, would enhance the effectiveness of the SGCS program?**

Do you think additional support services, such as Mentorship from respective schools or workshops, would enhance the effectiveness of the SGCS program?

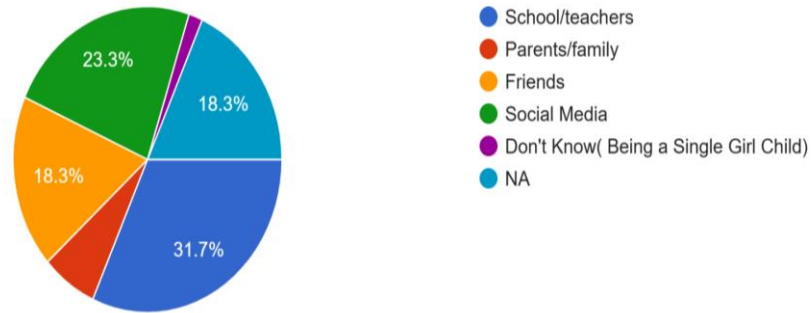
60 responses



In the collective melody of responses from our 60 participants, a resounding 55(91.7%) of voices harmonised in agreement, envisioning the enrichment of the SGCS Program through additional support services like mentorship and workshops. Amidst this harmonic chorus, a contemplative 5 (8.3%) contributed a unique note, expressing a nuanced view that diverges on the necessity of such supplementary support. Together, these percentages compose a narrative of consensus and contemplation, illuminating the potential transformative power of enhanced support structures within the SGCS Program.

How did you learn about the SGCS Program?

60 responses



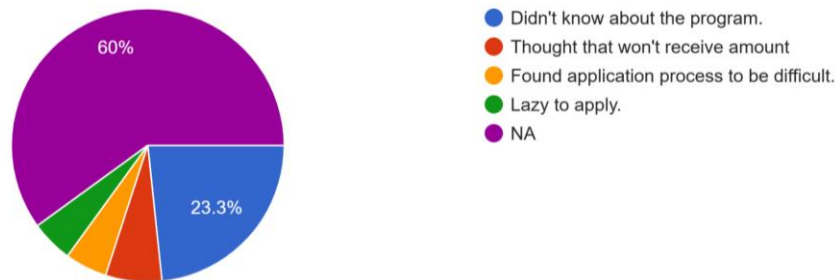
**Figure 5: How did you learn about the SGCS Program?**

In the narrative of how awareness about the SGCS Program unfolded among our respondents, a significant 31 attributed their discovery to the educational realms of school and teachers. Social media, with its pervasive influence, played a notable role, resonating with 14 of the participants. Meanwhile, the grapevine of friendship networks contributed to the awareness of 11 while an equivalent percentage found the information through sources deemed not applicable. A smaller yet significant 2 acknowledged their parents or family as the source, and 1 respondent, a single girl child, poignantly expressed her lack of awareness about the program, underscoring the potential gaps in disseminating information to certain demographic segments.

**Figure 6: What will be the reasons that prevented you from not applying?**

What will be the reasons that prevented from doing so .( Select any 3)

60 responses



Within the intricate tapestry of reasons hindering participation, a majority of 36 participants (60%) deemed the question not applicable, while 14 individuals (23.3%) pointed to a lack of awareness about the program. Furthermore, 5 respondents expressed reservations about receiving the stipulated amount, 3 identified the application process as challenging, and 2 attributed their non-participation to a perceived reluctance to apply. These diverse responses collectively unveil a nuanced narrative, shedding light on the multifaceted factors influencing individual decisions within our respondent group.

**Major Findings**

Even though a significant majority of respondents, numbering 25 individuals, were aware of the existence of the scholarship, a dishearteningly low number had applied to the program. The survey highlighted a prevalent obstacle; many refrained from participating due to a pervasive need for more awareness regarding the program and its intricate application process. Evidently, this dearth of information acted as a formidable barrier, preventing potential applicants from taking advantage of the scholarship. The findings underscored the critical need for increased efforts in disseminating knowledge about the program, emphasizing that addressing this awareness gap could encourage more applications

and empower single girls to spread awareness among their peers and expand the program's impact. Against the backdrop of this study, it is noteworthy that a majority of respondents hail from Palakkad, while a considerably smaller number represent Wayanad. Despite the regional variation in participation, the survey yielded a resounding consensus among students regarding the transformative potential of the SGCS.

Governments have implemented numerous schemes aimed at fostering women's pursuit of higher education. Now, it is imperative for society, institutions, and organisations to organise awareness programs, as highlighted by Sherpa and Rymbai (2018). Within the responses, a prevailing sentiment resonates, underscoring the pivotal role of the scholarship in promoting academic empowerment. Notably, the survey brings to light that, for many students, the Single Girl Child Scholarship (SGCS) serves as a decisive tool in relieving financial burdens, a sentiment consistently echoed throughout the study. Beyond mere financial relief, there exists a noteworthy belief among respondents that the scholarship has the capacity not only to significantly reduce but potentially completely alleviate their educational expenses. Furthermore, the survey illuminated a striking correlation between the SGCS and the pursuit of postgraduate studies, as several respondents credited the program with influencing their decision to undertake advanced academic endeavours. Perhaps most compellingly, the majority of respondents expressed a positive conviction that the SGCS effectively encourages and supports girls in their pursuit of higher education, underscoring its instrumental role in shaping educational journeys. In sum, the collective portrait painted by the majority of respondents affirms the profound importance of the scholarship Program for girls in Kerala, acknowledging its impactful contribution to enhance the educational landscape in the region.

Within the cohort of 60 individuals, an impressive 58 participants (96.7%) harbour a positive conviction in the substantial contribution of the Single Girl Child Scholarship to educational empowerment.

In the examination of this study, 21 individuals, representing 35% of the participants, identified a lack of information as a significant barrier to accessing the Single Girl Child Scholarship (SGCS) Program. Their perceived insufficient knowledge about the application process hindered their ability to apply for the program. Interestingly, the research unveils a noteworthy contrast as the majority of respondents gained awareness about the SGCS predominantly through school and teachers. In contrast, a conspicuously low number attributed their knowledge to family and parents. This underscores the importance of broader dissemination channels for essential information, emphasising the need for diversified approaches to ensure widespread awareness of the SGCS Program. This disparity underscores a critical issue. Many eligible students remain unaware of the program due to insufficient dissemination of information within familial circles. Recognizing the profound impact of this unawareness on the application rates, it becomes imperative to address this informational gap. In response, the survey participants have aptly recommended enriching the SGCS Program by incorporating additional support services, such as mentorship and workshops. These suggested enhancements not only serve as tangible steps towards improving awareness but also offer a holistic approach to empowering and guiding eligible students through the application process. By strategically bolstering the program with educational resources and guidance, we have the opportunity not only to bridge the awareness gap but also to foster a supportive environment that encourages the full potential of the scholarship program.

### **Scope and Limitations**

This study has served as a crucial exploration into the reasons behind the limited reach of scholarships in Kerala. The findings highlight a significant need for further investigation, extending beyond the boundaries of the state and encompassing the entirety of India. Kerala, recognized for its high literacy rates, presents a compelling case for concern, suggesting that in less literate states, the situation may be even more dire. A noteworthy revelation from this research underscores the lack of awareness among parents and family members, necessitating immediate attention. Educational institutions emerge as key players in effecting change, with the potential to spearhead workshops and mentorship programs aimed at identifying eligible students and guiding them through the application process. Interestingly, the study reveals that despite the prevalent use of social media, students remain somewhat sceptical, fearing misinformation. This underscores the need for innovative strategies to disseminate information effectively and alleviate any confusion. Moreover, the research suggests a broader scope for understanding how scholarships can efficiently reach their intended recipients, thereby increasing application rates. Lastly, the study prompts consideration for a comprehensive analysis of

other scholarships and government schemes, as its focus has been primarily on the scholarship. In essence, this research not only sheds light on the challenges within Kerala but opens up avenues for broader exploration, offering valuable insights for the improvement of scholarship programs on a national scale.

### Concluding Remarks

This insightful study leads to a compelling conclusion, revealing that although a majority of individuals are aware of the scholarship scheme, their knowledge of its intricacies and benefits remains superficial, rendering it relatively inconspicuous. The widespread lack of awareness among parents and the apparent neglect by educational institutions in underscoring the importance of these scholarships are concerning findings. Many remain oblivious to the transformative financial support these scholarships can offer, presenting a potentially life-changing opportunity for students grappling with financial constraints. Regrettably, these opportunities are often overlooked, with individuals dismissing them as potentially fake or deeming the application process too complex. The study's significant insight lies in the recognition that establishing proper mentorship and dedicated guides within educational institutions has the potential to address these challenges. Such support structures can demystify the application process, dispel misconceptions, and, in turn, catalyse a notable increase in scholarship applications. This, in essence, transforms these scholarships from overlooked opportunities to indispensable pillars of financial support for students pursuing education in the face of financial adversity.

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# SURVEY

\* Indicates required question

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Gender \*

- Male
- Female
- Other

2. Are you a \*

*Mark only one oval.*

- Student
- Employee

3. Age \*

*Mark only one oval.*

- Below 18
- 18-22
- 22-30

4. District \*

*Mark only one oval.*

- Idukki
- Palakkad
- Wayanad



What position are you currently pursuing with the help of the scholarship? \*

Postgraduate

Doctoral

Employee

6. Have you heard of the single girl child scholarship (SGCS) Program ? \*

*Mark only one oval.*

Yes *Skip to question 13*

No

7. Do you know any of your friends receiving /received it ? \*

*Mark only one oval.*

Yes

No

8. Do you think the SGCS program effectively encourages girls to pursue higher education? \*

*Mark only one oval.*

Yes

No

How has the SGCS scholarship helped you/ your friend receiving or received financially? \*

- It has completely covered educational expenses.
- It has significantly reduced financial burden.
- It has helped afford some, but not all, of educational expenses.
- It has had a minimal impact on my financial situation.

10. How important do you think the SGCS Program is for girls in Kerala? \*

*Mark only one oval.*

- Very important
- Not very important
- Not important at all

11. Do you think additional support services, such as Mentorship from respective schools or workshops, would enhance the effectiveness of the SGCS program? \*

*Mark only one oval.*

- Yes
- No

12. In your opinion, do you believe that the Single Girl Child Scholarship will positively contribute to educational empowerment? \*

*Mark only one oval.*

- Yes
- No

**How did you learn about the SGCS Program? \***

- School/teachers     *Skip to question 13*
- Parents/family     *Skip to question 13*
- Friends     *Skip to question 13*
- Social Media     *Skip to question 13*
- Don't Know( Being a Single Girl Child)
- NA

**14. Are you A Single Girl Child \***

*Mark only one oval.*

- Yes     *Skip to question 13*
- No     *Skip to question 13*
- NA

**15. Have you ever applied for the program? \***

*Mark only one oval.*

- Yes
- No
- NA

Have you received the amount properly? \*

- Yes
- No
- NA

17. What will be the reasons that prevented from doing so .( Select any 3) \*

*Mark only one oval.*

- Didn't know about the program.
- Thought that won't receive amount
- Found application process to be difficult.
- Lazy to apply.
- NA

18. Do you feel you have enough information about the SGCS Program to apply? \*

*Mark only one oval.*

- Yes
- No
- NA

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## HOUSEHOLD MANAGER: SEARCH FOR THE ROLE AND RESPONSIBILITY OF THE LADY OF THE HOUSE

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Ms. Neelam Mehta\*

### ABSTRACT

*Within the nation, women's participation in managing household responsibilities is seen as fundamental to their daily life. This has been considered crucial since the beginning of time. Changes occurred in their lives throughout the modern era, and women actively sought out and seized educational and occupational possibilities. Despite their involvement in these areas, they made a substantial contribution to the household's responsibility management. Acquiring knowledge in terms of numerous areas is crucial for women to handle home obligations. These include a wide range of topics, such as child development, health, nutrition, hygiene, upkeep, etc. Better communication skills are also required, as is the ability to engage with others both within and outside the house. Types of home obligations and the impact of women's multi-roles on children's household responsibilities are the primary foci of this study article.*

**KEYWORDS:** Education, Management, Household Responsibilities, Decision Making, Leadership Roles.

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### Introduction

The role of women in the management of household responsibilities is deemed to be of paramount relevance within the nation from ancient times. This belief that women need instruction in the proper execution of domestic duties has been common among people since ancient times. The primary reason this idea is so common is that it was formerly thought that women shouldn't go to college or work outside the home to receive an education; instead, they should stay at home and learn all the ins and outs of taking care of households. Women in mediaeval India suffered from a fall in status and discrimination, in contrast to their venerated position in ancient India. Whereas, in the contemporary age, people started to value education and career prospects more, which improved their quality of life overall.

It is not an effortless undertaking to manage household responsibilities. Everyone must put forth their whole effort and give each task their full focus. There are number of areas, in terms of which persons need to enhance their talents and abilities and produce awareness. These include a wide range of activities, such as housekeeping, cooking, cleaning, fixing things, developing children, and attending to the wants and expectations of other family members. In contrast, people in rural areas participate in livestock raising in addition to doing a variety of domestic tasks. Consequently, they need to be good at getting their housework done. Professionals like cleaners, gardeners, chefs, drivers, carpenters, plumbers, electricians, painters, and so on are often sought for in largely metropolitan neighbourhoods when residents are unable to do certain duties on their own. Therefore, managing a household also includes overseeing them, keeping in touch with them, making decisions, etc. In most rural areas, girls are taught to help out around the home right from the start.

### Types of Household Responsibilities

The types of household responsibilities have been stated as follows:

- **Cleaning:** One of the most important household responsibility that people are expected to do every day is clean their homes. Cleansing the floor, furniture, equipment, machinery, tools, appliances, and so on is what it's called. Everyone involved has to be well-versed with the materials at their disposal for this job to be done well. Sometimes, ladies may need to employ

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assistants since this task becomes too much for their little living space. However, when living quarters are cramped, this task may fall on the shoulders of women and other family members. As a general rule, low-paying minority employment are filled by people from historically oppressed and economically disadvantaged groups. Therefore, they must do this chore around the home by themselves.

- **Washing:** The main focus of washing is, unsurprisingly, washing of clothes. Most people in metropolitan areas have washing machines that they use for washing clothes and other household items including towels, linens, bed spreads, pillowcases, and tablecloths. However, since power is not readily available in rural areas, people there execute this task by hand. Many households in rural areas go without running water and power for long periods of time. So, they have to find a way to get water, whether it's from wells or some body of water close by. The number of people living in a home usually determines who is responsible for doing the laundry. They are allowed to do this once weekly if there are one to three people in their household, and twice weekly if there are four or more people in their family. People may wash their uniforms every day or every other day if they have a small number of items and are needed to wear them at work.
- **Preparation of Meals:** When it comes to their families' and themselves health, women have the major responsibility. Research shows that when women wake up in the morning, they are more likely to be involved in cooking. When it comes time to make lunches for the family, this is a regular occurrence in most homes. Their knowledge and skill level about the materials and techniques of preparation must be sufficient for the production of meals. It is important to avoid cooking dishes that are high in sugar or oil when there are senior family members who are ill with conditions like diabetes or heart disease. People like eating when they are around others, therefore it's not uncommon for older ladies, especially those who live alone, to skip making meals quite a bit. Contrarily, this work is done mostly by those who live at home with their family.
- **Paying Bills:** Among the most crucial things that must be attended to regularly is the payment of bills. Managing household responsibilities in the modern day often involves three bills: electricity, water, and gas. All homes also have access to the internet, and people also need television. Therefore, it is imperative that they settle their cable and internet payments. Everyone in the household is responsible for making timely payments on their expenses. As they get older, children also have a responsibility to pay their obligations on time. Typically, when men hold down full-time jobs and women stay at home to raise children, it is the women who ensure timely payment of all expenses. Modern innovations have made it easy to pay bills using mobile devices and the internet. To achieve this goal, it is essential that women and children be knowledgeable about how to use technology.
- **Purchase of Items:** Shopping, whether in-store or online, is an essential part of running a family. A person's spending habits are often dictated by their household size and the frequency with which certain things are used. For example, you could buy milk, fruits, and other food products every day or every other day. On the other hand, people could buy things like clothing once every three to six months or even monthly. People, on the other hand, may only buy technology goods or devices once per year or two. With the exception of food, people buy other things according to how often they use them. Considerations such as one's financial situation, the size of one's family, one's occupation, and one's interests should also be included into product purchases.
- **Health Care:** The primary responsibility of attending to the necessities and wants of one's family members is traditionally held by women. They should inform them of what they need to know and then help or encourage them to do things that will improve their health and wellness. It is expected that people prioritise their bodily and mental well-being when it comes to health care. One of the most important things for people to focus on is their diet and nutrition. In addition to a healthy diet and enough of nutritious food, other important components in creating a welcoming home atmosphere include regular physical activity, positive thinking, and strong connections within the family. Taking care of one's mental health requires cultivating an optimistic outlook, as well as positive relationships with people around them and at home.
- **Taking Care of Siblings:** Farmers and agricultural labourers make up the bulk of the workforce in rural areas. When their parents are at work, young girls are often expected to stay at home and look after their younger siblings. When there are three or more children in a rural family, the

elder females are traditionally expected to look after their younger siblings. Siblings are expected to help out with a variety of tasks when they are less than three years old. These include feeding, washing, clothing, and even playing with their younger siblings. Conversely, when siblings are older than three and enrolled in school, it is expected that they will also help with their schoolwork, assuming they are aware of it. Typically, females in rural areas are expected to stay at home and take care of their siblings and other household responsibilities, rather than attend school or engage in extracurricular activities.

- **Taking Care of the Needs of Elderly Individuals:** Many health concerns are common among the elderly. Some examples of these conditions are diabetes, heart difficulties, joint discomfort, and others. Even ADLs like eating, bathing, dressing, toileting, and transferring may be challenging for some individuals since they are immobile. Caring for the wants and needs of the elderly is mostly a woman's responsibility. They should make sure they eat a healthy, condition-appropriate diet, remind them to take their medication as prescribed, take them to the doctor regularly for check-ups, converse with them in a way that is beneficial to their health, and make sure they don't feel ignored or lonely. According to studies, older people get joy from spending time with their grandkids, listening to religious music, seeing religious television shows, going for walks in parks, visiting places of worship, and similar activities. So, it's important for family members to encourage them to take part in different activities and responsibilities.
- **Child Development:** The development of children is seen as an essential component that mothers must execute. They should prioritise meeting their children's demands and requirements from the very beginning. It is the mother's responsibility to transport her kid to and from nursery school once the youngster starts attending. However, when they get older, it is the mothers' responsibility to guide their children in their academic pursuits, encourage their artistic endeavours, and instil in them strong moral principles. When kids are young, they're not just interested in schoolwork; they want to be involved in many sorts of extracurricular activities, such as sports, physical activities, singing, dancing, role acting, playing instruments, creating artwork, and crafting. It is the responsibility of mothers to show their children the way to righteousness. Fathers, like other members of society, tend to worry about their children and put an emphasis on their development and progress. However, moms are often working full-time, therefore it falls mostly on them to carry out the responsibility of child development.
- **Other Tasks and Activities:** When managing household responsibility, "other tasks and activities" often means those that need help from others since the individual is unable to do them alone. Among them include driving, cooking, gardening, plumbing, electrical work, and repair. People need to get in touch with service providers and arrange for them to come to their houses to do these tasks. Supervising these people effectively is largely a job for individuals. Even though it is essential for them to observe, they may lack sufficient understanding in their respective professions. Most people over the age of 65 do not feel safe operating a motor vehicle in densely populated places, thus they must rely on the services of professional drivers. While most women are capable in the kitchen, they often need to bring in outside help when they are unable to do it themselves due to illness or injury.

#### **The Influence of Multi-roles of Women on Household Responsibilities carried out by Children**

The household's behaviour, structure, function, and socio-cultural aspects have been profoundly affected by women's multi-roles in both the private and home sectors (Rosada, & Nurliani, 2016). According to theorists, the kids did a great job running the family. Therefore, the methods and strategies that women choose to educate their children greatly impact the many roles that women play. Moreover, engaging in self-care activities is seen as essential for developing a sense of competence (Riggio, Valenzuela, & Weiser, 2010). The primary areas of instruction for young children are the primary emphasis of this idea. Children may help relieve their moms' burdens to a certain degree when they are taught how to carry out their domestic duties effectively.

- **Putting Playthings Away:** The kids learn early on to put their toys away when they're done playing with them. Assembling and arranging parts in the right way is sometimes required for certain playthings and games. Therefore, after playing with anything, kids should return it to its proper spot; this is something that parents should remind them of.

- **Manners and Etiquettes:** When it comes to handling domestic chores, it's crucial to instil good manners and etiquette in both adults and children. Children learn that it's important to share, to wait one's time in parks and other public areas so that others may play, to be pleasant and approachable with people of all ages, to stick to one's own age group, and to be courteous and helpful to adults and older people.
- **Maintaining Cleanliness:** During the early years of life, children often become untidy and have a tendency to scribble on walls. They learn early on at school and at home to be tidy and not to be careless with their belongings. When it comes to their diets, young children lack the necessary skills and training. Help is provided by their parents or other caretakers. Nonetheless, they learn to eat well and become adept at keeping their home and surroundings clean as they get older.
- **Management of Finances:** The youngsters may give an important contribution in the management of finances, by saving their parents money. Sometimes, even very little toddlers may be rather demanding and want a lot of different things, such food, toys, clothing, and more. Therefore, students need to learn how to budget their own money and not fritter it away on unnecessary items. The youngsters should not be overly demanding by nature. When parents are financially able, they are better able to meet their children's requirements and make a meaningful contribution.
- **Completion of Home-work Assignments:** It is important for kids to understand that they are responsible for their own academic success. Unfortunately, it is very uncommon for parents, especially moms, to have other commitments that prevent them from giving their children the undivided attention they need in the classroom. They set them up with private tutors when this happens. In general, and especially when their children encounter difficulties, parents worry about how their children are doing in school. So, it's critical that kids do their homework on time and focus on their schoolwork well so that their parents don't have to worry as much.
- **Participation of Children in Creative Activities:** When it comes to handling home chores, research shows that getting kids involved in creative activities is crucial. Crafts and works of art, including embroidery, knitting, crocheting, ceramics, and so on, make up the bulk of these pursuits. Children often make a plethora of things that they may utilise as home décor when they engage in creative pursuits. They employ their creative abilities to govern the home in this way.
- **Involvement of Children in various Activities:** Helping out around the home is easier when kids are involved in a variety of activities and chores. For example, after washing clothes by moms they should fold them and store them properly in their cabinets. When given their own room, they should take responsibility for keeping it clean and organised, washing their own dishes after meals, and participating in activities that suit their ability.
- **Listening and Obeying Parents:** Parents are the most knowledgeable about their children's requirements and demands as they develop. On top of that, they have complete confidence in their talents and know exactly what kinds of work would be most suited to their ability. When moms advise their kids to stop playing or watching TV and start studying, then, the kids should listen and comply. In contrast, moms may set a strict limitation for their teenagers when they go outside to play. Children report higher levels of happiness and improved ability to handle household responsibilities when they listen to and follow their parents.
- **Communicating Effectively:** In today's world, parents often let their children explore their interests and pursue their own interests independently. In a typical classroom setting, students study and participate in extracurricular activities based on their own interests and strengths. Engaging in productive discussion with their parents is an essential responsibility for children. Even if they disagree with them on certain matters, they should be able to address these conflicts amicably. Children must learn to communicate properly both within and outside the house if they are to grow up in an amicable and pleasant family environment and develop positive connections with their peers.
- **Self-care:** Infants and toddlers rely profoundly on their parents, particularly moms, for support. But when adolescents enter primary, middle, and high school, they start to understand the value of taking care of themselves. Self-care is, as the phrase indicates, when people are forced to



look after their needs and requirements on their own. They will become less reliant on their family members and more capable decision-makers after they have developed cognitive abilities and logical reasoning. As a consequence, the idea of self-care helps children relieve their moms of stress and anxiety. When kids can take care of themselves, parents have more mental bandwidth to devote to other pursuits.

### Conclusion

Household management is a responsibility that falls on women in India and other cultures, regardless of their socioeconomic status, whether they are self-employed or not, and regardless of their family composition. They learn how to carry out their domestic duties even when they do not have a formal education. When it comes to taking care of household responsibilities, they need to have a say in a lot of different things. Like, domestic affairs, money, job chances, and what happens outside the house. It is also important to recognise the contributions women have made in leadership positions. When they guide and facilitate the performance and well-being of their family members that is when they primarily execute leadership duties. Skills in planning, organising, leading, controlling, coordinating, making decisions, communicating, gathering information, having strong moral principles, and having a certain personality type all fall under this category.

Cleaning, washing, cooking, paying bills, shopping, health care, sibling care, senior care, kid development, and many more activities and jobs are all part of household responsibilities. While some families carry out all of these duties, others may not have any obligations at all, including those pertaining to the growth of children, the care of ageing relatives, or siblings. In order to do their jobs properly around the home, women and other family members must be well-informed. The impact of women's multi-roles on children's household chores is another area of emphasis. A child's ability to make a substantial contribution to the completion of domestic chores is a great way for them to help their mom out. The following are some of the many household duties that children learn about from an early age: putting toys away, being polite and respectful, keeping the house clean, managing money, doing homework at home, being involved in a variety of activities, listening to and obeying adults, communicating clearly, and taking care of oneself.

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## EMPIRICAL STUDY ON STRATEGIC MANAGEMENT AND ITS IMPLEMENTATION WITH SPECIAL REFERENCE TO IBM, TESLA AND MEESHO

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### ABSTRACT

*Strategic control is a technique with the aid of using which managers create and enforce an approach that's instrumental in using boom and aggressive benefit within side the market. It enables you place organizational goals, carry out an aggressive analysis, replicate on an organization's inner shape and compare modern-day techniques. In latest days strategic control isn't always handiest use in company international however additionally in actual existence i.e. Students, housewife's even children's also are the usage of strategic control on their level. This paper will short approximately distinctive instances wherein techniques are used and carried out nor formally however practically. Strategic planning model includes SWOT analysis, PEST model, Porter's five forces model, balanced scorecard, etc. uses. Some updated models have also been developed for strategic planning and gap analysis. The goal of strategic management is to overcome uncertainty and achieve goals in the face of competition. In the article, a research will be conducted on the success of IBM and Tesla Meesho strategies.*

**KEYWORDS:** Strategy, Uncertainties, Models, Approaches.

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### Introduction

The strategic control is completed in distinctive stages. It starts with developing the desires that an corporation needs to recognition on to stay aggressive and boom profitability. Here is an in depth elaboration on how strategic management works for an business enterprise. Agencies need to behavior a detailed analysis of inner and external parameters to implement the first-rate perfect kind of strategic management. Through the proper implementation of strategies, an organization can benefit a aggressive edge and boom profitability. The strategic management concepts encompass logical questioning, making plans, useful resource allocation, risk control, leadership, and so on. Via following these standards, your business enterprise can make certain that its plans and regulations align with its goals and might deal with any form of business threat. It is very unique from operational management because it focuses on the lengthy-term dreams of the business enterprise. Whereas operational management makes a speciality of creating and imposing plans to fulfill the fast-time period goals.

Yes, it's miles crucial to assist businesses to awareness on their future life. It paves the manner for personnel and administrators to paintings together within the route of commercial enterprise desires. Strategies may be divided into 4 sorts as corporate degree, enterprise level, functional level, and operational level method. Strategic control tools assist create frameworks for strategic analysis in order that spark off decisions can be taken and assist an enterprise inside the formulation and implementation of future aggressive techniques. Commercial enterprise history shows that high performing corporations

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often initiate and lead, now not distract and defend. They release strategic offensive to secure sustainable competitive advantage and then use their marketplace side to acquire superior financial performance competitive pursuit of a creative, opportunistic strategy can propel a company right into a management role, paving the way for its goods and offerings to come to be the enterprise widespread. In a dynamic and uncertain surroundings, strategic control is essential because it could provide managers itch a systematic and comprehensive manner for studying the environment assessing their corporation's strengths and weak spot and figuring out possibilities for which they might broaden and take advantage of a competitive advantage. The strategic control technique includes 8 steps figuring out the organization's present day challenge, objectives and techniques, studying the surroundings, figuring out opportunities and threats within the environment, analyzing the agency's resources, identifying the agency's strengths and weaknesses, formulating strategies, implementing techniques and comparing results.

#### **Step 1: Setting Goals and Objectives**

The organization wishes to determine and set goals consistent with the organization's vision. The dreams may be both short and long-time period based on the purpose.

#### **Step 2: Business Environment Analysis**

The corporation performs an in-depth analysis of both the internal and external surroundings to locate potential threats, feasible possibilities, and many others. It will additionally help them to better recognize their competition.

#### **Step 3: Strategies Formulation**

As soon as the analysis is finished, the techniques are formulated based totally on the enterprise desires and motive of the employer.

#### **Step 4: Strategies Implementation**

After formula, those techniques are carried out through growing plans, allocating the resources, related to distinct departments, and so forth.

#### **Step 5: Evaluation and Improvement**

After implementation, all the strategies are evaluated in opposition to the set goals and adjustments or adjustments are made to enhance those techniques.

Some of the equipment for strategic management includes SWOT evaluation, whole evaluation, Porter's five Forces, PESTEL evaluation, 4 Corners evaluation, and extra. Some of the a success real lifestyles instances where techniques are applied and carried out correctly are discussed underneath.

#### **IBM: A Shift from Products to Services**

The story of IBM as an elephant who become pressured to bop to live on is a wonderful one. In the Nineteen Eighties, IBM become the most powerful era icon and become a massive within the industry. But, because of its failure to preserve up with customer computing needs, it have become departmentalise and reliant on hardware sales. IBM's dominance decomposed over the next decade, culminating in 1993 with the announcement of an \$eight billion 2nd-quarter loss. After this loss, the company took the hard selection of appointing an external CEO within the individual of Louis V. Gerstner Jr. Who's one-time control representative at McKinsey & Co. With an engineering degree. IBM, beneath Gerstner, determined to make a focused shift from products to services. In essence, IBM altered its marketing strategy from being a multinational technology issuer to a comprehensive, shared-services associate.

In execution and implementation of this composite approach, IBM took an intensive approach at the time to take benefit of competition' strength via participating with them when viable to deliver fantastic outcomes to clients. This led the company to go into agreements with Dell to supply components to them even when they stored supplying their personal computers. Gerstner also drove out the enterprise's antitrust issues, and he centralized all of IBM's businesses. This benefited the firm to centralize all advertising and advertising efforts underneath one enterprise which operated underneath standardized procedures. IBM's new strategy worked and is hailed as one of the finest company turnarounds of all time. IBM correctly proved that the services business become extra feasible than hardware product income, successfully diversifying its offerings and investing in strategic growth areas. IBM's strategy turned into accomplished flawlessly and paid off big time. Just in six years after Gerstner assumed office, IBM sales rose by way of 45% and its internet income by means of extra than one hundred%.

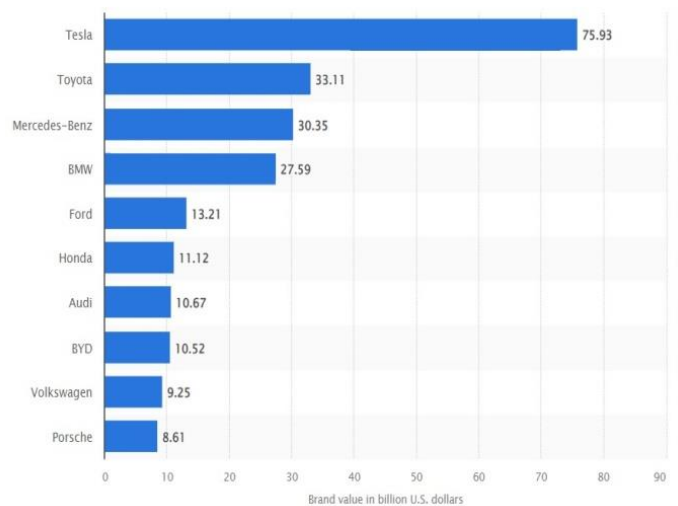
**Tesla: Playing the Long Game**

Conventional commercial enterprise good judgment is that whilst you're starting something new, you create a 'minimal possible Product' or MVP. Essentially meaning which you make a model of your product that is very light in terms of capability and focuses totally on showcasing your foremost competitive gain. It additionally means that the first version of your product generally needs to be sold at a fairly low starting charge to make amends for its loss of features and generate interest. Some corporations (which include many tech start-ups) take this concept even similarly and base their growth strategy round fermium pricing version. On this enterprise version, the maximum fundamental version of the services or products is loose, but any new or upgraded functions price money.

Tesla, alternatively, did matters the other way round. It's been known for a long time that Tesla's long-time period intention is to be the biggest automobile business enterprise in the global. They realize that so one can emerge as the most important via quantity, they are going to must be triumphant inside the decrease-stop client automobile area (charge tag US\$30,000 or much less). But Tesla did not focus in this market first. It did not create a reasonably-priced low-featured version in their electric powered car (and therefore gain from economies of scale). As a substitute, Tesla created the maximum highly-priced, steeply-priced, absolutely-featured sports car they may have the funds for. That car turned into the Tesla Roadster, and for context, the most recent era of the Roadster will retail from upwards people US\$200,000 for the bottom model.

This changed into the primary vehicle they ever produced - understanding that they could not achieve the essential scale or efficiency to turn a income (even at one of these excessive rate). However, any such automobile was in-line with Tesla's imaginative and prescient assertion where they goal "to create the maximum compelling vehicle employer of the 21st century via riding the world's transition to electric powered motors."

Rapid-forward to these days, and Tesla dwarfs the opposition because the maximum treasured car agency in the global. So their differentiation method actually seems to be running, however why?



**Most valuable brands within the automotive sector worldwide in 2022 - source: Statista**

**What can we learn from Tesla?**

The first thing to notice is that Tesla has made extremely good development closer to its enterprise objective of industrially produced, less costly electric powered motors. They have even made a true annual profit for the primary time of their records.

Secondly, much of Tesla's enterprise strategy was certainly compelled upon it. There has been no manner they have created a value-powerful mass-marketplace electric vehicle. As a startup, they didn't have the sources or skills to attain the blessings of economies of scale. Due to the fact they had been creating such a completely unique automobile, they couldn't rely on outsourcing or providers to gain mass-production benefits. Happily, Tesla's deliver chain method is one of the maximum excellent moves

they have got made. They knew early on that batteries might present the biggest technological hurdle to their cars and the largest bottleneck to production. Rather than allow this derail them, they took complete manage of their supply chain by using investing in battery producers. This has the additional gain of simplifying diversification as Tesla can use those equal batteries in parallel business ventures consisting of their power walk. Of direction, Tesla's commercial enterprise approach required massive capital and fundraising (Elon is wealthy but no longer quite wealthy enough to fund all of it himself). It's in which the advertising and marketing genius of Tesla kicks in.

For the maximum component, their advertising efforts are best partly approximately their automobiles. Tesla is visible as Elon Musk's personal emblem, and that had an sizable impact on whether or not they were given the funding they wanted.

He's smart, divisive, wild, and bold. But something you consider Elon Musk, you would be difficult-pressed to traverse greater than multiple consecutive information cycles without seeing him at the the front page. And that's a incredible recipe for buying the eye of traders. Tesla studied and tailored to the enterprise and enterprise surroundings they could perform in. They knew their strengths, understood their market role, and constructed their strategy around their personal findings in place of following traditional know-how.

There are several daily dwelling activities wherein you can follow strategic management ideas to improve performance, productiveness, and standard achievement. Here are some examples:

- Time management: Strategic control standards can be applied to managing it slow correctly. This includes putting priorities, figuring out desires, and developing motion plans to obtain those dreams.
- Personal finance: Strategic management may be applied to personal finance via creating a price range, identifying economic dreams, and growing a plan to attain those desires.
- Health: Strategic management standards can be applied to fitness by means of setting fitness desires, developing an action plan, and tracking development closer to those goals.
- Meal planning: Strategic management may be carried out to meal planning by way of setting dietary desires, making plans menus, and growing a buying listing to obtain the ones goals.
- Profession development: Strategic management ideas can be applied to career improvement by using placing career goals, figuring out talent gaps, and developing a plan to acquire those abilities.

Overall, making use of strategic control standards to daily dwelling sports will let you obtain greater achievement and accomplish your dreams greater efficiently. The e-trade industry has developing inside the remaining ten years, presenting consumers with quick delivery options and a handy shopping experience. One of the e-commerce platforms that has taken the limelight after Amazon and Flipkart is Meesho. Meesho is considered one of the largest startups, equipping resellers to promote their products on this platform. At Meesho, the resellers get a risk to earn fee with zero funding. Many people, mainly housewives or senior citizens, have get admission to to this network for the motive of reselling items. Meesho gives customers the choice to resell matters via their social networks in addition to selling them immediately. The website has been relatively popular in latest years. In research carried out by way of an MBA college in Kolkata, it became found that Meesho has about 17 million distributors and more than 60,000 suppliers. This has been made feasible via its interest-grabbing advertising and marketing strategies. Earlier than moving into the advertising and marketing strategies used by Meesho, allows apprehend a bit approximately Meesho and the way it is specific from other e-commerce platforms.

### **History of Meesho**

Meesho was based in December 2015. It becomes founded with the aid of IIT graduates, Vidita Atrey and Sanjeev Barnwal. They founded the commercial enterprise with the purpose of setting up small and medium-sized groups on line. Their authentic concept becomes similar to Zomato and Grofers. This becomes accomplished to bring the neighbourhood stores on-line. Later, they developed a complete concept for the business. It became accomplished in order that customers of the platform may want to resell the products.

### **How does Meesho Work?**

Meesho enables its dealers earn a commission with 0 investments. Someone can visit the app, pick any product that they would love to share, and add the fee that they would love to rate. The fee can

then be delivered on top of the fee of the item and the shipping charge. You'll share the products on Facebook businesses or WhatsApp with this very last price. You could input an order that a consumer has made at the app. Meesho will receive coins, and you will receive a part of it. Meesho additionally collects a set part of the fee from the sellers in this manner for itself.

Now, let's understand the advertising strategies that Meesho uses to become a main e-trade enterprise.

- **Target Marketing**

The primary and major advertising and marketing method utilized by Meesho is walking a targeted marketing campaign for women. Meesho created a gap for their enterprise. Its objectives to present girls enterprise probabilities at domestic to empower them. They may be capable of start their very own commercial enterprise while not having to spend a great deal money or effort. Meesho's feminist strategy is extremely nicely favoured.

- **Marketing on Social Media**

Constructing a social presence is an vital a part of any advertising approach, as that is the high-quality manner to connect with the target market. Meesho uses social media advertising to grow their brand thru going for walks campaigns, operating with others, and engaging with followers through posts. Memes are a awesome and present day technique of logo promoting. They may be extra appealing in a one of a kind manner. For you to capitalise on the "meme wave," Meesho has been selling discounts and deals with memes. One of the exceptional methods of advertising and marketing is to evolve famous dialogues to deliver Meesho's topics.

- **My Store My Story**

Even at the same time as MEESHO advertises closely on social media, its TVC campaigns also draw a full-size viewership. The tv business marketing campaign My Store My Story features an empowerment plot that appeals to the emblem's target audience. This campaign shape efficiently overcame the challenges of being a housewife and coping with multiple names even as also giving women a feel of identity. This refers back to the social constraints that women ought to uphold so as to assist their households, and as a end result, they're additionally able to make money doing what they want. That concludes with the slogan's final line, "not just a homemaker, a Meesho Entrepreneur."

- **Sabse Kam Commission**

The aim of the SabseKam commission marketing campaign became to raise cognizance of the fee rate that turned into deducted from suppliers when it comes to the sales of their goods. This concept become created via Wunderman Thompson, who additionally understood the shape of the way MEESHO operates with the intention of lowering fee to as low as 1%. Every person who commenced a small commercial enterprise become catered to by means of this advertising and marketing approach, especially at some stage in the pandemic's demanding situations.

- **Ads on YouTube and Facebook**

The great approach to advertising any business is through advertisements. Meesho uses YouTube and Facebook ads in line with the modern traits in digital advertising. Meesho profits a robust presence way to these commercials. A huge demographic target audience uses YouTube. As a end result, this tactic aids Meesho in gaining greater visitors. While a person clicks on any such advertisements, they are taken to the Meesho website or app. This helps in producing site visitors for the commercial enterprise. Meesho is one corporation that has won superb reputation in current years. It has helped many small commercial enterprise proprietors, housewives, and elderly humans to earn an profits and get financially independent. It started simply with the aid of concentrated on local stores however now a bandwidth of large retailers who are searching out reselling has. Meesho has experienced sturdy achievement with room for extra growth due to its innovative concept and advertising and marketing strategies. The important thing card for Meesho's fulfilment story is its digital marketing techniques. With Meesho's case observe, we have understood the significance of digital advertising and marketing in now a days' time, and gaining understanding in it could open up remarkable task possibilities for you. Bengal Institute of enterprise studies provides an MBA in digital advertising and marketing to be able to now not only open up activity opportunities for you however also assist you advantage vital know-how of the sphere.

### **A House wife as a best Strategic Manager**

To keep the surroundings we need to observe a three-step solution of reduce, Reuse, and Recycle. I am certain; a residence spouse has heard neither this jargon nor any such summit. However she manages to follow those in spirit (cannot do it in letter). Cloth luggage is sown to update the plastic luggage. Antique clothes are used as dusting clothes. The plastic packing containers are used for storage motive. Kitchen waste goes to the compost pit. Now not simplest it has stored loads of cash but additionally offers out positivity in the residence.

- **Money Saved is Money Earned**

Money does not have a least depend for them. "A waste is actually cash inside the drain, no matter how small the waste is." I noticed that the village women are very sensitive to waste. Even a single dripping water tap can lend you in hassle as well as simply lights a matchstick for amusing. "every matchstick is worth 2 paisa, if you didn't use it for its purpose, you just burnt a 2 paisa coin. Now multiply it by using 365 and notice." The primary philosophy of living here is -consume as a lot you require but dare you waste.

- **Frugal usage and Innovation**

Innovation doesn't need to be a big aspect however it is constantly practiced at home. Say, there may be an vintage pair of jeans, after its legs get wiped out, it's far was shorts, the left-over clothing from it's far used as a duster to clean home windows etc. It's miles very not unusual in villages to use shorts which were pants to begin with. If the collars of shirts get wiped out, it's far turned in the opposite course and it seems like new. The covers for ceiling fan are made with almost zero prices with old used sarees which pass very well with the background shade. This might sound intense to a number of humans, but just consider an organisation wherein the aid utilisation is as a whole lot as above referred to examples, how a good deal of the value can be stored, simply with the aid of this behavioural trade.

### **Supply Chain Planning**

Because I come from extremely conservative part of India, it is not unusual right here that bringing elements to home is the undertaking of the guys. So, in a feel, there is a purchase department on a minuscule level. The deliver chain making plans includes returned up material storage and nicely scheduled purchases and a signalling when a sure level is reached for each item. I observed, in my domestic, greater than 50 one of a kind items are saved simplest within the kitchen. Those items all have a one-of-a-kind shelf life and extraordinary usage frequency and that's simply the kitchen. Preserving a song of all the ones objects is a humongous mission and it's miles carried out quite smoothly. After rounds and rounds of Deming's cycle (P.C. Cycle) the supply chain has reached to a stage of maximum performance.

### **The 5 S**

The Japanese expertise of the 5S isn't regarded to many outside TPM champions. However Indian moms have mastered the artwork long lower back. She is aware of the location of things as small as a needle to things as huge as some thing. It saves lots of time and in particular at the time of a few urgency. She seems to follow the stairs "type", "Set so as", "Shine", "Standardize" and "sustain" exactly so as. All of the family is shining through everyday dusting and mopping. She can easily get an ISO 22000 certification.

An housewife is playing the position of an strategic supervisor thru the usage of time productively, Cooking competencies, cleaning and checking out, planning, searching for meals, crucial questioning, Correspondence, essential scientific resource, green strategies, pressure The executives, home aid, Childcare capabilities, Social awareness, inexperienced dwelling taking care of oneself. Consider that being a housewife doesn't mean you want to do everything alone. Loved ones can likewise add to family undertakings, and collaboration can make overseeing circle of relative's duties extra sensible and nice.

### **Conclusion**

The underlying mind-set of a business enterprise that needs to correctly execute a approach ought to be innovation in addition to a clear understanding of the enterprise and what it would take to achieve it. You may take gain of Up sensible answers to pick out and broaden strategies that you could execute to hold your agency's boom on an upward trajectory. IBM needed to collaborate with competition. Tesla needed to target a top rate promote it dint compromise with pleasant for the sake of

monetary of scale nevertheless it has extensive variety of commercial enterprise. Meesho also slowly develop their commercial enterprise through analyzing small level with very low margin. It additionally has wide market availability with distinct product for one of a kind marketplace with just in time strategy.

All of them had a approach and had been inclined to interrupt the popularity quo. Today, they're remarkable models of hit organizations with nicely-done strategies.

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## CUSTOMER INTENTION TOWARDS EMERGING AND SUSTAINABLE MARKETING PRACTICES IN INDIAN DAIRY SECTOR

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### ABSTRACT

*This article examines and investigates sustainable milk supply chain practices (SMCP) in the leading Indian dairy sector. The paper focuses on consumers' perspectives on supplying and delivering milk as an essential component of the daily diet. It has drawn attention towards customer attitude, its eco-friendly opinion and value-addition in Green Products. This article addresses a gap between customer needs and the adoption of Sustainable Supply Chain Practices (SSCP). The study was based on a quantitative and deductive approach. Responses are gathered from the rural and urban populations of India. Logistic Multiple Regression Analysis to test the statistical hypothesis. This paper contributes to dairy farm managers, dairy processors, policymakers, and market researchers involved in the dairy sector. The findings of this study suggest that adopting Sustainable Supply Chain Management Practices and technological adoption in the dairy business improves the overall performance and Productivity of MSC. The novelty of the research is to understand the customer perspective on health and nutrition, which is laid down as the 3rd SDG Goal in the UN global summit. Other than environmental indicators will be identified for future research in this context to validate this study.*

**KEYWORDS:** MSC, DSC, SSCMP, Green Products, COVID-19, SDG, SSCP.

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### Introduction

The surge of COVID-19 and the unprecedented situation of global health emergency assemblage into economic conflict, supply chain disruption and environmental variations. Its potential threats and serious repercussions are reflected in malnutrition, significant non-epidemic diseases and infant mortality growth, and integral concerns among seventeen Sustainable Development Goals (SDGs)(UN Report, SDG,2022).

The world is also facing severe environmental issues due to climate change and carbon footprints. In the sixteenth sustainability summit, India achieved a significant breakthrough by signing a pact against "no-single use of plastic" and envisaged future generations as a leading country. To support these government initiatives, many corporate houses and business organisations in manufacturing and supply chain processes committed towards three pillars (3R) sustainable policy of reuse, reduce and recycle the products in plastic packaging. Stakeholders, social activists, government and policymakers' collaborative efforts to attain SDG goals are needful.

In India, the Ministry of Commerce and Trade and other statutory bodies develop a global consciousness among businesses through Corporate Social Responsibility (CSR) guidelines and partnership capacity-building programmes under Section 135 of the Companies Act, 2013 impportunate

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that every company covered under the inclusion criteria of net profit of fifty million and net worth of five billion INR or more, or a turnover ten billion or more should contribute its at least two percent of their average net profit in the previous three years in raised for CSR activities which correspondingly map to fifteen out of seventeen SDGs (Mitra N., Chatterjee B.; 2020).

Chronology of SDG: the concept of sustainable development (SD) emerged in environmental concerns, as witnessed by the first appearance of the term in the World Charter for Nature (UN, 1982). These concerns were addressed in Our Common Future (WCED, 1987) and further elaborated in 40 Chapters of Agenda 21 of the Earth Summit in 1992 (UN, 1992). That may be seen as a successful attempt to reconcile the two seemingly contrasting paradigms: lasting economic growth and efficient protection of the environment and natural resources, which was forcefully exposed in *The Limits to Growth* (Meadows, 1972). Following this, the World Summit on Social Development in Copenhagen in 1995 (UN, 1995) stressed SD's key role in securing global social development and effectively added the "third pillar" to the current definition of SD endorsed by the World Summit on Sustainable Development in Johannesburg in 2002 (UN, 2002)

Overpopulation and rapid urbanisation in India have changed the traditional family status to a nuclear family setup due to the unavailability of sizeable real estate spaces in urban areas. The average number of people per household has reduced from 5.6 % in 2018 to 4.9 in 2021 (Census of India). Growth in the number of homes has created the demand for not only basic requirements in daily life but also shifts nuclear families towards upgrading the standard of living by changing their consumption patterns.

The Dairy Sector, as an integral part of national development, contributes to twenty per cent of GDP and twenty-two per cent of global milk production across the world's bovine population. It also plays an essential role in generating employment in the rural sector during the COVID-19 pandemic, where millions of families migrated to their native places during the lockdown period. Sustainable agriculture and dairy policies support marginal, and women farmers holding less than two hectares of agricultural land.

The government of India took initiatives to improve Productivity by formulating policies and the National Action Plan for Dairy Development, including introducing exotic cows, cross-breeding, and improving nutrition and hygiene. The plan aims to increase daily output on average per cow to 7.1 kg by FY 2023, equivalent to 1.5 times the FY 2015 level.

Milk is a natural source of a healthy diet as a wholesome food, rich in proteins, vitamins, certain micro-nutrients and carbohydrates. The primary composition of milk protein contains whey proteins and caseins. Beta-casein is abundant in milk and possesses high nutritional value, balancing amino acids' design as a constituent (Sodhi et al.,2012). Humans primarily consume the milk of milch animals secreted from mammary glands. However, Infants of mammals depend upon milk at their nascent stage for growth and survival.

Products which are less toxic, ecofriendly, minimum environmental hazards, sustainable are termed as green products (Suki, 2015).

Dairy processors generate ample waste materials and water contents, and water pollutants and carbon emissions significantly affect their ecosystem. There is a remonstrance in the global dairy sector comprising complexity in the technology and innovation of developing eco-friendly products (Feil and et al.,2020). Digitalisation in the agro-processing and food industry disenchant a revolutionary change in their marketing strategies, efficient production and Dairy Supply Chain Practices (DSCP) (Nozari and Nahr, 2021).

### **Review of Literature**

This section reviews the current literature on the Indian dairy sector, its scope, Environment impact and customer orientation towards eco-friendly products.

India is the world's largest milk producer and retained the leadership position in milk production by producing 188 mntonnes of milk production in FY19.Indian dairy sector accounting about 22% of global milk production and the highest milk consumption with 20 % of total world consumption. (USDA, Report, Feb.2020).

Many manufacturers and suppliers acknowledge the technological era and stiff competition in the business world to adopt an integrated approach in a holistic and strategic business process. In the

supply chain, to reduce inventory, cycle time and increase productivity, it is essential to coordinate the production and operational activities in the present scenario to meet customer expectations efficiently and effectively (Tan, 2001).

The increasing importance of dairy to the Indian economy means that the economy's international competitiveness is critical. More importantly, globalization and trade liberalization, coupled with the easy flow of information and advancement in transportation and communication technology, has resulted in an unprecedented intensification of market competition worldwide (Ramphal, 2012).

It has been observed that many organization inclines towards sustainable practices in manufacturing processes and operational activities to enhance those policies which reduce waste and provide environmental protection that leads to cost reduction and improves performance in the supply chain (Feug et al., 2018).

SCM practices have been defined as an organization's activities to promote effective management of its supply chain. Donlon describes the latest evolution of SCM practices, which include supplier partnership, outsourcing, cycle time compression, continuous process flow, and information technology transfer purchasing, quality, and customer relations to represent SCM practices (SohongLi, et al., 2004). The producers, processors, and distributors can strengthen their competitiveness and market growth by economically maintaining the cold chain. Moreover, the highly perishable nature of dairy products has caused huge food wastages. Instead, food products often require special handling, transportation, and storage technologies. Supply chain coordination in the dairy industry can structure the outcome drivers for achieving effectiveness (Mor, Bhardwaj and Singh, 2018).

In the face of a competitive global market, organizations have downsized, focused on core competencies, and attempted to achieve competitive advantage by managing all internal and external value-adding activities more effectively. Many firms have reduced their supply base to effectively manage relationships with strategic suppliers (Tully, 1995).

In the previous experimental studies on south-Asian and European populations, consumers have different attitudes towards eco-behaviour, eco-awareness, and green opinions towards products and services offered by different firms (Gerrit Antonides, 2017).

Customer Awareness is also defined as 'the assessment of the pre-purchasing expectations from the product, with the results reached after the act of purchasing' Within the environmental setting, customer environmental satisfaction relates to customers feeling that their green product consumption is pleasurable as product performance meets and exceeds their needs (Norazah Mohd Suki, 2015).

According to the UN SDG report, Food production of 8.4 billion tonnes per year will need to increase to 13.5 billion tonnes per year from an increase in productivity (50% of the required increase) and the use of new resources. In the context of climate change and the need for sustainability (Colins et al., 2017). The SDGs cover most areas of significance to human life and development that is broader than the usual boundaries of public health. However, a holistic view of health reveals that most goals are related to public health and require appropriate nutrition for implementation. Because of their breadth, the SDGs have been labelled "senseless, dreamy and garbled." However, the sheer complexity of human development while maintaining a sustainable human ecology almost defies description.

Increasing awareness among customers about health and nutrition gradually increases the demand for functional milk and dairy products in domestic and global markets in the past few decades (Boland M., 2010). Adopting technology like biochip-based systems to kill microbial and non-microbial contamination of milk helps to reduce wastage, recycle the products and reuse them as sustainable products to ensure safe milk consumption for their users (Thakur et al., 2014).

There is a need to measure organisational performance based on health. Safety and quality assurance of products offered to customers after COVID-19 and global health emergency in a sustainable manner. There is a persistent gap between the strategic market policies to make the product cost effective and responsive to customer needs and its value-addition.

Adopting sustainable supply chain activities to reduce carbon footprint and environmental protection through green marketing practices. There is a gap between the public and private sectors to invest more in research to develop sustainable dairy products through their CSR activities. Research is required to develop efficient processing capabilities to reduce carbon footprint and its environmental impact.

**Motivation of Research**

The pandemic 2020 is an unexpected situation of the 21st century that hits humanity across the globe. Demand for milk and other dairy products has dropped significantly during COVID-19. This research helps to understand the role of technology in operational activities for an uninterrupted supply chain of perishable items like milk and sustainable dairy practices in the COVID-19 situation.

**Hypothesis Development**

- H<sub>0</sub>:** There is no significant relationship between purchasing behaviour and willingness to pay for value-added dairy products.
- H<sub>1</sub>:** There is a significant relationship between purchasing behaviour and willingness to pay for value-added dairy products.
- H<sub>0.1.1</sub>:** There is no significant effect of disposable income on consumer awareness and opinion towards value-added dairy products.
- H<sub>0.1.2</sub>:** No Significant relationship between the price of milk and Income level.
- H<sub>0.1.3</sub>:** No Significant relationship between Income level and value-added dairy products.

**Methodology**

A research article is based on a quantitative and deductive approach. It is descriptive and exploratory. A review of Literature (ROL) was conducted systematically through bibliometric analysis. About fifty papers from peer-reviewed and blind review journals are examined and Analysed in related disciplines. The literature cites a government report on the Indian dairy sector from the Ministry of Animal husbandry, dairying and fisheries, FSSAI, Niti Ayaog, and CMIE report.

*Data collection and Measurement:* A self-administered, close-ended questionnaire, Survey was designed in a bilingual format across India, which responses to distinct cultures and ethnicity to overcome the semantic barrier. At the initial, a total of five hundred responses were gathered through schedule during the Covid-19 outbreak leading to a response rate of 90%, out of which ten surveys had missing values and were discarded from further analysis due to response error. Systematic random sampling was used to gather responses. Responses were measured on a five-point rating scale of multiple-choice options.

The questionnaire consisted of the demographic profile of respondents to understand consumers' behaviour toward using eco-friendly products. More than sixty fifty per cent of responses were male, and the rest were from female respondents.

**Statistical Analysis and Data Interpretation**

In this study, statistical analysis can be used to interpret the data gathered through surveys and studies, conceptual or statistical models and explore the relationship between the variables or set of items from which a sample can be drawn. Multiple Logistic Regression techniques can confirm a connection between the target variable and two or more explanatory variables. In the statistical approach, Logistic Regression, the target variable can be taken as the value 0 with a probability of failure (1-θ) and value 1 with the chance of success (θ). The objective of this technique is to predict an outcome of discrete variables.

$$\log(p/1-p) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k$$

This expression represents the relationship between the categorical dependent variable (DV) and the independent variables (IVs) to estimate the probability of certain events. β<sub>0</sub>, β<sub>1</sub>, β<sub>2</sub>,.....,β<sub>k</sub>. as a regression coefficient, which has to be calculated from the data. When Y=1 and X<sub>1</sub>, X<sub>2</sub>,....., X<sub>k</sub> are the predictor variables. The predictor variable log(p/1-p) is also known explanatory variable in a linear equation.

**Table1: Socio-Demographic Profiling and Descriptive Statistics**

<b>Variables / Constructs</b>	<b>Set of Items</b>	<b>Findings</b>
Gender	Male = 63.3% Female=36.4%	Most of the responses are gathered have high percentage of male population as compared to female respondents.
Monthly Income Level	Less than 10 k per month 10k-20k	India is a country have different social and sub-social class based on caste, religion and

	20-30k 30-40k 40-50k 50k and more than one lakh	ethnicity people belong. The occupational status and income level of urban and rural population influenced by social class and educational background.
Education Level	Uneducated:1.2% 10th : :2.4% 12th :6.8% Diploma:1.5% UG:30.7% PG:44% PhD.:12.4%	Data suggests that high percentage of responses are well-educated and posses high education only one percent of population is uneducated which indicates that there is propability to develop awareness programme population.
Parameters for Purchase of milk	Less than 10k between 20:14.9% 20-30 k ;14.9% 30-40k 12.5% Between 40—60 k:16.5% 60-More than one lakh :41.2%	India is a country have different social and sub-social class based on caste, religion and ethnicity they belong. The occupational status and income level of urban population influenced by social class and educational background. Data suggest that urban population is classified high class majorly based on income level ranges between sixty-thousand to one lakh or more with a percentage of 41.2% .About forty percent of income level ranges between 10-40 k due to lack of better employment oppurtunities and educational background belongs to low level of social class.

Generalised Linear Model: In logistic Regression, the target variable is categorical, as. The factor function is used through R Software to convert the variables into factors (non-numeric to numeric) and run the logistic regression command. The glm function predicts binary outcomes from continuous explanatory variables to estimate the given data set.

```
glm(formula = CA~ 1, family = binomial(link = "logit"), data = CE_train).....(1).
glm(formula = CA ~ PKGOM + VAD.products.Ayurvedic.Medicines. + VAD.Products.Ghee. +
Income.Level, family = binomial(logit), data =CE_train).....(2).
glm(formula = CA~ PKGOM + VAD.products.Ayurvedic.Medicines. +Income.Level, family =
binomial(logit), data = CE_train)..... (3).
```

**Odds Ratio**

The odds ratio is a predictor defined as the relative amount by which the odds of the outcome increase greater than 0.1 or decrease less than 0.1. we can say (odds for PV+1)(odds for PV), where PV is a predictor value. Logistic Regression provides the knowledge and strength of relationships among variables.

**Table 2: Odds Ratio Table**

	Awareness	No Awareness	Total
Male	0.90	0.58	0.79
Female	0.22	0.17	0.20
Total	0.65	0.34	1

Odds Ratio: Awareness:: No Awareness=0.64/0.34=1.19/1

**Conditional Odds:**

For Male =Awareness / No Awareness =0.90/0.58=1.55

If we consider awareness as success, then the probability of this event happening is more in males.

For Female = Awareness / No Awareness =0.22/0.17=1.29

If we consider no awareness as a failure, then the probability of this event happening is less in females.

**odds=p(1-p)**, where p is the probability of the event occurring. So if p=0.1, the odds are equal to (recurring).

Overall odds Ratio : 1.55/1.29=1.20

- From the overall odds ratio value of 0.87, it is concluded that males are more likely to be awareness level than female consumers.

**Hypothesis Testing**

To test the statistical significance of each coefficient ( $\beta$ ) in the logistic regression model Wald test is used.

A Wald test calculates the z statistic, which is

$$z = \frac{\beta}{\sqrt{\text{Var}[\beta]}} = \frac{\beta}{\sigma \sqrt{X'X}^{-1}}$$

where  $\sigma^2$  is the variance of the residuals (which is unknown and has to be estimated from the data) and X is the design matrix.

**Likelihood -Ratio Test :** This test is uses the ratio of the maximised value of the likelihood function for the the full model ( $L_1$ ) over the maximised value of the likelihood functiom for the simple model ( $L_0$ ).

The likelihood-ratio statistic equals :

$$-2\text{Log}(L_0/L_1) = 2 [\log(L_0) - \log(L_1)] = 2(L_0 - L_1)$$

The log transformation of the likelihood function yields a chi-square statistic that is considered in the case of backward stepwise elimination.

**Summary Staistics**

Model Base

**H<sub>0</sub>:**  $\beta=0$  (Constant is zero)

Generalised Linear Model (glm)~LOGIT Model

In this study, customer awareness (CA) is the categorical dependent variable. Hence binominal function is used.

glm(formula = CS ~ 1, family = binomial(), data = COM\_train)

A test statistic is used to build a model to identify the probability of success of all the predictor variables through backward stepwise transformation.

The sample statistic of the output table (Table 6), drawn from the population ranges, lies between a min. -1.5622 and a maximum value of 0.8364. Inter- Quartile range one and 3Q is 0.8364 with a median of the same value, meaning there is a standardisation between observations scattered towards the central. The sample is approximately normally distributed.

**Table 3: Summary Table for Base Model**

Coefficients	Estimate Std.	Error	z value	Pr(> z )
Response Variable :CS				
Intercept	0.8706	0.1292	6.738	1.6e-11 ***
Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1				

(Dispersion parameter for binomial family is taken to be 1)

In the model base's summary output table (Table 3), there is no predictor variable. Hence, null and residual deviance have the same values of 349.45 on 287 degrees of freedom. In the base model, no predictor variable is used. In the base model's summary output of the ANOVA table, there is no predictor variable. Hence, null deviance and residual deviance have the same values.

**Model Fit**

In this model, Customers Awareness =  $\beta_0 + \beta_1(\text{PKGOM}) + \beta_2(\text{VADPAM}) + \beta_3(\text{VADA2GHEE}) + \beta_4(\text{Income Level}) + E$

Where Packaging of milk (PKGOM), Value-added Products and Medicines (VADPAM), and Value-added desi ghee (VADA2GHEE), Income Level are included as predictor variables in the model.

**H0:**  $\beta_0 = \beta_1 = \beta_2 = \beta_3 = \beta_4 = 0$

The sample statistic from the population ranges lies between a min. -1.41647 and a maximum value of 2.93612. Inter-Quartile range 1 is -0.39805, and 3Q is 0.06947, with a median of 0.00029, meaning there is a standardisation between observations scattered towards the central. The sample is positively skewed and has approximately a normal distribution.

**Table 4: Summary table for logistic regression model fit**

	Coefficients			
	Estimates	Standard Error	Z-value	Pr(> z )
Intercept	-4.40343390	0.83703942	-5.261	<b>1.43e-07</b> ***
PKGOM	0.58076259	0.24947333	2.328	0.0199 *
VADPAM	-0.35063301	-0.13911003	-2.521	0.0117 *
VADA2GHEE	0.19256140	0.13411139	1.436	0.1511
Income Level	0.00021174	0.00003245	6.524	<b>6.84e-11</b> ***

From the above output table (Table 4), the p-value of (Pr(>|z|)) of the explanatory variable PKGOM, VADPAM and Income Level is less than equal to 0.05, and the p-value of variable VADA2GHEE is more than 0.05 in the logistic linear model fit. So, the H0 is rejected and suggests a significant effect of three variables on the dependent variable CA. The value of null deviance of model fit is 349.45 on 287 degrees of freedom, and residual deviance is 134.41 on 283 degrees of freedom. The residual deviance is lower than the null deviance. Hence the deviance value is considered a good indicator, and the model is valid but needs more transformation.

**Model: Fit 1**

In this model, customers Awareness =  $\beta_0 + \beta_1(\text{PKGOM}) + \beta_2(\text{VADPAM}) + \beta_3(\text{Income Level}) + E$

Where Packaging of milk (PKGOM), Value-added Products and Medicines (VADPAM), and disposable Income (DIC) are included as predictor variables in the model.

**H0:**  $\beta_0 = \beta_1 = \beta_2 = \beta_3 = 0$

The sample statistic from the population ranges lies between a min. -1.40524 and a maximum value of 2.84202. Inter-Quartile range 1 is -0.40449, and 3Q 0.06052 is with a median of 0.00031, meaning there is a standardisation between observations scattered towards the central. The sample is positively skewed and has approximately a normal distribution.

**Table 5: Summary table for logistic regression model fit 1**

	Coefficients			
	Estimates	Standard Error	Z-value	Pr(> z )
Intercept	-3.85799584	-3.85799584	5.413	<b>0.00000006206</b> ***
PKGOM	0.62622469	0.24428093	2.564	0.0104*
VADPAM	-0.26299736	0.12379634	-2.124	0.0336*
Income Level	0.00020845	0.00003186	6.544	<b>0.00000000006</b> ***

**Results**

From the above output table (Table 5), the p-value of (Pr(>|z|)) of the explanatory variable PKGOM, VADPAM and Income Level is less than equal to 0.05 in the logistic linear model fit. So, the H0 is rejected and suggests a significant effect of three variables on the dependent variable CA. The value of null deviance of model fit is 349.45 on 287 degrees of freedom, and residual deviance is 136.52 on 284 degrees of freedom. The residual deviance is lower than the null deviance. Hence the deviance value is considered a good indicator, and the model is valid but needs more transformation.

From a given set of tain\_data, Akaike Information Criterion (AIC) estimates the relative quality of statistical models and out-of-sample prediction error. AIC estimates the quality of each model relative to each other models. The threshold value for AIC is lower among all the tested models, considered the best model. The AIC value of the base model is 351.45, the model fit is 144.41 and model fit 1 is 144.52. So, from the above, all the statistics AIC of model fit is lower and considered the best fit for the data on the hand, the explanatory variables are highly significant in model fit 1 as well.

**Table 6: Summary Statistics for Goodness of Fit**

	Df	LogLik	Df Chisq	Pr(>Chisq)
Model fit 1: CA ~ PKGOM+VADPAM+ Income Level	5	-67.203		
Base model :Model 2: CS ~ 1	1	-174.726	-174.726	< 2.2e-16 ***

### Results

The likelihood Ratio Test is used to depict a better fit to a given data set if it demonstrates an improved model with fewer predictors to compare the existing model (fit1) with the base model. Moreover, the log difference between the current and base model is significantly different. The probability value of the model fit1 is less than five per cent in the given output table (Table 6). Hence the null hypothesis is rejected and provides evidence against a base model in favour of existing model fit1 for considered as the goodness of fit and highly significant.

**Table 7: Proportion of variance (Pseudo-R<sup>2</sup>) for Model fit 1**

Fitting null model for pseudo-r <sup>2</sup>	llh	llhNull	G2	McFadden	r2ML	r2CU
	-68.2612014	-174.7264477	212.9304926	<b>0.6093253</b>	0.5225720	0.7435484

In the case of linear regression, the proportion of variance is explained by the response variable and predictor variables termed R<sup>2</sup>. On the other hand, in logistic regression functional form of the equation contains a logarithmic function, so we measure the pseudo-R<sup>2</sup> instead of R<sup>2</sup>. McFadden's R<sup>2</sup> is defined as  $1 - [\ln(LM) / \ln(LO)]$  where  $\ln(LM)$  is the log-likelihood value for the fitted model, and  $\ln(LO)$  is the log-likelihood for the null model with only an intercept as the predictor.

The measures range from zero to just under one, with a value close to zero indicating that the model possesses no predictive power. From the output table (Table 7), McFadden's R<sup>2</sup> is 0.6, ranging between zero to one and above 0.2 is considered satisfactory, and variables can explain the proportion of the variance in the dependent variable.

**Table 8 : Hosmer Lemeshow Statistic for Model fit 1**

Goodness of Fit Test	X-Squared	Df	P- value
	4.5227	8	<b>0.8072</b>

From the output table (Table 8), Hosmer Lemeshow Statistic is a chi-square test statistic used to measure the predicted model is not significantly different in their observed values with a desirable outcome. It tests the goodness of fit if the probability value of the predicted model fit 1 in this study is not less than a five per cent level of significance and the null hypothesis is fails to rejected. Model fit 1 indicated that the p-value of Hosmer Lemeshow's goodness of fit is high is greater than the percent level of significance and fails to reject the null hypothesis. This output would suggest no difference between observed and predicted values of model fit1 and adequately fitted with the data.

**Table 9: Relative Importance of Individual Predictors in Model fit 1**

Variable Importance	Overall
PKGOM	2.563543
VADPAM	2.124436
Income Level	6.543720

From the above output table (Table 9), it is observed that the variable Income level strong association with other variables and is relevant in the logistic linear regression model fit1.

Confusion Matrix or classification table statistic is used to measure how well the model predicts the target variable in a tabular form to represent the actual and predicted values to determine the model's accuracy. For the given logistic linear regression model fit 1, the recall matrix and sensitivity matrix for the actual and predicted values is 0.9388 with a cutoff of 0.3 on the train data, which is considered goodness of fit.

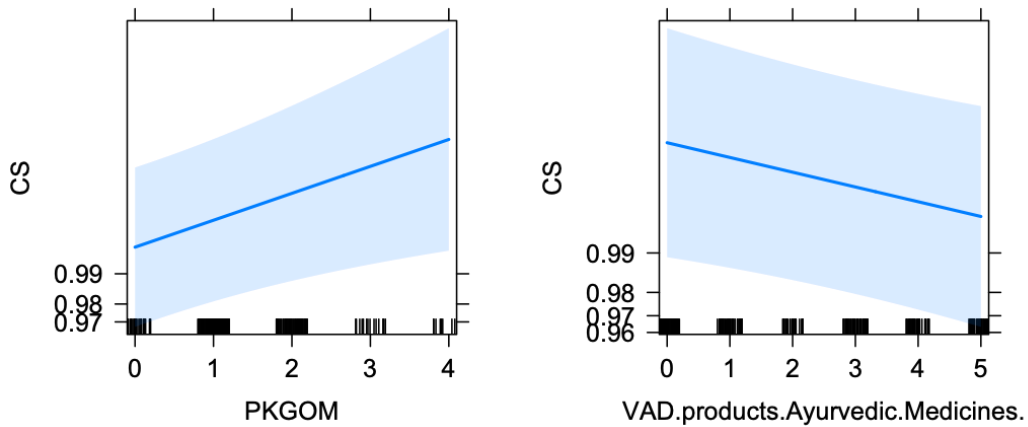


From the logistic linear equation for model,  $glm(formula = CA \sim PKGOM + VADPAM + Income\ Level, family = binomial(logit), + data = COM\_train)$ .....(4).

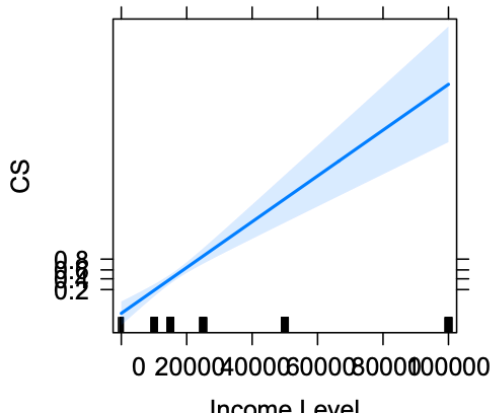
**Results**

The output for manual transmission where probability is coded as 1. observed variables Income Level, Packaging of Milk (PKGOM) explained seventy percent of linearity among themselves. Value Added products and medicines from A2 dairy farming which has a negative linear relationship with predictor variable. Probability is being fitted about 95% of the manual transmission in model fit1.

**PKGOM predictor effect VAD.products.Ayurvedic.Medicines. predictor**



**Income.Level predictor effect plot**



**Fig. 2: Graphical Representation of Predictor Effects Plot for Model Fit 1**

**Findings & Conclusion**

In the present context, the research's possible outcome suggested that the consumers' household expenditure and disposable income influence their inclination towards green products to a greater extent and buying behaviour patterns. Marketing strategies of the milk processing industry at a larger scale facilitate expanding their consumer base. Packaging of milk has a positive relation with buying intention of end users. This study's data reveals the potential scope to expand the niche market of ayurvedic products manufactured from indigenous cow milk.

In India, awareness about green products is still in the nascent stage. There is a need to develop consciousness among people about sustainability; India ranked hundred eighty at the bottom list of the Environment Performance Index (EPI) 2022 released in World Economic Forum Report.

The wellness and Herbal medicines Industry in India is estimated to reach about INR 1,536.9 Billion by 2027 due to the indirect influence of COVID-19. Most studies on ayurvedic medicines and lifestyle products eulogised their perennial lifelong problems.

### Practical Implications

India's organised and organised green market is in the infancy stage. Adopting sustainable marketing practices in the indigenous dairy market will contribute to future research. There is a vast scope of case studies in this area from a holistic research approach and identify the potential factors from a stakeholder perspective.

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## EMPOWERING INVESTORS: SEBI'S ROLE IN PROMOTING AWARENESS AND EDUCATION FOR INVESTOR PROTECTION

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### ABSTRACT

*The significant expansion of financial market activities, coupled with increasing awareness among customers regarding financial products and associated risks, alongside a surge in financial frauds and corporate profit-making strategies, presents a formidable challenge to the sustainability of global financial and capital markets. Recognizing the imperative to safeguard the interests of investors, financial regulators have introduced the concepts of Investor Protection and Investor Education. This necessity has been underscored by financial crises, highlighting the critical need for heightened financial awareness and protection to shield investors from market volatilities. The Indian economy, renowned for its robust judiciary system, stands as a preferred destination for investments across various sectors. However, investor protection remains paramount for sustainable market growth. The Securities and Exchange Board of India (SEBI), as the country's market regulator, plays a pivotal role in educating and safeguarding investors. Widely respected, SEBI has operated autonomously since 1992, continuously adapting its rules and regulations to align with evolving market dynamics and tirelessly protecting investors' interests. Despite SEBI's concerted efforts, gaps persist between investor protection measures and investor satisfaction. This study presents a comprehensive literature review, drawing from various theoretical frameworks, to examine the awareness of Investor Protection among professionals and to derive meaningful conclusions.*

**KEYWORDS:** SEBI, Investor Protection, Awareness and Education, Capital Markets, Economic Growth.

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### Introduction

SEBI, the governing body overseeing India's securities market, traces its origins to the Government of India's executive resolution in 1988. It transitioned into a fully autonomous statutory body following the enactment of the Securities and Exchange Board of India Act (SEBI Act) on January 30, 1992. The official formation of SEBI occurred on April 12, 1992.

SEBI's primary objectives revolve around safeguarding the interests of investors in securities while simultaneously fostering the growth and development of the securities market. Through stringent regulation and oversight, SEBI ensures the smooth functioning of the market, maintaining its integrity and stability. Additionally, SEBI addresses ancillary matters that are connected to or arise from its core objectives, further solidifying its role as the guardian of India's securities landscape.

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<sup>1</sup>Roopa, N., & Bindu, C. H. ROLE OF SEBI IN CREATING AWARENESS ABOUT INVESTOR PROTECTION AND EDUCATION.

### **SEBI - Major Contributions**

Since its inception, SEBI has steadfastly pursued its objectives within the securities market with commendable dedication and expertise. Notable advancements, such as capitalization requirements, margin regulations, establishment of clearing corporations, and the introduction of Demat accounts, have notably reduced credit and market risks. SEBI's regulatory measures encompass comprehensive norms for registration, eligibility criteria, and codes of conduct for various intermediaries, including bankers, merchant bankers, brokers, registrars, portfolio managers, credit rating agencies, and underwriters. Additionally, SEBI has formulated by-laws and implemented risk management systems for clearinghouses of stock exchanges, ensuring safety and transparency for investors. A significant milestone was the approval of trading in stock indices, such as S&P CNX Nifty & Sensex, in 2000. These indices serve as critical indicators of market behavior, benchmarking portfolio performance, and facilitating derivative instruments like index futures and options. SEBI has pursued two overarching strategies: national-level integration of the securities market and diversification of trading products to attract a broader range of traders, including banks, financial institutions, insurance companies, mutual funds, and primary dealers. The introduction of derivatives trading on Indian Stock Exchanges in 2000 marked a significant milestone in this endeavor. As a regulator, SEBI has achieved success through proactive and successive systemic reforms, such as the rapid transition to electronic markets and the implementation of paperless rolling settlement on a T+2 basis. While investors form the backbone of any economy, in India, they have often faced exploitation due to various factors. The Securities and Exchange Board of India Act, 1992, enacted by the Indian Parliament, aims to regulate and develop the securities market in India. Subsequent amendments in 1995, 1999, and 2002 reflect the evolving needs of the securities market. The preamble of the Securities and Exchange Board of India underscores its fundamental functions, emphasizing the protection of investor interests and the promotion and regulation of the securities market. Despite SEBI's efforts to enact investor protection measures, there remains room for improvement in meeting investor satisfaction levels.

In this context, we have identified a disparity between investor protection guidelines and investor grievances. The aim of the current study is to assess customer awareness regarding the Investor Protection Act and evaluate investor satisfaction with the level of protection provided.

### **REVIEW OF LITERATURE**

Calcagno, et al. (2021): The authors highlight the effectiveness of standardized and centralized information in fostering financial knowledge and facilitating comparisons between financial products, particularly to protect investors with limited literacy. In their study, Ravi Singhania & S Venkitaraman (2020) examined the role of SEBI in investor protection. They noted that Section 11 of the Securities and Exchange Board of India Act 1992 mandates SEBI to safeguard investors' interests and regulate the securities market. With over 15 years having passed since the enactment of this Act, replacing the Capital Issues (Control) Act amid government liberalization policies, there's a need to assess SEBI's effectiveness in fulfilling its duty. The study suggests that while promoters, who undertake significant investment risks and control the enterprise, may not require education from government institutions or SEBI for their ventures, retail investors, including small shareholders, need protection from market fluctuations and manipulations. With retail investors now permitted to invest up to Rs. 1.0 lac in public offers, they may seek financial advice, but they remain vulnerable and necessitate SEBI's oversight and protection. Wasik (2019): The importance of designing a regulatory approach that prioritizes the best interests of customers is emphasized. Implementing fiduciary standards can simplify investor protection activities and enhance customer trust. Hsu, et al. (2018): Research across 34 economies reveals a positive relationship between economic growth and strong investor protection laws. Stringent laws can instill investor confidence, fostering financial innovation and economic development. Kudva (2017) emphasizes the necessity of an effective investor protection framework to deepen markets and promote financial stability. However, the escalating complexity of financial products and market volatility pose challenges. Addressing the detrimental mix of product misrepresentation and inadequate financial awareness, which has eroded investor trust, presents a barrier to establishing this framework. The author asserts that financial innovation alone cannot remedy the issue of financial illiteracy in India. Rather, a holistic approach, integrating investor rights, interests, dispute resolution mechanisms, and industry growth, is essential. Such a comprehensive framework is crucial for safeguarding investors, bolstering confidence, and fostering a stable and thriving financial ecosystem. Bhattacharya (2016): The recurring ignorance among investors underscores the illusion of knowledge prevalent among many investors.

Clear utility-based learning is advocated to improve knowledge retention from investor education programs. Recent research highlights the importance of adopting utility-based learning in financial education programs to enhance knowledge retention among investors. Shah (2015): Indian investors often lose money due to a lack of understanding about financial markets and products. Investor education is emphasized as a joint responsibility, necessitating the creation of a trustworthy ecosystem and effective enforcement of laws. Wang, et al. (2014): Studies demonstrate a negative relationship between investor protection and information asymmetry. Higher information symmetry enhances corporate governance, market breadth-depth, and economic growth, prompting investors to pay more for securities. Bebchuk (2013): The level of investor protection varies globally and over time, influenced by political, legal, and economic factors, as well as corporate structures and market fluctuations. Kar (2012): Investors perceive laws that protect their interests as crucial for investing in both equity and debt markets. Effective protection reduces expropriation concerns and fosters confidence in financial markets.

These studies collectively underscore the importance of investor protection, regulatory frameworks, financial education, and the role of laws in enhancing investor trust and market stability.

### Objectives of Study

- Assessing the awareness of the SEBI Act among investors in three districts of Maharashtra: Mumbai, Thane, and Wardha.
- Examining the awareness level of available complaint mechanisms for investors.
- Evaluating the efficacy of investor protection guidelines established by SEBI.
- Determining the satisfaction level of investors regarding the protective measures implemented by SEBI.
- Assessing the effectiveness of investor education programs.

### Methodology

A structured questionnaire was devised to gather information directly from investors across three districts. This pilot study involved the analysis of collected data through tabulation and observation. Secondary data was sourced from various published materials including SEBI Annual Reports, RBI Bulletin, CME Publications, finance journals, financial magazines, Ministry of Finance annual reports, reports on trends and progress of MFIs in India, newspapers, and websites of regulatory bodies such as RBI, SEBI, NSE, BSE, NSDL, CSDL, and the Ministry of Finance, Government of India.<sup>1</sup> The study focuses on three districts in Maharashtra: Mumbai, Thane, and Wardha. Judgmental and purposive sampling techniques were employed to select sample respondent units and participants. In total, the study aimed to include 150 investor respondents as sample units.

### Results and Discussions

**Table 1: Classification of Sample Respondents by Age Group**

Sl. No.	District	Sample	Less than 25	%	25-35	%	35-50	%	Above 50	%
1	Mumbai	50	8	16%	11	22%	27	54%	4	8%
2	Thane	50	4	8%	25	50%	18	36%	3	6%
3	Wardha	50	5	10%	33	66%	12	24%	0	0%
Total		150	17	11%	69	46%	57	38%	7	5%

The data indicates a notable contrast between the collective age group responses across different districts. Thane stands out for having the highest percentage of responses from the 25 to 35 age bracket compared to any other demographic segment. Conversely, in Mumbai, this trend is observed within the 35 to 50 age group.

**Table 2: Classification of Sample Respondents by Gender**

Sl. No.	District	Sample	Male	Percent	Female	Percent
1	Mumbai	50	34	68%	16	32%
2	Thane	50	35	70%	15	30%
3	Wardha	50	35	70%	15	30%
Total		150	119	69%	31	31%

The response rates show a nearly equal percentage of participation from both males (69%) and females (31%) across all districts.

<sup>1</sup>Roopa, N., & Bindu, C. H. ROLE OF SEBI IN CREATING AWARENESS ABOUT INVESTOR PROTECTION AND EDUCATION.

**Table 3: Classification of Sample Respondents by Qualificationwise**

Sl. No.	District	Sample	Graduation	%	PG	%	UG	%	Others	%
1	Mumbai	50	21	42%	23	46%	5	10%	1	2%
2	Thane	50	12	24%	28	56%	8	16%	2	4%
3	Wardha	50	18	36%	24	48%	7	14%	1	2%
Total		150	43	29%	58	39%	24	16%	25	17%

It's notable that the majority of individuals investing in the stock market hold postgraduate degrees. Following closely behind are graduates who are also actively involved in stock market investments. Specifically in the Mumbai district, there's a near-equal distribution of investors between those with postgraduate and undergraduate qualifications.

**Table 4: Description of Sample Respondents by Occupation Wise**

Sl. No.	District	Sample	Govt. Sector	%	Private Sector	%	Business	%	Agriculture	%	Others	%
1	Mumbai	50	11	22%	18	36%	5	10%	5	10%	11	22%
2	Thane	50	17	34%	7	14%	20	40%	2	4%	4	8%
3	Wardha	50	3	6%	29	58%	15	30%	0	0%	3	6%
Total		150	31	21%	54	36%	40	27%	7	5%	18	12%

Private sector employees exhibit a higher level of participation in stock market investments compared to other occupational groups. However, notably in Thane district, businesspeople surpass private sector employees in terms of investment activity, showcasing a significant disparity. Additionally, it's worth mentioning that individuals involved in agriculture in Wardha district show no involvement in stock market investments.

**Table 5: Classification of Sample Respondents by Family Income Wise**

Sl. No.	District	Sample	Upto 10000	%	10001 To 25000	%	25001 To 40000	%	40001 To 75000	%	75001 and above	%
1	Mumbai	50	4	8%	10	20%	20	40%	15	30%	1	2%
2	Thane	50	2	4%	8	16%	15	30%	25	50%	0	0%
3	Wardha	50	6	12%	11	22%	13	26%	18	36%	2	4%
Total		150	22	15%	42	28%	48	32%	32	21%	6	4%

It has been noticed that individuals with higher incomes tend to shy away from stock investments across all districts. Among all income brackets, half of the investors fall into the income class of 40001 to 75000, demonstrating a greater propensity for stock market involvement compared to any other income group.

**Table6: How long have you been investing in the stock market?**

Sl. No.	District	Sample	Less than 6 Months	%	1 Yr to 2 Yrs	%	2 Yrs to 3Yrs	%	More than 3 Yrs	%
1	Mumbai	50	0	0%	11	22%	30	60%	9	18%
2	Thane	50	0	0%	17	34%	18	36%	15	30%
3	Wardha	50	0	0%	15	30%	15	30%	20	40%
Total		150	0	0%	43	29%	63	42%	44	29%

In the current landscape, there's a lack of attraction towards stock markets, with zero percent of investors having less than six months' experience in stock investments. Conversely, Wardha district stands out for its presence of experienced investors.

**Table 7: What is your preferred mode of investment in the stock market?**

Sl. No.	District	Sample	By Stock Broker	%	Online	%	Over Mobile	%	Any other	%
1	Mumbai	50	18	36%	25	50%	1	2%	6	12%
2	Thane	50	26	52%	10	20%	0	0%	14	28%
3	Wardha	50	26	52%	21	42%	3	6%	0	0%
Total		150	70	47%	56	37%	4	3%	20	13%

Many investors still rely on stock brokers to facilitate their investments in the stock market. In Thane, alternative modes of investment are notably significant, with no usage of mobile platforms for stock investments.

**Table 8: Are you aware of the Securities and Exchange Board of India (SEBI) Investor Protection Act?**

Sl. No.	District	Sample	Yes	%	No	%	NotSure	%
1	Mumbai	50	40	80%	10	20%	0	0%
2	Thane	50	30	60%	5	10%	15	30%
3	Wardha	50	38	76%	12	24%	0	0%
Total		150	108	72%	27	18%	15	10%

While the majority of investors are familiar with the SEBI Act, there is a significant lack of awareness regarding the SEBI Act among investors in Thane district.

**Table 9: Does SEBI have any authority over the risk of illiquidity (difficulty selling shares)?**

Sl.No.	District	Sample	Yes	%	No	%	Not Sure	%
1	Mumbai	50	23	46%	16	32%	11	22%
2	Thane	50	21	42%	5	10%	24	48%
3	Wardha	50	18	36%	29	58%	3	6%
Total		150	62	41%	50	33%	38	25%

Investors in the Thane district notably lack awareness regarding SEBI's regulations concerning the risk of illiquidity associated with shares.

**Table 10: Are you receiving any additional information from the company aside from details about the annual general meeting?**

Sl. No.	District	Sample	Yes	%	No	%	Not Sure	%
1	Mumbai	50	39	78%	11	22%	0	0%
2	Thane	50	21	42%	24	48%	5	10%
3	Wardha	50	18	36%	23	46%	9	18%
Total		150	78	52%	58	39%	14	9%

While the overall conclusion indicates that fifty percent of investors receive company information while the remaining fifty percent do not or are uncertain, in Mumbai district, over 75% of investors receive such information, leaving the remainder without access to it.

**Table 11: Can investors still comply with SEBI regulations even if they do not receive dividends within 30 days of the dividend announcement**

Sl. No.	District	Sample	Yes	%	No	%	NotSure	%
1	Mumbai	50	35	70%	9	18%	6	12%
2	Thane	50	24	48%	8	16%	18	36%
3	Wardha	50	26	52%	9	18%	15	30%
Total		150	85	57%	26	17%	39	26%

Investors in the Mumbai district demonstrate higher awareness regarding dividend issues and exhibit less uncertainty compared to other districts.

**Table 12: Are you aware that dividend payments are exempt from taxation?**

Sl. No.	District	Sample	Yes	%	No	%	NotSure	%
1	Mumbai	50	19	38%	19	38%	12	24%
2	Thane	50	8	16%	11	22%	31	62%
3	Wardha	50	38	76%	6	12%	6	12%
Total		150	65	43%	36	24%	49	33%

In comparison, investors in the Thane district exhibit lower awareness regarding tax issues related to dividend payments.

**Table 13: Have you ever encountered any issues in receiving money after a dividend has been declared?**

Sl. No.	District	Sample	Yes	%	No	%	NotSure	%
1	Mumbai	50	19	38%	19	38%	12	24%
2	Thane	50	10	20%	25	50%	15	30%
3	Wardha	50	32	64%	12	24%	6	12%
Total		150	61	41%	56	37%	33	22%

In contrast, investors in Thane district display lower awareness regarding other issues related to dividend payments.



**Table 14: Are you familiar with the services offered by Depository Participants?**

Sl. No.	District	Sample	No	%	Yes	%	NotSure	%
1	Mumbai	50	20	40%	10	20%	20	40%
2	Thane	50	16	32%	7	14%	27	54%
3	Wardha	50	6	12%	38	76%	6	12%
Total		150	42	28%	55	37%	53	35%

Various outcomes have been identified among investors in the three districts concerning their awareness levels regarding the facilities provided by Depository Participants.

**Table 15: Are you familiar with the share transfer facility?**

Sl. No.	District	Sample	No	%	Yes	%	NotSure	%
1	Mumbai	50	14	28%	28	56%	8	16%
2	Thane	50	11	22%	22	44%	17	34%
3	Wardha	50	10	20%	32	64%	8	16%
Total		150	35	23%	82	55%	33	22%

The average investor is knowledgeable about share transfer facilities.

**Table 16: Are you aware of any changes in the share transfer charges imposed by your broker?**

Sl. No.	District	Sample	No	%	Yes	%	NotSure	%
1	Mumbai	50	9	18%	32	64%	9	18%
2	Thane	50	11	22%	31	62%	8	16%
3	Wardha	50	23	46%	9	18%	18	36%
Total		150	43	29%	72	48%	35	23%

The average investor is aware of the share transfer charges levied by their brokers.

**Table 17: Are you aware of the share transfer charges set by SEBI?**

Sl. No.	District	Sample	No	%	Yes	%	NotSure	%
1	Mumbai	50	22	44%	15	30%	13	26%
2	Thane	50	11	22%	11	22%	28	56%
3	Wardha	50	38	76%	3	6%	9	18%
Total		150	71	47%	29	19%	50	33%

Investors in the Thane district are uncertain about SEBI share transfer charges, while investors in the remaining districts lack awareness regarding the same.

**Table 18: Have you ever encountered any issues with your DEMAT account?**

Sl. No.	District	Sample	No	%	Yes	%
1	Mumbai	50	36	72%	14	28%
2	Thane	50	45	90%	5	10%
3	Wardha	50	50	100%	0	0%
Total		150	131	87%	19	13%

While most investors across the three districts do not encounter issues with their Demat Accounts, investors in Mumbai district face some challenges.

**Table 19: Are you aware of the share transaction charges imposed by your broker?**

Sl. No.	District	Sample	No	%	Yes	%	NotSure	%
1	Mumbai	50	0	0%	39	78%	11	22%
2	Thane	50	2	4%	45	90%	3	6%
3	Wardha	50	3	6%	41	82%	6	12%
Total		150	5	3%	125	83%	20	13%

There are still some investors who remain uncertain about the share transaction charges set by their brokers.

**Table 20: Are you aware of the current government service tax charges on share transactions?**

Sl. No.	District	Sample	No	%	Yes	%	NotSure	%
1	Mumbai	50	5	10%	25	50%	20	40%
2	Thane	50	14	28%	27	54%	9	18%
3	Wardha	50	26	52%	18	36%	6	12%
Total		150	45	30%	70	47%	35	23%

The majority of investors are aware of the service tax charges associated with share transactions. However, investors in Wardha district lack awareness of these charges.

**Table 21: Are you aware of the IPO charges set by SEBI?**

Sl. No.	District	Sample	No	%	Yes	%	NotSure	%
1	Mumbai	50	35	70%	10	20%	5	10%
2	Thane	50	39	78%	8	16%	3	6%
3	Wardha	50	32	64%	4	8%	14	28%
Total		150	106	71%	22	15%	22	15%

Most investors are unaware of the IPO charges set by SEBI.

**Table 22: Are you receiving invitations to participate in the annual general meetings from the companies in which you hold shares?**

Sl. No.	District	Sample	No	%	Yes	%	NotSure	%	Notaware	%
1	Mumbai	50	8	16%	20	40%	14	28%	8	16%
2	Thane	50	11	22%	28	56%	11	22%	0	0%
3	Wardha	50	3	6%	29	58%	15	30%	3	6%
Total		150	22	15%	77	51%	40	27%	11	7%

While the majority of investors receive invitations to participate in annual general meetings, an equal percentage of investors are unsure, unaware, or not receiving invitations for the same.

**Table 23: Are you receiving annual reports from the companies in which you hold shares?**

Sl. No.	District	Sample	No	%	Yes	%	Not Sure	%	Notaware	%
1	Mumbai	50	14	28%	27	54%	0	0%	9	18%
2	Thane	50	17	34%	17	34%	11	22%	5	10%
3	Wardha	50	6	12%	32	64%	6	12%	6	12%
Total		150	37	25%	76	51%	17	11%	20	13%

The majority of investors receive annual reports from the companies

**Table 24: Are you aware that SEBI organizes free financial education workshops?**

Sl. No.	District	Sample	Yes	%	No	%	NotSure	%
1	Mumbai	50	2	4%	45	90%	3	6%
2	Thane	50	1	2%	47	94%	2	4%
3	Wardha	50	2	4%	45	90%	3	6%
Total		150	5	3%	137	91%	8	5%

None of the investors are aware of the free workshops organized by SEBI.

**Table 25: Have you ever encountered any issues regarding the delisting of companies in which you own shares?**

Sl. No.	District	Sample	No	%	Yes	%	Not Sure	%	Not aware	%
1	Mumbai	50	19	38%	11	22%	11	22%	9	18%
2	Thane	50	13	26%	27	54%	10	20%	0	0%
3	Wardha	50	6	12%	23	46%	18	36%	3	6%
Total		150	38	25%	61	41%	39	26%	12	8%

While many investors do not encounter any issues regarding the delisting of companies, an equal percentage of investors are uncertain about potential problems.

**Table 26: What is the process for an investor to file a complaint with SEBI?**

Sl. No.	District	Sample	www.scores.gov.in	%	Direct visit to SEBI	%	Letter to SEBI	%	All of the above	%
1	Mumbai	50	12	24%	12	24%	26	52%	0	0
2	Thane	50	22	44%	18	36%	10	20%	0	0
3	Wardha	50	23	46%	3	6%	24	48%	0	0
Total		150	57	38%	33	22%	60	40%	0	0

Many investors choose to lodge their complaints with SEBI through written letters and by visiting SEBI directly.

**Table 27: Do you have knowledge of the services offered by Depository Participants?**

Sl. No.	District	Sample	No	%	Yes	%	Not Sure	%
1	Mumbai	50	6	12%	25	50%	19	38%
2	Thane	50	11	22%	17	34%	22	44%
3	Wardha	50	12	24%	26	52%	12	24%
Total		150	29	19%	68	45%	53	35%

Many investors are knowledgeable about the facilities provided by depository participants.

**Table 28: Have you filed any complaints with SEBI?**

Sl. No.	District	Sample	No	%	Yes	%
1	Mumbai	50	39	78%	11	22%
2	Thane	50	43	86%	7	14%
3	Wardha	50	44	88%	6	12%
Total		150	126	84%	24	16%

Many investors in these three districts have not lodged any complaints thus far.

## Conclusion

In the densely populated landscape of India, assuming universal financial literacy would be a fallacy. Transparency and investor education have emerged as critical components for regulatory bodies to shield investors. Yet, if investors remain unaware of these mechanisms, the very essence of investor protection and grievance redressal mechanisms is compromised. Studies reveal that well-educated and high-income groups often fall prey to financial scams. Each scandal births new frameworks and laws, sometimes overshadowing existing ones. Despite these challenges, the Indian government has significant opportunities to intervene and rectify such undesirable activities. It's evident that laws crafted by regulatory bodies aren't always effectively enforced to safeguard investors' interests. Companies, too, bear responsibilities. If they uphold standards in the best interest of society and the country, regulatory oversight might become less necessary. Additionally, investors should collaborate with the government, understanding their duties, rights, and responsibilities. All stakeholders in the securities market must unite to enhance the country's economic conditions. A comprehensive research study offers valuable insights, stressing the importance of knowledge, awareness, ethics, and societal concerns. The enactment of the SEBI Act, alongside statutes like the Companies Act, Depositories Act, and Securities Contracts Regulation Act, has established a robust regulatory framework for the Indian market. SEBI's role in facilitating processes for the issuance, pricing, allotment, and listing of securities has significantly fueled market growth. Strengthening SEBI's investigative, administrative, and legal powers would enable it to address legal challenges more efficiently. In the future, SEBI should prioritize transparency to bolster public confidence further. Through sustained efforts in education, enforcement, and transparency, SEBI can further fortify investor protection, ensuring the integrity and stability of India's securities market.

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## A STUDY ON QUALITY OF WORKLIFE OF THE EMPLOYEES IN PRIVATE BANKS OF TAMILNADU

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### ABSTRACT

*Quality of work Life (QWL) is the excellence of the association among workers and the total work environment, concern for the inspiration of work on individuals as well as on organizational efficiency, and the idea of contribution in administrative trickysolving and pronouncement making. Banking is a significant service sector contributing significantly to the national budget. From the traditional functions of merely tolerant credits and advancing money, it has ventured into multiple areas dealing with an extensive diversity of goods. This has given an advantage to the depositor and also helped him to diversify the money and invest in different products. Every one spends a substantial expanse of while at the workplace and dedicates a larger share of his or her life to working by spending time, liveliness, and bodily and intellectual resources to accomplish his or her effort. Work is the chief determinant of the freedom of an individual. Nowadays, the Indian investment business is seeing boom areas better than ever earlier. The preliminary things provided to employees at the workplace are identified as the dimensions of QWL, which are better working environment, adequate and fair compensation, Criticism redressal mechanism, Professional opportunities for development and inspiration. This study aims to understand the excellence of worklife of the personnel in banks of TamilNadu and identify the factors which are contributing to the Eminence of Exertion Lifetime for IsolatedBank employees in TamilNadu and inspect the effect of stress features on sequestered sector banks in TamilNadu.*

**KEYWORDS:** *Quality of Work Life, Private Banks, Work Environment, Employees.*

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### Introduction

An optimistic and straight connection between Eminence Work-Life and work satisfaction Taneja and Kumari (2012) and the presentation of personnel in the investment sector Sabarirajan and Geethanjali (2011) have been experiential in dissimilar observed studies. But, despite the availability of a cumulative quantity of education on QWL, no unifying work has focused upon portraying a comparative analysis concerning this phenomenon in the private, public sector, and multinational (MNC) organizations in the same industry in the Indian context, by leading a proportional study to investigate how the QWL varies across the private, public sector, and foreign banks operating in India, refers to the feelings of employees towards the work environment, dimension is a way finished which governments confirm their tasks to employees by inspiring jobs and generating favorable working conditions for both or organization's people and the organization's economic health Rabb (2015). The emergence of work as an activity and identification of person and employees as a human resource made it necessary to give greater attention to persons, their feelings, and conveniences at the workplace as his performance was inclined by these dimensions. Human Resources or the worker is

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fundamental to any organization. QWL concerned with the well-being and health of the workers, giving them a better work environment and provided to the improved financial and other benefits so that they contribute more to the production of the group.

The organization's goals can also be better fulfilled with the active involvement of the workers. With the growth and expansions of the organizations, the styles of working also changed. The centralized pattern gave way to democratic and participative Management with this change, organizations attend quickly to the grievances of the workers, providing them a conducive work environment and favorable monetary terms of employment. When QWL improves, it impacts the productivity and performance of the organizations positively Bhende, P. M. (2020).

### **Review of Literature**

Pranee (2010) in his research paper optional that measures and strategies are absorbed on anxieties satisfying the slightly lower needs of staff, such as security, safety, and welfare-improving job content, as well as participation and responsibilities in the decision-making process. Furthermore, QWL subjects also report elements such as a complicated high incentives, morale, healthy trade relations, and support.

Anbarasan et al (2010) in their study tried to dimensions of QWL among sales executives in the pharmaceuticals, finance, banking, and insurance sector. It is revealed that salespeople were quite low on the dimensions of QWL. They were aware of their job profile and were committed to their jobs, but their work environment was not conducive, thereby affecting their QWL.

Azril et al (2010) has the Quality of work-life of employees of Agriculture, nine factors of QWL. The study points out that all nine factors have a significant and positive relationship with performance and they are directly correlated. Some factors include job satisfaction, Job policy work, Professionalism, its extent, and the systematic approach of organizations.

Ayesha et al (2011) have made a study to find out and make a proportional examination among manly and feminine Bank Personnel of isolated profitable Banks, as regards dimensions of Worth of effort lifetime. The differences are observed as regards the dimensions, of adequate remuneration, flexibility in Banking, job assignment, job design, and teamwork and employee relations, suggesting that the management of the Banks should take note of this, for ensuring better efficiency in the Banks. The setting directly inspires the work presentation of staff.

Sabarirajan and Geethanjali (2011) has done a study, which finds that organizational excellence has a higher impact happening the equal QWL in a group. The performance of the organization can only be improved if human resources are satisfied with a higher quality of working life. The other dimensions of QWL like job stability, climate, performance and development, promotion, and welfare measures need to be strengthened.

Kalimuthu, T., and Ganapathi, R. (2011) improvement of Value of Work-Life QWL and offer suitable suggestions. For the study, an expressive investigation plan has been adopted and the primary data are collected through a well-structured questionnaire.

Islam (2012) evaluated the dominance of work-life based on workload, family life, transportation, compensation policy, benefit, working environment, working conditions, and professional growth, Sinha's (2012) study originate the three factors of excellence of working-life pieces of knowledge in administrations. The three developing influences were "relationship-sustenance positioning", "innovative and specialized direction" and "self-deterministic and general location".

Vijaya, T. G., and Hemamalini, R. (2012) in the article that there exists an optimistic correlation between affective commitment, extension commitment, and work-life balance variables.

Esra, Z., and Zeynel, Z. (2012) A review was applied to bank workers about the valuation of the effect of incentives in rising the excellence of work-life of bank employees, results in indirect that operatives' contented and industrious occupied life in having a sense of going in the association can be used effectively in cultivating the incentive factor. The higher motivation upsurges the efficiency of an employee, institutional effectiveness, and quality of working life.

Namrata Sandhu and Rahul Prabhakar's (2012) study includes the various influences that the price of work-life in the Indian lending sector. The education exposed the five influences as suitable payment, occasions for particular growth, helpful guidance and buildings, work atmosphere, and work-life equilibrium which most meaningfully encouraged the superiority of work-life of employees employed in the Indian investment industry. The study, therefore, suggests that while framing retention policies the organization must keep in mind these five factors.

Gupta, B., and Hyde, A. M. (2013) researched to study the wealth of work-life in Nationalized and Secluded Banks in agreement with the learned reputation of an operative's role in the service conversation development. The study exposed that there is a noteworthy change between the superiority of work-life of Decision-making and Non-Management employees in State-owned Banks.

Ajala (2013) studied the relationship and impact of the health and well-being of workers on QWL. The study found that predictors of job satisfaction, effective supervision, and support of the organization positively influenced the health and well-being of employees.

Barkha Gupta and Anukool M. Hyde (2013) which the observed superiority of Work-Life refers to the level of happiness or dissatisfaction with one's work in the organization. The authors make a point that the good Value of Work-Life provided by the organizations leads to the motivation of the employees. The worth of Labor Life revolves around the working conditions and the degree and which it impacts the organization's workings. The result of the study shows that gender, experience, age, and income don't make any important bearing on the Worth of Exertion Life of Managerial employees of Secluded and Community subdivision Banks. The study also shows that Managerial employees have good relationships among themselves in work-related situations.

Singh Y.P. (2013) observed that the passion of the employees to learn new and remain updated about the work in the organization directly impacts QWL and helps him in scaling up his organizational performance.

Narehan et al (2014) study showed that agendas and QOL. The most important aspect of the worth of life remained the work situation trailed by job surfaces. Others were demonstrative well-being, personal expansion, social insertion, and personal relations. It can be settled that governments should consider unceasingly presenting, refining, and enforcing the value of work-life programs within the organization as the fineness of work-life programs enriches employee job motivation and job performance, employee loyalty, and commitment to the organization.

Aravinda M. Ratna Kishore (2016) has conducted a study, which finds out that employees are in favor of shift-wise working systems. The Managerial employees are ready to share their responsibility with other employees in the Bank. Most of the employees prefer 5 days a week to give more time to families. Employees desire that the facility for conduct of Health camps and yoga camps be made available. Many employees also felt that support from the boss is significant in balancing work-life, flexible time, home working, child care facilities, and the option to work part-time are some facilities to be introduced.

Waghmare, S., and Dhole, V. (2017) focuses on a few studies on the quality of Work-Life and tries to identify the influences of the Value of Work-Life that contribute to employee job satisfaction. It has been created that if reasons such as work situation, job facets, remuneration, and career expansion are given little more care anybody can maintain good two workforce priorities of work-life, job approval, logistic commitment, and participation. This will in turn lead to the success and efficiency of employees in their work which leads to augmented productivity work-life.

Mariappan, R., and Kalidoss, R. (2017) Pressure can have bad imitations on together the operative and the body, occupational stress in community and remote banks. Among different job-related strain variables star role overwork, role consultant, role conflict, and lack of senior-level support donate more to the work-related stress.

Anukool Hyde and Barkha Gupta (2018) take to complete an instruction that concludes that certain factors like respect in the workplace and a better working environment impact Quality of Work. Employees must also feel valued and appreciated for the work that they do.

Niraj Kishore Chimote's (2019) contracts with the notion of Reputation of Work-Life and the factors that are responsible for maintaining the Distinction of Work-Life. The literature review highlighted that the employees have different perceptions of the variables that stimulate or hinder their quality of work-life. The variables used are the impact of new technologies, flexible working arrangements, new working conditions, family-friendly policies, leave arrangements, type of job, and basic responsibilities.

### **Objectives of the Study**

- To understand the levels of employees QWL and the workers perception in private banks of Tamil Nadu.

- To identify the factors which are contributing to the QWL of employees in private banks of Tamil Nadu.
- To investigate the major impact of stress factors including the private sector banks in TamilNadu.
- To offer feasible suggestions for employees working in Private banks in the state of Tamil Nadu.

### Research Methodology

This research is exploratory. The personnel of Banks of TamilNadu (n= 373) were selected as the model for this study. For data gathering determinations, the Scale of QWL was developed by Dhar, S. et al.(2006) This scale has been broadly used in various research of social science and is well-accepted to assess the QWL of employees of various banking sectors. The questionnaire included questions about the respondent's profile and other questions / variables related to the dimensions of QWL. All the variables were required to be marked on the Likert scale in the range of 1 – 5, where 1 represented strongly disagree and 5 represented strongly agree. A proportionate random sampling technique has been implemented for the investigation. The primary data for this research paper was collected through a survey method using a well-structured questionnaire. The study is carried out in the branch offices of the banks in Tamil Nadu only. The data from secondary sources have been collected through books, journals, reports, research studies, internet sources, magazines, newspapers, bank websites, and records from the banks. The total population for this study is 955 in this study and the Sample size is 373. Convenience sampling techniques were used for this study. The collected data have been combined, tabulated, and examined by using relevant arithmetical tools like Percentage, mean standard deviation, ANOVA and correlation.

### Findings

The below table 1 denotes the census profile of the respondents, Gender includes males (53%) and females (47%), Age belongs to 19-29 years, 30-39 years, 40-59 years, above 60 years, holding the highest percentage is 33.5% is 40-59 years, Designation of the private bank employees positions are Manager, Personal Financial Advisor, Customer Care Executive, Bookkeepers, Loan officers, the highest percentage of the value is the manager of the Private bank holding 37.8%, Education qualification of the respondent's Diploma 38.1% Under Graduate 40.5% and Post Graduate 21.4%. Years of Experience working in private bank employees are <5 years, 6-10 years, 11-15 years, 16-20 years, the highest value of working experience is 41% that is 16-20 years. Marital status is single 52.8% and married 47.2%. The monthly Salary of the Private bank employees is 36.5% which is between fifty thousand and One Lakh. The area of residency is rural (51%) and urban (49%).

**Table 1: Outline of the Respondents**

Variable	Classification of the Variables	Frequency	Percent
Gender	Male	198	53.1
	Female	175	46.9
Age	19-29 years	47	12.6
	30-39 years	77	20.6
	40-59 years	125	33.5
	Above 60 years	124	33.2
Designation	Manager	141	37.8
	Personal Financial Advisor	134	35.9
	Customer Care Executive	34	9.1
	Bookkeepers	55	14.7
	Loan officers	9	2.4
Education Qualification	Diploma	142	38.1
	Under Graduate	151	40.5
	Post Graduate	80	21.4
Year of Experience	<5 years	51	13.7
	6-10 years	79	21.2
	11-15 years	90	24.1
	16-20 years	153	41.0



Monthly Salary	Less than 10,000	44	11.8
	10,000 - 25,000	86	23.1
	25,000 - 50,000	78	20.9
	50,000 – 1,00,000	136	36.5
	More than 1,00,000	29	7.8
Marital Status	Single	197	52.8
	Married	176	47.2
How many employees are working	Below 10 employees	30	8.0
	11-20 employees	88	23.6
	21-25 employees	101	27.1
	Above 25 employees	154	41.3
Area of Residency	Rural	190	50.9
	Urban	183	49.1

Source: Prime data

**Table 2: Mean and Normal Deviation of the Outline of the Respondents**  
**Descriptive Statistics**

Variables	Mean	Standard Deviation
Gender	1.47	.500
Age	2.87	1.015
Designation	2.08	1.128
Education qualification	1.83	.754
Year of Experience	2.92	1.080
Marital status	1.47	.500
Monthly Salary	3.05	1.174
How many employees are working	3.02	.986
Area of residency	1.49	.501
<b>Total</b>	<b>20.2</b>	<b>7.638</b>

Source: Prime data

The above table denotes the outline of the respondents, Gender includes male and female 1.47, (0.500), Age belongs to 19 to 60 years, 2.87 (1.015), Designation of the private bank employees mean is 2.08 an S.D is 1.128, Education qualification of the respondents are 1.83 (.754), Year of Experience working in the private bank employees mean are 2.92 and the S.D (1.080), Wedded status of the male and the female respondents are 1.47 (.500), Monthly Salary of the Private bank employees are 3.05 (1.174), How many employees are working in the private bank 3.0 (.986), Area of residency are rural and urban the mean is 1.49 and S.D is (.501).

**Table 3: Mean and Typical Deviation of Factors Eminence of Worklife of Private Banks Employees**  
**Descriptive Statistics**

Variables	Mean	Standard Deviation
QWL Growth	4.60	.765
QWL Encourages Participation	4.35	.881
QWL Healthy Environment	4.08	1.017
QWL Effective Supervision	4.28	.971
QWL Productivity	3.93	1.007
QWL Work-place Integration	4.78	.560
<b>Total</b>	<b>26.02</b>	<b>5.201</b>

The above table- 3 determines the mean and average deviation of features (QWL) of private banks employees. The variables are QWL Growth, QWL Encourages Participation, QWL Healthy Environment, QWL Effective Supervision, QWL Productivity, QWL Work-place Integration. The maximum mean value of 4.78 and the standard deviation is 0.56 which is QWL Work-place Integration. It is the Combined Investment Arrangement which is calculated to mechanize a monetary institution's day-to-day processes. It provides full incorporation, turn-key system growth, total process control, and lively executive management tools.

**Hypothesis**

There is no substantial alteration between the age of the bank employees and the factors affecting the Price of WorkLife for Private bank employees in Tamil Nadu.

**Table 4: Difference between the Age OF the Private Bank Employees and the Factors Affecting the Dominance of Worklife for Private Banks Employees**

ANOVA						
		Sum of Squares	Degrees of Freedom	Mean Square	F	Sig.
Motivational climate	Between Groups	13.737	3	4.579	5.850	.001
	Within Groups	288.852	369	.783		
	Total	302.590	372			
Healthy Working environment	Between Groups	7.108	3	2.369	5.344	.001
	Within Groups	163.584	369	.443		
	Total	170.692	372			
Stimulating work environment	Between Groups	2.382	3	.794	.960	.412
	Within Groups	305.258	369	.827		
	Total	307.641	372			
Productivity	Between Groups	2.990	3	.997	3.470	.016
	Within Groups	105.975	369	.287		
	Total	108.965	372			
Work Redesign	Between Groups	1.584	3	.528	1.188	.314
	Within Groups	163.993	369	.444		
	Total	165.576	372			
Sense of accomplishment	Between Groups	.540	3	.180	.242	.867
	Within Groups	274.050	369	.743		
	Total	274.590	372			
Employees' Democracy	Between Groups	7.364	3	2.455	3.642	.013
	Within Groups	248.711	369	.674		
	Total	256.075	372			
Enthusiasm in workplace	Between Groups	5.823	3	1.941	4.468	.004
	Within Groups	160.300	369	.434		
	Total	166.123	372			

\*Significant at 0.05% level

From the above table, there are eight influences on the Excellence of WorkLife for Private Bank employees namely Motivational climate, Healthy Working environment, Stimulating work environment, Efficiency, Effort Redesign, Intelligence of accomplishment, and Employees' Democracy, Enthusiasm in workplace. Five factors denote lower than 0.05 significant value and remaining other factors are greater than the p-value of 0.05 significant, hence the hypothesis is rejected.

**Hypothesis**

There is no momentous change between the monthly salary of the defendants and their superiority of work-life in private banks in Tamil Nadu.

**Table 5: Difference between the Monthly Salary of the Defendants and their Quality of Worklife in Private Banks in Tamilnadu**

ANOVA						
		SS	Degrees of Freedom	MS	F	Sig.
QWL Growth	Between Groups	12.998	4	3.250	5.837	.000
	Within Groups	204.873	368	.557		
	Total	217.871	372			
QWL Encourages Participation	Between Groups	10.352	4	2.588	3.422	.009
	Within Groups	278.340	368	.756		
	Total	288.692	372			



### Suggestions

Improve productivity through improvements in human inputs, social integration, strong commitment to organizational goals, adequate and fair compensation, positive feelings towards their jobs, positive feelings towards themselves, equitable Sharing of the income and recourses, adequate learning opportunities, response to employee's needs positively, prominent Labour–management relations. Employees tend to stay for fairly a long time with the organization, generally find their work stimulating, adequate opportunities are given to develop new skills and abilities at work, innovation is encouraged, know their jobs well, seniority and merit both get due weightage at the time of promotion, the affiliation among personnel and work environment is healthy. The group workers are interested in features such as good relationship and gratitude from their co-workers and managers. They are also interested in a thought-provoking job where they can develop and accomplish the tasks successfully.

### Conclusion

QWL covers various aspects under the general umbrella of supportive organizational behavior. QWL aims to encounter the twin boxes of improved efficiency of an organization and better-quality excellence of life at work for teams. Quality of Labor Life is useful to progress construction, structural effectiveness, the morale of employees, and the financial advance of the nation. Good QWL not only reduces abrasion but also helps to enhance job gratification. Bank consultants should encourage employees' involvement in management, a healthy working environment, work design, production, superiority circles, and grievance-handling procedure to improve QWL. This can lead to satisfaction and to attain their important personal needs in terms of power and growth which make them perceive democratization of their work.

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## ORGANIC FARMING: AN OVERVIEW

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Rashmi Kundra\*\*

### ABSTRACT

*The importance of health advantages is growing as people become more aware of what their friends, family, and relatives eat. Therefore, there is a degree for organic farming industrialized harvests. In the past, the public spent money on organic goods, heartbeats, and high-quality local veggies, this brought about a life span and a solid way of life. This paper gives a general review of the advantages, difficulties, and current state of organic farming. It also covers the introduction, history, goals, successes, and methods of organic farming.*

**KEYWORDS:** *Organic Farming, Organic Products, Soil Health, Climate Change, Biomass, Biodiversity.*

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### Introduction

#### What is Organic Farming and History of Organic Farming

Agriculture is the main means of livelihood for crores of people in India. Increasing population is a serious problem all over the world, to supply food to the increasing population, humans are competing for food production and using various types of chemical fertilizers, and poisonous pesticides to achieve maximum production, which destroys the ecosystem. As a result, the quality of the soil has deteriorated. This is hurting crop production and the environment. On the contrary, organic farming is gaining popularity as a sustainable and environment-friendly farming method due to the use of chemical-free products [1].

Organic farming is a method in which rather than chemical fertilizers, pesticides, and herbicides; organic fertilizers for instance dung manure, compost, green manure, bacterial culture, organic food, etc., bio pesticides and bio agents are used. In organic farming, the fertility of the land remains for a long time and the environment is also not polluted. The farmer also gets more benefits by dropping the price of agriculture and growing the quality [2]. The word "organic farming" was invented by Lord Northbound in 1940[3].

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**Fig. 1: Organic Farming**

(Source: Tnau Agritech Portal, Organic Farming)

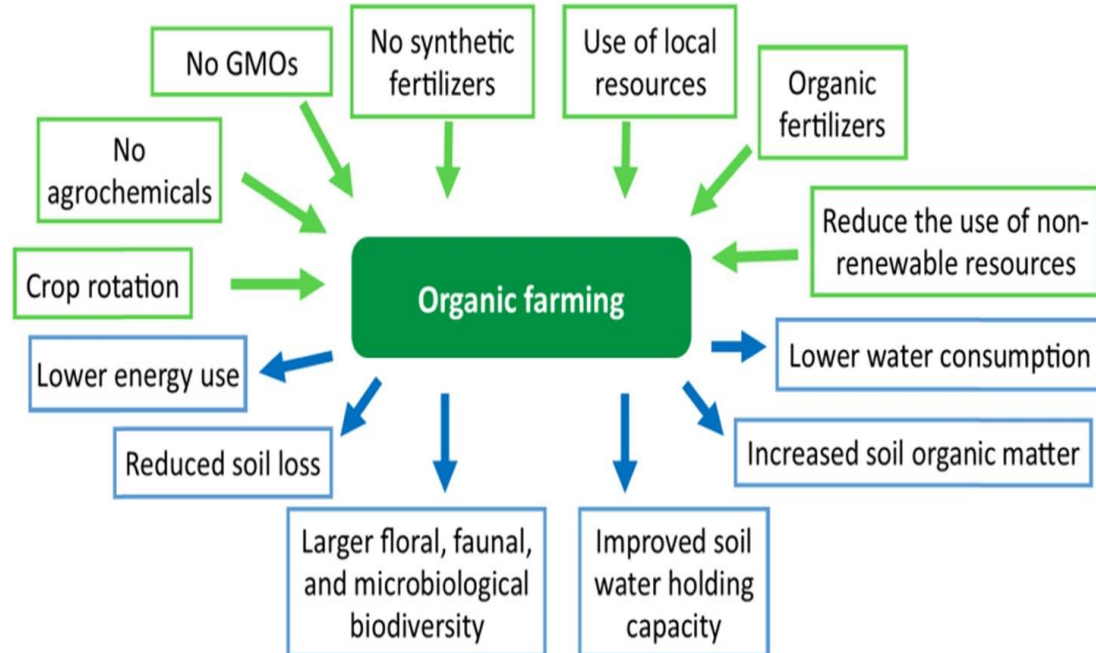
The Trade Revolt had presented inorganic methods, many of which were not advanced and had solemn side effects, an organic program initiated in 1930 as a response to agriculture’s rising reliance on artificial fertilizers and pesticides. For instance, the introduction of chemically produced farm inputs for example urea and DDT was censured by researchers, thinkers, and experts who asked whether the extensive implementation of such practices was sustainable. Organic farming has its origins in the thoughts of researchers for instance Rudolph Steiner, J.I. Rodale, Lady Eve Balfour, Sir Albert Howard, and other inventors at the commencement of the 1930. Present-day American organic farming has its origins in the organic farming actions that blowout diagonally Great Britain and continental Europe in the 1920 over the 1950.

High-tech developments throughout World War II enhanced post-war modernization in all parts of agriculture, ensuing vast developments in automation (including extensive irrigation), fertilization, and pesticides. Two compounds that had been formed in huge amounts for warfare were repurposed for agricultural practices. Ammonium nitrate turned into a profusely low-priced foundation of nitrogen, and a series of new pesticides appeared for instance DDT. A really important incident in the history of organic agriculture happened in 1962, with the publication of Rachel Carson’s “*Silent Spring*”. “*Silent Spring*” emphasized the hazards of pesticides, making organic agriculture particularly striking, as it abjured the use of maximum synthetic pesticides. “*Silent Spring*” is broadly considered to be a key factor in the proscription of DDT in various nations [4].

In 1921, Albert Hardin, who is called the father of organic farming, and his wife founded A Breath in Britain to promote organic farming. When both of them came to India in 1930 to promote it, they studied the natural resources here. He was extremely impressed after seeing farming and went back to his country and started promoting natural farming. In 1940, the scientist, influenced by Albert Forward, established the Rotel organization to study organic farming in America. He started studying organic farming in 1981 and after 30 years of study found that in organic farming, there was a decrease in the yield of maize crops for the first 5 years but later on the organic yield became equal to the chemical yield [5].

### Why Organic Farming Needed

Organic farming raises the capacity to face the opposing effects of climate change by growing resilience within the agroecosystem. It produces effective and ecologically sound farming structures that are resilient to temperature oscillations, and drought and which evade soil erosion. Organic farming similarly endorses sustainable and ecologically sociable management, conservation applications, and restoration actions. The financial requirement for organic farming is little compared with recent agriculture. Moreover, organic farming aids growers and societies in familiarizing themselves with the susceptible effects of climate transformation. Moreover, organic farming fulfills various of The necessities recognized for fruitful adaptation approaches (Fig. 2) [6].



**Fig. 2: The core applies and properties of organic farming.**

(Source:- Role of organic farming for achieving sustainability in agriculture, Farming System, Volume 1, Issue 1, April 2023, Ashoka Gamage, Ruchira Gangahagedara, Jeewan Gamage, Nepali Jayasinghe, Nathasha Kodikara, Piumali Suraweera, Othmane Merah)

The principal objectives of organic production and processing (From IFOAM, 2002) are:

- To yield nourishment of high class to appropriate extents.
- Operation in natural cycles and closed systems as much as possible, drawing upon local resources.
- To keep the long-standing productiveness and sustainability of soils.
- The formation of a pleasant-sounding stability between yield and animal husbandry.
- The safeguarding of high stages of animal safety.
- The encouragement of resident and area yield and supply chains.
- To use biodegradable, recyclable, and recycled wrapping things.
- To back the creation of a whole yield, processing, and delivery chain that is both communally and environmentally answerable.
- To identify the importance of, and guard and acquire from, native information and old-style farming techniques.
- To deliberate the extensive communal and environmental impression of the organic yield and processing system[7].



### Methods of Organic Farming

Organic farming is the process of growing crops using environmentally friendly techniques without the use of synthetic chemicals such as chemical pesticides, fertilizers, or insecticides. The International Federation of Organic Agriculture Movements is responsible for establishing guidelines and norms governing organic farming practices globally. Organic farming practices use straightforward, environmentally friendly agricultural methods with a comprehensive approach to crop growth. Among the characteristics of organic farming practices include crop rotation, the application of compost fertilizers, and biological pest management. Agricultural practices such as crop rotation, limited tillage, composting, growth regulators, and biological pest management, among others, do not use synthetic fertilizers, pesticides, growth regulators, or genetically modifying crops.

Combining organic farming methods with contemporary technology aids in the creation of a sustainable and well-balanced environment for crop development. Integrated agricultural practices, as opposed to resource extraction, are the basis of organic farming practices. Organic farming techniques aim to increase crop output while embracing a sustainable farming strategy and avoiding the use of any synthetic products. Crop rotation, mixed farming, and organic cycle optimization are the three highly connected tenets of autonomous ecosystem management that form the foundation of organic agricultural systems. Managing an agro-ecosystem's production capacity is the common notion of agricultural production in all forms of organic agriculture. Ecological buffer systems and mixed and diverse farming were destroyed as a result of the green revolution's severe specialization process. The purpose of this self-governing ecosystem is to satisfy the local ecological carrying capacity's requirement for food and fiber. [8].

### Biological / Natural Pest and Weed Control

Given that they often do not go out of control, weeds, and pests in an organic agricultural system under proper management are viewed as an integral part of the system. Predators emerge in agricultural ecosystems as they do in the natural world, and they seem to perform a decent job as long as they are not disturbed. Numerous farmers employ preventative measures including dilute cow urine and Verm wash, which is the liquid from a vermicompost tank. These substances have been used traditionally in many regions of India and may also be used more strongly as pesticides. Many plants may be utilized to make natural bio-pesticides. *Among the various plants that are frequently used in pest management are neem, ginger, chili, custard apple (the seeds), Pongamia pinnata (Pongam/ Karanj), Asafoetida, turmeric, garlic, tobacco, sweet flag, tulsi, and Persian lilac* [9].

### Organic Farming In India

Solitary 30% of India's whole cultivable zone is shielded through fertilizers where irrigation services exist and in the residual 70% of arable land, which is largely rain-fed, an insignificant volume of fertilizers is being used. Organic manure is a commonly utilized resource by farmers in these regions to obtain easily accessible nutrients for their crops or surrounding areas. Northeastern India has a lot of potential for organic farming because it uses the least amount of chemical inputs. The northeast is thought to have 18 million hectares of similar terrain that might be used for organic farming. India has a huge capacity to cultivate crops organically and become a key supplier of organic goods in the global organic market, given the sizeable extent beneath naturally organic or default organic farming.

The description of the Task Force on Organic Farming selected by the Government of India similarly detected that massive zones of the nation, where an inadequate quantity of compounds is used and have little yield, could be subjugated as possible zones for organic agriculture. The most effective way to combat unchecked soil degradation and the threatened viability of agriculture in India's tropical regions especially those affected by arid, semiarid, and sub-humid climates is to stop the loss of soil organic matter. The only way to increase soil organic carbon for the maintenance of soil quality and future agricultural productivity is to apply organic manure. Approximately 700 million tons of agricultural waste are produced annually in the nation; yet, the majority of it is not utilized to its full potential.

This suggests that there should be 5 tons of organic manure available annually per hectare of arable land, or roughly 100 kg of NPK per hectare. Only a small portion of this, though, is usable in the field. There are numerous substitutes for the supply of soil nutrients from organic sources like vermicompost, biofertilizers, etc. Machineries have been advanced to yield great amounts of nutrient-rich manure/compost. Some precise biofertilizers for cereals, millets, pulses, and oilseeds offer an excessive opportunity to decrease the interruption between nutrient demand and stock. Without a doubt, the development of agriculture in many ways is better off following the path of organic agriculture, particularly in nations like India [10].

In India, the primary varieties of organic farming are:

- **Crop-Based Organic Farming:** Crop-based is one of the instances of Organic kheti. With this strategy, farmers concentrate on cultivating crops organically. They rotate their crops to improve soil fertility, utilize natural fertilizers like compost and manure, and use beneficial insects and other biological pest control techniques.
- **Livestock-Based Organic Farming:** The focus of this kind of organic farming is on ethical and ecologically responsible animal husbandry. Livestock are not given antibiotics or growth hormones; instead, they are fed organic feed and have access to open pastures.
- **Mixed Organic Farming:** Both livestock- and crop-based techniques are used by many organic farms to create a sustainable and balanced ecosystem. Manure from livestock and crop leftovers enriches the soil and decreases waste by participating in a closed-loop nutrient cycle.
- **Traditional Farming Practices:** These examples of organic farming in India show how many farmers still adhere to traditional methods that support organic principles. Examples include crop rotation, natural pest control, and soil enrichment through the use of cow dung and organic manure.
- **Zero Budget Natural Farming (ZBNF):** ZBNF, made popular by Subhash Palekar, depends mostly on farm-sourced materials and natural resources with very little assistance from other sources. It places a strong emphasis on using naturally occurring materials and native seeds.
- **Organic Horticulture:** India is a leading producer of fruits and vegetables, and there has been a surge in interest in organic gardening. This approach emphasises organic gardens and orchards to provide healthier, chemical-free produce [11].



Fig. 3: Types of Organic Farming In India

(Source: <https://tractorgyan.com/tractor-industry-news-blogs/881/types-and-advantages-of-organic-farming-in-india>)

### Benefits and Advantages of Organic Farming

- **Environmental Benefits:** Organic farming guards the atmosphere from detrimental things, which ascend from the practice of artificial inputs, especially pesticides, nourishments, and hormones. Fertilizers and pesticides produce hazardous toxic compounds in soil and water. Some pesticides can cause damage to the atmosphere or on direct contact, they can demonstrate to be toxic and hazardous to human well-being. Since children are frequently more sensitive to the harmful effects of pesticides than adults are, children are more likely than adults to be directly exposed to them (Committee on Pesticides in the Diets of Infants and Children, 1993). In certain circumstances, agriculture without chemical fertilizers and pesticides might be successful, but the results would be lower than in conventional farming. Thus, the production of a significant portion of the global food supply will require the application of fertilizers in addition to agricultural practices. More biodiversity is almost always supported by organic agriculture, which also typically has a beneficial environmental impact per unit of land.

It doesn't make a difference with every production unit. GHG emissions per unit of product are higher for milk and cereals produced organically than for those grown conventionally. Conversely, most of the time, organic meat and olives have lower emissions. Generally speaking, organic food uses less energy but more land than conventional food. Studies reveal that because there are fewer soil changes and chemical applications in the organic farming system than in the standard farming system, biodiversity is increased. Particularly for birds, insects, weeds, wildlife, and soil flora and fauna, organic farming has a positive impact. Every non-crop species shows a preference, both in terms of diversity and abundance, for organic farming systems.

Organic farms support an average of thirty percent more species; insects, birds, beetles, spiders, earthworms, mammals, soil microbes, and vegetation are among the most affected. In organic farms, there is a greater density of both species and quantity of birds. Agro-biodiversity, also known as agricultural biodiversity, is a subset of biodiversity that includes all life forms that are closely related to agriculture and that are equally able to survive on both farms and interloper farms. Ecologists disagree that increased diversity within farms and a variety of overlapping groupings of species raise agricultural biodiversity at the farm level. Crop resilience and ecological hardness are increased as a result. Crop biodiversity, or the diversity of crops grown on a farm, is a component of agricultural biodiversity that leads to differences in soil fauna, pests, predators, and weeds on a farm.

More importantly, it has been shown that crop biodiversity increases agricultural productivity by reducing pest infestation and replenishing soil, improving the stability and security of farm income. The absence of pesticides and herbicides improves population density and biodiversity fitness. Weed species draw beneficial insects, which enhance soil quality and provide better feed for weed pests. Because natural fertilizers produce a huge number of bacterial organisms, soil-bound organisms frequently profit greatly from both a decreased intake of pesticides and herbicides and a multitude of other benefits. Organic farming greatly reduces the probability of receiving a subpar crop since it fosters biodiversity. Compared to conventional farms, organic farms are better equipped to resist inclement weather. Their yield can occasionally be 70–90% higher than that of traditional farms during droughts.

Because organic farms operate better under drought, they are more economical in the USA's drier states. Furthermore, compared to their neighbors, organic farms can withstand hurricane damage significantly better and retain 20–40% more topsoil, resulting in lower financial losses. Thus, organic farming has a favorable impact on lowering pollution levels in the air, soil, and groundwater. Additionally, it is a great way to combat nitrate contamination. It also enhances the soil's biodiversity, structure, and fertility. It is widely acknowledged that organic matter improves soil fertility. Additionally, by retaining carbon from the atmosphere, enhancing the chemical, physical, and organic matter of the soil may help mitigate the effects of climate change.

The fundamental techniques to prevent deterioration from organic materials entering the soil are a) Biochemical approaches for the selective maintenance and creation of resistant molecular preparation, structure, and association, b) physical separation through occlusion in aggregates (physical systems) from O<sub>2</sub>, enzymes, decomposers, etc., c) Chemical diffidence by close interaction (sorption) with the exterior of minerals (chemical processes). An 18-year study on the effects of organic methods on nutrient-depleted soil revealed that, in cold and temperate areas, conventional methods are more effective in boosting soil fertility and productivity.

- **Economic Benefits and Profitability:** Numerous studies have shown that organic crops yield 97% more and require 97% fewer pesticides, while also using 50% less energy and fertilizer. Profits are boosted by the high prices that consumers pay for organic products as well as lower costs for synthetic fertilizers and pesticide inputs. It has always been discovered that organic farms are more profitable than conventional farms.

The FAO states that "by applying organic principles, organic farming is a pioneer in establishing energy-reducing practices." Plans for reducing the amount of fossil fuel-based energy used in organic farming can be developed by enhancing the organic principles, which emphasize environmental stewardship, including externalities, and farm-level self-sufficiency. Innovations aimed at reducing energy usage can have an impact on the traditional parallel industries, particularly in the post-production handling sections. The majority of the time, organic farming uses 30–50% less energy than conventional farming. Energy-intensive inputs used in conventional agriculture are frequently replaced with less than a third of the additional human labor hours required in organic agriculture, which generally uses energy more skillfully than conventional agriculture.

"Modern chemical-dependent farming methods: Lessen soil of nutrients, demolish important soil microorganisms, contribute to global climate change and desertification, and oversupply farmlands with toxic fertilizers, herbicides, and pesticides, which then move into groundwater, rivers, lakes, and oceans for example, numerous regions of Minnesota, which is the most important farmland, are now facing the problem of increased nitrogen in drinking water." Nitrogen poses health dangers to humans and livestock alike, including thyroid and reproductive issues and a possible link to cancer. When compared to standard farming, organic agriculture produces the same amount of food with around 30% higher efficiency.

Traditional organic farming is labor- and knowledge-intensive, while conventional farming is capital-intensive and needs more manufactured inputs and energy. To adhere to a rigid code of "organic farming," the system uses a large number of skilled and semi-skilled/unskilled laborers to complete a variety of tasks (sowing, planting, cultivating, rearing, maintenance, aftercare, harvesting, cleaning, washing, grading, bar coding, labeling, packing, transporting, and marketing). The energy-intensiveness of these techniques and their unfavorable effects on soil yield and environmental quality are causing serious concerns. Three to four billion people may be fed by organic agriculture. In comparison to conventional farms, organic farms employed a higher number of workers, according to a study done on 1,144 organic farms in the UK and the Republic of Ireland.

- **Health Benefits:** Global agriculture provides the world's starving masses with food, fiber for clothing, animal feed, and in some situations, even fuel for cars. Thus, in temperate regions of the planet, 50% of savannas, 70% of grasslands, and 45% of temperate forests have been replaced by human agriculture. One of the primary contributors to greenhouse gas emissions, agriculture is also the primary driver of deforestation in the tropics, a persistent source of water pollution, and a major user of nonrenewable groundwater.

A growing number of farmers are using organic techniques. By avoiding the use of artificial fertilizers, chemical pesticides, and hormone or antibiotic treatments for livestock, this type of farming is certain to have a positive influence on both human health and the environment. Over the past century, the human population has been fed by industrial means, mostly using synthetic nitrogen fertilizer. As of right now, there isn't any conclusive proof that eating food produced organically is healthier than food produced conventionally. Pesticide residues are among the many possible effects that have been considered by individual investigations. Pesticide residues offer an additional pathway for adverse health impacts. Fruits and vegetables grown organically are probably free of pesticide residues compared to those grown conventionally.

The concentration of nitrates may be lower, however there is debate over their possible health effects. Users have faith that organic products are more healthful than those developed conventionally. Because higher quantities of nitrate might result in baby methemoglobinemia and alimentary tract cancer, research has indicated that organic goods have a lower nitrate concentration. Drinking organic milk has been linked to a lower incidence of eczema; however, there was no discernible effect observed when consuming organic fruits, vegetables, or meat. The recommended daily consumption of five servings of fruits and vegetables, which lowers the risk of cancer and improves health regardless of source, may be restricted due to the greater cost of organic products (which can range from 45 to 200%).

Because of their higher levels of phytochemicals, using fruits and vegetables has been associated with a lower risk of long-term health problems for humans, such as cancer, heart disease, hypertension, and type II diabetes.

Thus far, the antioxidant properties of phytochemicals have been linked to the health benefits of fruits and vegetables. It is shown that organic tomatoes have a 60% greater degree of lipid peroxidation (LPO) in their cell membrane. Furthermore, organic fruits have significantly larger levels of superoxide dismutase (SOD). Under oxidative stress, the organic tomato fruits accumulate more soluble solids, including sugar, vitamin C, and phenolic chemicals. Compared to systems that are produced normally, these are lower in size and mass. Furthermore, they are abundant in phenolic compounds, soluble solids, and phytochemicals, which include vitamin C.

In recent decades, yield has taken precedence over the micronutritive and gustatory qualities of plant products. This may be appropriate for basic foods, however, fruits and vegetables are more important for their micronutrients and flavor than for their calorie content. To maximize fruit size and production, growers shouldn't fight to reduce stress; instead, they should tolerate some stress to improve the quality of their final output. To fully comprehend the relationship between secondary metabolism and oxidative stress as well as stress and oxidative stress, more study is required. Furthermore, additional research is needed to comprehend the physiological processes that contribute to the benefits of organic farming on fruit quality.

- **Social Benefits:** Local communities may see significant social benefits from organic farming. To begin with, locals may be able to find work thanks to organic agriculture. To make up for the loss of synthetic and pesticide fertilizers, organic agriculture frequently requires more physical labor, which creates more jobs in the community. An organic farm typically requires 10–20% more labor than a standard farm to operate. To improve soil health and preserve biodiversity, organic farmers also spread out their planting dates and increase the amount of crops they grow throughout the year.

This creates options for year-round work and could mitigate the issues associated with migratory labor. In addition to halting migration to metropolitan regions, more job possibilities will raise the population of nearby villages. Thus, organic farming may promote rural development and strengthen local communities. Farmers must adapt to local conditions to maintain their competitiveness by managing labor, land, and resources to maximize productivity. To ensure the consistency of their water, land, and air, farmers also rely on their neighbors to uphold certain moral standards. Connection on these topics strengthens ties within the community and fosters stronger connections and collaborations among organic producers.

As a result, cooperatives and other organized organizations can amass money, acquire leverage in trade talks, and benefit from increased market access. Empirical evidence suggests that heightened collaboration leads to the establishment of new enterprises within local communities and heightened engagement in local governance. Another important component of organic farming is consumer protection. Establishing robust regulatory structures that allow the government to authenticate organic certificates is crucial for ensuring customers have confidence in the food they purchase [12].

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## SUSTAINABLE THREADS: UNRAVELING CONSUMER AWARENESS AND BEHAVIORS IN THE FAST-FASHION SECTOR

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### ABSTRACT

*The aim of this study is to investigate the intricate interplay between consumers and sustainability within the fast-fashion sector, utilizing a comprehensive questionnaire as the primary data collection tool. As consumers become increasingly conscious of the environmental and social ramifications linked to the rapid production of garments, this study seeks to unravel the intricacies of consumer awareness and behaviors regarding sustainability in the fast-fashion landscape. The survey, administered across diverse demographic groups, delves into key aspects such as awareness levels regarding environmental issues within the fast-fashion industry, consumer perceptions of sustainable practices, and their subsequent purchasing behaviors. Notably, a substantial portion of the surveyed population expressed a belief that sustainable products tend to come at a higher cost. A prevailing sentiment emerged that, despite an interest in sustainable practices, the perceived economic barrier often influences consumer choices. Furthermore, a significant number of respondents conveyed a willingness to explore alternative shopping avenues, such as thrift stores, second-hand markets, or rental services, indicating a potential shift in consumer preferences towards more sustainable options. In conclusion, this research sheds light on critical facets of consumer behavior and awareness within the fast-fashion industry. The identified patterns of willingness to adopt alternative shopping behaviors and concerns about cost implications provide valuable insights for industry stakeholders. By delineating the nuances of consumer engagement with sustainability in fast fashion, this study contributes to the broader discourse on promoting environmentally conscious practices within the industry.*

**KEYWORDS:** Sustainability, Consumer Knowledge, Fast fashion, Sustainable Consumption, Consumer Perception, Purchase Behaviour.

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### Introduction

Recently, the fashion industry has responded to calls for sustainable and morally conscious production. However, many customers have only reluctantly adopted these items, and they appear to go against the current "fast fashion" trends in this market. This study investigates how consumers of fashion feel about buying ethically made clothing and sustainable goods, as well as how they behave thereafter. (McNeill and Moore, 2015)

The relationship between the fashion industry's need to adapt constantly in order to meet consumers' insatiable desire to purchase the newest, most exclusive trends and the ensuing loss of

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exclusivity as consumers purchase the most popular clothing is known as the "fashion paradox." This suggests that the very purpose of the fashion industry is fundamentally at odds with sustainability. The rise of fast fashion, as will be discussed below, has fundamentally democratised style by releasing collection after collection of knockoff designs at minimal financial costs but significant environmental costs. Social critics may point out that inequality is inherent in the very nature of fashion. (Mark K. Brewer, 2019)

### **Literature Review**

"Fast fashion" describes inexpensive apparel lines that emulate high-end fashion trends. Even while fast fashion epitomises unsustainability, it helps satisfy young customers' deep-seated needs for luxury apparel in the industrialised world. Fashion trends change quickly; yesterday's fashions are quickly surpassed by today's, which have already been thrown in the garbage. The inherent conflict among fast fashion customers is discussed in this article. These consumers frequently care about environmental concerns, yet they also engage in consumption activities that are in opposition to ecological best practices. (Chan et al., 2016)

The vertical fragmentation and worldwide spread of subsequent operations, covering several industries such as agriculture (for natural fibres) and petrochemicals (for synthetics), are the defining features of the fashion supply chain, production, shipping, and retail. Many advanced economies saw a significant reduction in output, sometimes to the point of extinction, as a result of the worldwide shift in textile and garment manufacture to nations with cheaper labour costs. This resulted in greater complexity and less transparency across the supply chain.

It might be challenging for producers farther down the supply chain to understand the origins and processing methods of raw materials. (Gwilt et al., 2020)

Over the years, the fast fashion model of manufacturing, distribution, and marketing has flourished due to its ability to capture the newest and hottest trends and its quick turnaround periods. Technology has revolutionised production processes, enabling manufacturers to produce clothing at an ever-increasing rate. Examples of these innovations include 3D printing, also known as additive manufacturing, and production breakthroughs in textile factories. Aside from productivity gains in textile manufacturers, 3D technology might make time a less important component of the manufacturing cycle. Furthermore, a throw-away mentality and an insatiable customer need for the newest knockoffs of the season are fostered by the democratisation of fashion, which is fuelled by cheaper clothing and enables businesses to appeal to the public. (Mark K. Brewer, 2019)

The easily accessible, low-cost clothing of today is referred to as "fast fashion." "Fast" refers to how rapidly merchants can bring designs from the runway to their stores in order to meet the ever-increasing demand for a wider variety of styles. The emergence of globalisation and the expansion of a worldwide economy have led to the internationalisation of supply chains, which has resulted in the relocation of fibre production, textile manufacture, and clothing construction to regions with less expensive labour. Cheap clothing is produced in response to rising consumer demand, and costs are maintained low by outsourcing production to low- and middle-income nations. (Bick, Halsey & Ekenga., 2018)

The creation of clothing was highly dispersed. Although globally traded production, in example, may have tiered production chains involving as many as hundreds of enterprises spread over dozens of countries, individual garment manufacturing firms typically employed only a few dozen people. About half of all garment exports, or over 30% of global output, came from developing nations. This is an exceptionally high percentage. These significant cross-border garment flows were a reflection of lower labour and input costs in emerging nations, partially due to cascading labour savings. (Harvard Business School)

### **Objectives**

To analyze the knowledge levels and purchase behavior of customers concerning sustainability issues within the fast-fashion sector.

- To examine the purchasing behaviors of consumers in relation to sustainability.
- To explore consumer preferences for alternative shopping avenue.
- To measure consumer awareness gaps regarding sustainability practices on the brands they currently engage with.



## Hypothesis

### Null Hypothesis (H<sub>0</sub>)

No relationship exists between perceived environmental awareness in fast fashion and actively seeking/purchasing from sustainable brands.

### Alternative Hypothesis (H<sub>1</sub>)

There exist a positive relationship between perceived environmental awareness in fast fashion and actively seeking/purchasing from sustainable brands.

### Methodology

The research likely employed a structured survey questionnaire to collect quantitative data from a sample of respondents. Pearson correlation analysis was used to examine relationships between variables, particularly exploring the correlation between perceived environmental awareness and the active seeking and purchasing of clothing from sustainable fashion brands.

### Sample Size and Selection

A sample of 100 respondents was selected to represent a diverse range of consumers within the target demographic for the fast-fashion sector.

### Limitations

- The sample size was limited to only 100 respondents.
- The research was confined to the respondents of the google doc only. Hence the outcome cannot be generalised.
- The study may not fully capture long-term trends due to potential time limitations in data collection.

### Data Analysis

#### Age

Age	Frequency
18-24	55
25-34	24
35-44	9
45 -54	6
55 and above	6

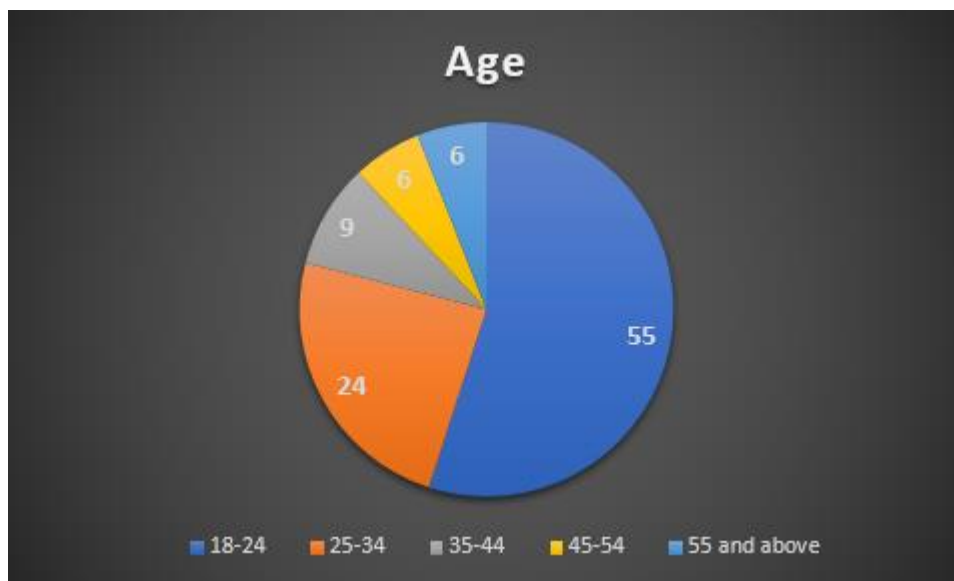


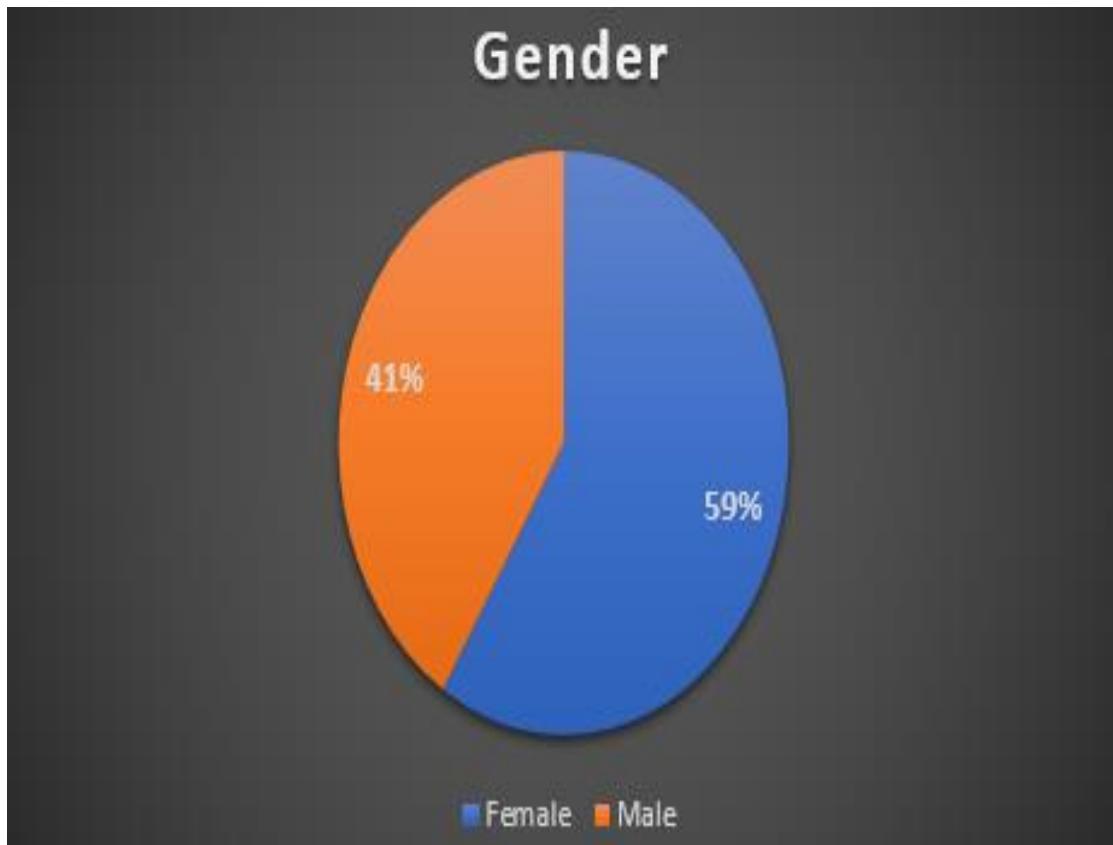
Fig.1

**Interpretation**

Most respondents are aged 18-24, indicating a predominant representation of younger demographics. The 25-34 age group is the second most represented, with 24 respondents. Participation decreases in older age brackets, with 9 in 35-44, 6 in 45-54, and 6 in 55 and above, suggesting a smaller presence of older age groups in the study.

- **Gender**

Gender	Frequency
Female	59
Male	41



**Fig.2**

**Interpretation**

The gender distribution among respondents shows a majority of females, constituting 59% of the sample. Males make up 41% of the respondents. The study reflects a higher participation from females, suggesting a gender imbalance in the respondent demographic.

- **Purchase of clothing items from fast-fashion brands**

Purchase of clothing items from fast-fashion brands	Frequency
Very frequently	14
Frequently	28
Occasionally	48
Rarely	8
Never	2

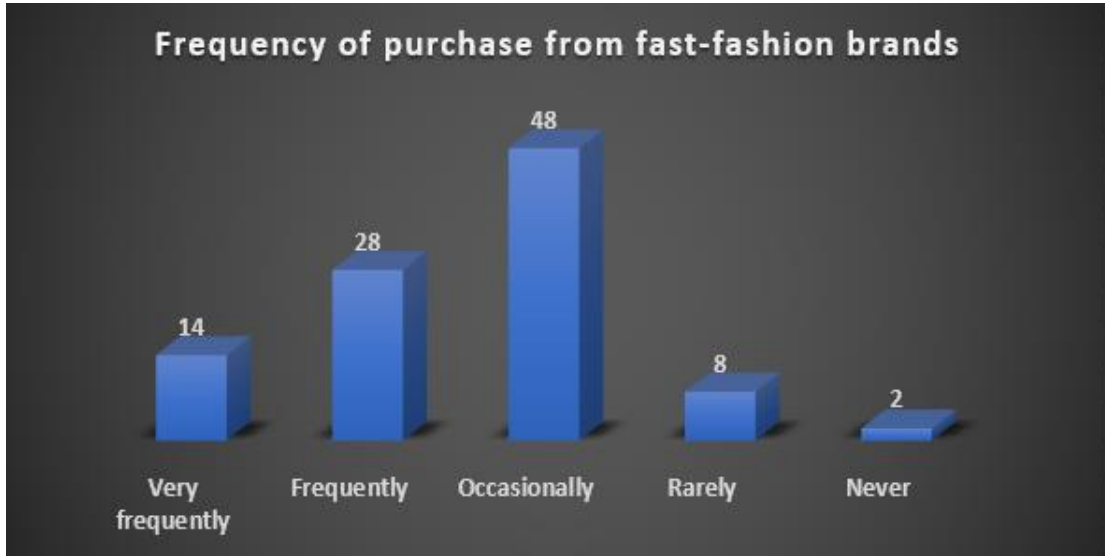


Fig.3

**Interpretation**

Respondents exhibit diverse purchasing habits from fast-fashion brands, with the majority falling into the "Occasionally" category, suggesting a common middle-ground approach. "Frequently" and "Very frequently" represent significant portions, indicating varying levels of more frequent purchases. A smaller segment reports making purchases "Rarely", while an even smaller group states "Never", highlighting varying degrees of engagement with fast-fashion brands among the respondents.

• **Awareness of the environmental issues associated with the fast fashion industry**

Awareness of the environmental issues associated with the fast fashion industry	Frequency
Very strongly aware	31
Moderately aware	42
Slightly aware	19
Not very aware	6
Not aware at all	2

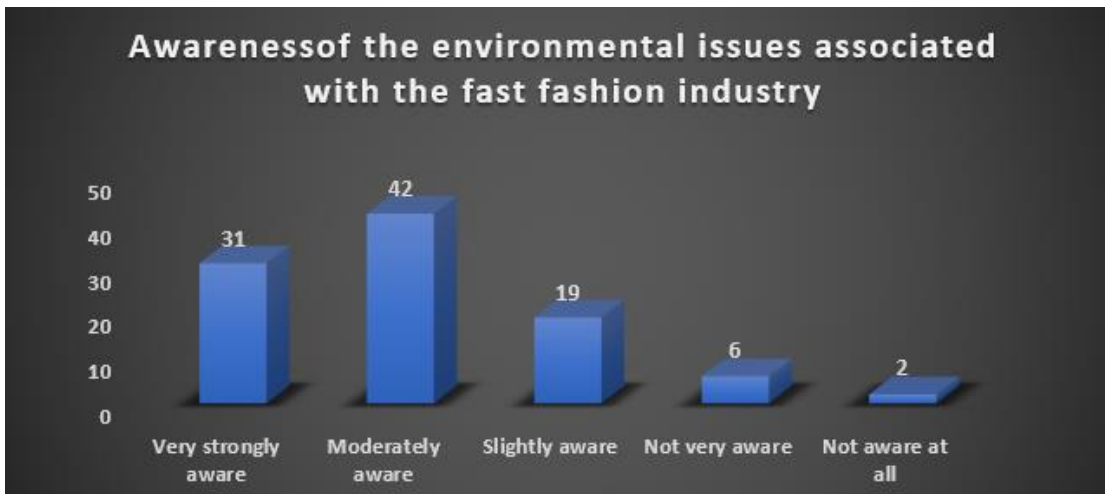


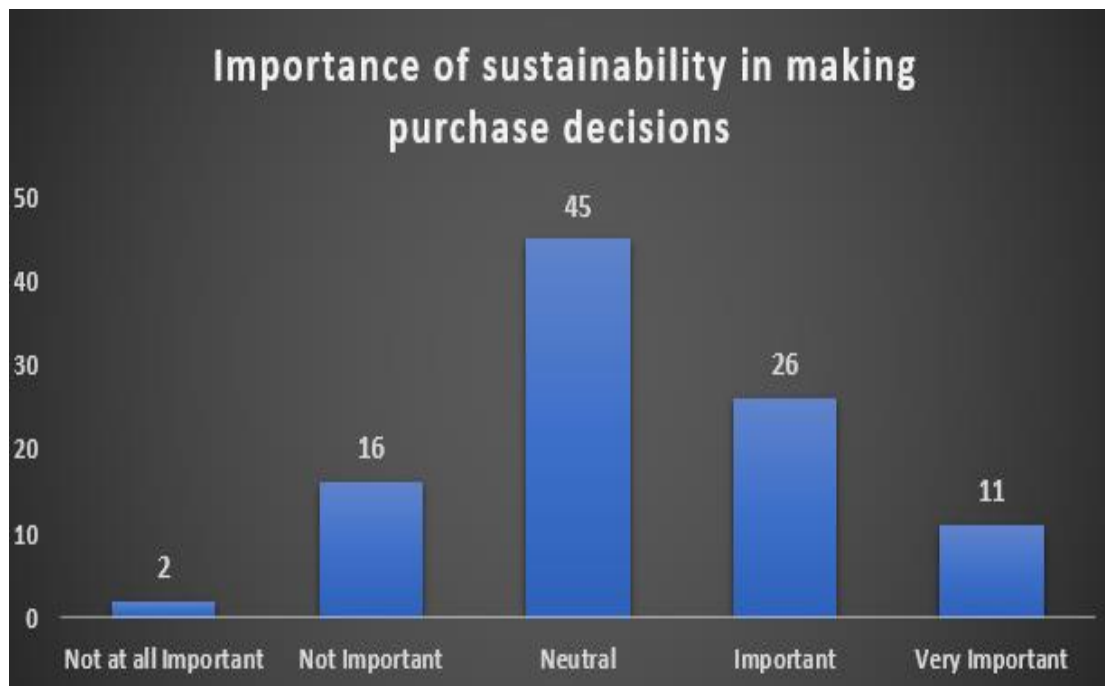
Fig. 4

**Interpretation**

The data reveals diverse awareness levels regarding environmental issues in the fast fashion industry. A substantial group (31) is "Very strongly aware," while the majority (42) is "Moderately aware." Additionally, 19 respondents express "Slight awareness," and a smaller portion (6) is "Not very aware." Only 2 respondents claim to be "Not aware at all." This spectrum highlights varied levels of understanding among participants concerning the environmental impact associated with the fast fashion industry.

- **Importance of sustainability in making purchase decisions**

Importance of sustainability in making purchase decisions	Frequency
Not at all Important	2
Not Important	16
Neutral	45
Important	26
Very Important	11



**Fig. 5**

**Interpretation**

The majority, 45 respondents, adopt a neutral stance, while 26 consider sustainability important, and 11 find it very important. In contrast, 16 individuals see sustainability as not important, and 2 perceive it as not at all important. This varied response highlights the nuanced attitudes consumers hold regarding the significance of sustainability in their clothing purchase decisions.

Top of Form

- **Interest in fashion brand actively promoting sustainability on a scale of 1-5**

Interest in fashion brand actively promoting sustainability on a scale of 1-5	Frequency
1	2
2	9
3	23
4	33
5	33

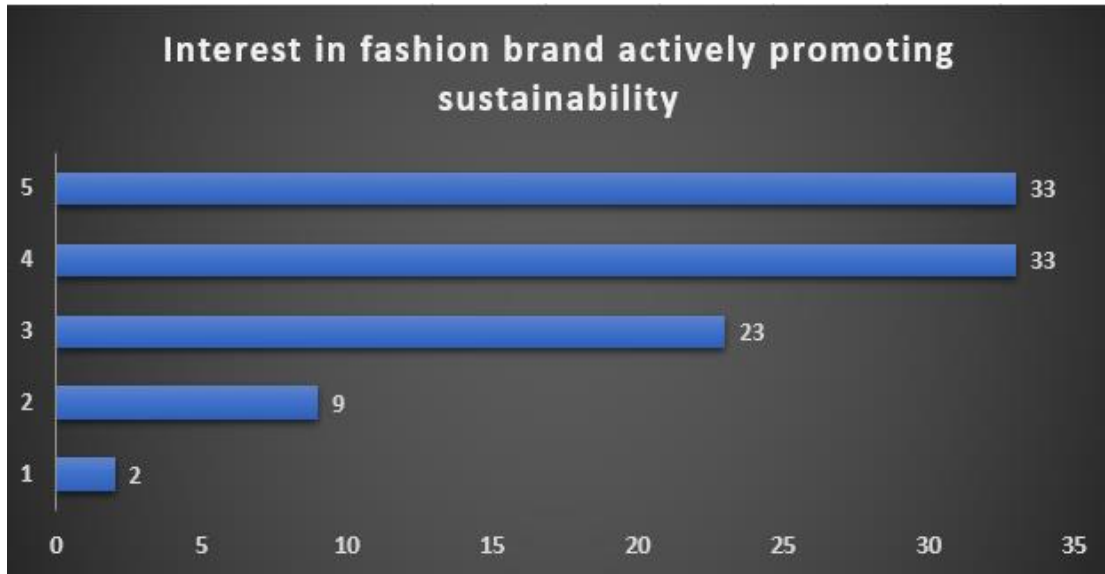


Fig. 6

**Interpretation**

A substantial portion, totaling 66 individuals, expressed high interest with scores of 4 or 5. Fewer respondents showed lower interest, with only 2 individuals giving a rating of 1. This indicates a predominant positive inclination towards fashion brands actively promoting sustainability among the surveyed participants.

- **Factors influencing perception of a fashion brand as sustainable**

Factors influencing perception of a fashion brand as sustainable	Frequency
Fair labor practices	8
Recycling initiatives	39
Transparent supply chain	10
Use of eco-friendly materials	43

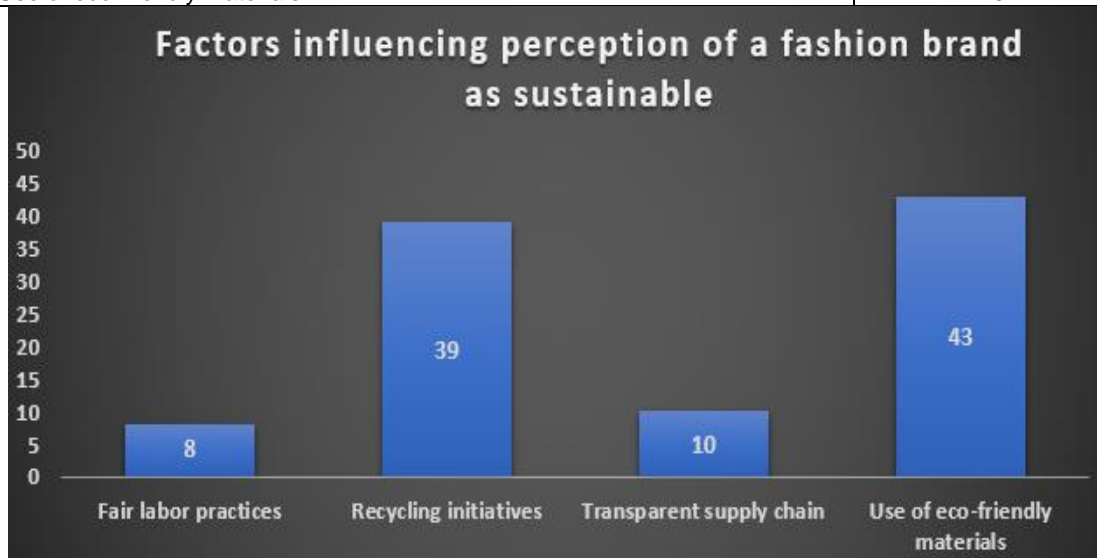


Fig. 7

**Interpretation**

The majority, 43 individuals, prioritize the "Use of eco-friendly materials," while 39 focus on "Recycling initiatives." In contrast, "Transparent supply chain" and "Fair labor practices" have lower frequencies, with 10 and 8 respondents, respectively. This suggests a predominant emphasis on eco-friendly materials and recycling efforts in influencing perceptions of sustainability in fashion brands, with less emphasis on fair labor practices and transparent supply chains.

- **Actively seeking and purchasing from sustainable fashion brands**

Actively seeking and purchasing from sustainable fashion brands	Frequency
No	19
Not sure	58
Yes	23

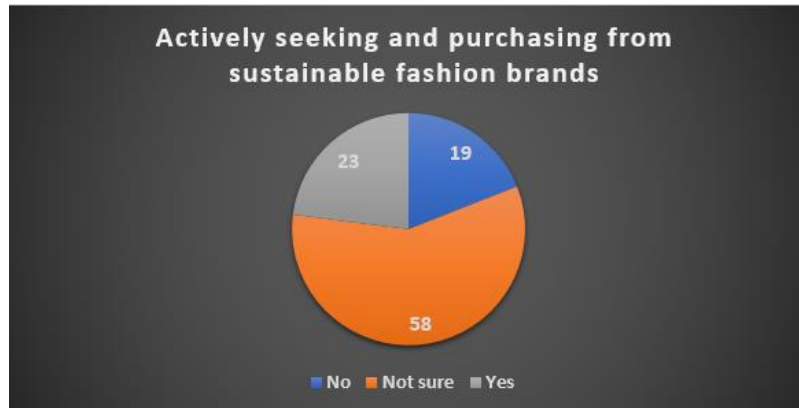


Fig. 8

**Interpretation**

Respondents exhibit diverse attitudes towards actively seeking and purchasing from sustainable fashion brands. The majority expresses uncertainty, while 23 affirmatively state "Yes." A smaller segment (19) indicates "No."

- **Challenges faced when choosing sustainable fashion options**

Challenges faced when choosing sustainable fashion options	Frequency
Limited availability	32
Higher prices	43
Lack of information	9
Limited style options	16

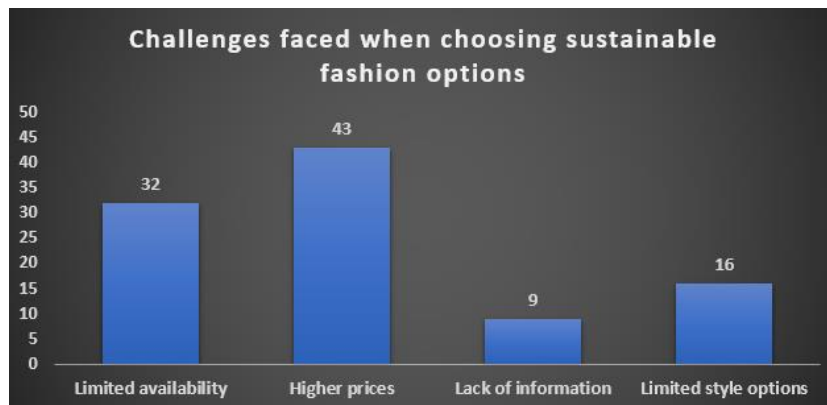


Fig. 9

**Interpretation**

Respondents face several challenges in choosing sustainable fashion options. The most prominent issues are "Higher prices" and "Limited availability", emphasizing cost concerns and difficulties in finding sustainable choices. A smaller portion notes challenges such as "Limited style options" and "Lack of information".

- **Openness to explore alternative shopping options that promote sustainability**

Openness to explore alternative shopping options that promote sustainability	Frequency
Yes	54
No	18
Maybe	28

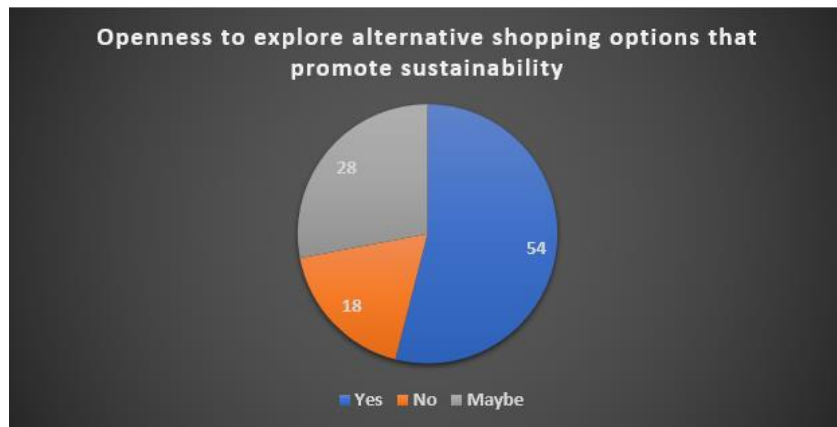


Fig. 10

**Interpretation**

Respondents express varying degrees of openness to exploring alternative shopping options that promote sustainability. A majority (54) is open to the idea, while 28 respondents are uncertain. A smaller segment is not open to exploring alternative options.

- **Factors influencing switch to sustainable alternatives from fast fashion**

Factors influencing switch to sustainable alternatives from fast fashion	Frequency
Celebrity endorsements	1
Increased awareness of environmental impact	24
Lower prices	44
More variety in styles	31

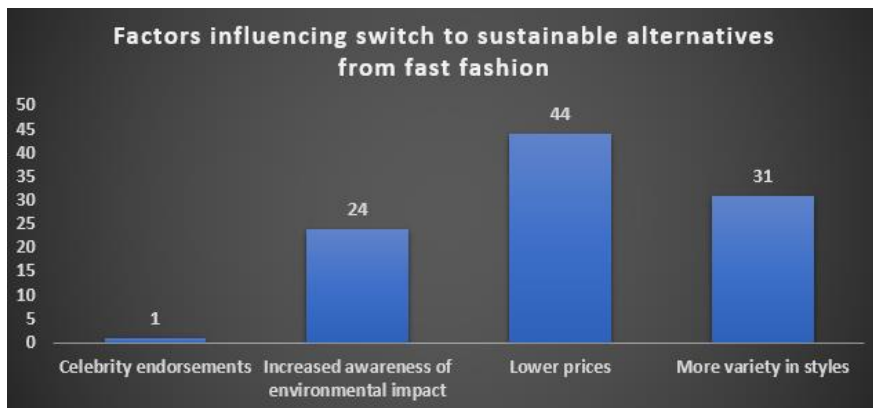


Fig. 11

**Interpretation**

Factors influencing the switch to sustainable alternatives from fast fashion include a significant emphasis on "Lower prices" with 44 respondents. "More variety in styles" comes after lower cost with 31 respondents. "Celebrity endorsements" has the lowest frequency, with only 1 respondent considering it a factor.

**Correlations**

		How important is sustainability to you when making clothing purchase decisions?	How strongly do you believe you are aware of the environmental issues associated with the fast fashion industry, such as waste and air pollution caused by excessive production of garments and mass production?
How important is sustainability to you when making clothing purchase decisions?	Pearson Correlation	1	.368**
	Sig. (2-tailed)		0.000
	N	100	100
How strongly do you believe you are aware of the environmental issues associated with the fast fashion industry, such as waste and air pollution caused by excessive production of garments and mass production?	Pearson Correlation	.368**	1
	Sig. (2-tailed)	0.000	
	N	100	100

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Interpretation**

The Pearson correlation coefficient of 0.368 with a significance level of 0.000 suggests a moderately positive correlation between awareness of environmental issues in the fast fashion industry and the importance of sustainability in clothing purchase decisions. The correlation being significant at the 0.01 level indicates a strong relationship between these variables. This implies that as awareness of environmental issues increases, so does the importance of sustainability in clothing choices.



		How strongly do you believe you are aware of the environmental issues associated with the fast fashion industry, such as waste and air pollution caused by excessive production of garments and mass production?	Have you actively sought out and purchased clothing from sustainable fashion brands?
How strongly do you believe you are aware of the environmental issues associated with the fast fashion industry, such as waste and air pollution caused by excessive production of garments and mass production?	Pearson Correlation	1	.246*
	Sig. (2-tailed)		0.014
	N	100	100
Have you actively sought out and purchased clothing from sustainable fashion brands?	Pearson Correlation	.246*	1
	Sig. (2-tailed)	0.014	
	N	100	100

\*. Correlation is significant at the 0.05 level (2-tailed).

### Interpretation

The positive correlation coefficient (0.246) suggests a positive relationship between the perceived awareness of environmental issues in the fast fashion industry and the active seeking and purchasing of clothing from sustainable fashion brands. The p-value associated with the correlation between the perceived awareness of environmental issues in the fast fashion industry and the active seeking and purchasing of clothing from sustainable fashion brands is 0.014.

The analysis indicates a moderately positive correlation (Pearson coefficient = 0.368,  $p = 0.000$ ) between perceived awareness of environmental issues in fast fashion and the significance of sustainability in clothing decisions. Additionally, a statistically significant positive correlation (coefficient = 0.246,  $p = 0.014$ ) is found between perceived environmental awareness and actively seeking clothing from sustainable brands. These results reject the null hypothesis, supporting the idea that as individuals' environmental awareness in fast fashion grows, there is an associated increase in the perceived importance of sustainability in clothing choices and the active pursuit of sustainable brands.

### Findings

- Respondents vary in fast-fashion purchasing habits, mostly falling into the "Occasionally" category.
- Diverse awareness levels on fast fashion's environmental impact exist, with a majority being moderately to very strongly aware.

- Neutral stances prevail on sustainability in clothing choices, with varying levels of importance.
- High interest is expressed in fashion brands actively promoting sustainability.
- Priority is given to "Use of eco-friendly materials" and "Recycling initiatives" over "Transparent supply chain" and "Fair labor practices."
- Diverse attitudes towards sustainable fashion include uncertainty (58), interest (23), and disinterest (19).
- Cost is a major challenge for 43%, with limited availability noted by 32%.
- 54% are open to exploring alternative shopping options promoting sustainability.
- 37% note lower costs as an incentive to switch to sustainable alternatives.
- A strong relationship is found between increasing environmental awareness and the importance of sustainability in clothing choices.
- A positive correlation (0.246) suggests a link between environmental awareness and actively seeking sustainable fashion brands.

### Conclusion

This study reveals varied consumer behaviors and attitudes towards sustainability in fast fashion. Respondents show nuanced purchasing habits, with a common middle-ground approach. Despite diverse awareness levels, attitudes towards sustainability in clothing decisions vary. While interest in sustainable brands exists, challenges like cost hinder adoption. The findings emphasize the need for a comprehensive understanding of consumer preferences and barriers in fast fashion sustainability, offering insights for industry and policymakers.

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## A STUDY ON INVESTOR BEHAVIOUR IN THE INDIAN MARKET: CULTURAL INFLUENCES AND BEHAVIOURAL BIASES

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Thota Ranjith Kumar\*

### ABSTRACT

*This study aims to investigate the complex domain of investor behaviour in the Indian stock market by carefully analysing the effects of cultural quirks and common behavioural biases. A distinct aspect of financial decision-making is introduced by India's heterogeneous cultural milieu; this study aims to analyse and understand the complex interactions between these influences and the cognitive biases influencing investment decisions. The impact of cultural elements on risk tolerance, investing choices, and decision-making processes will be examined, taking into account historical impacts, society norms, and familial expectations. In addition, the research will closely look at a number of behavioural biases that are common among Indian investors, including herding behaviour, loss aversion, and overconfidence. The research's consequences go beyond scholarly discourse; they are intended to guide approaches to financial planning, investor education, and market regulation. In the end, the goal of this thorough investigation is to provide a significant amount of information that can assist stakeholders in creating a more knowledgeable, resilient, and successful investing environment inside the ever-changing Indian stock market.*

**KEYWORDS:** *Investor Behaviour, Risk Tolerance, Investing Choices, Decision-Making Processes.*

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### Introduction

The collection of markets and exchanges where regular transactions involving the purchase, sale, and issue of shares of publicly traded businesses occur is known as the stock market. A stock market is where investors can buy and sell ownership of investible assets like stocks, sometimes referred to as equities, which represent fractional ownership in a corporation. Such financial transactions are carried out through institutionalized official exchanges or over-the-counter (OTC) marketplaces that are subject to a clear set of restrictions. They create the stock market, which serves as a venue for easy share trading.

The Bombay Stock Exchange (BSE) and the National Stock Exchange (NSE) are India's two primary stock markets, seeing the bulk of transactions. The primary stock market in India for buying and selling shares of publicly traded firms is the National Stock market (NSE), which is based in Mumbai and was founded in 1922. The NIFTY50 is the flagship index of the NSE. The index consists of the top 50 firms, determined by market capitalization and trading volume. Investors use this index extensively both domestically and internationally as a gauge of the health of the Indian capital markets.

Trading was very different in the early days of the Indian stock market from what it is now. For most individuals, buying and selling shares in other corporations was still a relatively new concept. The Native Share and Stock Brokers' Association was established in Bombay (now Mumbai) in 1875, marking the beginning of the Indian stock market's history.

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According to recent research, a number of factors affect individual stock market participants when they make investments. To make an investment decision in this environment, the current study insists on using behavioural characteristics, such as overconfidence, herd behaviour, cognitive dissonance, disposition effect, representative bias, mood, and cultural prejudice.

### Literature Review

**Kabra, G., Mishra, P.K., and Dash M.K. (2010)** investigated the factors affecting investment behavior. Their research highlighted that investors' age and gender significantly influence their risk-taking capacity.

**Kaneko H. (2004)** focused on investment trusts and individual investor behavior. The study argued that investment trusts primarily serve as a means of managing assets rather than influencing investors' behavior directly.

**Tamimi, H. A. H.** identified factors influencing UAE investor behavior, including expected corporate earnings, the allure of quick wealth, stock marketability, past performance of firm stocks, government holdings, and the creation of organized financial markets. These factors were found to have a significant impact on investor behavior in the UAE market.

A research conducted by **Chitra et al. (2014)** revealed that representativeness, overconfidence, conservatism, price anchoring, and regret aversion are significant influencers of investor behavior. The study noted that the influence of these biases varies based on factors such as gender, age, education level, and experience.

**Vijaya (2016)** identified eight overarching behavioral factors including overconfidence, representativeness, anchoring, mental accounting, disposition effect, herd behavior, loss aversion, and regret aversion. The findings indicated that behavioral factors such as overconfidence, disposition effect, and herd behavior significantly affect investors' decision-making processes.

### Objective

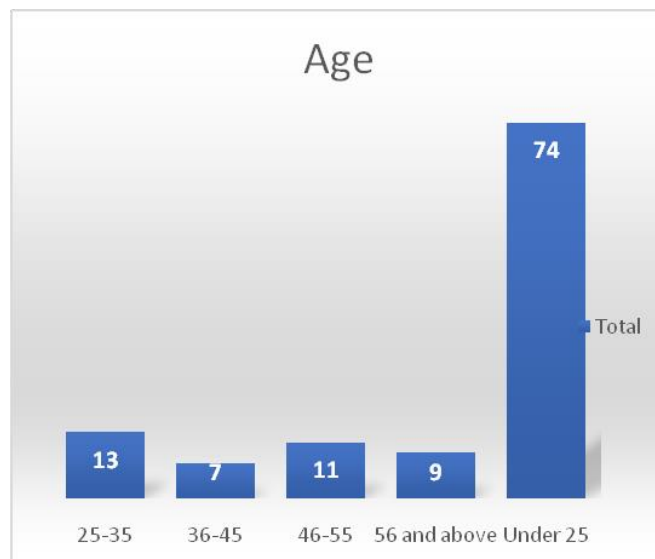
- To identify the general behavioral and cultural elements that influence investors' decisions
- To assess how behavioral factors affect the investment performance of individual investors.

### Hypothesis

**H<sub>0</sub>:** Investors' decisions are solely based on rational risk-return analysis, unaffected by behavioral and cultural factors.

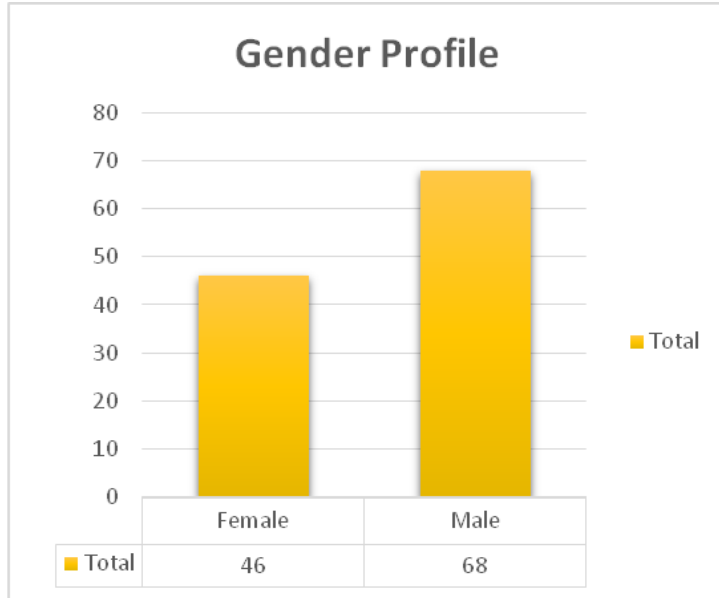
**H<sub>1</sub>:** Behavioral and cultural factors significantly influence individual investment decisions, beyond rational risk-return analysis.

### Data Analysis



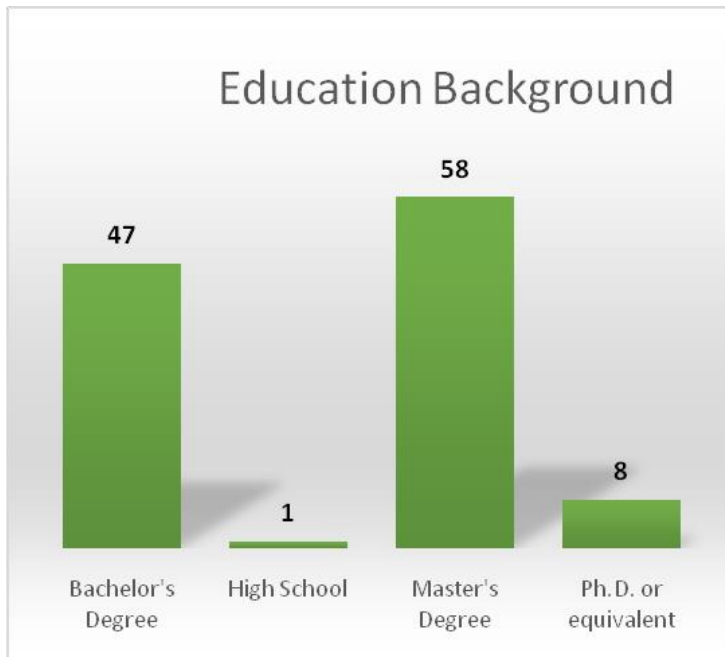
**Interpretation**

The data reveals a diverse demographic profile in our study on Investor Behavior in the Indian Market. With a substantial presence of 74 individuals under 25, we observe a dominant representation of youthful investors



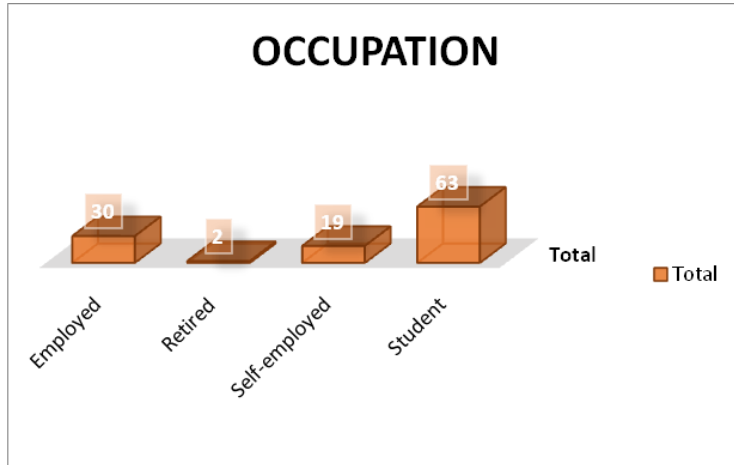
**Interpretation**

The data illustrates a balanced gender distribution, with 68 males and 46 females among 114 investors. This presents an opportunity to explore potential gender-specific patterns in cultural influences and behavioral biases within the context of the Indian market. Analyzing variations in investment decisions between genders could contribute valuable insights for targeted financial education initiatives.



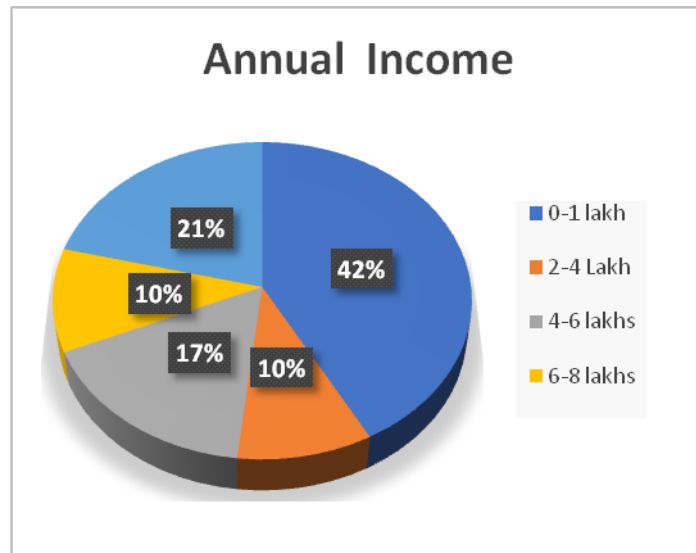
**Interpretation**

The data shows diverse educational backgrounds among 114 investors, with 47 holding Bachelor's degrees, 58 having Master's degrees, and 8 possessing Ph.D. or equivalent qualifications. The limited representation from high school graduates (1 individual) highlights the predominance of higher education levels in the study. This educational diversity presents an opportunity to investigate how various academic backgrounds influence investor behavior in the Indian market



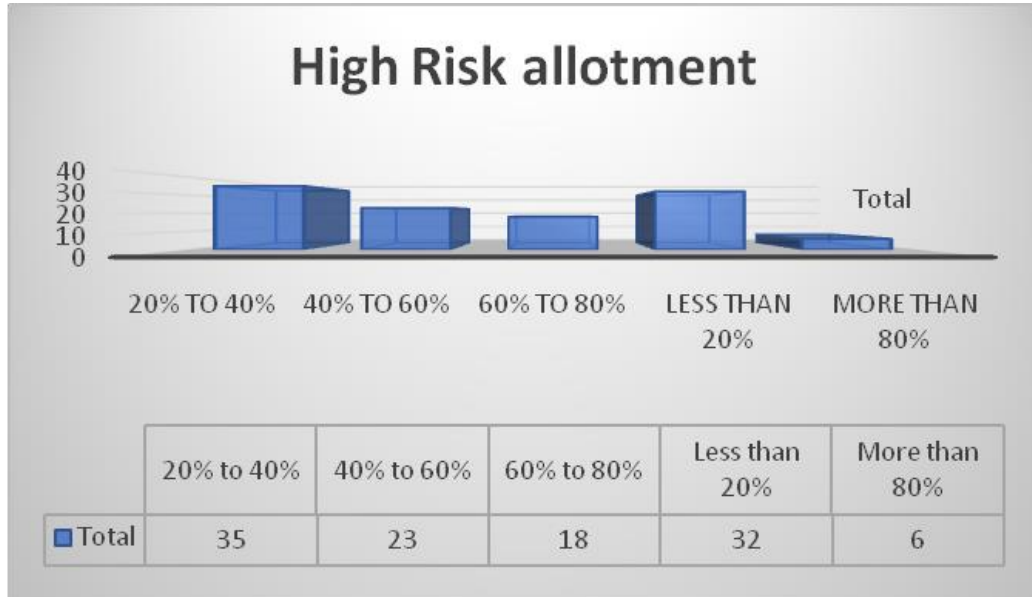
**Interpretation**

The data showcases a diverse occupational profile among 114 investors, with 30 employed individuals, 19 self-employed, 63 students, and 2 retirees. The substantial representation of students suggests a significant presence of young investors in the study. The occupational mix provides an opportunity to explore how varied professional statuses influence investor behavior in the Indian market.



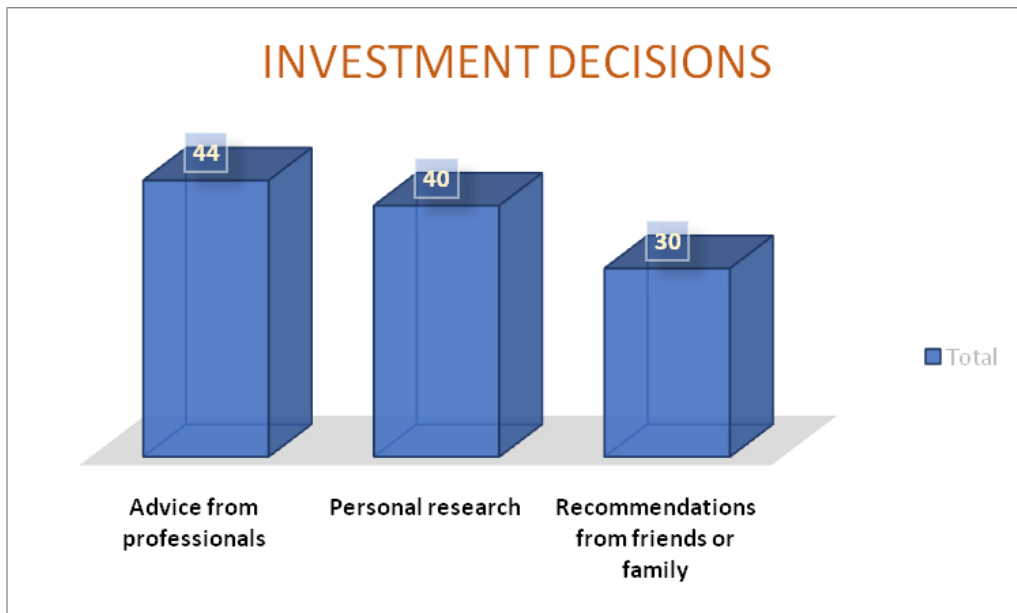
**Interpretation**

The data outlines diverse annual income ranges among 114 investors, with 48 falling in the 0-1 lakh bracket, 24 earning above 8 lakhs, and smaller counts in intermediate income brackets. The predominant representation in the lower income range suggests a varied economic profile. This income diversity provides an opportunity to investigate how different income levels influence investor behavior in the Indian market.



**Interpretation**

The data reveals varied risk appetites among 114 investors, with 35 allocating 20-40% to high-risk instruments, 32 opting for less than 20%, and 6 choosing more than 80%. The distribution indicates a spectrum of risk tolerance levels in the study. This diversity offers an opportunity to explore how different risk appetites impact investor behavior in the Indian market.



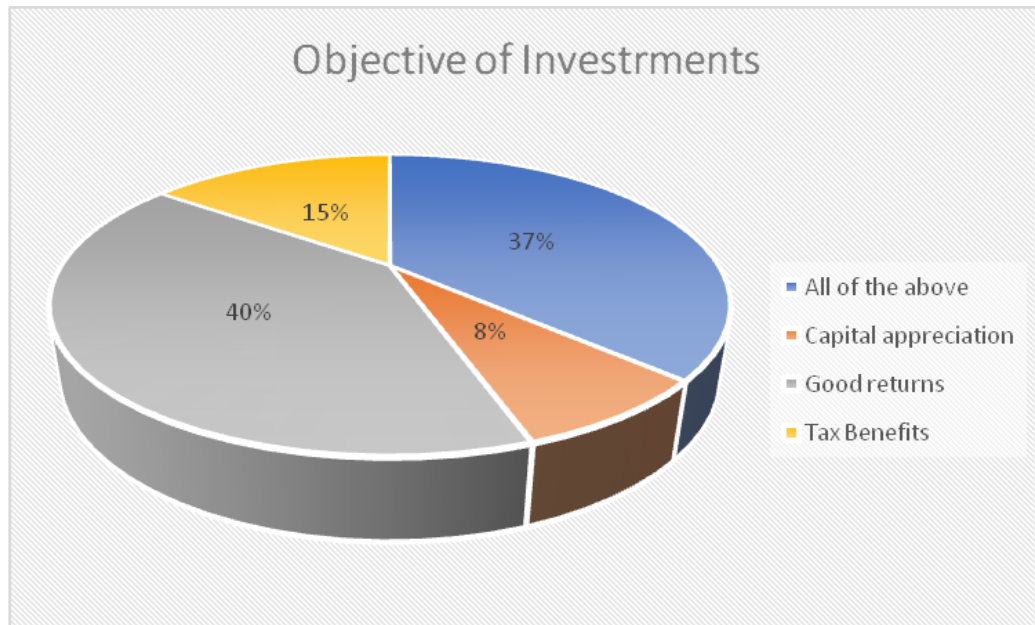
**Interpretation**

The data highlights diverse approaches to investment decisions among 114 investors, with 44 relying on professional advice, 40 conducting personal research, and 30 considering recommendations from friends or family. The distribution suggests a mix of reliance on expertise, individual analysis, and social networks in decision-making. This diversity provides an avenue to investigate how different decision-making methods influence investor behavior in the Indian market.



**Interpretation**

The data indicates diverse levels of investment experience among 114 investors, with 40 having less than a year, 28 in the 1-3 years range, and 5 with over 7 years of experience. The distribution reflects a mix of novice and seasoned investors. This variety allows for exploring how different experience levels impact investor behavior in the Indian market.



**Interpretation**

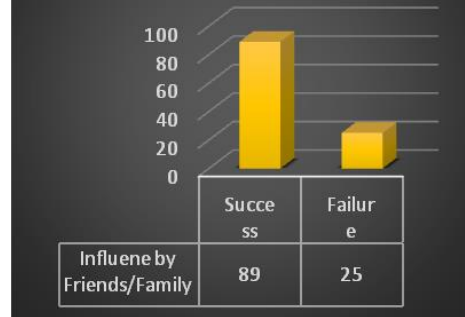
The data reveals diverse investment objectives among 114 investors, with 46 aiming for good returns, 42 selecting "All of the above" objectives, and smaller counts for capital appreciation and tax benefits. This variety suggests a range of financial goals and motivations. Investigating how different objectives influence investor behavior provides insights into the dynamics of the Indian market.



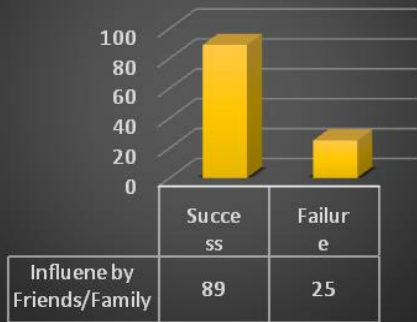
### Over confidence



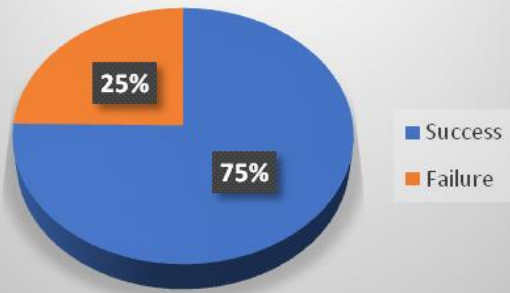
### Influene by Friends/Family



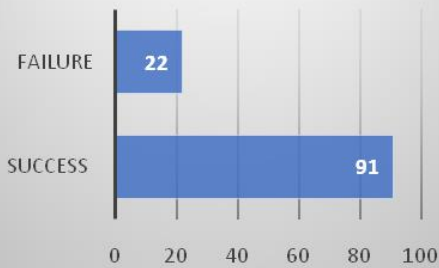
### Influene by Friends/Family



### Disposition Effect

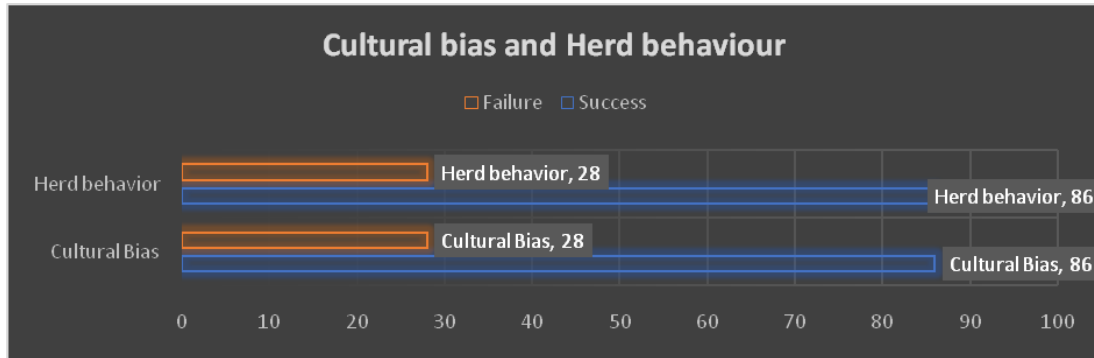


### Cognitive Dissonance



### MOOD





The data depicts investor behavior across eight variables: Success and Failure, Overconfidence, Influence by Friends/Family, Cognitive Dissonance, Disposition Effect, Mood, Cultural Bias, and Herd Behavior. Notably, a significant number of investors acknowledge influence from friends or family, suggesting the impact of social networks on decisions. Cognitive dissonance is prevalent among 91 investors, reflecting internal conflicts in beliefs. The disposition effect, characterized by holding onto losing investments, is observed in 85 investors, influencing portfolio management strategies. The data also indicates the impact of mood on investment decisions, with 93 investors recognizing its role. Cultural bias is acknowledged by 86 investors, emphasizing the influence of cultural factors in financial choices. Lastly, both overconfidence and herd behavior are observed in 78 and 86 investors, respectively, revealing biases that can shape risk-taking and decision-making trends in the Indian market.

Variable	Success	Failure	Sample Proportion	Standard Error	Z-Statistic	P-Value
Over confidence	78	36	0.684210526	0.043535273	4.23129367	2.32351E-05
Influene by Friends/Family	89	25	0.780701754	0.038753214	7.2433154	4.37872E-13
Cognitive Dissonance	91	22	0.805309735	0.037248979	8.19645918	2.22045E-16
Disposition Effect	85	28	0.752212389	0.040613537	6.21005724	5.29653E-10
Mood	93	21	0.815789474	0.036307291	8.6976876	0.000E+00
Cultural Bias	86	28	0.754385965	0.040315399	6.30989572	2.79224E-10
Herd behavior	86	28	0.754385965	0.040315399	6.30989572	2.79224E-10

### Interpretation

#### Overconfidence

- The sample proportion of overconfident investors is 0.684, and the low p-value (2.32E-05) suggests a rejection of H0. Investors' decisions are significantly influenced by overconfidence.

#### Influence by Friends/Family

- A sample proportion of 0.781 with a very low p-value (4.38E-13) rejects H0, indicating that decisions are significantly influenced by friends or family.

#### Cognitive Dissonance

- With a sample proportion of 0.805 and a p-value of 2.22E-16, there is strong evidence against H0. Investors' decisions are notably influenced by cognitive dissonance.

#### Disposition Effect

- The sample proportion of 0.752 and a p-value of 5.30E-10 reject H0, emphasizing the influence of disposition effect on investors' decisions.

#### Mood

- A sample proportion of 0.816 and a p-value of 0.000E+00 strongly reject H0, indicating that mood significantly affects investors' decision-making.

**Cultural Bias**

- The sample proportion of 0.754 and a p-value of 2.79E-10 reject H<sub>0</sub>, highlighting the substantial influence of cultural biases on investment decisions.

**Herd Behavior**

- A sample proportion of 0.754 with a p-value of 2.79E-10 rejects H<sub>0</sub>, indicating that investors' decisions are significantly influenced by herd behavior.

In conclusion, the outcomes of this study strongly reject the null hypothesis (H<sub>0</sub>) suggesting that investors base their decisions solely on rational risk-return analysis, free from the influence of psychological and social factors. Conversely, the alternative hypothesis (H<sub>1</sub>) is supported by the findings, indicating that psychological and social factors significantly shape individual investment decisions, as evidenced by a p-value below 0.05. This emphasizes the importance of integrating behavioral finance theories and recognizing the impact of psychological and social dynamics on investment choices. Acknowledging these influences enables investors and financial practitioners to make more informed decisions and devise strategies that align with the complexities of human behavior in financial markets.

**Research Findings****Demographics**

- Majority: Age under 25, students (74), Gender – Male(68)
- Educational background: Mostly Master's Degree (58).

**Familiarity and Experience**

- 35 respondents allocate funds in high risk. instruments
- 40 respondents have experience of less than a year in trading

**Perception**

- Main objective of investment is good returns
- Majority take investment decisions from professionals

**Cultural & Behavior Bias**

- Success factor of cultural and behavior bias is high in case of investors while taking decisions

**Conclusion**

- Individual investors diverge from traditional financial theories in decision-making.
- Diverse investor behaviors underscore the impact of biases on investment choices.
- Key biases include representational bias, disposition effect, Herd behavior, cognitive dissonance, and overconfidence.
- Considerable impact of over confidence and herd behavior on respondents.
- All investors advised to recognize and consider biases as risks in investment decisions.
- Emphasizes the importance of compiling a comprehensive list of biases for informed decision-making

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## NEUROAESTHETICS AND CONSUMER BEHAVIOR: UNRAVELING THE IMPACT OF STORE DESIGN ON EMOTIONAL ENGAGEMENT AND PURCHASE INTENT FOR BRICK AND MOTOR STORE IN BANGALORE

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Debanjan Mullick\*  
Rahul Ghosh\*\*

### ABSTRACT

*This research delves into the intricate web connecting neuroaesthetics, store design, and consumer behavior within Bangalore's brick-and-mortar stores. Focused on visual merchandising and pricing strategies, the study aims to decipher their influence on emotional engagement and subsequent purchasing decisions. Neuroaesthetic Definition: In this context, neuroaesthetic refers to the intricate neural and cognitive processes shaping aesthetic experiences. It explores how individuals emotionally and cognitively respond to the visual and pricing elements in the retail environment, molding their overall perception. The research conducts a comprehensive analysis of visual merchandising strategies in brick-and-mortar stores. It seeks to discern how these strategies heighten emotional engagement among consumers. Additionally, the study explores the nuanced interplay between pricing strategies and consumer neuroaesthetics, investigating how pricing cues sway purchasing decisions. This academic pursuit significantly advances the understanding of neuroaesthetics in the retail domain. By unraveling the relationship between store design elements, emotional engagement, and purchasing intent, the study provides valuable insights into the mechanisms steering consumer decisions. The implications extend practically, offering retailers guidance to enhance the overall consumer experience in Bangalore's bustling brick-and-mortar landscape. In essence, this research serves as a beacon, guiding retailers to navigate the subtleties of neuroaesthetics. It illuminates the path to strategically employ visual merchandising and pricing strategies that resonate with the cognitive and emotional responses of consumers in Bangalore. This study, with its precision and depth, contributes a nuanced understanding of the interplay between neuroaesthetics, store design, and consumer behavior. To help us better understanding how neuroaesthetic can influence their purchasing decisions.*

**KEYWORDS:** Neuroaesthetics, Brick-and-Mortar Stores, Store Design, Visual Merchandising, Pricing Strategies, Emotional Engagement, Purchase Intent, Consumer Behavior, Bangalore Retail.

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### Introduction

In the dynamic landscape of retail, understanding consumer behavior is paramount for businesses seeking to thrive in competitive markets. The fusion of neuroscience and aesthetics has given rise to a burgeoning field known as neuroaesthetics, offering insights into the intricate mechanisms underlying human responses to visual stimuli. In the context of brick-and-mortar stores, where tangible experiences shape consumer decisions, neuroaesthetics emerges as a crucial lens through which to analyze the impact of store design on emotional engagement and purchase intent.

Bangalore, often dubbed the "Silicon Valley of India," boasts a vibrant retail ecosystem characterized by a myriad of brick-and-mortar establishments catering to diverse consumer preferences.

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Amidst this bustling backdrop, retailers are increasingly recognizing the significance of optimizing store design to captivate customers' attention and drive conversion rates. However, the efficacy of store design strategies hinges not only on aesthetic appeal but also on their ability to resonate with consumers on a deeper cognitive and emotional level.

This market research endeavors to unravel the multifaceted relationship between neuroaesthetics, store design, and consumer behavior within Bangalore's retail landscape. By delving into the intricacies of visual merchandising and pricing strategies, the study aims to elucidate how these elements influence emotional engagement and subsequent purchasing decisions. Through a comprehensive analysis, we seek to provide actionable insights that empower retailers to create immersive shopping experiences tailored to the neuroaesthetic preferences of Bangalore's discerning consumer base.

With a focus on bridging theoretical frameworks with practical applications, this research aims to contribute to the burgeoning discourse on neuroaesthetics in the retail domain. By shedding light on the nuanced interplay between sensory stimuli, emotional responses, and consumer choices, we aspire to equip retailers with the knowledge and tools necessary to navigate the complexities of modern retailing in Bangalore's brick-and-mortar stores.

### Literature Review

- **A Neurocognitive Model of Advertisement Content and Brand Name Recall Antonio G. Chessa & Jaap M. J. Murre, January 2007**

We propose a novel point process model inspired by brain structures to simulate learning and forgetting, particularly in long-term memory for advertising and brand recall. We validate recall-probability functions using data from Zielske (1959) and a Dutch study tracking over 40 TV commercial campaigns. Our model fits well with the data and serves as a useful approximation for aggregate behaviour. Optimal GRP schedules, derived from maximizing recall, closely relate to model parameters and memory processes. Comparisons with existing models suggest that our neurobiologically motivated approach offers a more realistic depiction of advertisement memory.

Key words: advertising; memory; impact; scheduling; bursting; dripping; massed and spaced learning; point processes

- **Neuroaesthetics in Fashion: Modeling the Perception of Fashionability Edgar Simo-Serra et al, University of Toronto, November 2014**

This study examines clothing fashion on a popular social website to predict and suggest improvements for users' perceived fashionability in photographs. We propose a Conditional Random Field model that considers various factors like outfit type, user characteristics, setting, and fashion score. Our model provides detailed feedback on garment and scenery adjustments to enhance fashionability. Results show superiority over intelligent baselines. We collected a diverse dataset of 144,169 user posts with image, text, and Meta information for our analysis. Additionally, we present insights into outfit trends and fashion scores globally over six years.

- **In Defence of Consciousness: The Role of Conscious and Unconscious Inputs in Consumer Choice Dijksterhuis et al, February 2005**

While unconscious inputs are thought to influence consumer decision-making, their significance may be exaggerated, especially in consumer choice contexts. Comparing the impact of conscious inputs, like option attributes, with unconscious ones, such as seemingly irrelevant observations, reveals the former's stronger influence. Conscious inputs benefit from choice task norms and are less prone to being overshadowed by environmental distractions. Despite consumers' limited insight into decision-making processes, the assumption that choices result from conscious evaluation of relevant inputs has proven effective. Future research is expected to explore the interplay between conscious and unconscious influences further.

- **Tuning down the emotional brain: an fMRI study of the effects of cognitive load on the processing of affective images van Dillen et al, 2009 DOI (link to publisher) 10.1016/j.neuroimage.2009.01.016**

This study investigates how cognitive load affects the processing of negative emotional stimuli post their initial activation of emotional brain centers. Through fMRI scans, participants viewed neutral and negative stimuli followed by a demanding arithmetic task. Negative stimuli increased activation in

emotional regions (amygdalae and right insula), while task load increased activation in cognitive regions (right dorsolateral frontal cortex, right superior parietal cortex). Importantly, task load reduced the brain's response to negative stimuli and subjective negative emotion. Coactivation analysis suggests that during task performance, activity in the right dorsolateral frontal cortex was linked to activity in emotional brain regions. These findings demonstrate that cognitive load can regulate emotional processing.

- **Anatomically distinct dopamine release during anticipation and experience of peak emotion to music** Valorie N Salimpoor et al, February 2011

Music, as an abstract stimulus, can evoke feelings of euphoria and craving akin to tangible rewards, involving the striatal dopaminergic system. Using [<sup>11</sup>C] raclopride positron emission tomography scanning and psychophysiological measures, we observed endogenous dopamine release in the striatum during peak emotional arousal from music. Functional magnetic resonance imaging revealed a temporal dissociation: the caudate was active during anticipation, while the nucleus accumbens responded during peak emotional experiences. These findings suggest that music-induced pleasure triggers dopamine release in the striatal system. Notably, the anticipation of abstract rewards elicits dopamine release via a separate anatomical pathway. This sheds light on music's universal appeal across human societies.

- **The Neural Mechanisms Underlying the Influence of Pavlovian Cues on Human Decision Making** Signe Bray et al, May 28, 2008

In outcome-specific transfer, Pavlovian cues influence action choice without explicit training. Neural substrates in humans remain unknown. We scanned 23 subjects with fMRI, finding behavioural evidence and putamen activity differences based on action consistency with predictions. Results suggest inhibiting non-selected associations when choosing against predictions. Relevant for consumer choices and addiction behaviours.

Key words: instrumental conditioning; decision; fMRI; human; learning; Pavlovian conditioning; reward

#### Problem Statements

- **Cultural Variability:** Bangalore, like many cities, encompasses diverse cultural backgrounds and preferences. Understanding how store design influences different demographic groups within the city's multicultural landscape can be complex and challenging.
- **Neuroscientific Measurement Challenges:** While neuroimaging techniques offer insights into brain responses to stimuli, interpreting and analyzing data from these methods can be intricate and require specialized expertise.
- **Practical Implementation:** Implementing findings from neuroaesthetic research into actual store designs requires collaboration between researchers, designers, and businesses. Bridging the gap between theory and practical application while considering budgetary constraints and space limitations can be challenging.
- **Dynamic Nature of Consumer Preferences:** Consumer preferences and trends evolve over time, influenced by factors such as technological advancements, societal changes, and shifting cultural norms. Understanding the dynamic nature of consumer behaviour and adapting store designs accordingly presents an ongoing challenge for retailers and researchers alike.

#### Objectives

- Find out the specific elements of store design that significantly contribute to heightened emotional engagement among consumers.
- Investigate the role of neuroaesthetics in shaping consumers' emotional responses to different store designs in Bangalore.
- Find out the impact of store atmospherics, including music, scent, and temperature, on emotional engagement and purchase intent in Bangalore's retail environment.

#### Methodology

The research likely employed a structured survey questionnaire to collect quantitative data from a sample of respondents. Pearson correlation analysis was used to examine relationships between

variables, particularly exploring the correlation between all the neuroaesthetic elements such as music, lighting, scent & ambiance and consumer behavior.

**Sample Size and Selection**

A sample of 100 respondents was selected to represent a diverse range of consumers within the target demographic for brick and motor store in Bangalore.

**Statistical tools of the study:-MS Excel**

**Limitations**

- The sample size was limited to only 100 respondents.
- The research was confined to the respondents for a short period of time. Hence the outcome cannot be generalised.
- The study may not fully capture long-term trends due to potential time limitations in data collection.

**Data Analysis**

The data analysis aims to explore consumer behaviour pattern towards the various neuro-aesthetics tactics used in a brick and mortar store. The study employs a combination of descriptive and inferential statistical analyses, including multiple regression and correlation analyses.

To analyse the combined effect of independent variables of **Navigation (Store Layout), Product organization (Store Layout), Promotional Message (Interactive Displays and Signages), Social Proof, Digital Displays (Interactive Displays and Signages), Lighting Design, Music (sensory parameters), Tactile elements (Sensory parameters) and Scent (Sensory parameters)** on the dependent variable (**y\_ConsumerBehaviour**), multiple variable regression and correlation analysis is employed. This statistical technique is chosen due to the categorical nature of variables that were coded to numerical values using standard technique of one-hot encoding. The interview questions used in the survey relating to these variables are depicted in the Appendix-I.

**Figure 1: Multiple Regression Analysis of Independent Variables Vs Dependent Variable**

SUMMARY OUTPUT								
Regression Statistics								
Multiple R	0.922617162							
R Square	0.851222427							
Adjusted R Square	0.711696314							
Standard Error	0.467282534							
Observations	40							
ANOVA								
	df	SS	MS	F	Significance F			
Regression	9	42.47599912	4.71955458	38.90581358	3.99378E-14			
Residual	34	7.424000875	0.218352967					
Total	43	49.9						
	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	-0.441379578	0.492663734	-0.895904342	0.376603325	-1.442592746	0.55983359	-1.442592746	0.55983359
Navigation (Store Layout)	0.055707008	0.055570702	1.002452836	0.32320636	-0.057226246	0.168640261	-0.057226246	0.168640261
Product organization (Store Layout)	0	0	65535	#NUM!	0	0	0	0
Promotional Message (Interactive Displays and Signages)	0.965981315	0.090769843	10.64209527	#NUM!	0.781514801	1.15044783	0.781514801	1.15044783
Social Proof	0.033130251	0.087962147	0.37664213	0.708779984	-0.145630341	0.211890842	-0.145630341	0.211890842
Digital Displays (Interactive Displays and Signages)	0.136053266	0.134954302	1.008143228	0.320506925	-0.138206874	0.410313406	-0.138206874	0.410313406
Lighting Design	-0.055585324	0.106657134	-0.521578539	0.6053451	-0.272164344	0.160993697	-0.272164344	0.160993697
Music (sensory parameters)	0	0	65535	#NUM!	0	0	0	0
Tactile elements (Sensory parameters)	0	0	65535	#NUM!	0	0	0	0
Scent (Sensory parameters)	0	0	65535	#NUM!	0	0	0	0

The regression analysis demonstrates a strong positive linear relationship between the independent and dependent variables (multiple R = 0.9226). Approximately 85.12% of the variability in the dependent variable is explained by the independent variables (R-squared = 0.8512), indicating high predictive power. The adjusted R-squared value (0.7117) accounts for the number of predictors in the model. The regression model is significant (p < 0.05), with a large F-statistic (38.91) and a highly significant p-value (3.99378E-14). Among the independent variables, only the promotional message through interactive displays and signages significantly influences the dependent variable (coefficient = 0.966, p < 0.001), indicating its substantial impact. Other variables such as navigation, social proof, and

digital displays show small positive relationships but lack statistical significance. Coefficients for certain variables present calculation or interpretation issues, necessitating further investigation.

**Figure 2: Multiple Co-relation Analysis of Independent Variables Vs Dependent Variable**

	<i>y_Consumer Behaviour</i>
<i>y_Consumer Behaviour</i>	1
Navigation (Store Layout)	0.163453736
Product organization (Store Layout)	0.917433031
Promotional Message (Interactive Displays and Signages)	0.917433031
Social Proof	0.553128694
Digital Displays (Interactive Displays and Signages)	0.177470638
Lighting Design	0.126640331
Music (sensory parameters)	0.917433031
Tactile elements (Sensory parameters)	0.917433031
Scent (Sensory parameters)	0.917433031

The multiple correlation analysis conducted in this study reveals significant insights into the intricate relationships between independent variables and the dependent variable, consumer behaviour. Notably, the dependent variable, consumer behaviour, exhibits a perfect correlation (correlation coefficient of 1) with the combination of independent variables, underscoring the comprehensive influence of these factors on consumer actions and decisions. Among the independent variables examined, those related to product organization, promotional messaging through interactive displays and signage, as well as sensory stimuli such as music, tactile elements, and scent, demonstrate robust positive correlations (all with a correlation coefficient of 0.917), indicating their substantial impact on consumer behaviour. Additionally, social proof emerges as another influential factor with a moderately strong positive correlation (correlation coefficient of 0.553). While navigation (store layout), digital displays, and lighting design exhibit weaker positive correlations, they remain statistically significant. These findings suggest that elements encompassing the store environment and sensory experiences are pivotal in shaping consumer behaviour, offering avenues for strategic manipulation by retailers and marketers to drive desired outcomes. However, it is imperative to adopt a holistic approach and consider potential interactions between these factors to optimize their effectiveness in influencing consumer behaviour effectively. In conclusion, the multiple correlation analysis highlights the significance of environmental and sensory factors in understanding and influencing consumer behaviour, providing valuable insights for enhancing the shopping experience and fostering consumer engagement and satisfaction within retail settings.

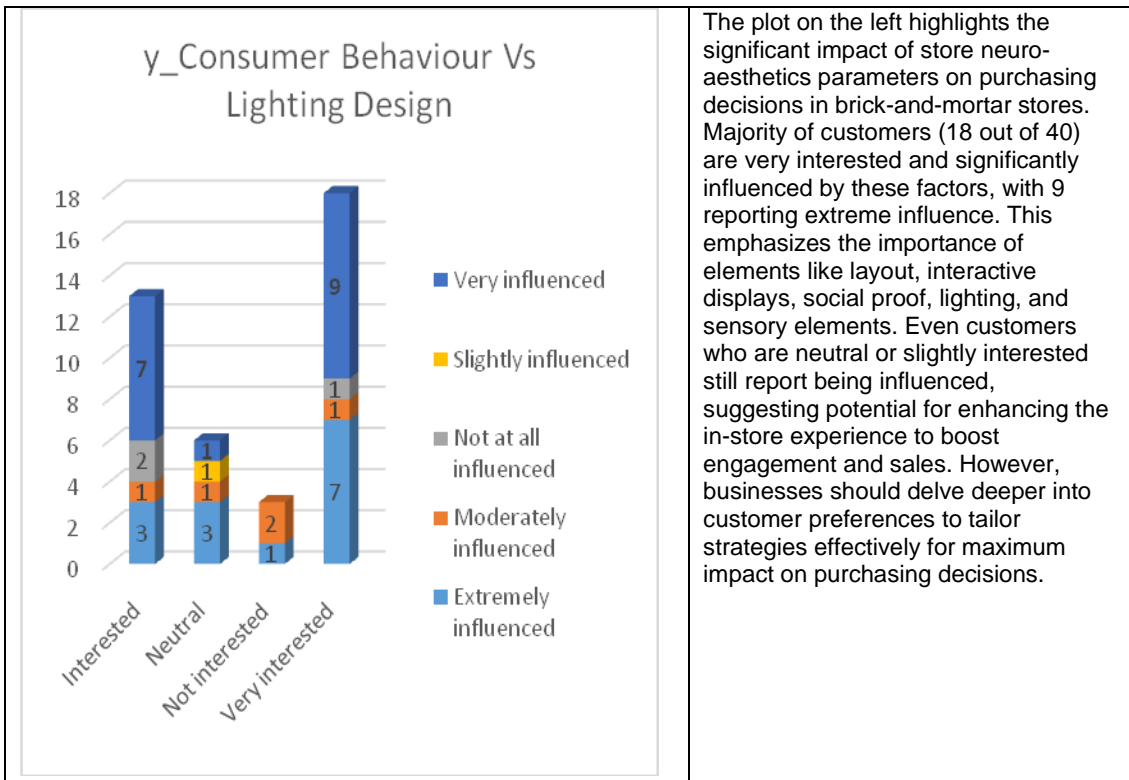
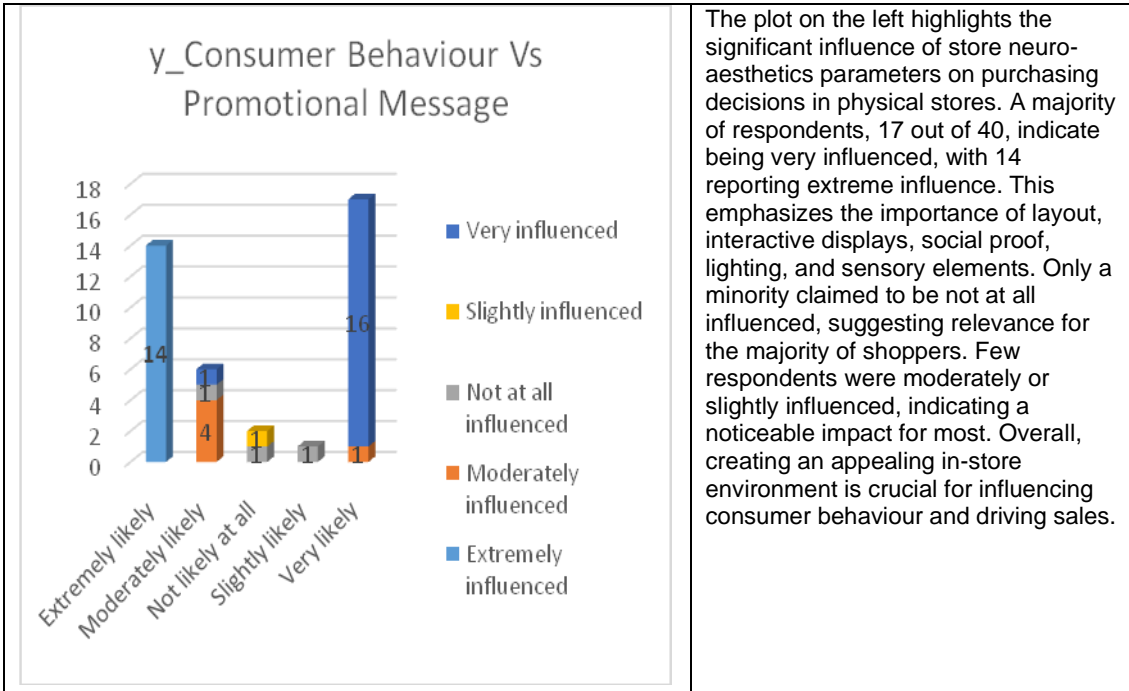
However, the descriptive statistical analysis was used for a large number of independent variables & sub variables relating to all the independent variables, below we are presenting the charts for only the four important independent variables showing a positive linear relationship with the dependent variable given in the Table 1.0. Below we are examining the mapped independent and dependent variables to a particular variable name for ease of interpretation and data handling.

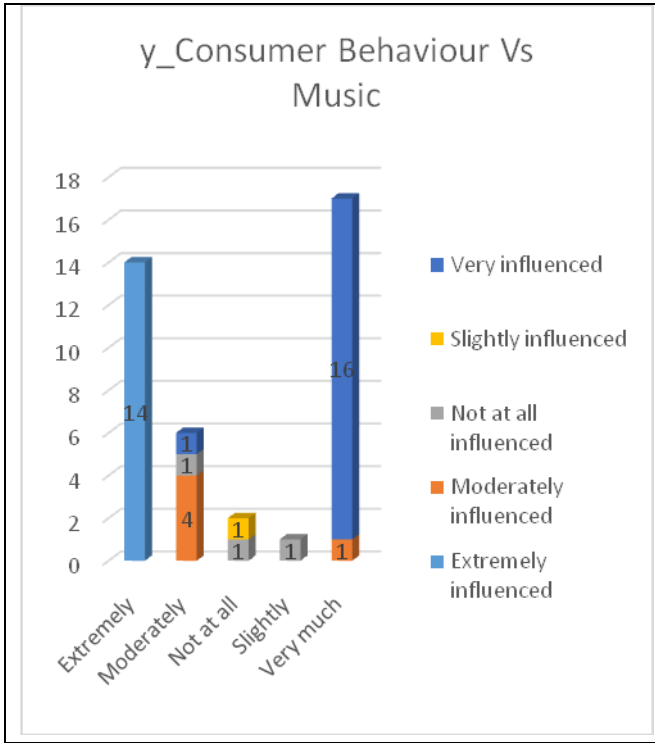
**Table 1: The variables of this study mapped with the survey questions**

<b>Variable's mapped abbreviation</b>	<b>The related research question in the data survey form</b>
Navigation (Store Layout)	Importance of easy navigation in store layout for purchasing
Product organization (Store Layout)	Impact of product organization on shopping experience
Promotional Message (Interactive Displays and Signages)	Likelihood of purchasing due to promotional signage attractiveness
Social Proof	Frequency of considering reviews/testimonials for in-store purchases
Digital Displays (Interactive Displays and Signages)	Likelihood of purchasing with digital displays in-store
Lighting Design	Interest in store lighting for product visibility
Music (sensory parameters)	Effect of store background music on shopping mood
Tactile elements (Sensory parameters)	Impact of tactile elements on purchasing decisions
Scent (Sensory parameters)	Effect of store scent on shopping experience
<i>y_Consumer Behaviour</i>	Influence of store neuro-aesthetics on purchasing decisions in physical stores

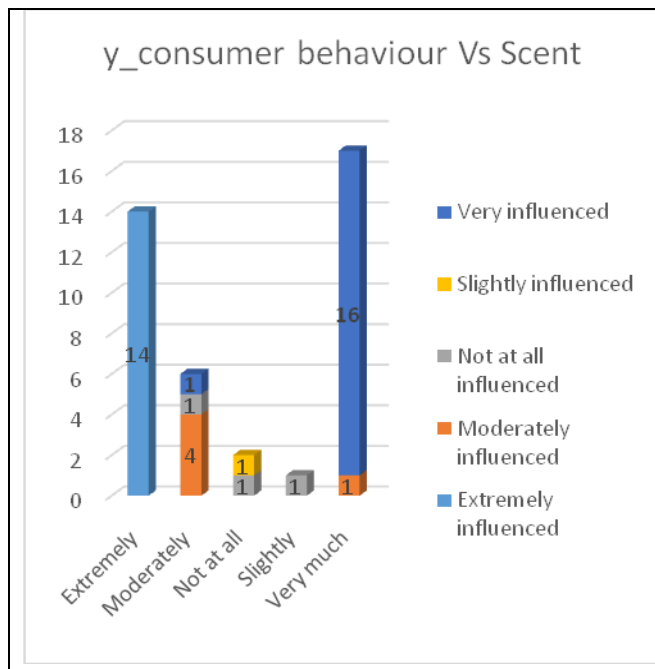


Below tables, contain bivariate analysis of the top four independent variables that show a positive linear relationship with the dependent variable.





The plot on the left highlights store neuro-aesthetics significantly influencing purchasing decisions in brick-and-mortar stores. A majority of respondents (17 out of 40) feel much influenced, with 14 reporting extreme influence. Elements like layout, interactive displays, social proof, lighting, and sensory elements play a critical role. Even those moderately influenced indicate a strong correlation with purchasing decisions. The low number of respondents not influenced highlights the universal relevance of these factors. Optimizing the in-store environment can enhance customer engagement and drive sales. Further research could refine strategies for maximum impact on consumer behaviour.



The plot on the left reveals that store neuro-aesthetics strongly influence purchasing decisions in brick-and-mortar stores. Majority of respondents (17 out of 40) feel very influenced, with 14 reporting extreme influence. Elements like layout, interactive displays, social proof, lighting, and sensory elements play a critical role. Even those moderately influenced suggest a significant correlation with purchasing decisions. The low number of respondents not influenced emphasizes the universal relevance of these factors. Optimizing these aspects is pivotal for businesses aiming to boost sales and customer engagement, with further research needed to refine strategies.

**Findings**

- **Music:** Background music can influence the emotional state of shoppers. Upbeat music may enhance the shopping experience, while slow-tempo music might encourage customers to spend more time browsing.

- **Lighting:** Proper lighting can create a welcoming atmosphere. Bright lights may highlight products and create a sense of spaciousness, while softer lighting can create a cozy feel.
- **Scent:** Certain scents can evoke emotions and influence purchasing behavior. For example, the smell of fresh baked goods may increase the likelihood of impulse purchases in a bakery.
- **Promotional Budget:** The budget allocated for promotions can affect the overall perception of the store. Well-executed promotions can attract customers and increase purchase intent.
- **Digital Display:** Interactive and engaging digital displays can capture attention and provide additional information about products, potentially influencing purchase decisions.
- **Social Proof:** Customer reviews, testimonials, or endorsements can serve as social proof, influencing the trust and confidence of potential buyers.
- **Tactile Elements:** Touching and interacting with products can create a more immersive experience, increasing emotional engagement and potentially influencing purchase intent.

### **Recommendations**

#### **Optimal Music Selection**

- Consider the store's brand identity and values when selecting music genres and tracks.
- Ensure that the volume and tempo of the music are appropriate for the shopping environment, avoiding distractions or discomfort.
- Rotate playlists regularly to prevent monotony and keep the atmosphere fresh.

#### **Effective Lighting Strategies**

- Collaborate with lighting designers or experts to create a lighting design that enhances the ambiance and highlights key areas of the store.
- Utilize a combination of ambient, accent, and task lighting to create depth and visual interest.
- Experiment with dynamic lighting changes throughout the day to match the store's activity levels and evoke different moods.
- Use adjustable lighting fixtures or dimmers to control the intensity and create customizable settings for specific events or promotions.

#### **Strategic Scent Implementation**

- Conduct scent tests or surveys to identify scents that evoke positive emotions and align with the brand's image and products.
- Invest in high-quality scent diffusers or aroma machines to ensure consistent and subtle scent distribution throughout the store.
- Consider seasonal or thematic scent rotations to create variety and maintain customer interest.

#### **Strategic Promotional Budget Allocation**

- Analyze past performance data and customer feedback to identify the most effective promotional strategies and channels.
- Allocate budget resources based on the objectives of each promotion, whether it's driving foot traffic, increasing sales, or building brand awareness.
- Monitor the return on investment (ROI) of each promotional initiative and adjust allocation accordingly to maximize impact and efficiency.

#### **Engaging Digital Display**

- Invest in high-resolution screens or interactive displays that can effectively showcase product features, promotions, and brand storytelling.
- Ensure that digital content is visually appealing, informative, and aligned with the brand's visual identity and messaging.
- Implement interactive features such as touch screens, virtual reality experiences, or gamification elements to encourage engagement and participation.

- Regularly update digital content to reflect current promotions, seasonal themes, or new product launches, keeping the display dynamic and relevant.

#### **Leverage Social Proof**

- Collect and curate customer reviews, testimonials, and endorsements from various sources such as online platforms, social media, or in-store feedback.
- Display social proof prominently within the store, such as near product displays or checkout counters, to increase visibility and credibility.
- Encourage customers to share their experiences and feedback through incentivized programs or social media campaigns.
- Monitor the impact of social proof on customer trust and purchase decisions through surveys, sales data analysis, or customer interviews.

#### **Conclusion**

The study's findings underscore the paramount importance of neuroaesthetic elements in shaping consumer behavior within retail clothing stores. Key factors such as music, lighting, scent, interactive displays, promotions, social proof, and tactile experiences were identified as significant influencers in customer decision-making processes. By strategically leveraging upbeat music for positive experiences and slower tempos to encourage extended browsing, retailers can effectively manage the shopping atmosphere. Furthermore, employing appropriate lighting and scenting strategies can create welcoming environments conducive to impulse purchases. Interactive digital displays emerge as valuable tools for engaging customers and influencing purchase decisions. Moreover, well-managed promotional budgets positively impact store perception and purchase intent. Highlighting customer reviews and testimonials prominently fosters trust and positively influences potential buyers. Finally, facilitating tactile experiences enhances customer engagement, contributing to more immersive and emotionally resonant shopping experiences. These insights offer valuable guidance for businesses seeking to understand and harness the impact of neuroaesthetic elements on consumer behavior in brick mortar store in Bangalore.

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## ANALIZING THE EFFECTIVENESS OF POP-UP MARKETING STRATEGIES IN CONTEMPORARY DIGITAL ADVERTISING

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Britika Rudra\*

### ABSTRACT

*This research aims to conduct an in-depth analysis of the effectiveness of pop-up advertising strategies. Specifically, it seeks to examine the impact of pop-ups on consumer perception, user engagement, and brand awareness across various digital platforms. Rather than solely relying on click-through rates, this study employs a multifaceted approach to comprehensively understand the user experience. Open-ended survey questions will be used to capture authentic feedback on user sentiment, preferences, and the overall influence of pop-ups on satisfaction levels. Factors such as perceived intrusiveness, relevance to individual contexts, and alignment with brand identities will be evaluated to provide insight into balancing attention-grabbing efforts and annoyance. Engagement metrics including conversion rates and time-on-page will be carefully analyzed to quantify the tangible effects of pop-ups on user interactions in a measurable way. The influence of pop-ups on brand recall, association, and ultimately, purchase intent will also be explored to reveal their true potential for shaping brand awareness. Additionally, pop-ups will be directly compared against other digital advertising formats to definitively assess their effectiveness in conveying key messages and promotions. This comparative analysis aims to provide valuable insights for optimizing advertising campaigns in the continuously evolving digital landscape. Ultimately, this research aspires not only to illuminate the current effectiveness of pop-up marketing but also to equip marketers, advertisers, and digital platforms with actionable insights to maximize campaign impact and user satisfaction. The findings seek to inform strategic decisions, enhance user experiences, and contribute to the ongoing discussion around the role of pop-ups in digital advertising. The results of this study could help advertising professionals and digital publishers determine best practices for engaging consumers while avoiding annoyance.*

**KEYWORDS:** *Pop-up Advertising, Consumer Perception, Brand Awareness, Engagement Metrics, Digital Landscape.*

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### Introduction

Marketers and advertisers are always looking for new and creative ways to draw in internet viewers in the quickly changing world of modern digital advertising. Pop-up ads are one such tactic that has grown to be both commonplace and divisive. The influence of pop-up marketing methods on consumer perception, user engagement, and brand exposure across several digital platforms is a topic of great interest, necessitating a thorough examination.

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Although click-through rates are commonly used to gauge their efficacy, pop-up advertising' real impact goes beyond simple interaction data. With a multimodal approach, this study seeks to provide a thorough grasp of the subtleties related to pop-up advertising and a deeper exploration of the user experience. We aim to obtain genuine feedback from consumers by allowing them to voice their opinions, preferences, and general levels of satisfaction with pop-up adverts through the use of open-ended survey questions. This qualitative component will offer insightful information about how to strike a careful balance between attempts to attract users' attention and potential discomfort.

Evaluation of elements like perceived intrusiveness, relevance to specific circumstances, and alignment with brand identities is especially important in our research. These factors play a crucial role in understanding the complex relationship between pop-up ads and user perceptions, providing insight into how these tactics might be adjusted to effectively connect with a variety of target groups.

We will use rigorous quantitative indicators in addition to qualitative analysis, closely examining engagement metrics like conversion rates and time-on-page. These metrics provide a quantifiable basis for assessing the effectiveness of pop-up adverts by offering concrete indicators of their effect on user interactions.

Additionally, our goal is to determine how pop-up advertisements affect important facets of brand awareness, such as association, recall, and eventually buy intent. Through a comprehensive comprehension of pop-ups' effects on customers, we can determine their actual potential in influencing brand perceptions and motivating significant actions.

One of the main components of our study is a direct comparison between pop-up advertisements and other widely used digital advertising forms. In an effort to provide marketers with useful information to help them optimise their advertising efforts in the ever-changing and cutthroat digital marketplace, this comparison analysis aims to determine the precise efficacy of pop-ups in communicating important messages and promotions.

While we conduct this investigation, our ultimate objective is to provide industry experts with useful information in addition to shedding light on pop-up marketing's present efficacy. This research seeks to give a path for optimising campaign impact while minimising user frustration by improving user experiences, adding to the continuing discussion about the role of pop-ups in digital advertising, and informing strategic decisions. The results hold significant value for advertising experts, digital platforms, and companies who aim to effectively negotiate the complex landscape of modern digital advertising.

#### Literature Review

- **The impact of social media marketing on brand loyalty by Irem Eren Erdogmus and Mesut Cicek, 2012**

For a very long time, one of the key topics of marketing study has been creating and sustaining brand loyalty. Marketers have employed diverse strategies to uphold their clients' brand loyalty. Social media marketing is one of the more modern strategies. The purpose of this research is to determine how social media marketing affects consumers' brand loyalty, as the idea is becoming more and more popular among academics and industry professionals in marketing. The study's target audience is Turkish consumers who follow at least one brand on social media. A structured questionnaire was given to a sample of 338 participants, and the results were analysed using stepwise multiple regression analysis. The study's findings, which were analysed using SPSS 17.0, demonstrated that consumer brand loyalty is positively impacted when a brand (1) runs profitable campaigns, (2) provides relevant content, (3) provides popular content, (4) appears on multiple platforms, and (5) offers social media applications. Consumers want to share humorous, tech-related, and musical content on social networking sites. Based on our findings, this study can be regarded as a trailblazer in this emerging field of marketing and offer a number of strategies for practitioners.

- **Consumer Attitude Toward Advertising via Mobile Devices - An Empirical Investigation Among Austrian Users by Parissa Haghirian and Maria Madlberger, 2005**

Businesses can benefit greatly from mobile marketing. Businesses can engage in direct, time- and location-independent communication with their customers through marketing initiatives facilitated by mobile devices. Still, there are several aspects of mobile marketing that require more research. The subject of mobile device advertising in particular is very popular. Through mobile devices, it sends customised advertising messages to customers. The underlying paper explores the origins of consumer attitudes towards mobile device advertising and addresses the importance of this topic. An analysis is

predicated on a survey of consumers. A quota sample of 815 Austrian cell phone subscribers has been questioned for this purpose. The findings suggest that attitudes towards mobile device advertising are more influenced by advertising value and advertising message content.

- **Online Behavioural Advertising: A Literature Review and Research Agenda by Sophie C. Boerman, Sanne Kruijemeier & Frederik J. Zuiderveen Borgesius, 2017**

More and more, internet behaviour is being tracked by advertisers, who then use the data to display highly tailored adverts to each individual. The term "online behavioural advertising" (OBA) describes this situation. While OBA is advantageous for advertisers, it also presents privacy problems. As a result, OBA has drawn a lot of interest from academics, consumers, advertisers, and politicians. Despite all of this focus, OBA is neither well defined, nor has there been a substantial body of empirical research to support it. This article develops a framework that recognises and combines all the variables that potentially account for consumer responses to OBA, defines OBA, and summarises the empirical findings. According to the paradigm, consumer- and advertiser-controlled factors—like awareness and perceptions of OBA and individual characteristics—as well as advertiser-controlled factors—like the degree of personalization—determine the results of OBA. The essay also provides an outline of OBA's theoretical positioning by organising the theories within our framework that explain how customers react to OBA. Lastly, we create a study agenda and talk about the consequences for advertisers and legislators.

- **Cognitive Marketing and Purchase Decision With Reference to Pop Up and Banner Advertisements by Shah Krushali\*, Ninu Jojo and Dr. Anand Shankar Raja M, 2018**

This research paper's goal is to use a mixed research approach and examine how historical data varies from current data. To do this, it employs argument mapping in conjunction with focus groups to determine what is actually happening. Two focus groups, one with female respondents and the other with male respondents, were formed for the purpose of gathering data because the opinions of the two genders regarding pop-up and banner ads differ. For the argument mapping, a small sample (N = 45/Male and N = 47/Female) was used. The argument mapping process has been carried out in a number of steps, and pertinent maps have been created for inference. Research indicates that while women are more tolerant to pop-up and banner ads, males are not. Conversely, a survey instrument was developed based on the variables identified in the literature review and was administered to both genders. The results collectively indicated that, despite the potential benefits, pop-up and banner advertisements are universally viewed as unfavourable. There are many unpleasant truths behind pop-up and banner ads since they can be deceptive and include data security scams, among other harmful elements. The researchers' novel initiative in this study is the mixed research approach (triangulation) between the quantitative and qualitative methods, which preserves the study's originality.

- **Understanding consumers attitudes toward advertising by Changing Wang, Ping Zhang, Risook Choi and Michael D'Eredita, 2002**

Research in the fields of information systems and advertising indicates that advertisements in traditional media and online are either quickly disregarded by viewers or are seen as having little value. These research, however, ignored the user's motivations and presumed that the audience was passive. This is why the current study examines how consumers feel about commercials that serve a variety of objectives (such as brand building and direction) across traditional and online media. According to literature, consumers' impressions of advertisements are influenced by various aspects such as enjoyment, annoyance, believability, informativeness, and demographics. We feel that interactivity is also an element that adds to consumers' perceptions. Designers and marketers can improve the strategy of their advertising designs by comprehending consumers' attitudes towards advertising. Enhancing one's comprehension of interactivity can also aid in enhancing the efficacy of interactive media, like the Internet. There is a proposal for a technique to investigate the elements that influence customers' opinions of advertisements, and the ramifications for online advertising and e-commerce are examined.

#### **Need for the Study**

The need for a thorough examination of pop-up marketing methods' efficacy in modern digital advertising arises from the fact that this type of advertising is both widely used and very divisive. Pop-up ads have proliferated in digital areas and are now a crucial part of online marketing campaigns. But in the world of advertising, their effect on user interaction, brand awareness, and customer perception continues to be a source of both interest and worry. Understanding the complex dynamics of pop-up

advertising is essential given the changing tastes and expectations of internet viewers. By exploring the nuances of user experiences, this study aims to fulfil this demand by going beyond conventional measurements such as click-through rates. Through an examination of the various facets of pop-up advertisements, such as their perceived intrusiveness, relevancy, and alignment with brand identities, the study seeks to offer sophisticated perspectives that surpass quantitative data. Furthermore, for marketers and advertisers hoping to maximise their campaigns, knowing the efficacy of pop-up methods is essential as the digital advertising environment keeps evolving and innovating. The primary objective of the research is to provide practical insights that help guide strategic choices, improve user experience, and make a significant contribution to the current discussion about the function and significance of pop-up marketing in the modern digital environment. This research is ultimately necessary because the advertising community is working together to find a way to balance getting the attention of the public with providing a great, non-intrusive digital user experience.

### Objectives

- Assess how consumers perceive the intrusiveness of pop-up advertisements in their digital experiences.
- Investigate the relevance and personalization of pop-up ads to individual contexts.

### Research Gap

Research on pop-up marketing methods' efficacy in modern digital advertising aims to fill in knowledge gaps and advance a more sophisticated understanding of this ubiquitous yet divisive kind of advertising. Although pop-up ads are becoming common on digital platforms, there isn't enough research done on them that addresses the various aspects of user experiences and goes beyond traditional click-through rates. Studies that already exist frequently concentrate on quantitative measures without exploring the qualitative facets of customer happiness and perception. In order to close this gap and provide a more complete picture of the pop-up ad user experience, this study will include open-ended survey questions to gather real user sentiment and preference feedback.

Furthermore, the literature currently in publication offers scant understanding of the variances in pop-up marketing's success among industries. This study aims to investigate and comprehend the variances that may arise from distinct product categories and services, offering a more nuanced viewpoint that is customised for particular sectors.

Furthermore, there is still a lack of research on how effective pop-up ads are in comparison to other digital advertising forms. Even though pop-up advertisements are now commonplace, little is known about their relative effectiveness in comparison to other ad forms like banners and video commercials. Filling in this study void will provide important new perspectives on the relative advantages and disadvantages of pop-up marketing as a means of promoting important ideas.

The goal of this study is to provide a more comprehensive understanding of pop-up advertising' impact on brand awareness—an issue that has gotten little attention in the existing literature—by looking at how they affect brand recall, association, and purchase intent.

Essentially, by taking a thorough approach that takes into account both quantitative and qualitative factors, investigates industry-specific variances, and directly compares pop-up ads with other digital advertising forms, the research aims to close these gaps. The study aims to make a substantial contribution to the body of information regarding pop-up marketing methods in modern digital advertising by filling up these research gaps.

### Research Hypotheses

#### Main Hypotheses & Methodology

Pop-up marketing techniques have a favourable impact on user engagement, brand exposure, and customer perception in modern digital advertising on a variety of digital platforms.

**H<sub>0</sub> (Null Hypothesis):** Pop-up marketing strategies in contemporary digital advertising do not significantly impact consumer perception, user engagement, and brand awareness.

**H<sub>1</sub> (Alternative Hypothesis):** Pop-up marketing strategies in contemporary digital advertising significantly impact consumer perception, user engagement, and brand awareness.

Using frequent Google form surveys, a range of students from several business schools in India participated in the research procedure's core data collecting. One hundred samples in all were gathered.



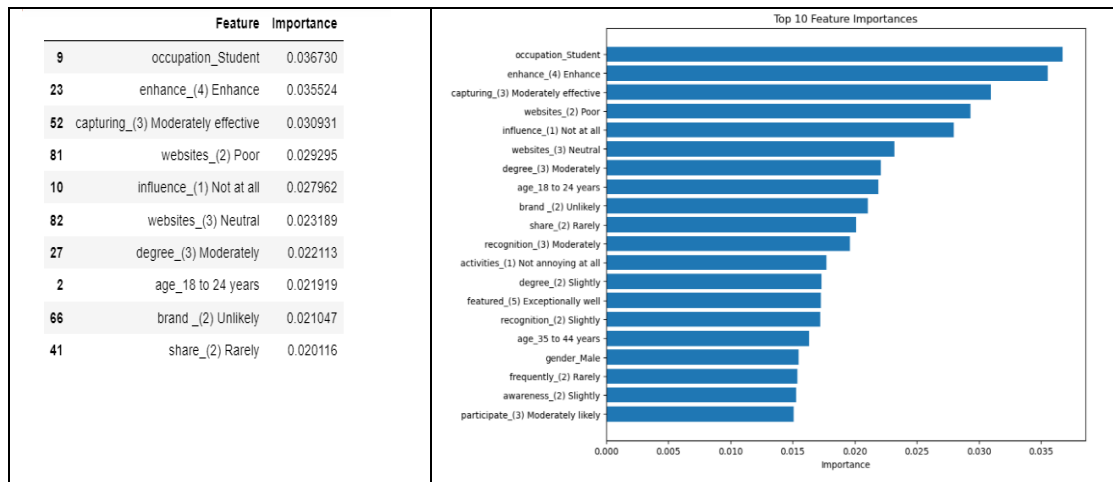
We analysed source data using standard descriptive statistics approaches. Lastly, the relative feature relevance of the independent factors that affect the dependent variable of customer perception was determined using the Random Forest (RF) Algorithm. Table 1.0 is a list of the independent variables that were employed in this investigation. The mapping of these independent variables to the interview questions in the survey form used to gather the primary data is also shown in Table 1.0.

**Data Analysis**

To analyse the combined effect of independent variables Ad perception weighbridge (influence, relevant, enhance, degree), Engagement Metrics (frequently, signup, share, participate, capturing), Pop-up Experience (awareness, featured, brand, information, recognition) and Brand Awareness (websites, factors, activities) on the dependent variable “y\_perceive” (Consumer perception), Random Forests Classification algorithm is employed. This statistical technique is chosen due to the categorical nature of variables that were coded to numerical values using standard technique of one-hot encoding. The interview questions used in the survey relating to these variables are depicted in the Appendix-I.

The top ten independent variables that has most effect on the dependent variable (pop-up advertisements perception among users) are as given in the figure 1.0 below.

**Figure 1.0: Relative Importance of Independent Variables Effecting the Dependent Variable**

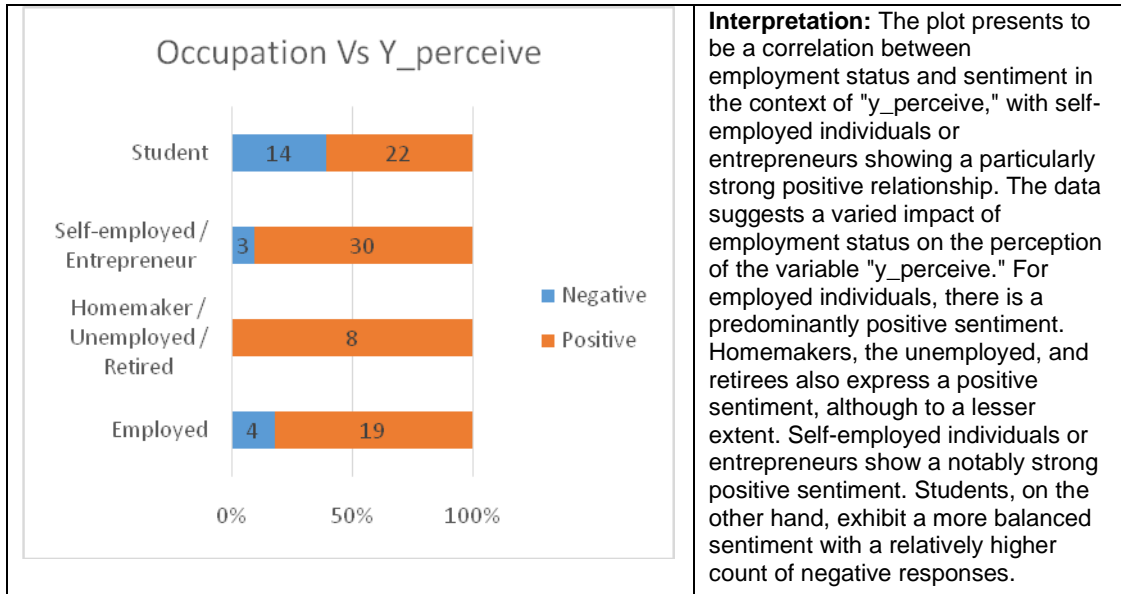


However, the descriptive statistical analysis was used for a large number of independent variables & sub variables relating to the four independent variables of Ad Perception Weighbridge, Engagement Metrics, Brand Awareness and Pop-up Advertising Experience, below we are presenting the charts for only the top ten important independent variables given in the table of Figure 1.0. Below we are examining the important variables that effect customer perception towards pop-up advertisements.

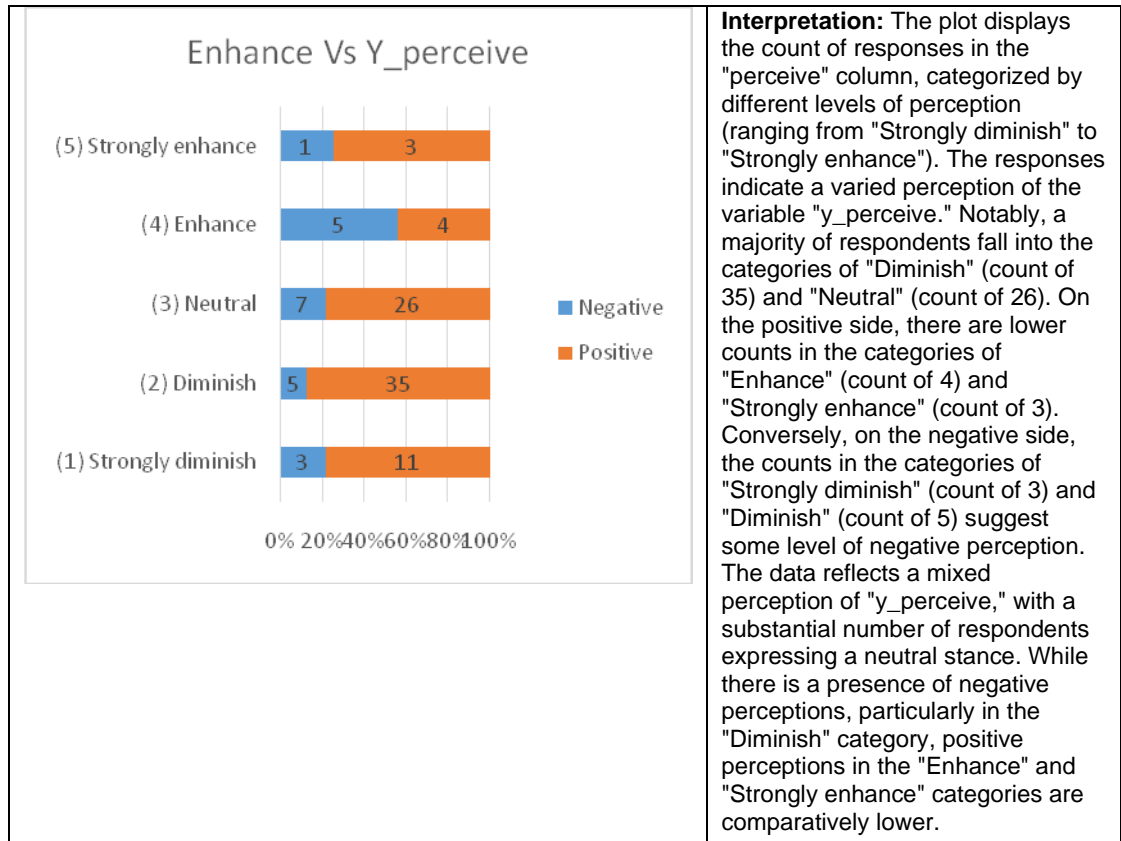
**Table 1: The top influencing independent variables of this study mapped with the survey questions**

Variable Ranking	Independent variable's abbreviation	The related research question in the data survey form
1	Occupation	Occupation
2	Enhance	Pop-up ads: enhance or diminish online experience
3	Capturing	Pop-up ad effectiveness vs. other ads in capturing attention
4	Websites	Rating overall experience with website pop-up ads
5	Influence	Pop-up ads influencing purchase decisions.
6	Websites	Rating overall experience with website pop-up ads
7	Degree	Trust level in pop-up ad information
8	Age	Age
9	Brand	Likelihood to recall brand from recent pop-up ad
10	Share	Share pop-up ad content on social media

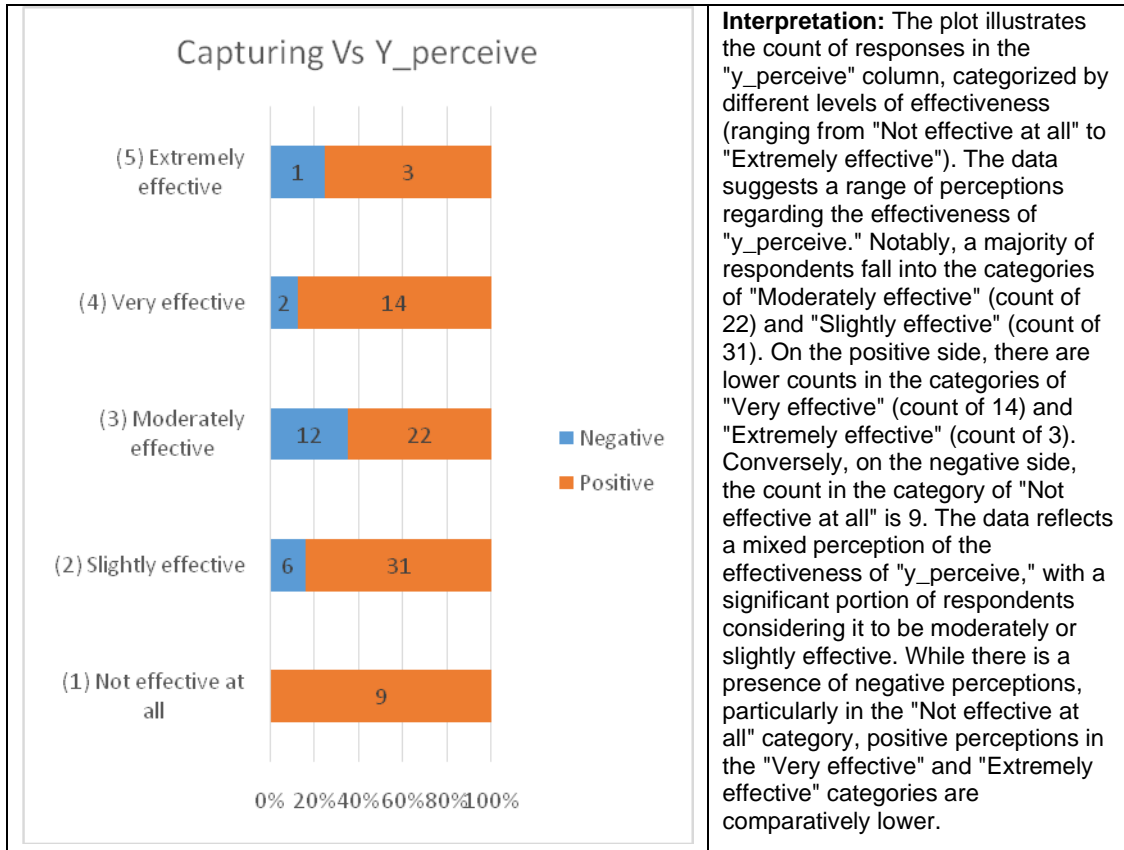
**Table 1: Descriptive Statistics for the independent variable – Occupation**



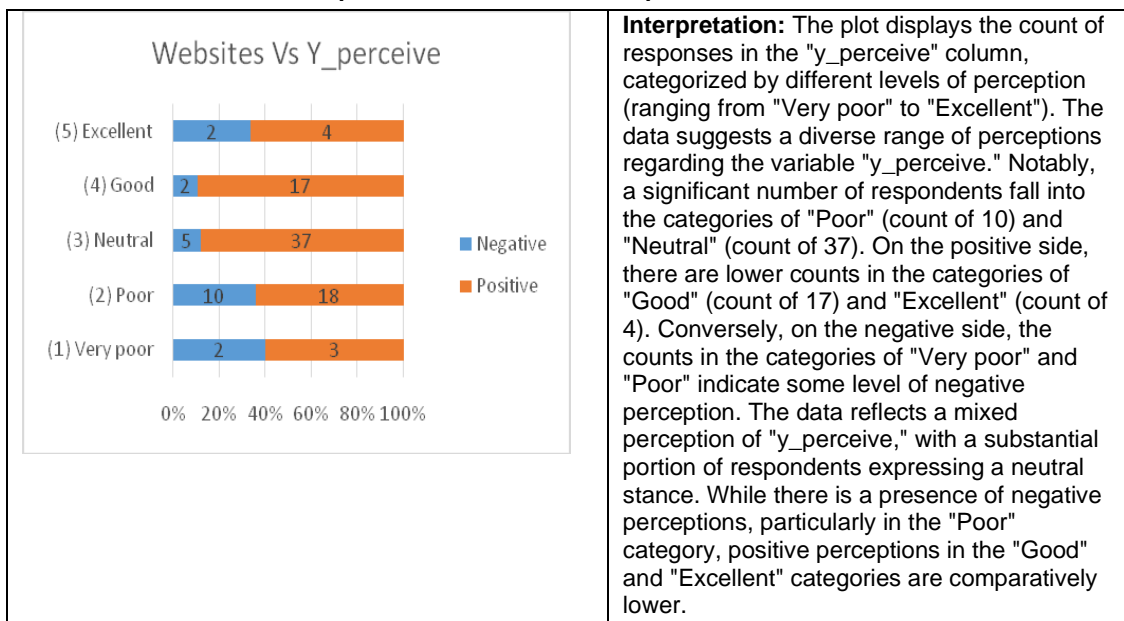
**Table 2: Descriptive Statistics for the independent variable – Enhance**



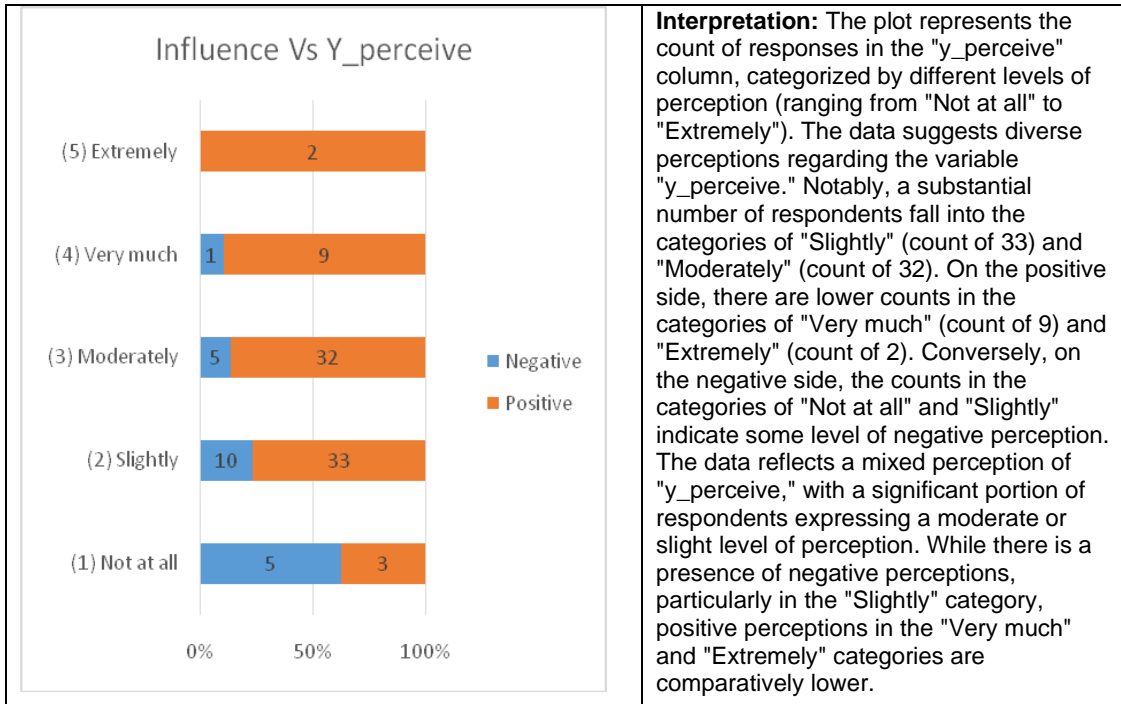
**Table 3: Descriptive Statistics for the independent variable – Capturing**



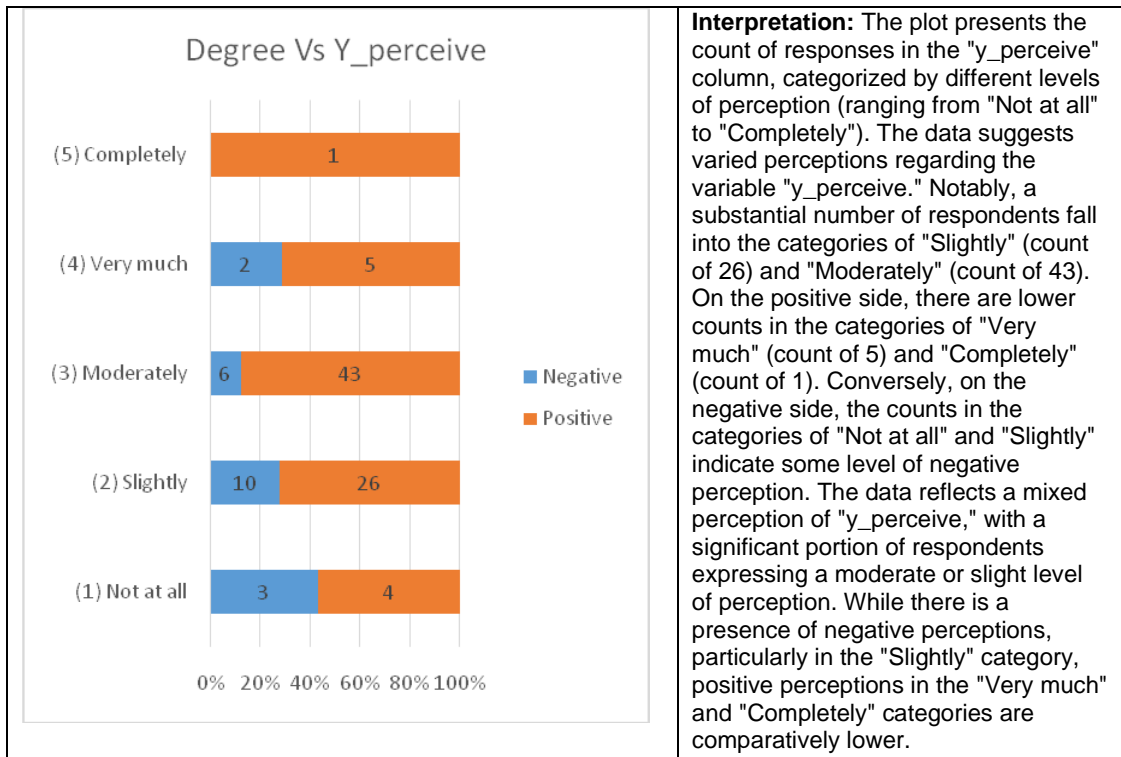
**Table 4: Descriptive Statistics for the independent variable – Websites**



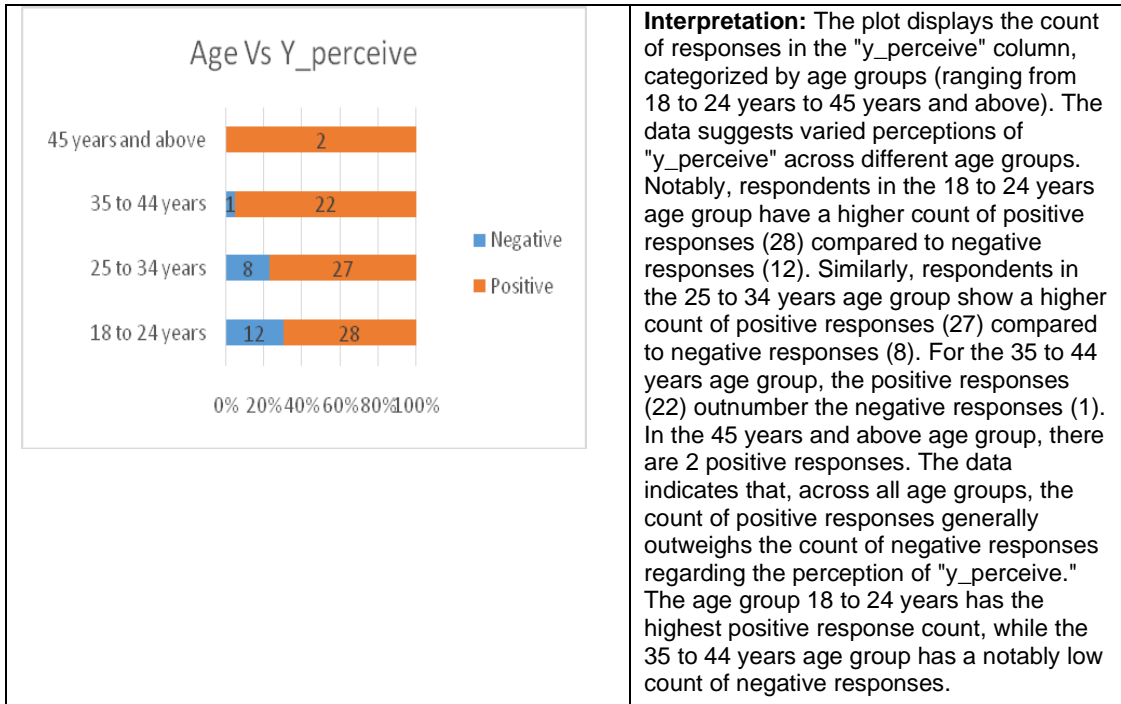
**Table 5: Descriptive Statistics for the independent variable – Influence**



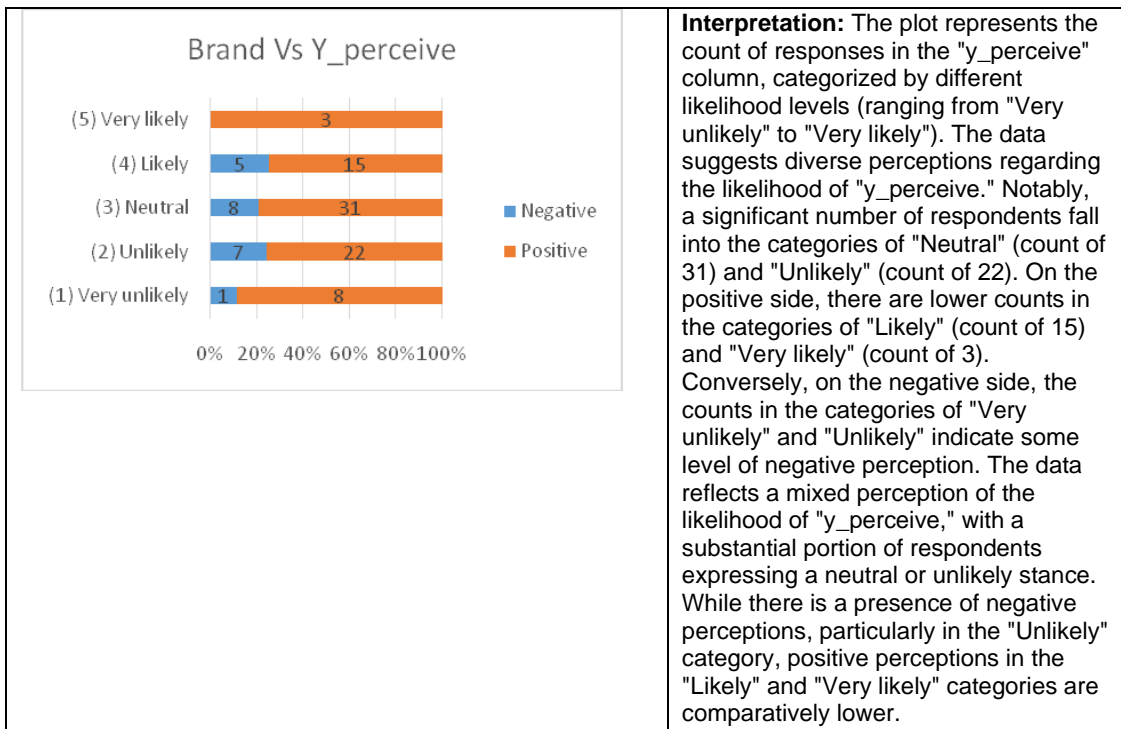
**Table 6: Descriptive Statistics for the independent variable – Degree**

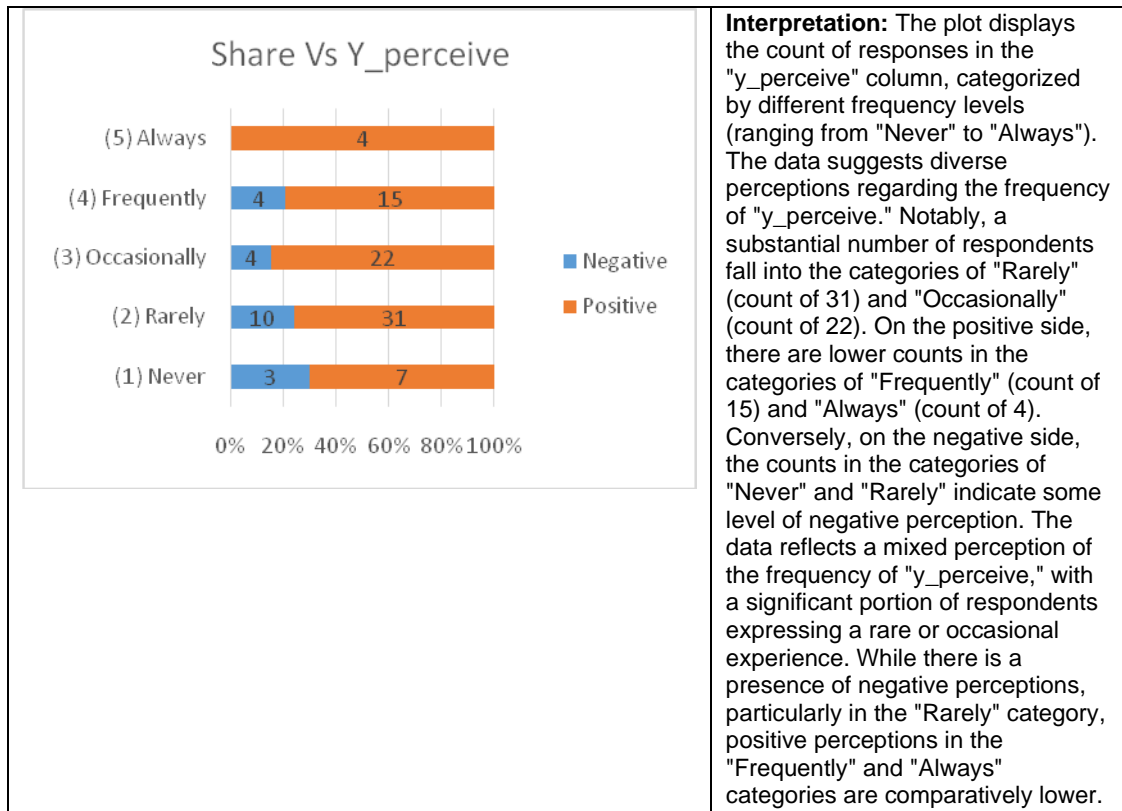


**Table 1.7: Descriptive Statistics for the independent variable – Age**



**Table 8: Descriptive Statistics for the independent variable – Brand**



**Table 9: Descriptive Statistics for the independent variable – Share**

### Findings

- **Top Influencing Variables:** Consumer perception of pop-up adverts is influenced by various factors, including age, brand, share, influence, capturing, websites, occupation, and degree.
- **Consumer Perception:** There was a wide range of perspectives seen, most of which expressed neutrality. Different employment statuses had different effects, but self-employed people had a very high positive correlation.
- **Effectiveness Perception:** Many of the respondents thought that pop-up ads were either marginally or moderately effective. Comparatively speaking, positive perceptions (very effective and highly effective) were lower.
- **Brand Recognition:** The opinions of the respondents on brand awareness via pop-up advertisements varied widely. A significant percentage took a neutral position, expressing varied degrees of positive and negative opinions.
- **Influence on Purchase Decisions:** A subset of respondents believed that pop-up advertisements influenced their decisions to make purchases. The influence was connected to elements like degree of trust and general pop-up ad experience on websites.
- **Age and Perception:** Age groupings differed in how pop-up advertising were seen, with the 18 to 24 year olds showing the largest percentage of positive responses. Across all age categories, positive reactions were more common than negative ones.
- **Likelihood to Recall Brand:** The likelihood that respondents would remember certain companies from recent pop-up advertisements varied. A sizable percentage fit into the unlikely and neutral categories.

- **Frequency of Engagement:** The frequency of pop-up ad engagement varied, with a significant share only infrequently or sporadically encountering pop-ups. Comparatively speaking, positive perceptions were lower.

### Recommendations

- **Targeted Engagement:** Tailor pop-up ads based on occupation, considering the varied impact on different employment statuses.
- **Enhancement Strategies:** Focus on enhancing the user experience with pop-up ads to address the neutral perception and capture attention effectively.
- **Brand Recall Optimization:** Implement strategies to optimize brand recall from pop-up ads, considering the diverse perceptions and likelihoods.
- **Influence and Trust:** Emphasize building trust through pop-up ads to positively influence purchase decisions.
- **Age-Specific Campaigns:** Consider age-specific targeting, with a focus on the age group 18 to 24 years, for effective pop-up advertising.
- **Strategic Frequency:** Optimize the frequency of pop-up ads to align with user preferences, avoiding excessive or intrusive experiences.

### Conclusion

The study shows how many criteria, like age, occupation, and efficacy, affect how consumers perceive pop-up adverts. Targeted tactics are necessary since, despite the neutral position that is prevalent, there are both positive and negative opinions. Advertisers can benefit greatly from an understanding of the varied effects of age and work status on perception. Suggestions prioritise customised interaction, improvement tactics, and brand memory optimisation. To maximise the impact of pop-up marketing in modern digital advertising, strategic frequency and trust-building initiatives are crucial. This study advances our knowledge of the complex dynamics underlying pop-up advertisements and offers advertisers and marketers practical advice for the always changing digital environment.

An examination of pop-up marketing methods' efficacy in modern digital advertising offers fascinating insights into customer attitudes. Because the variables are categorical, the Random Forests Classification method is used to identify the most important characteristics that impact how consumers perceive pop-up adverts.

One important indicator that shows variation in emotion across work statuses is occupation. Self-employed people have a very strong positive correlation with the measure "y\_perceive," indicating a special effect on this group of people.

The capacity of pop-up ads to improve online experiences, effectively capture attention, and influence purchase decisions are among the top influencing aspects. Another factor is age, with younger age groups showing a higher percentage of affirmative answers.

The data emphasises how varying consumer opinions are, with a sizable portion taking a neutral position. Though unfavourable perceptions are evident, they are relatively low compared to positive sentiments, which are more prevalent in the younger age groups.

The aforementioned results underscore the intricate dynamics of consumers' impressions of pop-up advertisements and underscore the significance of taking into account a variety of elements, such as ad characteristics and demographic demographics. In order to maximise tactics and improve user experience in the context of pop-up marketing, marketers must grasp these subtleties as the digital advertising landscape changes.

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## विधान प्रक्रियाओं में महत्वपूर्ण परिवर्तन लागू करना

नरेश कुमार धाकड़\*

### सार

विधान के संग्रह में किसी भी देश के कुछ सबसे महत्वपूर्ण दस्तावेज शामिल होते हैं। विधायी प्रारूपण प्रक्रियाओं की प्रकृति और उनके परिणामस्वरूप बनने वाले दस्तावेज उन्हें प्रबंधित करने और प्रकाशित करने के लिए उपकरणों के अनूठे और विशिष्ट सेट की आवश्यकताएं पैदा करते हैं। प्रारूपण और अधिनियमन प्रक्रियाओं की विशेषताएं, उनके द्वारा उत्पादित दस्तावेज, प्रारूपण और प्रकाशन प्रक्रियाओं में सुधार के वित्तीय और अमूर्त लाभ, और विधायी सामग्री की उपलब्धता ऐसे उद्देश्य-निर्मित उपकरणों में एक महत्वपूर्ण निवेश को उचित ठहराती है।

**शब्दकोश:** विधान प्रक्रियाओं, विधान के संग्रह।

### प्रस्तावना

एक विधान प्रारूपण और प्रबंधन प्रणाली ऊपरी तौर पर एक विशिष्ट कार्यालय दस्तावेज संलेखन, प्रबंधन और वितरण अनुप्रयोग की तरह दिखती है। लेकिन कानून से संबंधित कई कारक हैं जो इसे सामान्य कार्यालय वातावरण से अलग करते हैं।

दस्तावेजों की दीर्घायु आज प्रबंधित किए जा रहे कुछ कानून सैकड़ों साल पहले तैयार किए गए थे – मैग्ना कार्टा के हिस्से अभी भी कई अंग्रेजी भाषी देशों में कानून का हिस्सा हैं। इसके विपरीत, अधिकांश कार्यालय दस्तावेज तत्काल उपयोग के लिए बनाए जाते हैं। कुछ को एक या दो साल से अधिक समय तक बरकरार रखा जाता है।

बार-बार संशोधितरू बनाए गए अधिकांश कानून कानून में संशोधन कर रहे हैं – यानी, कानून की शब्दावली मौजूदा कानून में पाठ्य परिवर्तनों का वर्णन करती है। हालांकि इन संशोधनों में कानून का बल है, कानून के उपयोगकर्ता उन शब्दों के बारे में अधिक परवाह करते हैं जो मौजूदा मूल प्रावधानों में संशोधनों को लागू करने के परिणामस्वरूप उत्पन्न होते हैं (संशोधनों को प्समेकित करना<sup>1</sup> कहा जाता है, इसलिए इन दस्तावेजों का वर्णन करने के लिए समेकन शब्द) संशोधन का वर्णन करने वाला वास्तविक पाठ। परिणामस्वरूप, मूल कानून के अक्सर कई संस्करण होते हैं जिनमें से प्रत्येक संस्करण की एक श्रृंखला अलग-अलग समय पर मान्य होती है। कानून के उपयोगकर्ताओं को कानून के सबसे मौजूदा समेकन तक तत्काल पहुंच की आवश्यकता होती है, लेकिन उन्हें पिछले संस्करणों तक भी पहुंच की आवश्यकता होती है – कानूनी सलाह तैयार करते समय या किसी पिछली घटना के बारे में मामले की सुनवाई करते समय – और, जहां तक संभव हो, भविष्य के

\* सहायक आचार्य (अतिथि शिक्षक), राजनीति विज्ञान, राजकीय महाविद्यालय, फूलीया, कलां, शाहपुरा, राजस्थान।

संस्करणों तक – जब भविष्य की गतिविधि के बारे में सलाह तैयार करना। कार्यालय दस्तावेज शायद ही कभी इतने लंबे समय तक मौजूद रहते हैं कि नवीनतम संस्करण रुचिकर हो। अधिकांश कार्यालय दस्तावेजों की वैधता की समयावधि शायद ही कभी कानून की तरह स्पष्ट रूप से परिभाषित की जाती है।

### कानून निर्माण का पूर्व-विधायी चरण

विभिन्न प्रकार की सरकार वाले देशों में कानून बनाना। कानून का निर्माण सरकार के स्वरूप अर्थात् सरकारी निकायों की व्यवस्था के संगठन पर निर्भर करता है। सरकार का स्वरूप राज्य तंत्र में और कार्यकारी और न्यायिक निकायों के साथ संबंधों में विधायी निकाय का स्थान निर्धारित करता है। वर्तमान में संवैधानिक राज्य सरकार के कई रूपों का प्रदर्शन करते हैं – संसदीय, राष्ट्रपति और अर्ध-राष्ट्रपति।

### उद्देश्य

- विधान प्रक्रियाओं में महत्वपूर्ण परिवर्तन लागू करना
- विधान के संग्रह में किसी भी देश के कुछ सबसे महत्वपूर्ण दस्तावेज शामिल होते हैं।

### संसदीय देशों में विधान-पूर्व चरण

संसदीय सरकार के दो रूप हैं – संसदीय गणतंत्र और संवैधानिक राजतंत्र। गणतांत्रिक सरकार वाले देशों में कानूनी तौर पर संसद सरकारी तंत्र के केंद्र में होती है। लेकिन वास्तव में सरकार ही केन्द्रीय भूमिका निभाती है। सबसे पहले क्योंकि सरकार संसद में राजनीतिक समूहों (राजनीतिक दलों के समूह, काकेशस) को नियंत्रित करती है। प्रतिनिधि सरकार के राजनीतिक अनुशासन और समर्थन के प्रति समर्पण करते हैं।

कानून बनाने की प्रक्रिया का पहला चरण कार्यकारी निकायों – मंत्रालयों में केंद्रित है। कानून बनाने की प्रक्रिया का पूर्व-संसदीय चरण सबसे अधिक राजनीतिकरण वाला चरण है। विभिन्न सामाजिक समूहों के राजनीतिक हितों का संघर्ष इसी मंच पर होता है। साथ ही यह मंच जनता के लिए करीब है। (उदाहरण के लिए, ग्रेट ब्रिटेन में किसी बिल को संसद में पेश करने से पहले प्रकाशित करना मना है)। यह चरण कानून द्वारा विनियमित नहीं है। कानून इसे केवल उसी सीमा तक नियंत्रित करता है जब तक यह विभिन्न सरकारी निकायों की शक्तियों को निर्धारित करता है।

### राष्ट्रपति और अर्ध-राष्ट्रपति देशों में पूर्व विधान चरण

राष्ट्रपति गणतंत्रों में पूर्व-विधायी चरण की विशिष्ट विशेषताएं होती हैं। ये देश शक्तियों के पृथक्करण के दृढ़ सिद्धांत पर आधारित हैं। विधायी शक्ति कार्यपालिका से विभाजित होती है और मुख्य रूप से कानून बनाने का कार्य पूरा करती है। संसदीय देशों के अर्थ में कोई सरकार नहीं है। राष्ट्रपति राज्य का प्रमुख और सरकार का प्रमुख होता है जो विधायी निकाय से अलग होता है। वास्तव में ऐसी प्रणाली काफी हद तक विधायी निकाय की स्थिति को मजबूत बनाए रखने की अनुमति देती है। उदाहरण के लिए, संयुक्त राज्य अमेरिका की कांग्रेस सक्रिय रूप से कानून तैयार करने में काम करती है। यह काम समितियों में होता है। परिणाम में कानून-निर्माण के पूर्व-विधायी और विधायी चरण का एक और सहसंबंध है। इस तथ्य की पुष्टि लॉबी की सक्रियता से होती है कि कांग्रेस महत्वपूर्ण भूमिका निभाती है। एक नियम के रूप में लॉबी मजबूत निर्णय लेने वाली संस्थाओं पर प्रभाव डालने की कोशिश करती हैं। संसदीय देशों में वे मंत्रालयों और विभागों में गतिविधि केंद्रित करते हैं। इस बीच कार्यपालिका शक्ति के सुदृढीकरण की सामान्य प्रवृत्ति भी घटित होती है। यह कानून निर्माण में राष्ट्रपति की भूमिका को मजबूत करने में अभिव्यक्त होता है। राष्ट्रपति को विधायी पहल का कोई अधिकार नहीं है। राष्ट्रपति कोई विधेयक पेश नहीं करता। राष्ट्रपति की ओर से यह कार्य कांग्रेसियों द्वारा किया जाता है जिनके साथ राष्ट्रपति के अच्छे संपर्क होते हैं। राष्ट्रपति कांग्रेस को संदेश भेजने के अधिकार का उपयोग करते हैं। कभी-कभी बिल संदेश पर लागू होते हैं। राष्ट्रपति के लिए कांग्रेस में प्रतिनिधित्व करने वाले राजनीतिक दलों का समर्थन होना महत्वपूर्ण है।

### विधायी निकायों में कानून बनाना

कानून बनाने की प्रक्रिया कानून बनाने की प्रक्रिया का सबसे दृश्यमान हिस्सा है। इसका वर्णन जनसंचार माध्यमों में किया जाता है और समाज यह जान पाता है कि विधायिका में क्या चल रहा है।

पिछले चरणों के अलावा विधायी प्रक्रिया को विनियमित किया जाता है। विधायी निकाय सभी चरणों का वर्णन करता है। यह अपनी आंतरिक गतियों के निर्धारण में संप्रभु है। साथ ही, सदी की शुरुआत में अपनाए गए संविधानों के विपरीत आधुनिक संविधान काफी हद तक विधायी प्रक्रिया को नियंत्रित करते हैं। इस प्रकार कानून बनाने की प्रक्रिया के चरणों को उच्च स्तर पर विनियमित किया जाता है। एक सवाल यह है कि संवैधानिक अदालत में विधायी प्रक्रिया की जाँच की जा सकती है, यानी क्या विधायी प्रक्रिया के उल्लंघन के कारण किसी विधेयक को असंवैधानिक घोषित किया जा सकता है।

दोनों सदन अपनी विधायी भूमिकाओं और कार्यों में मौलिक रूप से समान हैं। केवल सदन ही राजस्व कानून बना सकता है, और केवल सीनेट ही राष्ट्रपति के नामांकन की पुष्टि करती है और संधियों को मंजूरी देती है, लेकिन कानून के अधिनियमन के लिए हमेशा दोनों सदनों को राष्ट्रपति के सामने पेश करने से पहले एक ही विधेयक को एक ही रूप में अलग से सहमत करने की आवश्यकता होती है।

क्योंकि प्रत्येक सदन के पास अपने स्वयं के नियम बनाने का संवैधानिक अधिकार है, सदन और सीनेट ने कानून बनाने के कुछ बहुत अलग तरीके विकसित किए हैं, शायद आंशिक रूप से उनके संवैधानिक मतभेदों के कारण। सामान्य तौर पर, सदन के नियम और प्रथाएं संख्यात्मक बहुमत को कानून को अपेक्षाकृत तेजी से संसाधित करने की अनुमति देती हैं। दूसरी ओर, सीनेट के नियम और प्रक्रियाएं त्वरित कार्रवाई के बजाय विचार-विमर्श को प्राथमिकता देती हैं, क्योंकि वे व्यक्तिगत सीनेटरों को महत्वपूर्ण प्रक्रियात्मक लाभ प्रदान करते हैं।

कांग्रेस की कार्रवाई आम तौर पर प्रत्येक कक्ष में पार्टी नेताओं द्वारा योजनाबद्ध और समन्वित की जाती है, जिन्हें उनके स्वयं के कॉकस या सम्मेलन के सदस्यों द्वारा चुना जाता है – यानी, एक कक्ष में सदस्यों का समूह जो पार्टी संबद्धता साझा करते हैं। सदन में बहुमत दल के नेताओं के पास नीतिगत एजेंडा को प्रभावी ढंग से निर्धारित करने और यह तय करने के लिए महत्वपूर्ण शक्तियाँ और विशेषाधिकार हैं कि कौन से प्रस्तावों पर सदन में विचार किया जाएगा। सीनेट में, बहुमत दल के नेता से आम तौर पर विचार के लिए आइटम प्रस्तावित करने की अपेक्षा की जाती है, लेकिन संख्यात्मक बहुमत को कार्रवाई करने की अनुमति देने वाले औपचारिक उपकरण कम हैं। इसके बजाय, सीनेट की कार्यवाही को प्रभावी ढंग से संचालित करने के लिए बहुसंख्यक पार्टी नेतृत्व को आम तौर पर अल्पसंख्यक पार्टी के नेताओं (और अक्सर सभी सीनेटरों) के साथ बातचीत करनी चाहिए।

दोनों सदनों में, अधिकांश नीति विशेषज्ञता स्थायी समितियों में रहती है – दोनों पक्षों के सदस्यों के पैनल जो आम तौर पर कानून के विकास और मूल्यांकन में अग्रणी भूमिका निभाते हैं। सदस्य आम तौर पर कम संख्या में समितियों में काम करते हैं, अक्सर कई वर्षों तक, जिससे उन्हें कुछ नीति क्षेत्रों में अत्यधिक जानकार बनने की अनुमति मिलती है। सभी समितियों की अध्यक्षता बहुमत दल के सदस्य द्वारा की जाती है, हालांकि अध्यक्ष अक्सर समिति के रैंकिंग सदस्य, समिति में अल्पसंख्यक दल के सबसे वरिष्ठ सदस्य के साथ मिलकर काम करते हैं। लगभग सभी मामलों में, किसी समिति में बहुमत दल और अल्पसंख्यक दल के सदस्यों का अनुपात मोटे तौर पर कांग्रेस के सदन में समग्र पक्षपातपूर्ण अनुपात को दर्शाता है।

समिति के सदस्य और कर्मचारी अपना अधिकांश समय विधायी प्रस्तावों का मसौदा तैयार करने और उन पर विचार करने पर केंद्रित करते हैं, लेकिन समितियाँ अन्य गतिविधियों में भी संलग्न रहती हैं। एक बार कानून बन जाने के बाद, कांग्रेस के पास नीति कार्यान्वयन की निगरानी प्रदान करने का विशेषाधिकार और जिम्मेदारी है, और उसकी समितियाँ इस प्रयास का नेतृत्व करती हैं। दोनों सदन अपनी समितियों को सार्वजनिक नीति और उसके प्रभावों के प्रश्नों की निगरानी और जांच के लिए महत्वपूर्ण शक्तियाँ और स्वतंत्रता प्रदान करते हैं।

जबकि विधायी विचारों और कार्रवाई का इंजन स्वयं कांग्रेस है, विधायी प्रक्रिया में भी राष्ट्रपति का प्रभाव होता है। राष्ट्रपति संघीय एजेंसियों के लिए वार्षिक बजट की सिफारिश करते हैं और अक्सर कानून बनाने का सुझाव देते हैं। शायद अधिक महत्वपूर्ण बात यह है कि कानून को वीटो करने की शक्ति कांग्रेस द्वारा पारित विधेयकों की सामग्री को प्रभावित कर सकती है। चूंकि राष्ट्रपति के वीटो पर कानून बनाया जाना काफी असामान्य है, कांग्रेस को आम तौर पर प्रस्तावित नीतियों पर राष्ट्रपति की स्थिति को समायोजित करना होगा।

वह प्रक्रिया जिसके द्वारा कोई विधेयक कानून बनता है, उसका अनुमान शायद ही लगाया जा सकता है और यह हर बिल में काफी भिन्न हो सकता है। वास्तव में, कई विधेयकों के लिए, प्रक्रिया कांग्रेस के चरणों के अनुक्रम का पालन नहीं करेगी जिन्हें अक्सर विधायी प्रक्रिया बनाने के लिए समझा जाता है। इसके बाद आने वाले विशिष्ट विषयों पर प्रस्तुतियाँ प्रत्येक सामान्य चरण पर अधिक विस्तृत नजर प्रस्तुत करती हैं जिसके माध्यम से एक बिल आगे बढ़ सकता है, लेकिन ध्यान रखें कि व्यवहार में जटिलताएँ और विविधताएँ प्रचुर मात्रा में होती हैं।

### सेनेड में बिल

एक विधेयक एक मसौदा कानून है। एक बार जब किसी विधेयक पर सेनेड द्वारा विचार किया जाता है और पारित किया जाता है, और सम्राट द्वारा शाही सहमति दी जाती है, तो यह सेनेड सिमरू का अधिनियम बन जाता है। सेनेड सिमरू अधिनियम एक कानून है, जो वेल्स के उन सभी क्षेत्रों के संबंध में लागू करने योग्य है जहां यह लागू है।

### एक विधेयक पेश करना

किसी विधेयक पर सेनेड द्वारा विचार किए जाने के लिए, उसे औपचारिक रूप से सेनेड में प्रस्तुत किया जाना चाहिए। व्यवहार में, इसका मतलब यह है कि बिल को टेबल ऑफिस के अधिकारियों के पास रखा जाता है, जो बिल को सेनेड की वेबसाइट पर प्रकाशित करने की व्यवस्था करते हैं। परिचय के समय, कुछ सीमित परिस्थितियों को छोड़कर, बिल अंग्रेजी और वेल्श में उपलब्ध होने चाहिए। पीठासीन अधिकारी को एक बयान प्रकाशित करना होगा जिसमें यह दर्शाया जाएगा कि क्या वह मानता है कि सीनेट के पास विधेयक बनाने की शक्ति है या नहीं। प्रत्येक विधेयक के साथ एक व्याख्यात्मक ज्ञापन भी होना चाहिए जो इसके नीतिगत उद्देश्यों, विधेयक पर पहले से किए गए किसी भी परामर्श का विवरण, विधेयक को लागू करने की लागत का अनुमान और किसी भी अन्य प्रासंगिक जानकारी को निर्धारित करता हो।

### सरकारी विधेयक पर विचार करने की प्रक्रिया

सेनेड में किसी सरकारी विधेयक पर विचार के लिए आम तौर पर चार चरण की प्रक्रिया होती है।

- **प्रथम चरण**

इस चरण में एक समिति (या समितियों) द्वारा विधेयक के सामान्य सिद्धांतों पर विचार करना शामिल है, जिसके बाद सीनेट द्वारा सामान्य सिद्धांतों पर सहमति (या अन्यथा) शामिल होती है। समिति बारीक विवरण (जो बाद के चरणों का मामला है) पर ध्यान देने के बजाय विधेयक के मुख्य उद्देश्य पर ध्यान केंद्रित करेगी। समिति इच्छुक पार्टियों से भी अभ्यावेदन आमंत्रित कर सकती है, और अपने काम की जानकारी देने के लिए लिखित और मौखिक साक्ष्य ले सकती है। एक बार समिति की रिपोर्ट आ जाने के बाद, सीनेट को विधेयक के सामान्य सिद्धांतों – 'चरण 1 बहस' पर बहस और मतदान करने के लिए कहा जाएगा।

- **चरण 2**

यह चरण चरण 1 के पूरा होने के बाद होता है और इसमें एक समिति द्वारा विधेयक और सीनेट के सदस्यों द्वारा प्रस्तावित किसी भी संशोधन पर विस्तृत विचार शामिल होता है। सीनेट का कोई भी सदस्य विधेयक में संशोधन पेश कर सकता है और पेश किए जाने वाले संशोधनों की संख्या की कोई सीमा नहीं है।

हालाँकि, केवल समिति के सदस्य ही संशोधनों पर मतदान कर सकते हैं। यह चरण तब समाप्त होता है जब सभी संशोधनों पर विचार कर लिया जाता है। यदि पीठासीन अधिकारी यह निर्धारित करता है कि विधेयक के लिए वित्तीय समाधान की आवश्यकता है, तो सेनेड द्वारा वित्तीय समाधान पर सहमति होने से पहले चरण 2 पर कोई कार्यवाही नहीं हो सकती है। यदि स्टेज 1 पर किसी विधेयक के सामान्य सिद्धांतों पर सीनेट द्वारा समझौते के छह महीने के भीतर वित्तीय समाधान पर सहमति नहीं होती है, तो विधेयक गिर जाता है।

### • चरण 3

यह चरण चरण 2 के पूरा होने के बाद आता है और इसमें सेनेड द्वारा समग्र रूप से विधेयक और सेनेड के सदस्यों द्वारा प्रस्तावित किसी भी संशोधन पर विस्तृत विचार शामिल होता है। कोई भी सदस्य विधेयक में संशोधन पेश कर सकता है, लेकिन पीठासीन अधिकारी यह तय कर सकता है कि सदन किन संशोधनों पर विचार करेगा।

### एक विधेयक पारित करना

यदि स्टेज 4 पर सेनेड द्वारा पारित किया जाता है, तो औपचारिक रूप से कानून का हिस्सा बनने से पहले एक विधेयक को सम्राट से शाही सहमति प्राप्त करनी होगी। यदि सेनेड चरण 4 पर विधेयक पारित नहीं करता है, तो यह गिर जाता है और इस पर आगे कोई कार्रवाई नहीं की जा सकती है।

### अन्य विधेयक

विधेयकों को सेनेड समितियों, व्यक्तिगत सदस्यों या सेनेड आयोग द्वारा भी पेश किया जा सकता है और आम तौर पर ऊपर निर्धारित प्रक्रिया के समान प्रक्रिया का पालन किया जाएगा। सदस्य केवल तभी कोई विधेयक पेश कर सकते हैं यदि वे पीठासीन अधिकारी के अधिकार के तहत आयोजित मतपत्रों में से किसी एक में सफल रहे हों। मतपत्र में प्रवेश करने के लिए, सदस्यों को उस विधेयक का शीर्षक प्रदान करना होगा जिसे वे पेश करना चाहते हैं और उस विधेयक के नीतिगत उद्देश्यों का स्पष्टीकरण देना होगा। यदि वे किसी मतपत्र में सफल होते हैं, तो उन्हें उस स्पष्टीकरण के आधार पर एक विधेयक पेश करने के लिए समग्र रूप से सीनेट से अनुमति लेनी होगी।

### अप्रमुख कानून

सेनेड सिमरू के अधिनियम प्राथमिक कानून हैं, जैसे यूके संसद के अधिनियम हैं। अधीनस्थ विधान किसी अधिनियम (या विधानसभा उपाय) के अधिकार के तहत बनाए गए कानूनों के लिए एक व्यापक शब्द है। अधीनस्थ विधान को द्वितीयक या प्रत्यायोजित विधान के रूप में भी जाना जाता है और यह आम तौर पर वैधानिक उपकरणों का रूप लेता है। किसी विधेयक को पारित करते समय, सेनेड उसके सिद्धांतों, सामान्य उद्देश्यों और विवरण के महत्वपूर्ण बिंदुओं को मंजूरी देता है। हालाँकि, यह आम तौर पर वेल्श मंत्रियों, या किसी अन्य निकाय, अधीनस्थ कानून को विस्तृत नियम और विनियम बनाने या मुख्य कानून को कैसे लागू किया जाता है, उससे संबंधित कार्रवाई के लिए मजबूर करने की शक्ति देगा।

### निष्कर्ष

विधायी निकाय आधुनिक संवैधानिक राज्य के महत्वपूर्ण तत्व हैं। वर्तमान में लगभग सभी देशों में विधायी निकाय हैं, हालाँकि सरकारी तंत्र में उनकी भूमिका अलग-अलग हो सकती है – औपचारिक से लेकर बहुत सक्रिय और महत्वपूर्ण तक। कानून-निर्माण प्रक्रिया में विधायी निकायों का स्थान दो कारकों द्वारा निर्धारित होता है। एक ओर से विधायी निकायों के कार्य सभी राष्ट्रीय कानूनी प्रणालियों का महत्वपूर्ण स्रोत हैं और वे सामान्य रूप से राष्ट्रीय कानूनी प्रणाली और समाज के विकास पर संख्या और प्रभाव में वृद्धि करते हैं। दूसरी ओर, कानून बनाने की प्रक्रिया की वास्तविक भूमिका राजनीतिक परंपराओं, सरकार के स्वरूप पर निर्भर करती है। लगभग सभी देशों में कार्यकारी संस्थाओं की स्थिति मजबूत हो रही है। कार्यकारी निकाय प्रत्यायोजित

शक्तियों के आधार पर अधिनियमों को अपनाते हैं, शिवायी उद्भव आदि के मामले में अधिनियमों को अपना सकते हैं। कार्यकारी निकाय कानून बनाने के पूर्व-विधान चरण को नियंत्रित करते हैं क्योंकि सरकार इसकी मुख्य आरंभकर्ता होती है। जिन विधेयकों के कानून बनने की संभावना है। विशेषकर संसदीय देशों में विधायी प्रक्रिया भी सरकार द्वारा नियंत्रित होती है। कुछ देशों में इन्हें सरकार के निर्णयों को मंजूरी देने वाली मशीनश कहा जाता है। राष्ट्रपति और यहाँ तक कि कुछ अर्ध-राष्ट्रपति देशों में विधायी निकाय कार्यपालिका से अधिक स्वतंत्र हैं।

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## भूगोल के शिक्षकों की पर्यावरणीय अभिवृत्ति का अध्ययन

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### प्रस्तावना

पर्यावरण शिक्षा के माध्यम से इस तथ्य की संचेतना जाग्रत होती है कि मनुष्य पूरे प्रकृति चक्र के प्रति संवेदनशील बने, इससे प्रकृति के बारे में उसकी बुनियादी समझ का विकास होता है। इससे यह प्रकृति के सम्बन्ध में अपनी उत्तरदायी भूमिका से परिचित होने लगता है। सामाजिक मूल्यों और प्रबल भावनाओं के विकास से वह पर्यावरण के प्रति लगाव रखना सीखता है, उसके संरक्षण और संवर्द्धन के प्रति अधिक क्रियाशील बनता है। पर्यावरण की समस्या को सुलझाने का कौशल अर्जित करता है। पर्यावरण सम्बन्धी शैक्षिक कार्यक्रमों का राजनीतिक, आर्थिक, सामाजिक, सांस्कृतिक और परिस्थितिगत बिन्दुओं के आधार पर मूल्यांकन करने में समर्थ हो जाता है। इसलिए पर्यावरण प्रदूषण के संकट से निबटने के लिए वर्तमान समय में पर्यावरणीय संरक्षण प्रयासों को बहुत महत्व दिया जा रहा है। विद्यार्थियों के वातावरण के प्रति उचित ज्ञान, पर्यावरण के प्रति निश्चित अभिवृत्ति तथा पर्यावरण की स्थिति को सुधारने के लिए उसकी रक्षा के लिए मन में समर्पण की भावना जागृत की जा सकती है जिससे बालकों में पर्यावरणीय जागरूकता एवं सकारात्मकता अभिवृत्ति विकसित हो सके तथा इसके लिए शिक्षा में समुचित प्रयास अपेक्षित है।

पर्यावरणीय संरक्षण की आवश्यकता व इसका महत्व आज सभी देशों के लिए समान रूप से है। क्योंकि विश्व के सभी देश आज किसी न किसी प्रकार के पर्यावरणीय संकट से ग्रस्त हैं।

वर्तमान समय में जबकि चारों ओर इसी बात की आवश्यकता अनुभव की जा रही है कि पर्यावरण के गिरते स्तर को कैसे सुधारा जाये, पर्यावरण संरक्षण किस प्रकार हो? तो इसका उत्तर हम अपनी भारतीय संस्कृति में खोज सकते हैं। तभी पर्यावरण के प्रति जागरूकता एवं सकारात्मक अभिवृत्ति पैदा की जा सकती है तथा जागरूकता एवं सकारात्मक अभिवृत्ति ही इस समस्या का निदान है और इसके स्रोत हमारी भारतीय संस्कृति में भरे पड़े हैं। इस संस्कृति के जो शाश्वत तत्व हैं, वे मानवता के तत्व हैं। शिक्षा का उद्देश्य आदर्श नागरिक निर्माण करने के साथ-साथ विद्यार्थियों के चरित्र निर्माण तथा उनके आचरण को सुदृढ़ बनाने का भी है। चरित्र ही सबसे बड़ी शक्ति है। राष्ट्र का सच्चा निर्माण, सच्ची प्रगति तभी हो सकेगी जब देशवासी चरित्रवान बनेंगे। मानव के मंगल से युक्त एवं शाश्वत मूल्यों से सम्पन्न भारतीय संस्कृति की शिक्षा ही इस नैतिक जागरण के लिए, पर्यावरण के प्रति जागरूकता एवं सकारात्मक अभिवृत्ति के लिए सर्वाधिक सशक्त और आकर्षण माध्यम है।

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भारतीय संस्कृति के पुरोधा प्राचीन ऋषियों ने संस्कारों द्वारा मानव जीवन के प्रत्येक अंग को गुणों से भरने व विकसित करने का यत्न किया। इन संस्कारों के आधार पर परिवर्तित शिक्षा का दृष्टिकोण शिक्षार्थियों को पर्यावरण के प्रति जागरूकता एवं सकारात्मक अभिवृत्ति से परिचित करा देगा।

मानवीय कृत्यों से पर्यावरणीय सन्तुलन का बिगड़ना और उसके फलस्वरूप अनेक प्रकार की बीमारियों का जन्म लेना, जहाँ एक ओर अज्ञानता इसके लिए जिम्मेदार है वही हमारी भौतिकवादी संस्कृति, अर्थलोलुपता तथा स्वार्थपरता जैसी प्रवृत्ति भी शायद उतनी ही उत्तरदायी है। इसलिए शोधार्थी इस शोध के माध्यम से यह जानना चाहता है कि पर्यावरण अभिवृत्ति का विकास किस प्रकार किया जाये।

### समस्या कथन

प्रस्तुत शोध अध्ययन का शीर्षक भूगोल के शिक्षकों की पर्यावरणीय अभिवृत्ति का अध्ययन है।

### शोध में प्रयुक्त शब्द

शोध में प्रयुक्त शब्दों का संक्षेप में अर्थ इस प्रकार हैं—

- **भूगोल**—भूगोल एक स्थानिक विज्ञान है जिसमें धरातल पर पाई जाने वाली विभिन्नताओं का यथार्थ क्रमबद्ध व तर्कसंगत अध्ययन किया जाता है।
- **शिक्षक**—शिक्षकों से तात्पर्य बी. एड. पाठ्यक्रम में अध्ययन करने वाले ऐसे विद्यार्थी जिनके शिक्षण विषयों में एक विषय भूगोल विषय है जिनके स्नातक या स्नातकोत्तर स्तर पर भूगोल का अध्ययन किया है।
- **पर्यावरण**—पर्यावरण में सभी भौतिक व जैविक व्यवस्था सभी आ जाते हैं। हमारे चारों ओर का वातावरण भी इसमें आता है।
- **अभिवृत्ति**—अभिवृत्ति से तात्पर्य वातावरण, प्रदूषण, जनसंख्या वृद्धि, वन व वन्य जीवन व वातावरण के प्रति दृष्टिकोण से है।

### शोध के उद्देश्य

शोध के प्रमुख उद्देश्य इस प्रकार हैं—

- भूगोल के पुरुष शिक्षकों की पर्यावरणीय अभिवृत्ति का अध्ययन करना।
- भूगोल की महिला शिक्षिकाओं की पर्यावरणीय अभिवृत्ति का आकलन करना।
- भूगोल के पुरुष व महिला शिक्षकों की पर्यावरणीय अभिवृत्ति का अध्ययन करना।

### शोध की परिकल्पना

शोध की प्रमुख परिकल्पनाएँ इस प्रकार हैं—

- भूगोल के पुरुष शिक्षकों की पर्यावरणीय अभिवृत्ति में अन्तर नहीं पाया जाता।
- भूगोल की महिला शिक्षिकाओं की पर्यावरणीय अभिवृत्ति में अन्तर नहीं पाया जाता।
- भूगोल पुरुष व महिला शिक्षिकाओं की पर्यावरणीय अभिवृत्ति में अन्तर नहीं पाया जाता।

### सम्बन्धित साहित्य

प्रस्तुत अध्ययन से सम्बन्धित कुछ अध्ययन इस प्रकार हैं—

बून, एच. जे. (2016) ने अपना कार्य पूर्व सेवा शिक्षकों की पर्यावरणीय अभिवृत्ति और जलवायु परिवर्तन के ज्ञान पर किया। बी. एड. के प्रशिक्षणार्थियों के ज्ञान पर किया। बी. एड. के प्रशिक्षणार्थियों पर सर्वेक्षण विधि के द्वारा यह अध्ययन किया है। अध्ययन में यह पाया कि पर्यावरण शिक्षक के प्रति अभिवृत्ति निरन्तर सकारात्मक रही है। लेकिन जलवायु परिवर्तन का वैज्ञानिक ज्ञान उनकी कक्षाओं के अनुरूप नहीं थी।



मस्तैनमा, सिंह, भुवनेश्वर (2016) ने झांसी जनपद की बी. टी. सी. प्रशिक्षण संस्थाओं में अध्ययन करने वाले प्रशिक्षणार्थियों की अभिवृत्ति का अध्ययन किया। अध्ययन में यह पाया कि बी. टी. सी. प्रशिक्षण संस्थानों के महिला एवं पुरुष प्रशिक्षणार्थियों की पर्यावरणीय अभिवृत्ति में किसी प्रकार का सार्थक अन्तर नहीं है।

मधु (2018) ने अपना शोध कार्य पर्यावरणीय के प्रति शिक्षक प्रशिक्षणार्थियों में बी. एड. पाठ्य प्रति अभिवृत्ति पर किया। इसमें कला एवं विज्ञान बी. एड. के छात्राध्यापक-छात्राध्यापिकाओं को लिया गया। राजस्थान के बांसवाड़ा जिले के प्रशिक्षणार्थियों पर यह कार्य किया गया। अध्ययन में निकलकर आया कि विज्ञान व कला के प्रशिक्षणार्थियों की पर्यावरणीय शिक्षा के प्रति अभिवृत्ति में विपरीतार्थक अन्तर नहीं है।

धैनमनी ए. (2020) ने तमिलनाडु के शिक्षक प्रशिक्षण महाविद्यालयों की 20 संस्थानों के 1035 प्रशिक्षणार्थियों की पर्यावरण अभिवृत्ति का अध्ययन किया। न्यादर्श के लिए स्तरीकृत यादृच्छिक न्यादर्शन पद्धति काम में ली। अध्ययन में यह पाया कि ग्रामीण क्षेत्र के प्रशिक्षणार्थियों की तुलना में शहरी क्षेत्र के प्रशिक्षणार्थियों की पर्यावरण अभिवृत्ति अधिक पाई गई। पर्यावरण का अध्ययन नहीं करने वाले की तुलना में पर्यावरण का अध्ययन करने वालों की पर्यावरण अभिवृत्ति अधिक देखी गई। अध्ययन का यह निष्कर्ष भी आया कि प्रशिक्षणार्थियों की शैक्षिक योग्यता का उनकी पर्यावरण अभिवृत्ति पर कोई सार्थक प्रभाव नहीं होता है। छात्राध्यापक व छात्राध्यापिकाओं, कला एवं विज्ञान, शहरी व ग्रामीण छात्रों की पर्यावरण अभिवृत्ति में कोई सार्थक अन्तर नहीं पाया गया।

### शोध विधि

प्रस्तुत शोधकार्य सर्वेक्षण विधि से किया गया है। यही इस अध्ययन के लिए श्रेष्ठ विधि है।

### न्यादर्श

शोधार्थी ने बी. एड. महाविद्यालयों से 400 छात्र व 400 छात्राओं का चयन किया है जिनके बी. एड. में भूगोल शिक्षण विषय का चयन किया है।

### शोध उपकरण

शोधार्थी ने अपने अध्ययन के लिए पर्यावरणीय अभिवृत्ति मापनी का निर्माण किया है।

शोधकर्ता ने भूगोल के पुरुष व महिला शिक्षकों की पर्यावरण के प्रति अभिवृत्ति इस अध्ययन में देखी है।

### सारणी 1: भूगोल के पुरुष शिक्षकों की पर्यावरण की पर्यावरण अभिवृत्ति का अध्ययन

अभिवृत्ति प्राप्तांक	आवृत्ति	प्रतिशत आवृत्ति	अभिवृत्ति की व्याख्या	माध्यम	शिक्षक विचलन
135 से अधिक	153	38.25	अत्यधिक अनुकूल	131.39	20.23
118-135	196	49	अनुकूल		
86-110	43	10.75	तटस्थ		
61-85	8	2	प्रतिकूल		
61 से कम	0	0	अत्यधिक प्रतिकूल		

सारणी संख्या एक के अवलोकन से भूगोल के पुरुष शिक्षकों की पर्यावरणीय अभिवृत्ति का पता चलता है। अध्ययन में यह पाया गया कि भूगोल के शिक्षकों की पर्यावरणीय अभिवृत्ति का औसत 131.39 आया है। यह प्रतिशत इनकी पर्यावरणीय अभिवृत्ति की अनुकूल बता रहा है। 38.25 प्रतिशत शिक्षकों की पर्यावरणीय अभिवृत्ति अत्यधिक अनुकूल पाई गई। केवल 49 प्रतिशत शिक्षकों की अभिवृत्ति पर्यावरण के प्रति अनुकूल पाई गई। इनमें एवं 10.25 प्रतिशत पुरुष शिक्षक पर्यावरण के प्रति तटस्थ अभिवृत्ति वाले देखे गये और 2 प्रतिशत शिक्षकों की पर्यावरण के प्रति अभिवृत्ति प्रतिकूल पाई गई। अत्यधिक प्रतिकूल अभिवृत्ति वाले शिक्षकों में एक भी शिक्षक नहीं पाया। इससे यह निष्कर्ष निकलता है कि पुरुष शिक्षकों की अभिवृत्ति पर्यावरण के प्रति अनुकूल ही रही है।

### सारणी 2: भूगोल की महिला शिक्षकों की पर्यावरणीय अभिवृत्ति का अध्ययन

अभिवृत्ति प्राप्तांक	आवृत्ति	प्रतिशत आवृत्ति	अभिवृत्ति की व्याख्या	माध्य	मानक विचलन
135 से अधिक	150	37.5	अत्यधिक अनुकूल	128.80	19.06
111-135	191	47.95	अनुकूल		
86-100	54	13.5	तटस्थ		
61.85	5	1.25	प्रतिकूल		
61 से कम	0	0	अत्यधिक प्रतिकूल		

उपर्युक्त सारणी के अवलोकन करने से पता चलता है कि पर्यावरण के अति अनुकूल अभिवृत्ति रखने वाली महिला शिक्षकों का प्रतिशत 37.5 है। इससे भी अधिकतम 47.75 प्रतिशत महिला शिक्षिकाओं की पर्यावरणीय अभिवृत्ति अत्यधिक अनुकूल है। पर्यावरणीय अभिवृत्ति के प्रति प्रतिकूल अभिवृत्ति वाले शिक्षकों का प्रतिशत मात्र 1.25 है और अत्यधिक प्रतिकूल अभिवृत्तियों किसी में भी नहीं पाई गईं। 13.5 प्रतिशत शिक्षिकाओं की पर्यावरणीय अभिवृत्ति तटस्थ पाई गई। सभी पर्यावरणीय अभिवृत्ति का औसत व माध्य 128.84 प्रतिशत पाया गया। निष्कर्ष रूप में इस प्रतिशत को अनुकूल अभिवृत्ति की श्रेणी में रखा जाता है। अतः महिला शिक्षिकाओं की पर्यावरण के प्रति अभिवृत्ति अधिकांशतरु अनुकूल ही रही है।

### सारणी 3: पुरुष शिक्षकों व महिला शिक्षकों की पर्यावरणीय अभिवृत्ति का तुलनात्मक अध्ययन

शिक्षक	संख्या	माध्य	मानक निकालना	स्वतंत्रता की कोटि	टी मान	सार्थकता स्तर
पुरुष	400	131.39	20.23	99	1.84	आर्थिक
महिला	400	128.84	19.06			

सारणी संख्या 3 में पुरुष व महिला शिक्षकों के पर्यावरण अभिवृत्ति को देख गया है। अध्ययन में पाया कि सभी पुरुष शिक्षकों की पर्यावरणीय अभिवृत्ति का माध्यम 131.39 व मानक विचलन 20.23 आया है और सभी महिला शिक्षकों की पर्यावरणीय अभिवृत्ति का माध्य 128.84 और मानक विचलन 19.06 आया है। इन सभी के प्राप्तांकों से ही मान 1.84 आया है। यह टी मान सार्थकता के दोनों स्तर 0.01 व 0.05 के सैद्धान्तिक मान से कम आया है। इससे यह निष्कर्ष निकलता है कि इनके मध्यमानों में अन्तर सार्थक नहीं है और इससे हमारी शून्य परिकल्पना स्वीकृत होती है। अतः यह निष्कर्ष निकलता है कि सभी भूगोल के पुरुष शिक्षकों व सभी महिला शिक्षकों में पर्यावरणीय अभिवृत्ति में सार्थक अन्तर नहीं है।

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## हिन्दू धर्म के अंत्येष्टि संस्कार में महिलाओं की भूमिका

डॉ. निशा राजदान\*

### सार

भारत में विभिन्न समुदायों और समाजों में महिलाओं की भूमिका नियंत्रित रखी गई है। हिन्दू धर्मशास्त्रों में अनुष्ठानिक प्रक्रियाओं में महिलाओं की सहभागिता का स्पष्ट वर्णन है। ग्रामीण तथा भाहरी परिप्रेक्ष्य में अंत्येष्टि संस्कार की प्रक्रियाओं का तुलनात्मक अध्ययन करना अध्ययन का प्रमुख उद्देश्य है। अध्ययन हेतु लेटिन वर्ग निदर्शन विधि का प्रयोग किया गया है और कुल 160 उत्तरदाताओं को निदर्शन में सम्मिलित किया गया है। अध्ययन क्षेत्र के लिए उदयपुर शहर एवं उदयपुर ग्रामीण को लिया गया है। प्राथमिक तथ्य संकलन हेतु संरचित साक्षात्कार अनुसूची का प्रयोग किया गया है। निष्कर्ष में यह स्पष्ट हुआ कि ग्रामीण क्षेत्र के 81 प्रतिशत और शहरी क्षेत्र के 58 प्रतिशत उत्तरदाताओं के अनुसार शवयात्रा में महिलाएँ सम्मिलित नहीं हो सकती हैं जबकि ग्रामीण क्षेत्र के 10 प्रतिशत और शहरी क्षेत्र के 18 प्रतिशत उत्तरदाता इस विषय पर किसी भी प्रकार की जानकारी नहीं रखते हैं। 13 प्रतिशत और शहरी क्षेत्र के 18 प्रतिशत उत्तरदाताओं के अनुसार महिलाओं को भी मुख्याग्नि देने का अधिकार होना चाहिए जबकि ग्रामीण क्षेत्र के 36 प्रतिशत और शहरी क्षेत्र के 60 प्रतिशत उत्तरदाता इस विषय पर किसी भी प्रकार की जानकारी नहीं रखते हैं। ग्रामीण क्षेत्र से 21 प्रतिशत और शहरी क्षेत्र से 30 प्रतिशत उत्तरदाताओं ने बताया कि घर कोई भी महिला सफाई का कार्य कर लेती है। द्वितीयक अभिकरण जैसे शिक्षण संस्थानों में सभी धर्मों के अनुष्ठानों पर महिलाओं की भागीदारी से जुड़े अध्याय जोड़ने की आवश्यकता है। बेहतर समाजीकरण हेतु हिन्दू धर्म के सभी अनुष्ठानों पर सभी वर्गों हेतु जेण्डर संवेदनशीलता से जुड़े प्रशिक्षण आयोजित करवाए जा सकते हैं। अनुष्ठानों में आधुनिकता और उत्तर आधुनिकता के प्रभाव का मूल्यांकन कर इन्हें आमजनों हेतु सरल बनाया जा सकता है।

**शब्दकोश:** हिन्दू धर्म, अंत्येष्टि संस्कार, महिलाएँ, धर्मशास्त्र

### प्रस्तावना

प्रस्तुत शोध पत्र अंत्येष्टि संस्कार में शहरी और ग्रामीण क्षेत्र में रहने वाली महिलाओं की भूमिका पर आधारित है। भारत में विभिन्न समुदायों और समाजों में महिलाओं की भूमिका नियंत्रित रखी गई है। हिन्दू

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धर्मशास्त्रों में अनुष्ठानिक प्रक्रियाओं में महिलाओं की सहभागिता का स्पष्ट वर्णन है। किसी भी सभ्यता के महत्व का मूल्यांकन करने के लिए उसमें रहने वाली महिलाओं को उस सभ्यता में मिली प्रस्थिति के आधार पर किया जा सकता है। महिलाओं को मिलने वाला स्थान भारत की प्राचीन संस्कृति की महानता बताने वाले अनेक तत्वों में से सबसे महानतम तत्वों में गिना जा सकता है। प्राचीन हिन्दू शास्त्रों के अनुसार कोई भी धार्मिक अनुष्ठान तब तक पूर्ण नहीं माना जाता जब तक की उसकी पत्नी उसमें शामिल न हों। किसी भी धार्मिक अनुष्ठान में पत्नी की भागीदारी अनिवार्य है। विवाहित पुरुषों को अपनी पत्नी के साथ ही पवित्र धार्मिक अनुष्ठान या कर्मकाण्ड विभिन्न महत्वपूर्ण त्यौहारों के अवसर पर करने की अनुमति दी जाती है। इसलिए पत्नियों को अर्धांगिनी कहा जाता है। उनको महत्वपूर्ण स्थान ही नहीं बल्कि पुरुषों के समान भी स्थान दिया जाता है।

### भारत में महिलाएँ

महिलाएँ प्रत्येक क्षेत्र में अग्रणी भूमिका का निर्वहन कर रही हैं और वर्तमान में महिलाओं ने एक सशक्त नारी की छवि स्थापित की है। समाज में महिलाओं की स्थिति का विश्लेषण वर्तमान परिस्थिति के आधार पर पूर्णरूपेण नहीं किया जा सकता। भारत में महिलाओं की स्थिति का विहंगवलोचन करने के लिए विभिन्न कालों जैसे—वैदिक, मुस्लिम, ब्रिटिश एवं आधुनिक काल में उनकी स्थिति का अध्ययन करने के उपरान्त ही समाज में महिलाओं की स्थिति का ज्ञान किया जा सकता है। विभिन्न ऐतिहासिक कालक्रमों में महिलाओं की स्थिति भी अलग-अलग प्रकार की रही है। महिलाओं की स्थिति जानने का आधार मुख्य रूप से उनका सामाजिक सम्मान, शिक्षा व्यवस्था, परिवार में स्थान, लैंगिक भेदभाव का न होना, रूढ़ियों एवं कुप्रथाओं का न होना, आर्थिक संसाधनों पर नियन्त्रण, निर्णय लेने की क्षमता का प्रयोग एवं स्वतन्त्रता आदि में निहित होता है। यह मुझे समग्र भारतीय महिलाओं के संदर्भ में शोध और चर्चा का विषय रहें है। अनुष्ठानों की बात करें तो सामान्यतः हिन्दू महिलाओं की भूमिका का निर्धारण सभी काल खण्डों में बदलता गया, ऐसा बिल्कुल नहीं है। यदि परिवर्तन हुआ है तो मात्र रूपांतरण के स्तर पर।

### सम्बन्धित साहित्य

**द डेली गार्डियन (2021)** में प्रकाशित अनु भुवनचंद्रन और मेहर बाबराह के लेख 'किसी महिला द्वारा अंतिम संस्कार न करना: प्राचीन परंपरा या एक और पितृसत्तात्मक मानदंड?', के अनुसार बनारस हिंदू विश्वविद्यालय में संस्कृत साहित्य पढ़ाने वाले प्रोफेसर कौशलेंद्र पांडे का कहना है कि प्राचीन ग्रंथों में ऐसे संदर्भ मौजूद हैं कि यदि किसी व्यक्ति की अपने बेटे, बेटी या भाई जैसे पुरुष रिश्तेदार को छोड़े बिना मृत्यु हो जाती है तो पत्नी उसका अंतिम संस्कार करती है। उनका कहना है कि यहां तक की बेटियों को भी अंतिम संस्कार करने का अधिकार था। उन्होंने यह भी कहा कि "प्राचीन हिंदू समाज बहुत उदार था और महिलाओं को जबरदस्त स्वतंत्रता प्राप्त थी। रूढ़िवादिता अन्य धर्मों की प्रतिक्रिया के रूप में आई, पहले बौद्ध धर्म की, और फिर ईसाई और इस्लाम की।" अंतिम संस्कार में विशेषज्ञता रखने वाले पुजारी, मनोज कुमार के अनुसार वर्तमान धारणा है कि अंतिम संस्कार की चिता को केवल बड़े बेटे द्वारा ही जलाया जाना चाहिए, गरुड़ पुराण में निहित है, जो एक हिंदू धार्मिक ग्रंथ है, जो कम से कम एक हजार साल पुराना माना जाता है। अंतिम संस्कार के साथ, पुस्तक, हालांकि महिलाओं की भूमिका पर मौन है, न तो अंतिम संस्कार अनुष्ठानों में उनकी भागीदारी को मना करती है और न ही मुखर रूप से समर्थन करती है।

**साहू, कल्याणमालिनी (2014)** के इंटरनेशनल जर्नल ऑफ लैंग्वेज स्टडीज में प्रकाशित लेख 'ओडिशा में मृत्यु की रस्में: हिंदू धार्मिक मान्यताएं और सामाजिक-सांस्कृतिक प्रथाएँ' भारत के पूर्वी राज्य ओडिशा में हिंदुओं द्वारा अपनाई जाने वाली मृत्यु की रस्मों पर प्रकाश डालता है। हिंदू आत्मा के चक्रीय पुनर्जन्म में विश्वास करते हैं। इसलिए, अंतिम संस्कार न केवल शरीर के निपटान के लिए किया जाता है, बल्कि दिवंगत आत्मा को अगले गंतव्य तक ले जाने में सहायता करने के लिए भी किया जाता है। यह संस्कार समाज में लिंग-पूर्वाग्रह को उजागर करता है, सबसे बड़ा बेटा संस्कार का मुख्य निष्पादक होता है। इस तरह के अनुष्ठान करने से दुखी

परिवार को आराम मिलता है, और समाज में सामुदायिक जीवन और अंतर-वैयक्तिक संबंधों पर जोर मिलता है। अंत्येष्टि संस्कार के लिए उपयोग की जाने वाली भाषा में पारस्परिक संचार कार्य नहीं होता है; बल्कि, इसका एक सामाजिक-धार्मिक कार्य है।

### अध्ययन के उद्देश्य

- ग्रामीण तथा भाहरी परिप्रेक्ष्य में अंत्येष्टि संस्कार की प्रक्रियाओं का तुलनात्मक अध्ययन करना।
- अंत्येष्टि संस्कार के समय सम्पन्न की जाने वाली क्रियाओं का तार्किक मूल्यांकन करना।

### अध्ययन विधि

प्रस्तुत अध्ययन की प्रकृति अन्वेषणात्मक एवं वर्णनात्मक है जिसमें अंत्येष्टि संस्कार की प्रक्रियाओं के परम्परागत स्वरूप का आधुनिक परिवर्तनों के साथ ग्रामीण एवं नगरीय संदर्भ में अध्ययन किया गया है।

### निदर्शन विधि

प्रस्तुत अध्ययन हेतु लेटिन वर्ग निदर्शन विधि का प्रयोग किया गया है। इस पद्धति में वर्ग का प्रारूप निश्चित और संतुलित खण्ड की पुनः उपलब्धता के आधार पर निर्मित होता है। इसकी मुख्य विशेषता लेटिन वर्ग पर दोहरा नियंत्रण है और वह बिना किसी बाधा के प्रतिरूप की प्रतिक्रियाओं की संख्या शोध में प्रयुक्त तकनीकों या व्यवहारों की संख्या के बराबर होनी चाहिए। इस पद्धति के आधार पर कुल 160 उत्तरदाताओं को निदर्शन में सम्मिलित किया गया है।

### अध्ययन क्षेत्र

प्रस्तुत अनुसंधान में अध्ययन क्षेत्र के लिए उदयपुर शहर एवं उदयपुर ग्रामीण को लिया गया है। उदयपुर शहरी क्षेत्र हेतु शहरी निकाय क्षेत्र जिसमें उदयपुर नगर निगम के वार्डों से उत्तरदाताओं का चयन किया गया। ग्रामीण क्षेत्र हेतु ग्रामीण निकाय जिसमें पंचायती राज की पंचायत समितियों के क्षेत्र से उत्तरदाताओं का चयन किया गया है।

### तथ्य संकलन की प्रविधियाँ

प्रस्तुत अनुसंधान में प्राथमिक एवं द्वितीयक दोनों स्रोतों को काम में लिया गया है। प्राथमिक तथ्य संकलन हेतु संरचित साक्षात्कार अनुसूची का प्रयोग किया गया है। द्वितीयक तथ्यों के संकलन हेतु पूर्व में प्रकाशित अध्ययनों के साथ धर्म शास्त्रीय ग्रंथ और सोशियल मीडिया पर प्रकाशित उपलब्ध सदर्भों को आधार को बनाया गया है। निदर्शन में सम्मिलित अधिकांश इकाइयों के चयन का आधार दैनिक समाचार पत्रों में प्रकाशित शोक संदेश के विज्ञापन है जिसमें शहरी क्षेत्र की निदर्शन इकाइयों का प्रतिशत अधिक है। ग्रामीण क्षेत्र की निदर्शन की इकाइयों के चयन का आधार प्राथमिक और प्रत्यक्ष सूचना के स्रोत है।

### आयु के अनुसार उत्तरदाता

आयु के अनुसार उत्तरदाताओं के विवरण में पाया गया कि 18 से 20 वर्ष की आयु वर्ग के ग्रामीण क्षेत्र से 18 प्रतिशत और शहरी क्षेत्र से 13 प्रतिशत उत्तरदाता थे तथा 21 से 40 वर्ष की आयु वर्ग के ग्रामीण क्षेत्र से 20 प्रतिशत और शहरी क्षेत्र से 24 प्रतिशत उत्तरदाता थे एवं 41 से 60 वर्ष की आयु वर्ग के ग्रामीण क्षेत्र से 28 प्रतिशत और शहरी क्षेत्र से 30 प्रतिशत उत्तरदाता थे जबकि 61 वर्ष से अधिक वर्ष की आयु वर्ग के ग्रामीण क्षेत्र से 35 प्रतिशत और शहरी क्षेत्र से 34 प्रतिशत उत्तरदाता थे। अतः यह स्पष्ट हो रहा है कि इस अनुसंधान में 41 वर्ष से अधिक की आयु के उत्तरदाताओं का प्रतिशत अधिक है।

### उत्तरदाताओं की शिक्षा का स्तर

शिक्षा के अनुसार उत्तरदाताओं के विवरण में पाया गया कि माध्यमिक शिक्षा प्राप्त ग्रामीण क्षेत्र से 36 प्रतिशत और शहरी क्षेत्र से 14 प्रतिशत उत्तरदाता थे तथा उच्च माध्यमिक तक पढ़े हुए ग्रामीण क्षेत्र से 28

प्रतिशत और शहरी क्षेत्र से 16 प्रतिशत उत्तरदाता थे एवं स्नातक किए हुए ग्रामीण क्षेत्र से 24 प्रतिशत और शहरी क्षेत्र से 30 प्रतिशत उत्तरदाता थे जबकि स्नातकोत्तर किए हुए ग्रामीण क्षेत्र से 13 प्रतिशत और शहरी क्षेत्र से 40 प्रतिशत उत्तरदाता थे। उत्तरदाताओं की शिक्षा का स्तर ग्रामीण और शहरी क्षेत्र में तुलनात्मक रूप से बेहतर है।

### शवयात्रा में महिलाओं का सम्मिलित होना

शवयात्रा में महिलाओं के सम्मिलित होने के सवाल पर उत्तरदाताओं की जानकारी का विवरण दिया गया है। ग्रामीण और शहरी क्षेत्र के अधिकांश उत्तरदाताओं स्पष्ट मना करते हुए यह बताया कि महिलाएँ शव यात्रा में आ जाएँगी तो घर पर की जाने वाली स्वच्छता और अन्य कार्य का दायित्व कौन करेगा। उनके अनुसार यह शास्त्रोक्त भी नहीं है। प्राथमिक तथ्यों से यह स्पष्ट हो रहा है कि ग्रामीण क्षेत्र के 9 प्रतिशत और शहरी क्षेत्र के 25 प्रतिशत उत्तरदाता मानते हैं कि शवयात्रा में महिलाएँ सम्मिलित हो सकती हैं और ग्रामीण क्षेत्र के 81 प्रतिशत और शहरी क्षेत्र के 58 प्रतिशत उत्तरदाताओं के अनुसार शवयात्रा में महिलाएँ सम्मिलित नहीं हो सकती हैं जबकि ग्रामीण क्षेत्र के 10 प्रतिशत और शहरी क्षेत्र के 18 प्रतिशत उत्तरदाता इस विषय पर किसी भी प्रकार की जानकारी नहीं रखते हैं।

### मुखाग्नि देने के अधिकार

पुरुषों को ही मुखाग्नि देने के अधिकार के सवाल पर उत्तरदाताओं की जानकारी में पाया गया कि ग्रामीण और शहरी क्षेत्र के अधिकांश उत्तरदाताओं ने स्पष्ट माना कि पुरुषों को ही मुखाग्नि देनी चाहिए क्योंकि धार्मिक और परम्परात्मक रूप से यह चला आ रहा है और इसका वैज्ञानिक महत्व भी हो सकता है। प्राथमिक तथ्यों से स्पष्ट हो रहा है कि ग्रामीण क्षेत्र के 51 प्रतिशत और शहरी क्षेत्र के 23 प्रतिशत उत्तरदाता मानते हैं कि पुरुषों को ही मुखाग्नि देनी चाहिए और ग्रामीण क्षेत्र के 13 प्रतिशत और शहरी क्षेत्र के 18 प्रतिशत उत्तरदाताओं के अनुसार महिलाओं को भी मुखाग्नि देने का अधिकार होना चाहिए जबकि ग्रामीण क्षेत्र के 36 प्रतिशत और शहरी क्षेत्र के 60 प्रतिशत उत्तरदाता इस विषय पर किसी भी प्रकार की जानकारी नहीं रखते हैं।

### शव को ले जाने के पश्चात् घर पर सफाई कौन करता है

शव को श्मशान घाट ले जाने के पश्चात् घर पर सफाई करने के व्यवहारिक पक्ष पर संकलित तथ्यों में यह पाया गया कि ग्रामीण क्षेत्र से 68 प्रतिशत और शहरी क्षेत्र से 43 प्रतिशत उत्तरदाताओं ने बताया कि घर की बहू द्वारा यह कार्य किया जाता है तथा सबसे कम संख्या में ग्रामीण क्षेत्र से 6 प्रतिशत और शहरी क्षेत्र से 11 प्रतिशत उत्तरदाताओं ने बताया कि घर की बेटे द्वारा यह कार्य किया जाता है। ग्रामीण क्षेत्र से 10 प्रतिशत और शहरी क्षेत्र से 15 प्रतिशत उत्तरदाताओं ने बताया कि बहनों द्वारा यह कार्य किया जाता है जबकि ग्रामीण क्षेत्र से 21 प्रतिशत और शहरी क्षेत्र से 30 प्रतिशत उत्तरदाताओं ने बताया कि घर कोई भी महिला सफाई का कार्य कर लेती है।

### निष्कर्ष

- आयु के अनुसार उत्तरदाताओं के विवरण में पाया गया कि 61 वर्ष से अधिक वर्ष की आयु वर्ग के ग्रामीण क्षेत्र से 35 प्रतिशत और शहरी क्षेत्र से 34 प्रतिशत उत्तरदाता थे।
- स्नातकोत्तर किए हुए ग्रामीण क्षेत्र से 13 प्रतिशत और शहरी क्षेत्र से 40 प्रतिशत उत्तरदाता थे। उत्तरदाताओं की शिक्षा का स्तर ग्रामीण और शहरी क्षेत्र में तुलनात्मक रूप से बेहतर है।
- ग्रामीण क्षेत्र के 81 प्रतिशत और शहरी क्षेत्र के 58 प्रतिशत उत्तरदाताओं के अनुसार शवयात्रा में महिलाएँ सम्मिलित नहीं हो सकती हैं जबकि ग्रामीण क्षेत्र के 10 प्रतिशत और शहरी क्षेत्र के 18 प्रतिशत उत्तरदाता इस विषय पर किसी भी प्रकार की जानकारी नहीं रखते हैं।

- 13 प्रतिशत और शहरी क्षेत्र के 18 प्रतिशत उत्तरदाताओं के अनुसार महिलाओं को भी मुखाग्नि देने का अधिकार होना चाहिए जबकि ग्रामीण क्षेत्र के 36 प्रतिशत और शहरी क्षेत्र के 60 प्रतिशत उत्तरदाता इस विषय पर किसी भी प्रकार की जानकारी नहीं रखते हैं।
- घर की साफ-सफाई के कार्य के प्रश्न पर ग्रामीण क्षेत्र से 68 प्रतिशत और शहरी क्षेत्र से 43 प्रतिशत उत्तरदाताओं ने बताया कि घर की बहू द्वारा यह कार्य किया जाता है तथा ग्रामीण क्षेत्र से 21 प्रतिशत और शहरी क्षेत्र से 30 प्रतिशत उत्तरदाताओं ने बताया कि घर कोई भी महिला सफाई का कार्य कर लेती है।

### सुझाव

समाजीकरण के प्राथमिक अभिकरण परिवार में ही अंत्येष्टि संस्कार के प्रति समाजीकरण की प्रक्रिया हो रही है। द्वितीयक अभिकरण जैसे शिक्षण संस्थानों में सभी धर्मों के अनुष्ठानों पर महिलाओं की भागीदारी से जुड़े अध्याय जोड़ने की आवश्यकता है। बेहतर समाजीकरण हेतु हिन्दू धर्म के सभी अनुष्ठानों पर सभी वर्गों हेतु जेण्डर संवेदनशीलता से जुड़े प्रशिक्षण आयोजित करवाए जा सकते हैं। अनुष्ठानों में आधुनिकता और उत्तर आधुनिकता के प्रभाव का मूल्यांकन कर इन्हें आमजनों हेतु सरल बनाया जा सकता है।

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## भारत एवं राजस्थान की शासन व्यवस्था में पंचायती राज व्यवस्था की पृष्ठभूमि का समीक्षात्मक अध्ययन

डॉ. इन्द्र कुमार मीना\*

### सार

पंचायती राज व्यवस्था शासन व्यवस्था में व्यापक राजनीतिक सहभागिता एवं व्यापक, विकास के लिए स्थानीय शासन व्यवस्था को स्थापित किया गया है। भारत में शासन के तीन स्तर हैं। केंद्रीय स्तर, राज्य स्तर और स्थानीय स्तर तीसरे स्तर, जिसे स्थानीय स्तर कहा जाता है, के अन्तर्गत ग्रामीण क्षेत्र के लिए पंचायती राज व्यवस्था तथा शहरी क्षेत्र के लिए नगरपालिका व्यवस्था है, जिनका मुख्य उद्देश्य स्थानीय समस्याओं का समाधान तथा व्यापक राजनीतिक भागीदारी सुनिश्चित करना होती है। स्थानीय स्वशासन से स्वतंत्रता का वातावरण बना रहता है तथा जनता को यह एहसास होता है कि उसे भी राजनीतिक व्यवस्था का अग समझा जाता है।

**शब्दकोश:** पंचायती राज, स्वशासन, सहभागिता, स्वराज्य, आयाम, त्रिस्तरीय व्यवस्था, विकेन्द्रीकरण, अधिनियम, उत्तरदायित्व, सहभागिता।

### प्रस्तावना

#### भारत में पंचायती राज व्यवस्था की ऐतिहासिक पृष्ठभूमि

भारत में पंचायती राज व्यवस्था प्राचीन काल से ही चली आ रही है। पंचायती राज के अन्तर्गत ग्रामीण जनता का सामाजिक, आर्थिक तथा सांस्कृतिक विकास उनके द्वारा स्वयं किया जाता है। इस प्रकार यह स्थानीय सार्वजनिक विकास से सम्बन्धित कार्यों में प्रशासन की सहभागिता की एक प्रमुख कड़ी है। पंचायते जिन्हें साधारण बोलचाल की भाषा में 'ग्रामीण सरकार' कहा, जाता था। एक प्राचीन शासन संस्था है इन्हें "लघु गणराज्य" भी कहा गया है। प्राचीन काल में लघुगणराज्य नामक संस्था का ग्रामीण जीवन के विभिन्न क्रियाकलापों पर अधिकार एवं नियन्त्रण था। यह संस्थाएं समाज के उद्योग, व्यापार, प्रशासन, शिक्षा, समाज तथा धर्म से सम्बन्धित कार्यों का नियमन करती थी।

#### • प्राचीनकाल में पंचायती राज

वैदिक साहित्य के अध्ययन से पता चलता है कि वैदिक कालीन शासन की इकाई ग्राम तथा। केन्द्रीय शासन के अधिकार असीमित और निरंकुश न थे। ग्राम्य शासन व्यवस्था का मुख्य भार मुख्यतः ग्रामीण पर होता था। जिसकी नियुक्ति संभवत राजा स्वयं ही करता था। शासन व्यवस्था में ग्रामीण का अत्यधिक महत्वपूर्ण स्थान था। जिससे इस बात की पुष्टि होती है कि वैदिक काल में शासन का रूप विकेन्द्रीकरण था। **बी. के. सरकार** का स्पष्ट मत है कि शताब्दियों तक वैदिक भारत में अनेक स्वराज्य शासित राष्ट्रमण्डल रहे और अनेक प्रकार की सभाओं, समितियों तथा सांसदों का अस्तित्व रहा।

\* सहायक आचार्य, (राजनीति विज्ञान विभाग), राजकीय महाविद्यालय, रैणी, अलवर, राजस्थान।



• **मध्यकाल में पंचायती राज**

मध्यकालीन भारत को हम सल्तनत काल (12-1526) और मुगल काल (1526-1707) में विराजित कर सकते हैं। दिल्ली साम्राज्य बड़ा विशाल था जिसे शासन प्रबन्ध की सुविधा के लिए अनेक भागों और उपभागों में बांटा गया। सम्पूर्ण राज्य प्रान्तों में विभाजित था, प्रान्त शासन की सबसे बड़ी इकाई है। प्रारंभ में इसे सत्ता कहा जाता था पर अलाउद्दीन के शासन काल में इसे 'सुदा कहा जाने लगा। प्रान्तों या सुबो की संख्या दिल्ली सल्तनत के काल में घटती बढ़ती रही। प्रान्तों को भी प्रशासनिक दृष्टि से परगनों में बांट दिया गया था। परगनों को भी गांवों में बांट दिया गया था। गांव ही राज्य की सबसे छोटी शासकीय इकाई थी। प्रान्त के मुख्य अधिकारी को सूबेदार कहते थे। परगने के प्रमुख अधिकारी को अमल" और मुशरफ" कहते थे। गांवों का प्रबंध चौकीदार लम्बरदार, पटवारी, पंचायतों आदि के द्वारा किया जाता था। इन सभी ग्रामीण अधिकारियों के निर्धारित दायित्व थे। गांवों को अपने मामलों पर काफी स्वतंत्रता मिली हुई थी।

• **ब्रिटिशकाल में पंचायती राज**

भारत में स्थानीय स्वशासन अपनी वर्तमान संरचना और कार्य प्रणाली में मूलतः ब्रिटिश शासन काल की देन है। ब्रिटिश शासन में पूर्व भारत में भी स्वायत्त शासन व्यवस्था थी उसे अंग्रेजों ने नष्ट कर दिया और उसके स्थान पर अपनी पद्धति के समान भारत में स्थानीय स्वायत्त शासन की व्यवस्था थी। इस प्रकार भारत की अपनी मौलिकता जाती रही और भारतीय स्थानीय संस्थाओं पर पश्चिमी प्रभाव स्पष्ट रूप से दिखाई देने लगा। ग्राम पंचायत का महत्व जाता रहा, ग्रामीण के अधिकार छीन लिये गए, ग्राम असंगठित हो गए प्राचीन भारतीय शासन की गौरवशाली परम्परा छिन्न-भिन्न हो गई और देश में अंग्रेजी पद्धति का श्रीगणेश हुआ।

• **स्वतंत्रता के पश्चात भारत में पंचायती राज**

15 अगस्त 1947 को भारत की आजादी के बाद में स्थानीय स्वायत्त शासन में नवयुग का सूत्रपात हुआ। राष्ट्रीय आन्दोलन के दौरान ही कांग्रेस स्थानीय संस्थाओं की प्रगति को अपना लक्ष्य बना चुकी थी। अतः लक्ष्य को व्यावहारिक रूप देने के लिए स्वतन्त्र भारत के संविधान में स्थानीय संस्थाओं के विकास पर विशेष बल दिया गया। स्वतन्त्रता प्राप्ति के पश्चात् सरकार ने ग्रामीण पुनः निर्माण की योजना को। प्राथमिकता के तौर पर अपने हाथों में लिया। इस परियोजना को अनेक नामों से पुकारा गया। जैसे देश के दो-तिहाई जनता की आशा और सुख का अधिकार पत्र", "मुक्ति का इच्छा-पत्र" आदि उस समय सरकार और जनता दोनों को आशा थी कि यदि इस कार्य को सफलतापूर्वक सम्पादित किया जाए तो गांव में एक बार पुनः विकास को गति प्रदान की जा सकती है। स्वतन्त्रता के बाद भारत में पंचायती राज के उद्भव और विकास के कई कारक थे।

• **पंचायती राज का नया आयाम**

बलवन्त राय मेहता समिति ने सामुदायिक परियोजनाओं तथा राष्ट्रीय विकास सेवा का अध्ययन किया और अपनी प्रतिवेदन प्रस्तुत किया। 12 जनवरी 1958 को राष्ट्रीय विकास परिषद ने बलवन्त राय मेहता समिति की सिफारिशों को स्वीकार कर लिया। स्थानीय स्वशासन के इतिहास में इस समिति द्वारा प्रस्तुत प्रतिवेदन सर्वाधिक महत्वपूर्ण है, क्योंकि इसमें व्यापक और आधारभूत सुधार करने का सुझाव दिया गया। इस समिति में सामुदायिक परियोजना एवं विकास के लिए राज्य के निचले स्तरों पर उत्तरदायित्वों एवं शक्ति के विकेन्द्रीकरण करने का सुझाव दिया। साथ ही राज्य सरकारों को सुझाव दिया कि वे पथ प्रदर्शन, परिवीक्षण आदि का कार्य अपने पास सुरक्षित रखें तथा आवश्यकता होने पर स्थानीय संस्थाओं को वित्तीय सहायता प्रदान करें।

इस लक्ष्य की प्राप्ति के लिए बलवन्त राय मेहता समिति ने ग्रामीण स्वशासन के लिए निम्नलिखित त्रिस्तरीय व्यवस्था का सुझाव दिया -

- **ग्राम पंचायत - गांव स्तर पर,**
- **पंचायत समिति - खण्ड स्तर पर और**
- **जिला परिषद - जिला स्तर पर ।**

सर्वप्रथम मेहता समिति की योजनानुसार राजस्थान में जवाहर लाल नेहरा ने 2 अक्टूबर, 1959 को नागौर में पंचायती राज व्यवस्था का उद्घाटन किया उसके पश्चात् अन्य राज्यों ने भी इसे अपने यहां लागू कर लिया। मगर पंचायती राज संस्थाओं के समय से चुनाव न होने वित्तीय साधनों के अभाव एवं जन सामान्य की उसके प्रति निष्प्रियता ने पंचायती राज को सफल बना दिया। देश की स्वतन्त्रता के समय पंचायती राज के द्वारा ग्रामीण विकास करने का जोश एवं उत्साह धीरे-धीरे शांत होता चला गया। 1977 में पंचायती राज संस्थाओं पर विचार करें एवं इसे अधिक प्रभावी बनाने के लिए अशोक मेहता की अध्यक्षता में एक समिति गठित की गई। इसने एक वर्ष के अन्दर अपना प्रतिवेदन सरकार को प्रस्तुत कर दिया। इस समिति में देश में पंचायती राज व्यवस्था का पक्ष लेते हुए। जिला एवं निम्न स्तर के निकायों की शक्तियों के विकेन्द्रीकरण का सुझाव दिया। अशोक मेहता समिति ने जिला स्तर पर जिला परिषद तथा निम्न स्तर पर मण्डल पंचायत के गठन का सुझाव दिया। किन्तु देश में व्याप्त राजनीतिक अस्थिरता के कारण उन सुझावों को लागू नहीं किया जा सका। 1986 ई. में ग्रामीण विकास मंत्रालय ने एल.एम. सिंघवी की अध्यक्षता में एक समिति का गठन किया। इस समिति ने ग्राम सभा को पुनर्जीवित करने तथा पंचायती राज संस्थाओं के नियमित चुनाव कराने पर बल दिया। पंचायती राज को संवैधानिक दर्जा देने का भी सुझाव दिया।

1989 में तत्कालीन प्रधानमंत्री राजीव गाँधी ने शासन में स्थानीय ग्रामीण शासन के पुनर्निर्माण के लिये सर्वाधिक साहसिक प्रयास किए गए। 1989 में भारतीय संसद के मानसून सत्र में 64वें संविधान संशोधन के रूप में एक विधेयक प्रस्तुत किया गया। इस विधेयक में पंचायती राज संस्थाओं को संवैधानिक दर्जा देने की व्यवस्था की गई। इस संशोधन विधेयक के द्वारा ग्रामों, मध्य क्षेत्रों और जिला स्तर पर त्रिस्तरीय पंचायती राज निकाय की व्यवस्था की गई। यह अलग बात है कि वह संविधान संशोधन विधेयक कानून का रूप नहीं ले सका। फिर भी ग्रामीण स्वशासन के विकेन्द्रीकरण के लिए यह विधेयक "महत्वपूर्ण" साबित हुआ। 1992 में इस विधेयक को पुनः संसद के समक्ष 73वें संविधान संशोधन के रूप में प्रस्तुत किया गया और इस बार यह संसद के दोनों सदनों द्वारा पारित होकर 24 अप्रैल 1993 को कानून के रूप में लागू हो गया।

इस अधिनियम के अनुसार राज्यों में पंचायत गठित करने के लिए राज्य पंचायती राज अधिनियम बनाए गए। इस संशोधन में भी ग्रामीण विकास के लिए त्रिस्तरीय निकाय को ही आधार माना गया। गांव, मध्यवर्ती एवं जिला तीनों स्तरों पर पंचायत के प्रत्यक्ष चुनाव होंगे। किन्तु मध्यवर्ती और जिला स्तरों के अध्यक्ष के चुनाव में अप्रत्यक्ष प्रणाली अपनाई जाएगी। पंचायतों में जनसंख्या के आधार पर अनुसूचित जातियों एच जनजातियों के लिए आरक्षित होगी, साथ ही एक तिहाई स्थान महिलाओं के लिए सुरक्षित किए गए हैं, पिछड़े वर्गों के लिए स्थान सुरक्षित (आरक्षित) करने का अधिकार सम्बन्धित राज्य सरकारों को दिया गया है, पंचायतों का चुनाव प्रत्येक 5 वर्ष बाद राज्य निर्वाचन आयोग द्वारा सम्पन्न करने का प्रावधान भी 73वें संविधान संशोधन विधेयक में केन्द्र सरकार ने पंचायतों के लिए वित्त व्यवस्था की समीक्षा करने हेतु वित्त आयोग का गठन किया गया है।

भारत में पंचायती राज का वर्तमान स्वरूप संविधान के 73वें संशोधन, 1993 पर आधारित है। सन् 2001 के आंकड़ों के अनुसार विश्व के सबसे बड़े लोकतन्त्र भारत में 2, 26, 108 ग्राम पंचायत, 5,738 पंचायत समितियां 457 जिला परिषद कार्य कर रही है। जिनमें विभिन्न स्तरीय कार्यरत जनप्रतिनिधियों की संख्या लगभग 34 लाख है। ताजा आंकड़ों के अनुसार 31, 98, 554 ग्रामीण प्रतिनिधियों 1, 51, 412 पंचायत समिति स्तरीय प्रतिनिधियों का निर्वाचन हुआ है।

### राजस्थान में पंचायती राज व्यवस्था

पंचायती राज की स्थापना भारतीय लोकतन्त्र की एक महत्वपूर्ण उपलब्धि है लोकतांत्रिक विकेन्द्रीकरण और पंचायती राज दोनों एक दूसरे के पर्यायवाची हैं। राजस्थान को वह पहला राज्य होने का गौरव प्राप्त हुआ है, जिसने अपने यहां पंचायती राज की स्थापना की। राजस्थान में पंचायती राज का इतिहास बहुत पुराना है। प्राचीन इतिहास के अवलोकन से पता चलता है कि वैदिक काल में भी पंचायतों का अस्तित्व था। भारत के अन्य

क्षेत्रों की भांति ही राजस्थान में भी ग्राम पंचायतें प्राचीन काल से विद्यमान थी। अन्ततः सदाशिव अल्लेकर ने लिखा है कि "बिहार, राजपूताना, महाराष्ट्र और कर्नाटक में गुप्त और परवर्ती काल में ग्राम सभा की कार्यकारिणी समितियों ने स्थान कर लिया था। लेकिन स्मृति और उत्कीर्ण क्षेत्र इनके संगठन सम्बन्धी विवरण प्रदान नहीं करते हैं। राजस्थान में प्राप्त लेखों से यह ज्ञात होता है कि यहां पर वे कार्यकारिणी समितियां या इन्हें ग्राम पंचायत कहना सही होगा, विद्यमान थी, वे पंचकुली कहलाती थी और वे मुखिया की अध्यक्षता में जिसे 'महन्त' कहा जाता था, कार्य करती है।

#### • मध्यकाल में पंचायती राज

भारत में अन्य क्षेत्रों की तुलना में राजस्थान मध्यकाल में आक्रमण से बहुत प्रभावित रहा। मोहम्मद गौरी और अलाउद्दीन खिलजी के आक्रमणों का राजस्थान पर प्रभाव पड़ा। लेकिन यह प्रभाव अधिकतर राजनीति के ऊपरी सतह तक ही सीमित रहा। मुगल बादशाह ने तत्कालीन राजपूत शासकों के हाथ से प्रशासन की बागडोर नहीं ली थी। बादशाहों की रुचि राजपूत शासकों से धन प्राप्त करने और सैनिक सहायता प्राप्त करने तक ही सीमित थी। इस प्रकार मुगल सम्राटों ने राजपूताना रियासतों से राज्य या स्थानीय प्रशासन में लेशमात्र भी परिवर्तन ही किया। परन्तु मुगल काल में पूरा राजस्थान विप्लव के वातावरण में रहा। इससे ग्राम पंचायतों पर बुरा प्रभाव पड़ा। इस काल में राजस्थान में जाति पंचायतें और सम्पूर्ण गांव की भी पंचायतें थी। गांववासियों के आपसी झगड़ों का निपटारा, चौकसी करना, शिक्षा, सफाई, मनोरंजन, उत्सव आदि ग्राम पंचायतों के कार्यों में सम्मिलित थे।

#### • ब्रिटिश काल में पंचायती राज

उन्नीसवीं शताब्दी के आरम्भ तक अंग्रेज राजपूताना राज्यों में प्रशासनिक ढांचे पर कोई महत्वपूर्ण प्रभाव नहीं डाल सके थे। अंग्रेज सरकार और राजपूताना राज्यों ने व्यक्तिगत रूप से संधि कर ली थी। इससे प्रशासन में कोई मौलिक परिवर्तन नहीं आया। जेम्स टॉड द्वारा लिखित पुस्तकों से यह स्पष्ट होता है कि जिस समय अंग्रेजों ने राजपूताना राज्यों के प्रशासन में पदार्पण किया, तब यहां ग्राम पंचायत मौजूद थी। अंग्रेज ने ग्राम पंचायतों के प्रति उदासीनता का रवैया अपनाया। धीरे-धीरे दोषी को सजा देने की शक्ति, जो परम्परागत रूप से पंचायतों में निहित थी, अंग्रेजों द्वारा स्थापित न्यायालयों में चली गई, इससे पंचायतों का अन्त होने लगा। जेम्स टॉड ने स्पष्ट लिखा है कि इस काल में पंचायतें थी लेकिन इनके अवशेष मात्र ही रह गये हैं। यह सत्य है कि पंचायतों को उनकी न्यायिक शक्तियों से वंचित कर दिया गया था। लेकिन उनका सर्वाधिक नियंत्रण अभी भी विद्यमान था।

#### • रियासती काल में पंचायती राज

- **बीकानेर** : बीकानेर पहला राज्य था जिसने ग्राम पंचायतों के लिए वैधानिक व्यवस्था की। सन् 1928 में बीकानेर में ग्राम पंचायत अधिनियम पारित किया गया। 1936 तक पंचायतों की निरन्तर उन्नति हुई। इन्हें न्यायिक और साधारण प्रशासनिक शक्तियां प्रदान की गई थी ताकि स्वायत्त स्थानीय सरकार की नींव पड़ सके और ग्राम समुदाय के प्रत्येक सेवा करने की शिक्षा प्राप्त हो। 1943 तक पंचायत गतिविधियों को बढ़ावा देने के प्रयास किए गए। पंचायतों को पहले से अधिक दीवानी फौजदारी मामलों की शक्तियां दी गई।
- **उदयपुर** : मेवाड़ में सन् 1940 में मेवाड़ ग्राम पंचायत अधिनियम पारित किया गया था। इन अधिनियम में प्रधान जाति के लोगों द्वारा ही नामांकन भरने की व्यवस्था थी। इसमें प्रत्येक ग्राम के लिए अलग-अलग पंचायत का प्रावधान होने से पंचायतों की वित्तीय एवं प्रशासनिक क्षमता प्रभावित हुई। जेम्स टॉड के अनुसार "मेवाड़ राज्य में पंचायत दीवानी झगड़ों का फैसला किया करती थी।"
- **जयपुर** : जयपुर में राज्य द्वारा सन् 1938 में एक संक्षिप्त "ग्राम पंचायत नियम पंचायत अधिनियम" पारित किया गया था। लेकिन यह क्रियान्वित नहीं हुआ। सन 1943 में "संविधान संशोधन

समिति की सिफारिशों के आधार पर सन् 1944 में एक विस्तृत "ग्राम पंचायत अधिनियम" पारित किया गया। जयपुर ग्राम पंचायत अधिनियम में खालसा गांव में जहा कि जनसंख्या 1000 या इससे अधिक थी और गैर खालसा गांव में कहा कि जनसंख्या 2000 या इनसे अधिक थी, पंचायत स्थापना की व्यवस्था की गई। यद्यपि पंचायत सदस्यों की संख्या बहुत कम थी। जयपुर में सन् 1946 में खालसा गांवों में 194 और गैर खालसा गांवों में 50 पंचायतें मौजूद थी। अधिकतर पंचायतें सरकारी अनुदान पर आधारित थी।

- **अजमेर** : इस प्रदेश में छोटे बड़े राज्यों पर नियन्त्रण स्थापित करने के लिए अंग्रेजों ने अजमेर में अपना कार्यालय स्थापित किया। यह कार्यालय आयुक्त के अधीन कार्य करता था। स्वतन्त्रता के पश्चात् अजमेर का राजस्थान में विलय 1956 में हुआ। इसी दौरान एक "अजमेर ग्राम पंचायत अधिनियम" पारित किया गया था। यह अधिनियम अन्य क्षेत्रों से बहुत पहले लागू किये अधिनियमों से मिलता जुलता था।
- **बीकानेर** : बीकानेर ने 1928 में पंचायत कानून बनाने की पहल की। इससे पूर्व राजस्थान में कहीं भी पंचायतों का आधार लिखित नहीं था। करौली में 1939 में ग्राम पंचायत अधिनियम पारित किया गया। मेवाड़ ग्राम पंचायत अधिनियम सन् 1940 में पास किया गया। मारवाड़ ग्राम पंचायत अधिनियम सन् 1945 में पारित किया गया था। इससे मिलता जुलता विधान भरतपुर में 1944 में और सिरोही में 1947 में बनाया गया। सन् 1948 में लगभग सभी राज्य पंचायत अधिनियम पारित करने के लिए प्रयत्नशील थे परन्तु राजस्थान के संयुक्त राज्य के निर्माण से सभी प्रयास स्थगित हो गये।

#### • स्वतन्त्रता के बाद का पंचायती राज

सन् 1948 में माणिक्यलाल वर्मा के नेतृत्व में संयुक्त राजस्थान सरकार द्वारा पंचायती राज अध्यादेश जारी किया गया। यह अध्यादेश 1945 पर आधारित था। इस अध्यादेश की प्रमुख विशेषता यह थी कि इसमें एक या एक से अधिक गांवों के लिए पंचायत के गठन का प्रावधान था। अध्यादेश के परिणामस्वरूप उदयपुर, कोटा, प्रतापगढ़, कुशलगढ़, बांसवाड़ा, डूंगरपुर आदि रियासती राज्यों में चुनाव द्वारा पंचायतों का गठन किया गया। जयपुर व जोधपुर जैसे राज्यों ने अपने पंचायत बलवन्त राय मेहता समिति की सिफारिश के अनुसार पंचायत समिति एवं जिला परिषद एक्ट 1959 तैयार हुआ व त्रिस्तरीय पंचायती राज संस्थाएं गठित की गईं। तदनुसार ग्राम स्तर पर ग्राम पंचायत, खण्ड स्तर पर पंचायत समिति एवं जिला स्तर पर जिला परिषद त्रिस्तरीय पंचायती राज संस्थाएं गठित की गईं। तदनुसार ग्राम स्तर पर ग्राम पंचायत, खण्ड स्तर पर पंचायत समिति एवं जिला स्तर पर जिला परिषदों के वर्ष 1960 में चुनाव हुए। पंचायती राज संस्थाओं को लोकतन्त्र की महत्वपूर्ण इकाई के रूप में मान्यता प्राप्त हुई।

1960 से 1965 पंचायती राज एक आंदोलन बन गया। मुख्यमंत्री व मुख्य सचिव के गहन रुचि के कारण कलेक्टर व समस्त जिला स्तरीय अधिकारी हर माह पंचायत समितियों की बैठक में अनिवार्य रूप से शामिल होते थे। जिला परिषद भी जीवंत थी। लोगों की विकास में पूरी रुचि थी। प्रधान व प्रमुख राजनैतिक दृष्टि से शक्तिशाली बनते गये। उनके पास जन समर्थन था। अतः कई मन्त्री बन बैठे। विधायक प्रतिशोध की भावना से पंचायती राज को कमजोर बनाते गए।

#### पंचायतों की भावित्यां और कार्य

73वें संशोधन के अनुसार, धारा 243 के अन्तर्गत यह व्यवस्था की गई है कि राज्य सरकार पंचायती राज की संस्थाओं को ऐसी भावित्यां व दायित्व सौंप सकती है जो स्व गसन की संस्थाओं के रूप में उनके लिए अनिवार्य है। यह उत्तरदायित्व इस प्रकार है :

- आर्थिक विकास और सामाजिक न्याय के लिए योजनाएं बनाना और उन्हें लागू करना, तथा
- संविधान की 11वीं अनुसूची में सम्मिलित विषयों में सम्बन्धित सामाजिक और आर्थिक न्याय प्रदान करने के लिए योजनाएं बनाना। संविधान की 11वीं अनुसूची में 29 विषय अंकित किए गए हैं जो इस प्रकार हैं : 1. खेती बाड़ी, 2. भूमि सुधार, 3. सिंचाई और जल प्रबन्धन, 4. पशु पालन, डेयरी व मुर्गी पालन, 5. मछली पालन, 6. वन उत्पादन, 7. लघु वन उत्पादन वस्तुएं, 8. लघु उद्योग, 9. खादी व घरेलू उद्योग, 10. ग्रामीण आवास, 11. पीने का पानी, 12. ईंधन तथा चारा, 13. सड़कों तथा पुलों का निर्माण व यातायात के साधनों का प्रबन्ध, 14. ग्रामीण विद्युतिकरण, 15. ऊर्जा के गैर-परम्परागत साधन, 16. गरीबी दूर करने से सम्बन्धित कार्य, 17. प्राथमिक और माध्यमिक शिक्षा, 18. तकनीकी शिक्षा एवं रोजगार शिक्षा, 19. प्रौढ़ एवं अनौपचारिक शिक्षा, 20. पुस्तकालय, 21. सांस्कृतिक गतिविधियाँ, 22. मंडियां तथा मेले, 23. स्वास्थ्य एवं सफाई। इसमें प्राथमिक चिकित्सा केन्द्र तथा औषधालय भी सम्मिलित हैं। 24. परिवार कल्याण, 25. स्त्रियों तथा बच्चों का विकास, 26. समाज कल्याण, इसमें अपंग व मानसिक रूप से विकृत व्यक्ति भी सम्मिलित हैं, 27. कमजोर वर्गों विशेष रूप से अनुसूचित जातियों तथा जनजातियों का कल्याण, 28. सार्वजनिक वितरण व्यवस्था और, 29. सार्वजनिक सम्पत्ति की रक्षा।

### निष्कर्ष

पंचायती राज व्यवस्था भारत की सबसे महत्वपूर्ण खोज है। दिसम्बर 1960 में भारत के प्रधानमंत्री स्वर्गीय पं. जवाहरलाल नेहरू ने राजपुरा (पटियाला), में भाषण देते हुए कहा था कि “पंजाब तथा समस्त देश में तीन क्रान्तियां चल रही हैं। प्रथम— शिक्षा का प्रसार, द्वितीय कृषि के नये औजारों तथा तकनीकों का प्रयोग तथा तृतीय पंचायती राज की स्थापना। पंचायती राज के सम्बन्ध में उन्होंने कहा कि इसकी स्थापना गाँव में की जा रही है तथा इसके द्वारा लोगों को अपने मामलों का प्रशासन तथा अपने इलाके का विकास स्वयं करने की शक्ति दी जा रही है। इसके द्वारा लोग अपने गाँवों को उन्नत तथा आत्मनिर्भर बन सकेंगे। इसमें एक और विशेषता यह है कि पंचायती राज द्वारा गाँव के लोग आत्मनिर्भर तथा आत्मविश्वासी बन जायेंगे। इस क्रांति से गाँवों की शक्ति बढ़ेगी और ग्राम वासियों को नया जीवन मिलेगा और इन्हीं से नये भारत का निर्माण होगा।”

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## CONSTITUTIONAL IMPLICATIONS OF INTERNET GOVERNANCE IN THE DIGITAL AGE

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### ABSTRACT

*The Internet, often perceived as a democratizing force, has never existed as a neutral terrain for constitutionalism. Its inherent architecture, embedded values, and usage patterns collectively mould the space in which individual and collective rights and freedoms are safeguarded. The concept of a unified network versus a fragmented one has implications far beyond technical considerations, trickling down to the governance of the social layer as online rights are increasingly exercised. Emerging standards and protocols, influenced by regimes with illiberal tendencies, bring forth concerns of surveillance and centralization, thereby shaping the digital realm's political and economic control. Additionally, the concentration of private power in the digital sphere raises pertinent questions regarding the interplay and competition between these entities and traditional public authorities. This juncture marks a pivotal moment in Internet governance, intimately intertwined with the concept of digital constitutionalism. The essence of digital constitutionalism is to redefine how power is limited and legitimised in the digital age. The Internet has evolved beyond its technological framework, becoming a societal bedrock for human connection, identity expression, and the reinforcement of social values. Given the imminent transformation of its technical underpinnings and governance, the Internet is poised for a paradigm shift where its governing principles, such as openness and interoperability, will significantly influence the global exercise of constitutional rights and freedoms. The nexus between constitutionalism and Internet governance holds paramount significance in two vital roles: safeguarding fundamental rights and constraining unregulated powers. This relationship is a pivotal one, resonating with values pivotal to the digital era. The protection of individual rights is reinforced by multilevel defence systems encompassing state, regional, and global mechanisms, legitimised through democratic participation. However, this multilevel constitutionalism isn't exclusively hierarchical; it also encapsulates a pluralistic and integrated value framework, harmonising national identities and shared constitutional traditions. This intricate relationship heralds new inquiries into the function of constitutionalism in the digital age. The scope now encompasses rights preservation and power assertion beyond conventional geographical boundaries in a fragmented, polarized, and hybrid-powered digital ecosystem.*

### Conclusion

*The emerging Internet governance values stemming from contemporary trends intersect with constitutionalism, inevitably influencing the exercise of rights and the curtailment of powers derived from international, supranational, and national constitutional law. The changing Internet governance landscape tangibly impacts constitutionalism in three cardinal ways: rights and freedoms protection, expansion of sovereign influence at the global level, and the consolidation of unchecked dominion.*

**KEYWORDS:** *Democratizing Force, Unchecked Dominion, Technological Framework, Neutral Terrain.*

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### Introduction

The Internet has revolutionized the way individuals interact, communicate, and exercise their rights in the digital age. However, its governance framework and technical architecture shape the exercise of constitutional rights and freedoms in profound ways. This paper delves into the constitutional

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implications of Internet governance, focusing on the protection of rights and the regulation of power in the digital realm. It argues that the evolving landscape of Internet governance necessitates a re-evaluation of traditional constitutional principles to address emerging challenges and safeguard democratic values.

The convergence of digital technologies and constitutional principles gives rise to the concept of digital constitutionalism, which seeks to reconcile the challenges posed by technological advancements with the imperatives of constitutional governance. In the digital age, where the Internet transcends traditional boundaries and influences every facet of society, the protection of individual rights and freedoms becomes increasingly paramount. However, the growing dominance of private sector entities in regulating online spaces raises concerns about unchecked power and the erosion of democratic norms. This paper aims to examine the implications of digital constitutionalism in the context of the algorithmic society, focusing on the challenges posed by the discretionary power wielded by private sector actors.

### **Digital Constitutionalism**

Digital constitutionalism represents a paradigm shift in governance, where the Internet serves as a battleground for the protection of constitutional rights and the assertion of democratic values. Unlike traditional constitutionalism, which primarily concerns the limitations of government power, digital constitutionalism extends its purview to include private sector entities that wield significant influence over online platforms and content moderation. At its core, digital constitutionalism emphasizes the need for multilevel defense mechanisms to safeguard individual rights and ensure accountability in the digital realm. By integrating technological advancements with constitutional principles, digital constitutionalism seeks to address the complex challenges posed by the digital age while upholding democratic values.

### **Discretionary Power in the Hands of the Private Sector**

The proliferation of online platforms and digital technologies has empowered private sector entities with unprecedented discretion over online spaces and regulatory frameworks. Tech giants and social media companies exercise sovereign-like power over their platforms, dictating the terms of engagement and content moderation policies. This unchecked authority raises concerns about the erosion of fundamental rights and the consolidation of corporate power in the algorithmic society. Moreover, the displacement of government authority by private sector actors further exacerbates the imbalance of power, leading to a scenario where citizens become subjects of corporate governance. It is imperative to address these challenges and prevent the undue influence of private sector entities on democratic processes and individual freedoms.

Digital constitutionalism offers a framework for navigating the complexities of the algorithmic society and upholding democratic values in the digital age. By redefining power dynamics and ensuring accountability in online spaces, digital constitutionalism seeks to safeguard individual rights and constrain unregulated power wielded by private sector actors. However, the challenges posed by discretionary power in the hands of the private sector necessitate concerted efforts to establish effective checks and balances to prevent the erosion of fundamental rights. Moving forward, policymakers, civil society organizations, and technology companies must collaborate to develop robust regulatory frameworks that uphold democratic principles and protect the interests of citizens in the digital realm.

### **Internet Governance and Constitutional Principles**

In the digital age, Internet Governance plays a pivotal role in shaping the evolution and use of the Internet, involving various stakeholders such as governments, the private sector, and civil society. India adopts a multi-stakeholder approach to Internet Governance, where the government retains supreme control over matters of national security while leveraging the strengths of industry and human resources. This paper provides an overview of India's approach to Internet Governance, highlighting its participation in global forums, engagement with organizations like ICANN, and efforts to promote awareness and inclusivity in the digital sphere. Additionally, it outlines research and development initiatives undertaken by the Ministry of Electronics & Information Technology to enhance Internet operations and security.

Internet Governance encompasses a wide range of activities, including the development of technical standards, operation of critical infrastructure, and formulation of public policy. In the context of the digital era, where the Internet permeates every aspect of society, effective governance is essential to uphold democratic values and protect individual rights. India recognizes the importance of a multi-stakeholder approach to Internet Governance, which allows for diverse perspectives and ensures

inclusivity in decision-making processes. This paper explores India's efforts to reinforce digital constitutionalism through its approach to Internet Governance, focusing on key initiatives and engagements at both national and international levels.

### **India's Multi-Stakeholder Approach**

India's approach to Internet Governance is guided by the principles of inclusivity, transparency, and accountability. While the government retains ultimate authority over matters of national security, it recognizes the importance of engaging with multiple stakeholders to address complex challenges and harness the potential of the Internet industry. Through participation in global forums such as the Internet Governance Forum (IGF), Internet Corporation for Assigned Names and Numbers (ICANN), and World Summit on the Information Society (WSIS), India advocates for a multi-stakeholder model that preserves the openness and integrity of the Internet. Additionally, India actively promotes awareness and capacity building initiatives to ensure that all stakeholders are equipped to participate effectively in Internet Governance processes.

### **Engagement with ICANN and Global Forums**

India remains actively engaged with organizations like ICANN through its Governmental Advisory Committee (GAC), providing advice on public policy issues related to Internet governance. Key government officials, such as Shri Alkesh Kumar Sharma and Shri Bhuvnesh Kumar, play crucial roles in representing India's interests and shaping global Internet governance policies. Furthermore, India's participation in international forums such as the IGF Leadership Panel underscores its commitment to advancing strategic and urgent issues in the field of Internet Governance.

### **Promoting Awareness and Inclusivity**

In addition to its engagement in global forums, India conducts multi-stakeholder consultations and awareness campaigns to foster greater understanding and participation in Internet Governance processes. Projects such as the Advanced Internet Operations Research in India (AIORI) and the Centre of Excellence in DNS Security aim to enhance the security, stability, and inclusivity of the Internet ecosystem. By promoting universal acceptance of domain names and email addresses, India seeks to ensure equitable access to digital resources across linguistic and cultural boundaries.

### **Conclusion**

India's multi-stakeholder approach to Internet Governance reflects its commitment to promoting digital constitutionalism and safeguarding democratic values in the digital age. By engaging with diverse stakeholders, advocating for inclusivity and transparency, and investing in research and capacity building initiatives, India seeks to reinforce the principles of digital constitutionalism and ensure that the Internet remains a unified, dynamic engine for innovation and empowerment. Through continued collaboration and dialogue, India aims to shape a future where the Internet serves as a force for good, fostering growth, inclusivity, and opportunity for all. Rights Protection: Internet governance decisions can either enhance or undermine the protection of fundamental rights and freedoms online. Policies related to censorship, surveillance, and data privacy have significant implications for freedom of expression, privacy, and due process. As online platforms become key intermediaries for speech and information dissemination, the regulation of these platforms raises complex constitutional questions regarding freedom of speech and the right to access information. Additionally, efforts to combat online extremism and hate speech must be balanced with the protection of free speech rights, highlighting the tension between security concerns and individual liberties.

**Expansion of Sovereign Influence:** The globalization of the Internet has expanded the reach of sovereign influence, blurring traditional notions of territorial jurisdiction and sovereignty. States increasingly assert their authority over online activities, leading to jurisdictional conflicts and legal uncertainties. International agreements and treaties governing cyberspace raise questions about the compatibility of national laws with international human rights standards. Moreover, the rise of digital protectionism and data localization measures challenges the principles of free trade and open access to information, underscoring the need for a coordinated approach to Internet governance at the global level.

**Consolidation of Unchecked Dominion:** The concentration of power in the hands of a few dominant actors in the digital sphere raises concerns about unchecked dominion and its implications for constitutionalism. Tech giants wield significant influence over online discourse, content moderation, and data privacy, shaping the digital public sphere in ways that may not align with democratic principles. The



lack of transparency and accountability in algorithmic decision-making further exacerbates concerns about the erosion of democratic norms and values. As these private entities become de facto governors of the digital realm, questions arise about the appropriate regulatory framework to ensure accountability and protect the public interest.

The evolving landscape of Internet governance presents profound challenges and opportunities for constitutionalism in the digital age. As the Internet becomes increasingly integral to the exercise of constitutional rights and freedoms, it is imperative to re-evaluate traditional constitutional frameworks to address emerging challenges and safeguard democratic values. Digital constitutionalism offers a framework for reconciling the tension between technological advancements and constitutional principles, emphasizing the need for multilevel defence mechanisms to protect individual rights and constrain unregulated power. By examining the intersection of Internet governance with constitutional principles, this paper contributes to a deeper understanding of the transformative impact of technology on constitutionalism in the digital age.

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## सतही और भूमिगत जलसंसाधन एवं भूजल के स्रोत तथा जल का दोहन एवं पुनर्भरण

डॉ. धर्मेन्द्र कुमार शर्मा\*

### सार

हमारा देश कृषि प्रधान देश है जिसकी करीब दो तिहाई जनसंख्या कृषि व कृषि से सम्बन्धित धंधों पर ही आधारित है और जब यह स्थिति हो तो मुख्य कार्य कृषि ही हुआ और कृषि के लिए सबसे बड़ा संसाधन है पानी और राज्य में समस्याओं में सबसे बड़ी समस्या पानी की है। क्योंकि नई तकनीकी में मिट्टी के बगैर तो पौधे उगाए जा सकते हैं, परन्तु पानी के बगैर नहीं। अतः चाहे पानी किसी भी रूप में क्यों न हो चाहे फसल के लिए पानी वर्षा द्वारा हो, ट्यूबवैल द्वारा हो, नहर द्वारा हो, तालाब से हो, नालों से हो कहीं से हो, पानी का स्रोत होना चाहिए जिससे फसल, पौधों, पेड़ों इत्यादि को जिन्दा रखा जा सके। लेकिन हमारे यहाँ पर इन सभी जल के स्रोतों में से ना ही नहर का ज्यादा सहारा है ना ही तालाबों का सहारा है क्योंकि तालाबों में पानी का सहारा वर्षा पर ही निर्भर होता है जबकि वर्षा कम हो पाती है। अब कम वर्षा की स्थिति में हमारे यहाँ पर हर साल होने वाली वर्षा के पानी को संग्रहित करना, बहुत जरूरी है क्योंकि यही हमारा जीने का सहारा है। हमारा जीवन कृषि पर आधारित है। इसलिए हमें नए-नए उपायों को अपनाकर पानी को संग्रहित करने व प्रयोग करने के लिए हो रही नई-नई खोजों का प्रयोग कर वर्षा जल को ज्यादा से ज्यादा एकत्र करना होगा जिसे उसको काम में लिया जा सके।

**शब्दकोश:** जलसंसाधन, सतही जल, भूजल, जल स्रोत, जल दोहन एवं पुनर्भरण, जीवमण्डल, जलसंकट।

### प्रस्तावना

एक कहावत सर्वविदित है : "जल ही जीवन है।"

यही वास्तविकता है इसलिए हमारे प्रदेश ही नहीं देश की जनता को वर्षा जल को बचाकर रखने व उसका पूरा-पूरा उपयोग करने के लिए बहुत से कार्य करने चाहिए।

पृथ्वी पर जल मानव सहित सम्पूर्ण जीव जगत एवं पादप समुदाय के विकास तथा उत्तरजीविता के लिए आधार भूत संसाधन है। जल द्वारा ही जीवमण्डल की पर्यावरणीय प्रक्रिया संचालित होती है। जल के महत्व के साक्ष्य इनके समीप बसी दुनिया के रूप में मिलते हैं। जल की उपलब्धता विकास की प्रेरक है जबकि इनकी अनुपलब्धता विनाश की प्रतीक है। मानव ने विगत वर्षों में अपने विविध क्रियाकलापों से इसका तीव्र दोहन किया है एवं वर्तमान में तीव्र गति से दोहन किया जा रहा है। एक तरफ बढ़ती जनसंख्या के कारण जल की मांग बढ़ रही है, तो दूसरी तरफ शुद्ध जल की मात्रा घट कर जल संकट पैदा हो रहा है। यद्यपि जल की मात्रा तो यथावत

\* सहायक आचार्य, (भूगोल विभाग), राजकीय कन्या महाविद्यालय, उच्चैन, भरतपुर, राजस्थान।

रहती है लेकिन स्वरूप बदल जाता है और शुद्ध जल भी प्रदूषित होकर अशुद्ध जल में मिल जाता है। जिस कारण बढ़ती जनसंख्या के कारण जल की मांग लगातार बढ़ रही है। वर्तमान परिस्थितियों में जल की मूल विषय वस्तु जल की बढ़ती मांग से उत्पन्न जल संकट से निजात पाकर जल का पोषणीय उपयोग करना है।

जल मानव जीवन का आधार है। एक सामान्य व्यक्ति एक दिन में औसतन 135 लीटर जल का प्रयोग करता है। पीने, भोजन बनाने, नहाने-धोने व सफाई करने आदि के अतिरिक्त सिंचाई, उद्योग, पर्यटन व परिवहन आदि में प्रयुक्त जल भी उसकी दैनिक आवश्यकताओं के अर्न्तगत ही गिना जाता है।

जल जीवन का आवश्यक घटक तथा मूलभूत आवश्यकता है। धरातल का 70 प्रतिशत भाग जल से घिरा है फिर भी पीने योग्य जल का अभाव है। स्वास्थ्य विशेषज्ञों का कहना है कि 50-60 प्रतिशत लोग प्रदूषित जल के कारण होने वाली बीमारियों से ग्रस्त हैं। संस्कृत में जल को जीवन की संज्ञा दी गई है। जल को जीवन कहने के पीछे छिपा रहस्य शायद यह कह रहा है कि जल के द्वारा जीवन का विकास सम्भव हुआ है तथा प्रोटोप्लाज्म (जीव द्रव्य) में अधिकांश भाग जल का ही होता है। वर्तमान में देश में उपलब्ध कुल जल का 70 प्रतिशत जल प्रदूषित है।

### सतही जल और भूमिगत जल

जल एवं जलवाष्प (वाष्पीकरण) की क्रिया सूर्य एवं गुरुत्व द्वारा निरंतर संचालित होने वाली प्राकृतिक क्रिया है जिसे "हाइड्रोलोजिक (जल) चक्र" कहते हैं। समुद्र एवं सतही भूमि से जल का वाष्पोत्सर्जन होकर यही जल पुनः पृथ्वी पर पानी की बूदों के रूप में वापस आ जाता है। पृथ्वी पर समस्त अलवण जल का स्रोत वर्षा है। जब वर्षा होती है तो पृथ्वी पर गिरने वाला जल धरा के रूप में प्रवाहित होकर झरनों, तालाब अथवा झीलों में चला जाता है। यह जल "सतही जल" कहलाता है। सतही जल एवं भू-जल दोनों अन्ततः महासागरों में पुनः वापस चले जाते हैं जहाँ से वायुमंडलीय जल वाष्प की आपूर्ति वाष्पीकरण द्वारा होती रहती है। हवायें नमी को भूमि पर लाती हैं जिससे अवक्षेपण होता है तथा जल चक्र निरन्तर चलता रहता है। अवक्षेपण की इस प्रक्रिया को जिसके द्वारा भूमिगत जल की आपूर्ति होती है, "पुनःभरण" कहा जाता है। सामान्य रूप से पुनःभरण उष्णकटिबन्धीय जलवायु में वर्षा ऋतु के समय ही होता है अथवा यह बसन्त के मौसम में होता है। पृथ्वी पर गिरने वाला यह अवक्षेपण अक्सर 10 से 20 प्रतिशत तक होता है जो मृदा द्वारा अवशोषित कर लिया जाता है एवं जल धरण करने वाले स्तर पर योगदान देता है, उदाहरण जलभृत। भू-जल निरन्तर क्रियाशील रहता है सतही जल की तुलना में यह बहुत धीरे-धीरे बहता है। इस जल के संचरण की वास्तविक दर संचरण एवं जलभृत की संग्रहण क्षमता पर निर्भर करती है।

### सतही जल या धरातलीय जल

सतही जल या धरातलीय जल का तात्पर्य पृथ्वी पर पाए जाने वाले जल निकायों जैसे- नदियों, झीलों, तालाबों, महासागरों और आर्द्रभूमियों (पानी से संतृप्त भूभाग) से है। पारिस्थितिकी तन्त्र के सन्तुलन की दृष्टि से ये सभी जल निकाय अतिसंवेदनशील हैं। सतही जल जीवधारियों एवं वनस्पतियों के लिए अत्यन्त उपयोगी है। आसानी से उपलब्धता होने के कारण वर्षों से इसका दोहन एवं प्रदूषण होता रहा है जिससे पारिस्थितिकी तन्त्र का असन्तुलन, जैव-विविधता में कमी एवं जीवों पर नकारात्मक प्रभाव पड़ रहा है। इस नकारात्मक प्रभाव को दूर करने के लिए हमें जल संसाधन का समुचित प्रबन्धन करना बहुत ही आवश्यक है। यद्यपि हम जानते हैं कि पृथ्वी पर उपलब्ध कुल पानी में मीठे जल की कुल उपलब्धता लगभग 2.7 प्रतिशत ही है इसलिए हमें सभी पहलुओं पर ध्यान केन्द्रित करते हुए सतही जल निकायों के प्रबन्धन पर जोर देना होगा। यह सार्वत्रिक सत्य है कि सम्पूर्ण पृथ्वी पर उपलब्ध जल गत्यात्मक है। क्योंकि प्रत्येक मानवीय गतिविधियाँ इस पर एक बड़े पैमाने पर प्रभाव डालती हैं। अतः हमें जल चक्र के गुणात्मक एवं मात्रात्मक बदलाव को रोकना होगा। इस प्रकार सतही जल के निर्धारण एवं उचित प्रबन्धन से कृषि कार्यों, औद्योगिक प्रक्रियाओं एवं घरेलू उपयोग आदि में जल की

आवश्यकता को पूरा करने में मील का पत्थर साबित होंगी। वर्षाजल संचयन, भूजल पुनर्भरण प्रणाली व जल मितव्ययिता प्रविधि जल संरक्षण की अद्वितीय तकनीकियाँ हैं।

वर्षा जल को भिन्न-भिन्न विधियों से एकत्र करके, जल का दुरुपयोग रोककर एवं जल मितव्ययिता प्रणाली को प्रभावी करके ही सतही जल का प्रबन्धन किया जा सकता है। यह एक व्यापक विषय है फिर भी सामान्यतः निम्न परम्परागत विधियों को व्यवहार में लाकर भी अच्छे परिणाम प्राप्त किए जा सकते हैं।

सामान्यतया सतही जल निर्धारण एवं प्रबन्धन प्रकृति स्वयं करती है परन्तु हम नयी एवं परम्परागत तकनीकों से सतही जल के निर्धारण एवं प्रबन्धन में महत्वपूर्ण भूमिका निभा सकते हैं।

जिसका क्रमवार विवरण निम्नलिखित हैं –

- जल भण्डारण निकायों में वर्षाजल संचयन तकनीक की सहायता से संग्रहण क्षमता में वृद्धि कर।
- छतों पर वर्षा संग्रहण तकनीक अपनाकर।
- तालाबों में रिचार्ज वेल (इंजेक्शन वेल) खोद कर।
- हरियाली योजना के अन्तर्गत धरती के ऊपरी सतह की मिट्टी के कटाव को रोकने के लिये मेढ़ बंदी की जाती है।

राजस्थान राज्य में इसके उदाहरण देखे जा सकते हैं। जिन गाँवों एवं कस्बों में मिट्टी के टीले हैं। उन सभी टीलों पर मेढ़ बाँध दिया जाता है। यह जल संरक्षण के साथ ही मिट्टी का कटाव रोकने में भी महत्वपूर्ण भूमिका अदा करते हैं।

सतही जल निर्धारण एवं प्रबन्धन कोई अध्ययन नहीं बल्कि एक दर्शन है। दर्शन है हमारे भौतिक जीवन को स्वच्छ, स्वस्थ एवं शतायु रखने का। हमने देखा है कि जल प्रबन्धन हमारे जीवन का अभिन्न हिस्सा रहा है। हमारे सभी धर्मग्रन्थों में जल की महत्ता पर व्यापक चिन्तन हुआ है। भारत जैसे विविधताओं से भरे देश में सतही जल प्रबन्धन के कई तरीके विद्यमान हैं और कई जागरूकता के अभाव में विलुप्त हो रहे हैं। सतही जल प्रबन्धन एवं निर्धारण के बारे में हम सभी जानते हैं, समस्या यह है कि जो हम जानते हैं, उसे मानते नहीं हैं। हमारे इस स्वभाव के चलते सतही जल को बहुत नुकसान पहुँचा है हालाँकि अब भी इस नुकसान की काफी हद तक भरपाई करना सम्भव है। जरूरी है कि हम “जलं रक्षति रक्षित” के सूत्रवाक्य को अपने जीवन का हिस्सा बना लें।

“प्रभु! विश्वास का ‘दीपक’ लिए खड़े हैं, कामना है सृष्टि के ‘मंगल’ की।

हे परमसृष्टा! हर होंठ पर तेरे अमृत की बूँद हों और जल के लिए न युद्ध हो।।”

### भूमिगत जल

भूमिगत जल या भूजल या भूगर्भिक जल धरती की सतह के नीचे चट्टानों के कणों के बीच के अंतरकाश या रन्धाकाश में मौजूद जल को कहते हैं। सामान्यतः जब धरातलीय जल से अंतर दिखाने के लिये इस शब्द का प्रयोग सतह से नीचे स्थित जल के रूप में होता है तो इसमें मृदा जल को भी शामिल कर लिया जाता है। हालाँकि, यह मृदा जल से अलग होता है जो केवल सतह से नीचे कुछ ही गहराई में मिट्टी में मौजूद जल को कहते हैं।

भू-जल एक मीठे पानी के स्रोत के रूप में एक प्राकृतिक संसाधन है। मानव के लिए जल की प्राप्ति का एक प्रमुख स्रोत भूजल के अंतर्गत आने वाले जल भरे हैं जिनसे कुओं और नलकूपों द्वारा पानी निकाला जाता है।

### भूजल की उपलब्धता के स्रोत

भूजल पृथ्वी तल के नीचे स्थित अपारगम्य शैलों के संस्तरों की स्थिति के कारण विभिन्न मण्डलों के रूप में उपस्थित रहता है। भूमिगत जल के ऊपर स्तर को भौमजल स्तर कहा जाता है तथा जिन शैलों से

होकर भूजल प्रवाहित होता है उसे "जल या जलभृत" कहा जाता है। यहाँ भूजल के स्रोतों से अभिप्राय उन स्रोतों से है जिनसे होकर भूजल धरातल पर प्राप्त होता है जबकि आकाशीय जल, सहजात जल तथा मैग्मा जलस्रोत वे स्रोत हैं जिनसे भूमिगत जल का संचय होता है। यहाँ जल इतनी तीव्रता से संचरित नहीं हो सकता कि जल संभरण किसी रूप या झरने के लिए पर्याप्त हो सके। स्पष्ट है कि भू-सतह की आंतरिक संरचना की भिन्न-भिन्न प्रकृति के कारण भू-जल विभिन्न स्थानों पर विभिन्न मात्रा में मिलता है जो निम्नलिखित स्रोतों से धरातल पर प्रकट होता है :-

### स्रोत

भूमिगत जल का जो भाग धरातल पर किसी प्राकृतिक छिद्र से निकलता है तो जल स्रोत झरना या चश्मा कहलाता है। ये शैल संस्तरों की संरचना के अनुसार संचरित होते हैं। वर्षा जल पारगम्य शैलों से होकर रिसता हुआ भूमिगत होता है लेकिन जब संचरण मार्ग में अपारगम्य शैलें विद्यमान होती हैं तो जल नीचे की ओर गति नहीं कर पाता और इन अपारगम्य शैलों के सहारे ऊपर की ओर प्रवाहित हो जाता है तथा यही जल स्रोत या झरने के रूप में धरातल पर प्रकट होता है। यह जल पर्वतीय या ढाल क्षेत्रों में भूसतह पर उभरी हुई पारगम्य शैलों से एकत्रित जल स्रोत के रूप में भूसतह पर फूट पड़ता है।

ये जल स्रोत जल के स्थायित्व के आधार पर दो प्रकार के होते हैं -

- **स्थायी स्रोत** - जब भूसतह के नीचे अपारगम्य शैलें झुकी अवस्था में होती हैं तथा जलस्तर ऊँचा होता है तो भूजल ढाल के मिल जाने से स्थायी रूप में प्रवाहित होता रहता है।
- **अस्थायी स्रोत** - ये भूसतह के नीचे असमान रूप में पाये जाने वाले जलस्तर के कारण बनते हैं जो वर्षा पर निर्भर करते हैं।

जल की प्रकृति के आधार पर स्रोत निम्न प्रकार के होते हैं -

- **साधारण जलस्रोत** - ये जलस्रोत साधारण गहराई वाले होते हैं जिनसे स्वच्छ, शीतल तथा पेयजल निकलता है।
- **तापीय स्रोत** - ये आकार में गहरे होते हैं जिनसे गर्म जल निकलता है। कैलिफोर्निया पार्क में ऐसे स्रोत मिलते हैं।
- **उष्ण स्रोत** - इन स्रोतों का ताप क्वथनांक ठवपसपदह च्वपदज से भी उच्च रहता है क्योंकि ये काफी गहरे होते हैं। भारत में हिमाचल प्रदेश का कुल्लू व मणिकर्ण तथा संयुक्त राज्य अमेरिका के यलोस्टन नेशनल पार्क में 4000 स्रोत स्थित हैं।
- **खनिज स्रोत** - ये स्रोत विशेषतः ज्वालामुखी क्षेत्रों में मिलते हैं जिनसे गन्धक लवण आदि खनिजों से मिश्रित जल निकलता है जो औषधीय महत्व का होता है। उत्तरांचल में देहरादून के समीप सहस्र धारा, उड़ीसा का अतारी, छिन्दवाड़ा में इसी प्रकार के स्रोत मिलते हैं।

### कूप

भू-सतह के नीचे स्थित संयुक्त जल क्षेत्र का जल प्राप्त करने के लिए पारगम्य शैलों में कुएँ खोदे जाते हैं जिनके नीचे अपारगम्य शैलें होने से जल भरा रहता है। वर्षा पर आधारित कुएँ कम गहरे होते हैं जो ग्रीष्मकाल में शुष्क रहते हैं। अधिक गहरे कुएँ लम्बे समय तक जलापूर्ति में सहायक होते हैं।

### पाताल तोड़ कुएँ या उत्सृत कुएँ

पाताल तोड़ कुएँ ऐसे प्राकृतिक जलस्रोत होते हैं जिनसे धरातल पर स्वतः जल प्रकट होता है। उसके निर्माण के लिए दो प्रकार की अनुकूल संरचना होनी चाहिए। प्रथम भू-अभिनतीय या उल्टी गुम्बदनुमा संरचना तथा द्वितीय एकदिग्गत संरचना उत्सृत कूप का जल जिस मण्डल से ऊपर की ओर संचारित होता है उसे "जलभृतकहते हैं। उत्सृत कूप के लिए जलभृत के ऊपर तथा नीचे दोनों ओर अपारगम्य शैल होनी चाहिए,

जिसकी प्रकृति मितजलभृत के समान होती है। इसकी निचली सतह जलीय रिसाव को रोकती है तथा ऊपरी सतह जल के वाष्पीकरण से बचाती है। जलभृत के सतह पर खुलने वाले भाग को "अपवाह क्षेत्र" कहते हैं। जहाँ से जल जलभृत के पारगम्य स्तर में प्रवेश करके केन्द्रीय भाग में पहुँचता है तो धीरे-धीरे पारगम्य स्तर के जल से भरने पर जल स्थैतिक दाब शीर्ष निर्मित हो जाता है। अब स्थिति यह बन जाती है कि ऊपरी सतह पर कूप जलभृत की गहराई तक खोदा जाये तो जल स्थैतिक दाब के कारण जलभृत का जल स्रोत के रूप में स्वतः भू-सतह पर प्रकट होने लगेगा, जिससे पाताल तोड़ कुएँ का निर्माण होगा।

### गीजर

आईसलैण्ड की भाषा में गोसिर शब्द का अर्थ फुहार छोड़ने वाला होता है। होम्स के अनुसार, "गीजर गर्म पानी के स्रोत होते हैं जिनसे कुछ समय के अंतराल पर उष्ण जल एवं वाष्प तीव्रता से निकलती रहती है।" इस जल का तापमान 75% से 90% तक होता है। संयुक्त राज्य अमेरिका के वायोमिंग राज्य के यलोस्टन नेशनल पार्क में विश्व प्रसिद्ध ओल्ड फेथफुल सहित 100 गीजर हैं। आइसलैण्ड तथा न्यूजीलैण्ड में भी कई गीजर मिलते हैं।

### जल पुनर्भरण

जल की बढ़ती मांग की पूर्ति के लिए अत्यंत आवश्यक है, कि जल पुनर्भरण के समुचित प्रयास किये जाये ताकि वर्षा जल, नदियों, तालाबों एवं हिमनद का पुनर्भरण करके जल संकट को कम किया जा सकता है। निश्चित रूप से जल पुनर्भरण एक चुनौती है लेकिन इसको काफी हद तक कम किया जा सकता है। भारत में अनेक जल पुनर्भरण की तकनीक विकसित की जा सकती है मुख्य रूप से जल पुनर्भरण के लिए निम्न तकनीकों को विकसित किया जा सकता है, जिनसे निम्नलिखित योजनाएँ विकसित की जा सकती हैं—

- **नदियों से जल पुनर्भरण** : भारत में कुछ नदियाँ वर्षभर भी बहती हैं एवं कुछ नदियाँ वर्षा काल में बहती रहती हैं। इनमें से कुछ नदियाँ जाकर समुद्र में गिरती हैं जो कि समुद्र का जल स्तर बढ़ाती हैं। इन नदियों को मोड़कर रेगिस्तान के क्षेत्र में लाया जा सकता है, जहाँ जल संकट गहराता जा रहा है। इन नदियों को नहरों के माध्यम से सूखे क्षेत्रों में लाया जाकर नहरों के अन्तिम छोर एवं बीच-बीच में गहरे कुओं के माध्यम से पुनर्भरण किया जा सकता है।
- **नालों से जल पुनर्भरण** : वर्षाकाल में काफी छोटी क्षेत्रीय नदियाँ एवं नाले बहते हैं। विशेषकर पहाड़ी क्षेत्रों से मैदानी क्षेत्रों में नदियाँ एवं नाले बहते हैं। नदी एवं नालों के बहाव क्षेत्र में खुले कुएँ बनाकर जल पुनर्भरण किया जा सकता है।
- **व्यर्थ बहते जल से पुनर्भरण** : वर्षाकाल में पहाड़ी एवं मैदानी क्षेत्रों में भूमि के ढलान के कारण काफी छोटे-छोटे नाले बहते हैं जिन पर भी कुएँ खोदकर जल पुनर्भरण किया जा सकता है।
- **सड़कों पर बहते वर्षा जल से पुनर्भरण** : भारत में सड़कों का जाल बिछा हुआ है। इन सड़कों पर वर्षा काल में काफी पानी बेकार बहता है एवं सड़कों को भी नुकसान पहुँचाता है इस जल से भी पुनर्भरण किया जा सकता है।
- **मकानों की छतों पर वर्षा से बहते जल का पुनर्भरण** : गांव एवं शहरों में निर्मित मकानों की छतों से पानी बहकर छोटे-छोटे नालों के रूप में बेकार बहता है, इनसे सोखते गड्ढों के माध्यम से जल का पुनर्भरण किया जा सकता है।
- **गांव एवं शहर की गलियों से वर्षा जल से पुनर्भरण** : प्रत्येक गांव एवं शहरों की गलियों से वर्षाकाल में काफी जल बेकार बहता है, से भी पुनर्भरण किया जा सकता है।
- **उपयोग में लाये गये जल का पुनर्भरण** : जो जल उपयोग में लिया जाता है, उस जल का शोधन करके पुनः उपयोग किया जा सकता है या उस जल का पुनर्भरण किया जा सकता है।

### जल संसाधनों का दोहन एवं पुनर्भरण एक चुनौती

जल संकट बढ़ती जनसंख्या की खाद्यान्न आपूर्ति एवं पेयजल के लिए शुरु की गई योजना के फलस्वरूप उत्पन्न हुआ है। 1970 के उपरान्त भूमिगत जल स्रोतों का जिस तीव्र गति से हर हैक्टेयर में कुआं खोदकर मशीनों से दोहन किया गया है, यह निश्चय ही अवैज्ञानिक घटना रही है। दूसरी और जिस गति से भूजल दोहन हुआ उस अनुपात में वर्षा जल पुनर्भरण नहीं हो पाया क्योंकि पर्यावरण के फलस्वरूप प्रदेश में वर्षा मात्रा एवं वर्षा के दिनों की संख्या दोनों ही में निरन्तर कमी आ रही है। साथ ही पुनर्भरण की समुचित व्यवस्था नहीं होने एवं वनावरण के अभाव में वर्षा जल भूमि पर आते ही बहकर या वाष्पित होकर नष्ट हो जाता है। जबकि पूर्व में जल का पुनर्भरण वृक्षों की जड़ों से अवरुद्ध होकर कहीं अधिक होता था तथा धरातल पर वृक्षों की सुखी पत्तियों व टहनियों का ऐसा स्पंज बन जाता था जिससे मिट्टी में जल धारण करने की क्षमता बढ़ जाती थी जबकि सम्प्रति वन विनाश के कारण ऐसा होना सम्भव नहीं रहा है।

भूमिगत जल में गिरावट और सतही जल में कमी की समस्या से वर्तमान में राजस्थान राज्य भी अछुता नहीं रहा है। सतही जल व भूमिगत जल के स्थानिक वितरण का अध्ययन करने से स्पष्ट होता है कि जिले में जल संसाधन का वितरण व उपलब्धता विशमताओं से युक्त है, जिसका सरलता से बोध नहीं किया जा सकता है, क्योंकि भौगोलिक बनावट, चट्टानों की प्रकृति एवं जनसंख्या का वितरण व घनत्व, कृषि का प्रतिरूप व वितरण, औद्योगिक गतिविधियों का वितरण तथा नगरीयकरण विभिन्न स्थानों पर समरूप नहीं है। हिसार जिले में भूमिगत जल में गिरावट और सतही जल में कमी के अनेक कारण विद्यमान हैं। भूमिगत जल में गिरावट और सतही जल में कमी का प्रभाव जिले के प्रत्येक क्षेत्र पर पड़ रहा है। जिसके परिणामस्वरूप जिले के विकास पर नकारात्मक प्रभाव दिखाई दे रहा है।

### निष्कर्ष

दुनिया को वृक्षारोपण द्वारा पुनः हरा-भरा बनाना होगा और जीवाश्म ईंधन के उपयोग में कमी लानी होगी। सौर ऊर्जा, पवन ऊर्जा, ज्वारीय ऊर्जा जैसे प्रदूषण मुक्त ऊर्जा स्रोतों को ज्यादा-से-ज्यादा अपनाना होगा। इन उपायों से निश्चित ही इस धरती को जलवायु परिवर्तन के खतरों से बचाने में मदद मिल सकती है। इनके अलावा पृथ्वी ग्रह को जलवायु के संकट से बचाने के लिये सभी को प्रयास करने होंगे तभी यह ग्रह सुन्दर और जीवनमय बना रहेगा। इसके लिए हमें प्राकृतिक संसाधनों का उपयोग कुशलता और पूरी दक्षता के साथ करना होगा।

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## EFFECT OF EMPLOYEE ENGAGEMENT ON JOB SATISFACTION: A CONCEPTUAL STUDY

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### ABSTRACT

Today, the difficulty lies not only in keeping talented individuals but also in completely engrossing them and winning their hearts and minds throughout their careers. Employee engagement is becoming a critical determinant of a company's performance in today's competitive economy. Furthermore, the success of an organisation may depend on the level of employee involvement. Engagement is not just an essential element of customer happiness, corporate reputation, and total stakeholder value, but it also has the ability to have a major impact on staff retention, productivity, and loyalty. In order to gain a competitive edge, businesses are looking to HR to set the agenda for employee dedication and engagement. "The extent to which employees commit to something or someone in their organisation, how hard they work and how long they stay as a result of that commitment" is the definition of employee engagement. Research indicates that the relationship between an individual's job and organisational strategy - specifically, realising how important the position is to the company's success - is the most significant element driving employee engagement. Although the meaning of employee engagement may vary from company to company, the secret to successful engagement will ultimately lie in the adaptability of strategy that works best for each unique company. On the other hand, an employee's attitude towards their job, the workplace, their compensation, their benefits, etc., is what is meant by job satisfaction. People are thought to be more contented when they are satisfied with their jobs. Despite their obvious connections, motivation and aptitude are not the same as job satisfaction. Job Rotation, Job Enlargement and Enrichment, and Job Re-engineering are some of the techniques used in Job Design, which tries to improve satisfaction and performance in their jobs. Employee involvement, empowerment, autonomous work positions, and management style and culture are other factors that impact employee happiness. One crucial factor that is regularly assessed by businesses is job satisfaction. Through a thorough examination of the literature, we have investigated the impact of employee engagement on job satisfaction in the present study.

**KEYWORDS:** Employee Engagement, Job Satisfaction, Effect of Employee Engagement on Job Satisfaction.

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### Introduction

Employees as human resources are one of the several factors that cannot be duplicated nor imitated by competitors and are considered the most vital assets if managed and involved properly. Employee engagement is a key component of one strategy for human resource management. The reaction of a worker to their position and the organisation in which they work is known as employee engagement.

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Generally speaking, controlling discretionary effort is understood to include employee involvement. According to Bauer and Erdogan (2012), employees who have decision-making authority will behave in a way that best serves the interests of the company. The reaction of a worker to their position and to their organisation is called as employee engagement. The definition of personal engagement, according to Kahn (1990), is "the harnessing of organisation members' selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances." Engaged workers typically exhibit satisfaction; they desire to work on worthwhile initiatives and positively impact the company's success. Job satisfaction indicates whether an individual's expectations for something are appropriate given the circumstances and work environment of the organisation. Job satisfaction shows what are an individual's feelings about his job. Job satisfaction can be welfare for employees in the demands of employee rights.

When employees follow the rules and achieve their goals, they become extremely imbalanced if they don't obtain what they desire, which can affect their job satisfaction indicators. Note that if a business tends to grow and succeed, employees must have a feeling of satisfaction at work and they must devote all of their energy and thoughts to their task (Ljigu, 2015).

By highlighting a variety of factors, this study will try to investigate how employee involvement affects job satisfaction.

### **Aim of the Study**

The aim of the study is to highlight the effect of employee engagement on job satisfaction through a thorough examination of the literature. By examining a variety of factors, this study will also try to investigate how employee engagement affects job satisfaction.

### **Research Methodology**

The present research is descriptive in nature. Secondary data have been used in the study. Data have been collected from various sources such as research paper, thesis, websites, magazines, newspaper etc. The data collected from above sources has been used for conducting a comprehensive literature review.

### **Review of Literature**

How an employee feels about their job, coworkers, the work itself, and the work environment is known as job satisfaction. It is also thought to be a crucial factor of the motivating process, representing the extent upto which the person believes his needs and desires are being satisfied. The definition of job satisfaction was modelled by Churchill et. al. (1974) and Smith et al. (1969) as the work-related affection states covering five aspects: the prospects for promotion, the pay, the coworkers, and the supervisors.

The likeness of employees towards their work is known as job satisfaction. According to Locke (1976), job satisfaction is a favourable emotional state brought on by an evaluation of one's work or experiences at one's job. An employee's attitude towards their work and surroundings is shaped by their perceptions, which can be either good or negative (Ellickson & Logsdon, 2002). A person's level of job satisfaction increases with how well his/her work environment meets needs, values, or personal traits. Because researchers frequently hypothesise a relationship between work happiness and job performance—a notion that is significant to employers—job satisfaction is a crucial variable in organisational research that is most examined (McCue and Gianakis, 1997).

Humanistic management, which emphasises human motivation and the interaction between an organisation and its employees, was the view point from which Daley (1986) examined work satisfaction. "The attitudes or opinions of employees regarding the organisation are in themselves key variables leading to its ultimate success," said Daley (1986). The three categories of factors that he examined in his research were those related to the job environment, workplace environment, and perceptions of organisational performance.

Most academics concur that Kahn (1990) introduced the idea of employee engagement in his paper "Psychological Conditions of Personal Engagement and Disengagement Work," which was published in the *Academy of Management Journal*. Kahn carried out research to comprehend the psychological circumstances that result in workers' involvement at work. Thirty-two employees, sixteen summer camp counsellors, and sixteen financial professionals were interviewed in order to get data on how employee engagement was impacted by certain employment characteristics, such as manager satisfaction, position clarity, and resource availability. The data gathered from the interviews was analysed using grounded theory in order to "articulate the complexity of influences on people's personal engagements and disengagements in particular moments of role performances".

The attitude that characterises an employee's level of happiness with their work is called job satisfaction or job discontent (Gryphon & Pustay, 2007). "The positive or negative evaluative judgement about one's job or job situation" is what job satisfaction can be defined as (Motowidlo, 1996). Engagement proponents assert that despite the fact that both work satisfaction and employee engagement are focused on the relationship between the employee and their job, there are distinctions between the two definitions.

Numerous research on employee engagement have been built around Kahn's approach (Luthans & Peterson, 2002; Shuck, 2011). Employee engagement, according to Kahn (1990), is "the harnessing of organisation members' selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances".

Emotional engagement and cognitive engagement are the two main components of psychological involvement, showing positive relationships with peers and superiors as well as showing empathy for others are indicators of emotional engagement. Cognitively engaged people understand their purpose and place in the workplace. An employee may experience involvement on any one of the dimensions at any one time, according to Kahn (1990).

According to Ting (1997), work satisfaction among federal employees is determined by three factors. These consist of three categories: individual, organisational, and job-related. While he acknowledges that there would be some overlap between these three traits, he claims that these criteria largely fall into separate categories. The particular tasks involved in performing the real work are what define a job's features. They cover every duty related to the job function, as well as skill development and pay scale.

The elements that characterise the workplace where work is done are included in the category of organisational characteristics. Last but not least, the individual qualities are those attributes that are particular to the person doing the work, such their level of expertise or understanding. According to Ting's research, the factors that most influence the job satisfaction of federal employees are the job and organisation features.

### **Result and Discussion**

According to researchers (Gerstner and Day, 1997; Liden 1997), "when there is a harmonious social exchange relationship among leaders, subordinates, and the organisation, this results in better performance, greater job satisfaction, with a higher level of organisational commitment, and much more positive role cognition compared to organisations lacking these harmonious relationships." In actuality, satisfaction is the sense of fulfilment that comes from working hard and getting paid for it.

The majority of job satisfaction surveys use interviews and questionnaires to gather information about respondents' preferences. While some organisations use surveys created by reputable research organisations like Gallup and UWES, many organisations create their own customised questionnaires for assessing employee job satisfaction. The nature of the work and the tasks completed, supervision, and working environment are some of the factors that are most commonly associated with satisfaction. Employee engagement has been seen to depend in part on job satisfaction.

According to the research study (Buckingham and Coffman, 1999), respect for employees, equal opportunities and fair treatment, performance evaluation, pay and benefits, health and safety, job satisfaction, cooperation, family friendliness, career development, leadership, clarity of company values, and the company's standards of ethical behaviour are some of the critical factors that determine employee engagement. The largely leadership-focused book of Buckingham and Coffman (1999), mentions the term "engagement" only sporadically. Although the terms "work engagement" and "employee engagement" are interchangeable, this study favours using "employee engagement" since it encompasses the rapport between the employee and the enterprise. While employee engagement encompasses the relationship with the organization, work engagement refers to a person's relationship with their employment.

Maslach et al. (2001) state that engagement is defined by vigour, involvement, and efficacy, which contrasts sharply with the three burnout qualities of cynicism, inefficacy, and tiredness. Furthermore, Macey, Schneider, Barbera, and Young (2009) described involvement as "a person's intention and concentrated energy, visible to others in the demonstration of personal initiative, adaptability, effort, and persistence directed towards organizational goals".

Kim (2002) discovered that employees had better levels of job satisfaction when their managers used a participative management style. High job satisfaction was found to be favourably connected with participative management style, participative strategic planning processes, and good supervisory communications. Kim also discovered that organisations might gain from taking into account management and staff development initiatives that incorporate empowerment and participative management and empowerment.

The first study to show a connection between job happiness and employee engagement and company outcomes (such as customer satisfaction, safety, productivity, and profitability) was conducted by Harter et al. in 2002. "One of the first publications to suggest health benefits as a function of being engaged" (Shuck, 2011). Harter et al. (2002) also proposed a directly proportional relationship between employee engagement and well-being. Harter et al. (2002) defined the term employee engagement as "an individual's involvement and satisfaction with as well as enthusiasm for work." Employee engagement was characterised by Schaufeli and Bakker (2004) as "a positive, fulfilling state of mind related to work that is characterised by vigour, dedication, and absorption." Saks (2006) defines employee engagement as "a discrete and unique construct comprised of cognitive, emotional, and behavioural components linked with role performance individually.

Employees that are passionate about their profession and the organization they work for are more likely to succeed, perform well, and act well under pressure, according to scholarly research by Luthans and Peterson (2002). It boosts the manager's self-efficacy.

Employee engagement was further described by Harter et al. (2002) as "individual's involvement and satisfaction with as well as enthusiasm for work", building on this concept. Harter et al. (2002) examined nearly 200,000 responses from 7,939 business units which were part of 36 firms using the Gallup Work Audit (GWA), a well-known and proprietary 12-item questionnaire (the Q12). The findings indicated a strong positive association between key organisational performance and employee engagement.

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The relationship between happiness in job and emotional aspect of involvement has been demonstrated by certain practitioners. "People's pleasure and the sense of inspiration and affirmation they receive from their work and membership in their organization are the emotional components," according to Towers Perrin (2009). Nonetheless, there were academics who disapproved of the satisfaction engagement strategy.

Factors influencing a worker's desire to work overtime are related to their level of involvement as well as their degree of satisfaction and dedication to their profession. (The Corporate Leadership Council, 2004; Smythe, 2005 referenced in IJCRM, 2013; Blessing White, 2004). According to a 2004 study by Bates on employee engagement, engagement is the desire of individuals to make a meaningful contribution at work, which is enhanced by an emotional link with one's job, organisation, management, or coworkers.

According to a different study by Castillo & Cano (2004) on the degree of job satisfaction among college faculty members, job happiness will increase if interpersonal interactions, recognition, and supervision receive the right amount of attention. According to Chandrasekar (2011), an organisation must take care to establish a work environment that improves employees' capacity for increased productivity in order to enhance the organization's revenues. Additionally, he contended that while money is no longer the primary factor influencing total job satisfaction, interpersonal relationships and interactions are, and in the modern workplace, enhancing an organization's overall performance requires time, effort, and managerial skills.

Researchers Robbins and Judge (2006) discovered that contented employees are more likely to recommend the business to others, assist coworkers, and go above and above the call of duty. Additionally, because they wish to repeat their good experiences, contented employees could be more compliant to authority.

Levinson (2007) asserts that loyal customers are more likely to arise from contented employees. Furthermore, he argues that employees are more likely to remain with the company if they enjoy their work. According to Balain and Sparrow (2009), it is oversimplified to assume that an employee's level of involvement directly affects their performance and that higher engagement levels result in higher performance levels. This notion is frequently advanced in the practitioner literature. They contend that involvement merely evaluates the symptoms of performance rather than the reasons and that it is too complicated at the individual level to adequately explain much performance.

The engagement or work attitude of an employee is directly related to their job satisfaction. An employee's attitude towards work is more favourable the higher their job satisfaction levels. Conversely, an employee's unhappiness breeds negativity (Miharty, 2013). Schneider et al. (2009) proposed that the factors that affect job satisfaction are job security and benefits, while the factors that affect engagement behaviour are the "quality of relationships with co-workers, (b) feeling trusted and respected, and (c) supervisor credibility." Furthermore, while factors that influence engagement can be handled more locally, such as "assignment to jobs that utilise skills and abilities, encouragement to innovate, and being treated with respect," front-line managers have less influence over factors that have an effect on job satisfaction (such as job stability and perks).

According to Macey and Schneider's (2009) findings, an employee's emotional engagement with their work is not always a direct result of their job satisfaction. Macey and Schneider also noted that, in some circumstances, the term "satisfaction" may also refer to "fulfilment," whereas "engagement" refers to both job satisfaction and feelings of vigour and excitement.

According to Alfes et al. (2010), the Chartered Institute of Personal and Development (CIPD) defined employee engagement as "being positively present during the performance of work and willingly contributing intellectual effort, experiencing positive emotions, and meaningful connections to others." This definition was found in their work with the Kingston Employee Engagement Consortium. "Offering opportunities for employees to connect with their coworkers, management, and organisation" is also a definition of employee engagement. It also involves creating an atmosphere that motivates employees to take ownership of their job and show genuine concern for their output.

The study "An Empirical Study of Impact of Job Satisfaction on job Performance in the Public Sector Organisations" was done in 2011 by Rehman Muhammad Safdar and Waheed Ajmal. This descriptive-correlational study set out to find out the relationship between job performance, job satisfaction, and job retention. For this study, a sample of 568 workers from public sector regulatory agencies was chosen. A descriptive-correlative survey approach was used to gather data via questionnaires. In general, the workers expressed satisfaction with their positions. This study evaluated the relation between job performance and job satisfaction, finding that there is a significant effect size correlation ( $r = 0.52$ ).

The results of SHRM's 2012 Employee Job Satisfaction Survey indicate the factors that have the most influence are shown below:

#### **List 1: Factors of Job Satisfaction**

##### **Rank Factor**

- Job security (63%)
- Opportunities to use skills and abilities (62%)
- Organisation's financial stability (55%)
- Relationship with immediate superior (55%)
- Compensation/ pay (54%)
- Communication between employees and senior management (53%)
- Benefits (53%)
- The work itself (53%)
- Autonomy and independence (52%)
- Management's recognition of employee job performance (49%)
- Feeling safe in the work environment (48%)
- Overall corporate culture (46%)
- Flexibility to balance life and work issue (38%)
- Relationship with co-workers (38%)

Source: 2012 Job satisfaction survey by SHRM

To further explain the association of job satisfaction with employee engagement, the results of the 2012 Job satisfaction and Employee Engagement published by SHRM are listed in the table below:

### **List 2: Satisfaction with Conditions of Employee Engagement**

#### **Rank Satisfaction with Conditions of Engagement**

- Relationship with co-workers (76%)
- The work itself (76%)
- Opportunities to use skills and abilities (74%)
- Relationship with immediate superior (73%)
- Contribution of work to organisation's business goals (71%)
- Meaningfulness of job (69%)
- Autonomy and independence (69%)
- Variety of work (68%)
- Organisation's financial stability (63%)
- Overall corporate culture (60%)
- Management recognition of employee job performance (57%)
- Job specific training (55%)
- Organisation's commitment to professional development (54%)
- Communication between employees and senior management (54%)
- Organisation's commitment to CSR (49%)
- Networking (49%)
- Career development opportunities (48%)
- Career advancement opportunities (42%)

Source: 2012 Job satisfaction survey by SHRM

In their study, Urmila and Sapna (2012) sought to ascertain the degree of employee engagement within Hyderabad's organised retail sector. "They examined how changes in work, home life, stress levels, and training affect employee engagement. The study finds that 79.30 percent of organised retail workers in Hyderabad are somewhat engaged. Work-life balance, stress, training, and employee engagement are all significantly correlated, according to the variance and regression analysis." Their research indicates that important factors significantly affect employee engagement.

In a study, Kanwar et al. (2012) found that companies need to make efforts to increase employee job satisfaction as well as organisational commitment if they want to keep their staff. They added that when "employee expectations are not met by an organisation, employee job satisfaction is poor, and this leads to decreased organisational commitment."

According to Garg and Kumar's (2012) study article, employee engagement is significantly influenced by work satisfaction. According to their research, a number of factors, including a career path with opportunities for advancement, fair pay and benefits, the belief that the company provides good value to customers, a satisfactory work environment, positive relationships with coworkers and the immediate supervisor, effective internal communication, and smoothly operating organisational dynamics, are used to measure employee engagement levels. The study came to the conclusion that two crucial factors that significantly influence employee engagement in a company are job satisfaction and remuneration. In general, organisational elements including job enrichment, incentives, rewards, remuneration, job design, working conditions, rotation of duties, and organisational culture all contribute to job satisfaction. These elements are proposed to be positively correlated with job satisfaction.

To study the effect of three employees' involvement, Preeti Thakur (2014) conducted a study titled "A research paper on the effect of employee engagement on Job Satisfaction in IT sector." Hence, 120 officers were taken in the study, including clerks in the IT industry. The researcher discovered that giving prior employees more responsibility and authority on the job could boost their motivation. Furthermore, it was found that rewards and sanctions at the clerical level are significantly correlated with job participation. It was shown that there is a favorable correlation between employee engagement and work satisfaction.

To study the relationship between labour overload and job satisfaction as also the impact of job satisfaction on employee engagement and performance, Sobia Ali and Yasir Aftab Farooqi (2014) conducted a study. Information from all 207 workers of the public Sector University of Gujranwala Division was gathered using a questionnaire. The knowledge was analyzed using SPSS software. According to this report, work overload negatively impacts employee performance, engagement, and job satisfaction, making it the organization's top worry. The results suggest that a variety of solutions, including work rotation, training, and reward systems, may be implemented to reduce the issue of labour overload and stress.

Umamaheswari R and Swarnalatha C conducted a study titled "Impact of Labour Engagement on Work Satisfaction: A Study on Teaching Faculties" (2015). The researcher interviewed 220 college instructors and reviewed the literature on work engagement. The data was analyzed using SPSS 21 software, and the study's conclusions provide useful information for improving faculty work satisfaction. The goal of this study is to gain a deeper understanding of the relationship between labor involvement and job satisfaction as well as the practical use of techniques like job rotation, training, and rewards.

In a 2016 study, "The relationship between Employee Engagement, Job Motivation, and Job Satisfaction towards the worker Performance," Hotner Tampubolon found that worker performance is significantly and favorably impacted by employee engagement. The goal of the study is to find out how employee engagement, motivation, and job satisfaction relate to worker performance at the Indonesian Ministry of Trade's Ministry of Export and Import Department. Ninety people who added the department provided the information.

Empirical data from Bangladeshi financial institutions about how employee empowerment affects worker happiness and service quality. Employee satisfaction and service quality are impacted by employee empowerment. The study's findings demonstrated how employee empowerment affects both worker satisfaction and the quality of services provided. This article also discusses the impact of staff satisfaction on service quality. The findings demonstrate that employee empowerment significantly affects staff satisfaction and service quality. Additionally, contented employees offer the company higher-caliber services. The study's outcomes clearly affect both firms and employees. (Islam Minhajul, 2016).

## Conclusion

Evidence between formative features of demand fulfillment and employee engagement was found in the literature review. A recurrent element emerged from the literature analysis: workers are merely individuals with varying demands at varying levels. In order to fulfill their potential and find employment satisfaction, these requirements must be met. The review of the literature revealed that when companies successfully meet the needs of their workers, employee engagement rises. Numerous academics have examined and documented the connection between employee involvement and work happiness. Furthermore, there are two possible outcomes from employee involvement: work satisfaction and job engagement. Here, an effort is made to draw attention to a few of the research that back up the current investigation. Through a literature review, these formative elements of job satisfaction can be linked to employee engagement.

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## PERCEPTIONS OF COLLEGE STUDENTS ON AWARENESS OF ENTREPRENEURSHIP: A STUDY IN SELECT COLLEGES OF HYDERABAD

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Dr. Kandula Salaiah\*

### ABSTRACT

*The scaling of Entrepreneurship reflects the nations growth and development. It generates huge employment directly and indirectly. Entrepreneurship takes the nation to the other heights in terms of wealth creation. It scatters to variety of products and services which can lead to higher tax revenue collections. Since India has got demographic dividend by 2025, entrepreneurship is the need of the hour to the present younger generations in terms of income generation, attaining self-sufficiency and wealth creation. In this regard students and graduated youth play a vital role in the process of entrepreneurship towards economic development of the nation. The purpose of this research paper to examine and evaluate the level of perception of college students on awareness towards entrepreneurship in different dimensions. The data has been collected by administering a questionnaire through a Google form link. The analysis of data revealed overall that students are reasonably aware about entrepreneurship and its insights towards initiation.*

**KEYWORDS:** *Entrepreneurship, Gender, Employment, Economic Development.*

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### Introduction

Entrepreneurship creates new opportunities to the younger generations especially students who comes with an innovative idea and able to transform them into profitable ventures. Students from graduate and post graduate level are ready to do experiments in entrepreneurship with technology as value addition. The origin of Entrepreneurship and Startups initiate with an idea to generate employment opportunities, enhancement of incomes, uplift standard of living by using available materials and financial resources. In such a way the young students searching for new avenues in entrepreneurship. They are getting aware pertaining to available financial resources in and around also schemes offering from government side, trying to aware initiative efforts for their ideas. They accustomed with their ideas by adding skills, creative, critical, analytical thinking in the advent of technology. All these components instigating students and younger generations to perform a vital role in all aspects towards the development of country. Hence, students are actively involving to have the update awareness on entrepreneurship irrespective of their discipline or domain as the students have become career oriented and choosing self-employment for better earnings. In this regard, respective Central and State governments also encouraging students for their innovative ideas to nurture at incubation centers so as to groom them as entrepreneurs and job providers. With this backdrop, the present study tried to assess the student's level of perception and awareness on different components associated with entrepreneurship activity. The following objectives were set forth for the study.

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**Objectives of the Study**

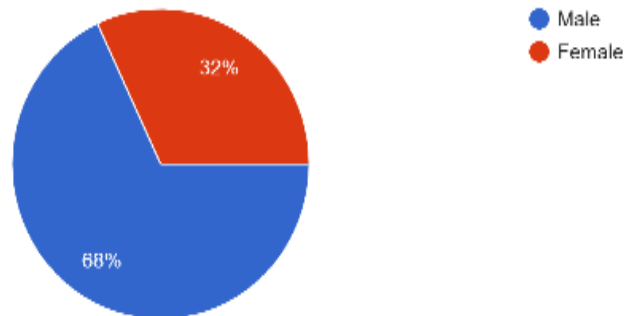
- To examine the level of perception of college students on entrepreneurship
- To evaluate and analyze the different dimensions of entrepreneurship awareness

**Methodology**

The primary data has been collected from the students' respondents by administered a questionnaire in the form of google link with a set of questions and the responses collected from the colleges such as 1 Govt Degree College of Kukatpally and 1 Private aided College such as Vivek Vardhini College of PG Studies, Koti, Hyderabad and a sample of 200 collected. The scale used in the questionnaire was based on Five Point Likert Scale. Questionnaire so as make it reliable. The collected data has been analyzed with pie-charts, tables with percentages, averages, and bar-graphs for its better understanding. A small portion of the secondary data also collected from journals, books which are available on the topic. There are certain limitations as the study confined only for two college students.

**Data Analysis & Interpretations: (Respondents: 200)**

Gender  
200 responses



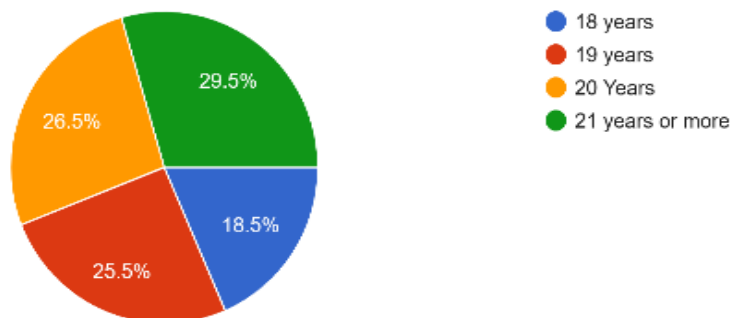
**Chart 1: Gender**

Gender (200 Respondents)	
<b>Male</b>	<b>Female</b>
<b>136/200</b>	<b>64/200</b>

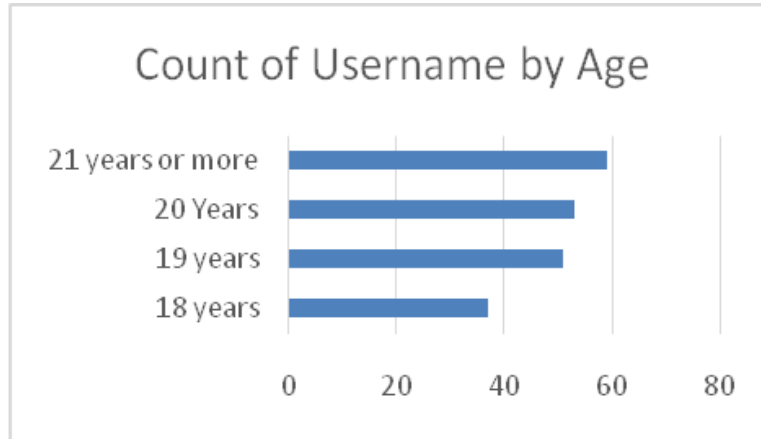
Source: Primary data

The Study reveals that **68% (136/200)** belong to Male students and **32%(64/200)** Female students participated in the survey..

Age  
200 responses



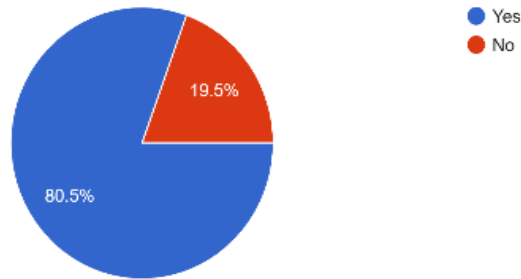
**Chart 2: Students Age**



Source: Primary Data

The study stated that **29.5% (59/200)** belong to 21 years or more. Whereas **26.5%(53/200)** 20years, **25.5%(51/200)** 19years and **18.5%(37/200)** 18 years of age students.

Whether intend to become an entrepreneur  
200 responses



**Chart 3: Intend to become an entrepreneur**

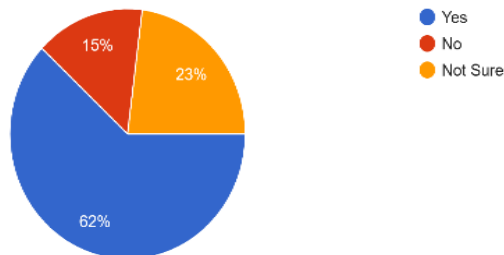
Intend to become Entrepreneur	
Yes	No
80.5% (161/200)	19.5% (39/200)

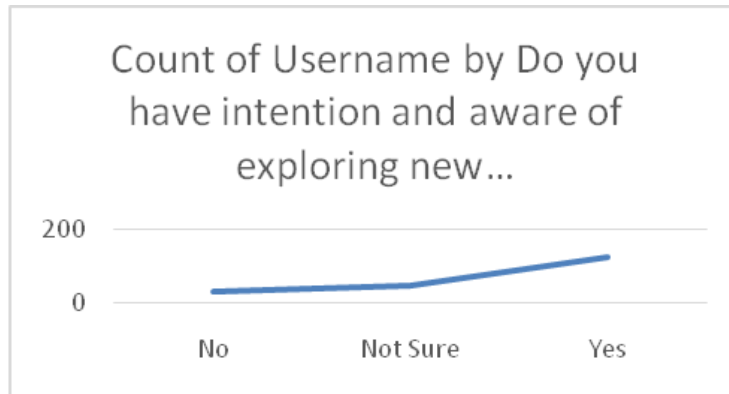
Source: Primary Source

The Study advocates that majority **80.5% (161/200)** student respondents revealed that they are intend to become entrepreneurs. Whereas a megere of **19.5% (39/200)** respondents expressed not to become entrepreneurs.

**Chart 4: Intention & Aware of new Entrepreneurship Opportunities**

Do you have intention and aware of exploring new entrepreneurship opportunities?  
200 responses





Source: Primary Data

The study says that the majority of **62% (124/200 Yes)**for aware of new entrepreneurship opportunities. However, a small portion of **23%(46/100)**'Not sure' about exploring the new opportunities and Only **15%(30/200)**student respondents revealed NO for exploring the new entrepreneurship opportunities.

Students' perception to attend entrepreneurship courses

200 responses

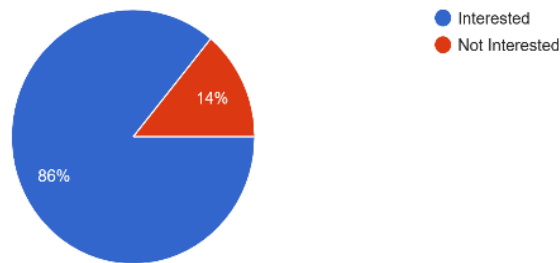


Chart 5

**Students' Perception to attend entrepreneurship courses**

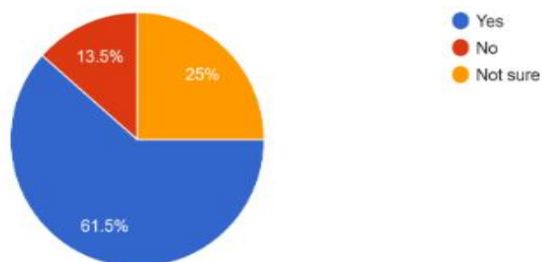
The study explores that **86% (172/200)** student respondents agreed to attend entrepreneurship courses. Whereas just **14% (28/200)** say not interested in attending entrepreneurship courses.

Source: Primary Source

**Chart 6: Awareness on setting up an enterprise**

The perception on awareness towards setting up an enterprise

200 responses



Source: Primary Source

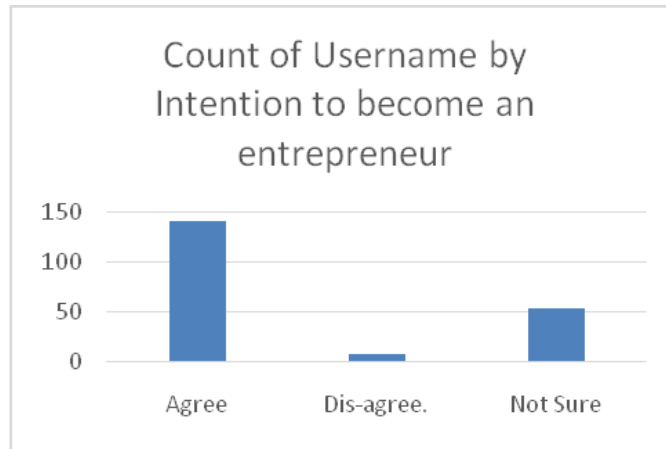
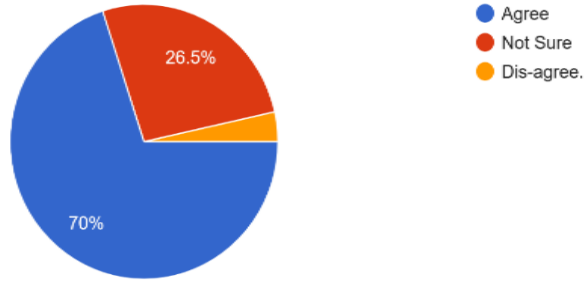
The above Chart reveals that **61.5%(123/200)** student respondents says 'Yes' that they have awareness towards setting up enterprise. whereas, **25% (50/200)** respondents says that they are 'not sure' about awareness in setting up of an enterprise. However,

13.5% (27/100) respondents revealed that they dont No about setting up an enterprise.

**Chart 7: Intention to become an Entrepreneur**

Intention to become an entrepreneur

200 responses



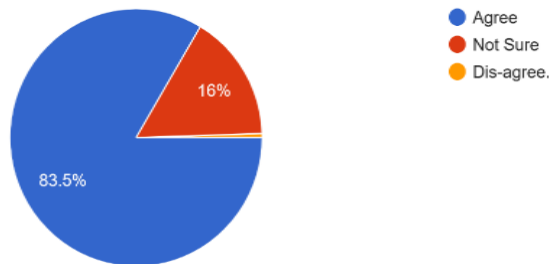
Source: Primary Source

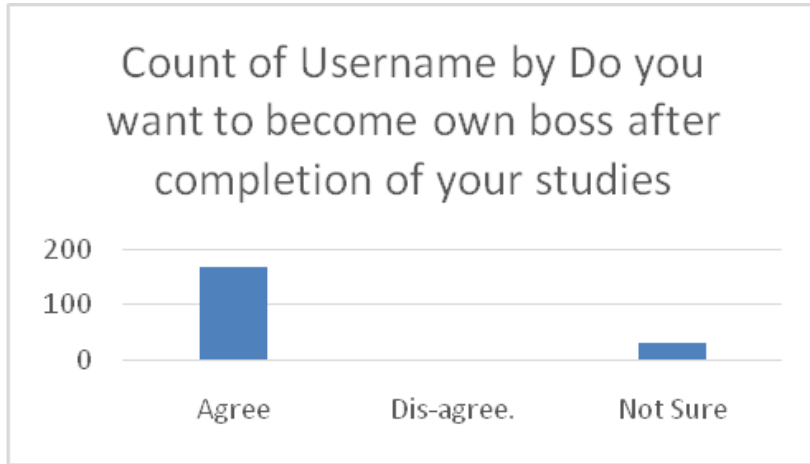
The above Chart showing that **70% (140/200)** respondents expressed that they have intention to become entrepreneur. However, **26.5% (53/200)** respondents expressed that they are not sure to become an entrepreneur.

**Chart 8: Want to become own entrepreneur Boss after Studies**

Do you want to become own boss after completion of your studies

200 responses

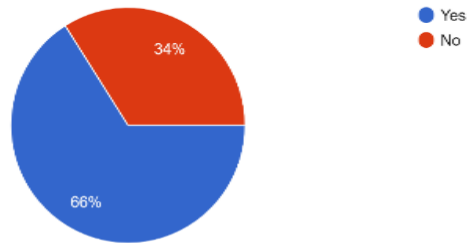




Source: Primary Source

The above charts tells us **83.5% (167/200)** respondents says that they want become boss after their studies and **19%(38/200)** respondents expressed that they are not sure about their future.

Do you aware about the various entrepreneurial supporting schemes of govt.  
200 responses



**Chart 9: Awareness on Govt entrepreneurial support schemes**

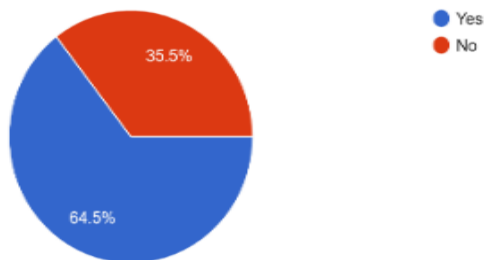
Source: Primary data

The above chart says that **66% (132/200)** respondents expressed Yes entrepreneurial support schemes by govt. However, **34%(68/200)** says that No govt entrepreneurial support schemes.

**Chart 10: Aware on legal formalities**

Yes	No
64.5%(129/200)	35.5%(71/200)

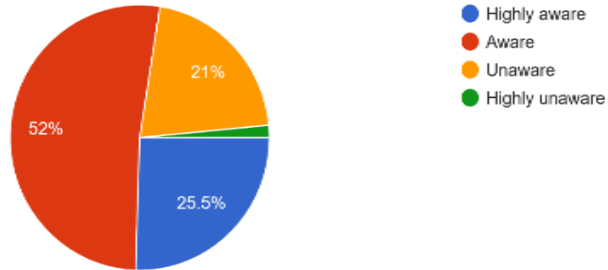
Do you aware about legal formalities involved in starting an enterprise  
200 responses



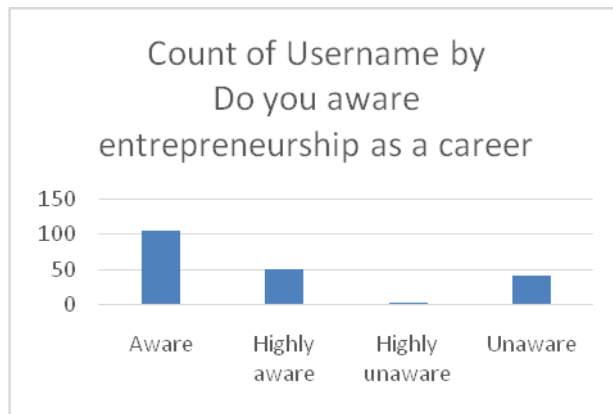
Source: Primary data

The chart shows that **64.5%(129/200)** student respondents conveyed that Yes and **35.5% 71/200**says No about the awareness o legal formalities to establish enterprise.

Do you aware entrepreneurship as a career  
200 responses



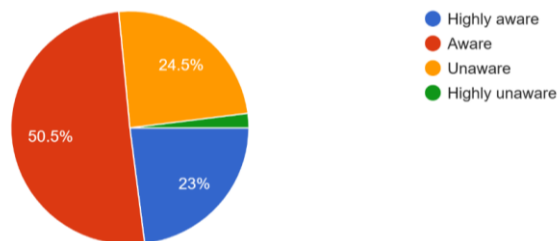
**Chart 11: Awareness entrepreneurship as career**



Source: Primary data

The above chart shows that **52% (104/200)** respondents agreed that the entrepreneurship may adopt as career opportunity. However, **25.5% (51/200)** consented that they are highly aware that entrepreneurship as career activity. Surprisingly **21% (42/200)** respondents are unaware about entrepreneurship as career opportunity.

Do you aware on capital requirements to start an Enterprise  
200 responses



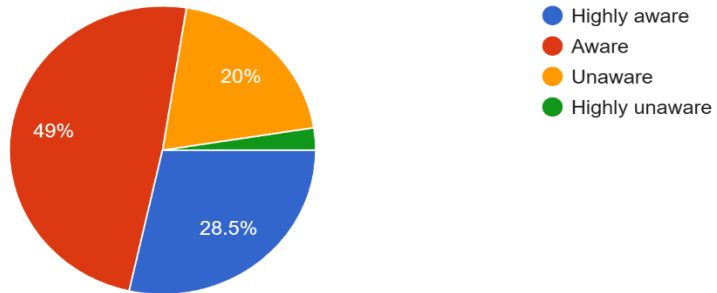
**Chart 12: Awareness about Capital requirements to start an enterprise**

Source: Primary data

The above chart shows that **50.5% (101/200)** revealed that they are aware about the capital requirements to start an enterprise. Whereas **24.5% (49/200)** respondents also interestingly revealed that they are un-aware the capital requirements to start an enterprise and **23% (46/200)** expressed that they are highly aware the capital requirements.

Do you aware of marketing skills to become an entrepreneur

200 responses



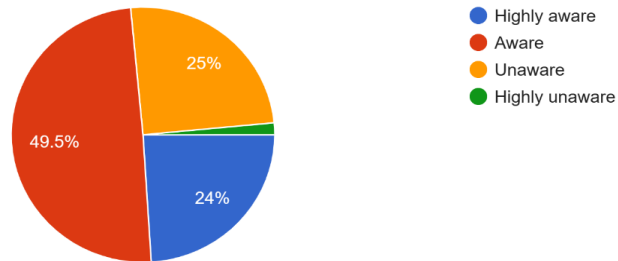
**Chart 13: Awareness on Marketing Skills**

Source: Primary data

The above chart shows that **49% (98/200)** respondents expressed that they are aware about marketing skills. However **28.5% (57/200)** of the respondents conveyed that they are highly aware about marketing skills. Interestingly **20% (40/200)** of the respondents expressed that they are un-aware on marketing skills.

Do you aware of managerial skills to start an enterprise

200 responses



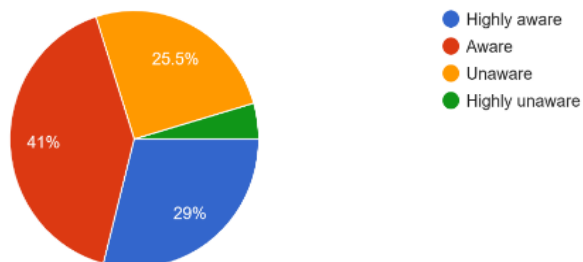
**Chart 14: Aware of Managerial Skills**

Source: Primary data

The above chart reveals that **49.5% (99/200)** respondents expressed that they are aware of marketing skills. Whereas **25% (50/200)** expressed that they are not aware of Managerial skills. However, **24% (48/200)** conveyed that they are highly aware of managerial skills. Hence, majority expressed that aware of Managerial skills.

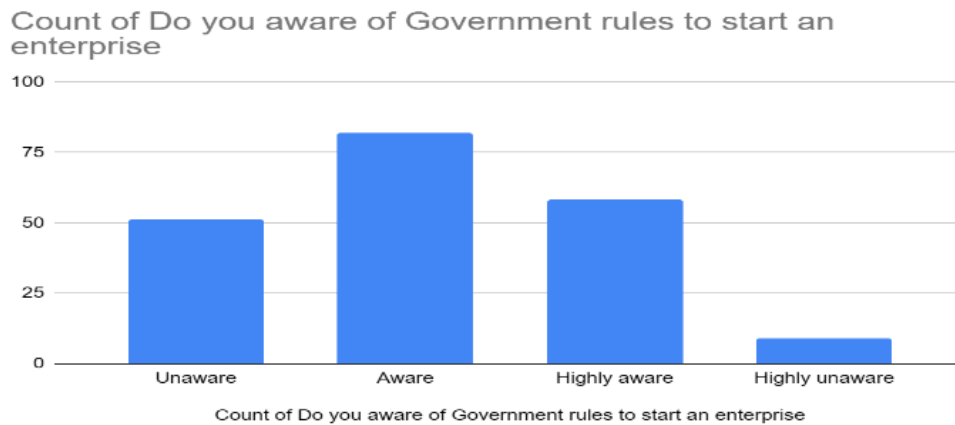
Do you aware of Government rules to start an enterprise

200 responses



**Chart 15: Aware of Govt rules to start an enterprise**





Source: Primary data

The above chart reveals that **41% (99/200)** respondents expressed that they are aware of gov't rules. Whereas 29% (82/200) expressed that they are highly aware of Gov't rules. However, **25.5% (51/200)** conveyed that they are un-aware of Gov't rules. Hence, majority respondents expressed that aware of Gov't rules.

### Results & Conclusion

The results of the research study are very interesting in develop and enhancing the present awareness of entrepreneurship and motivation among the students. The findings of the study shows that the students are aware about the term 'Entrepreneurship' and the components associated with. It shows that gender, age is not barrier to come up with entrepreneurial ideas. However, it is observed that percentage of participation of female is a bit less. The study revealed that the students having Entrepreneurial awareness in terms of government schemes on entrepreneurship. They expressed reasonably know about the legal formalities of entrepreneurship, aware of government rules, knowing about managerial, marketing skills and how to obtain permissions for an enterprise as their parents are engaged in small businesses. Some of these issues expressed through oral interactions along with them. Hence, It can be concluded that the entrepreneurship may be the better opportunity to the present generations to have a better career, self-sufficiency and can come up from job seeker to a job provider.

### Suggestions

- Training programs may be conducted to the students to aware of the practical issues associate in entrepreneurial activity.
- Teachers may motivate the students towards entrepreneurship skills and adoption of technology as value addition.
- Incubation centers are to be established in all educational institutions so as to discuss the pros and cons of innovative ideas.
- Entrepreneurship is to be included in curriculum as mandatory in all disciplines so as to choose as career option.

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## NAVIGATING FAILURE AND BUILDING RESILIENCE IN ENTREPRENEURSHIP: LESSONS FROM SUCCESSFUL STARTUPS

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Pankaj Grover\*

### ABSTRACT

*This research paper investigates the significance of failure in the entrepreneurial journey and the techniques used by successful firms to build resilience and recover from setbacks. Failure is an unavoidable part of entrepreneurship, and understanding how to manage and learn from mistakes is critical for long-term success. The study analyzes case studies, surveys, and interviews with entrepreneurs to get insight into the problems they confront and the resilience mechanisms they use.*

**KEYWORDS:** *Entrepreneurship, Resilience, Failure, Learning from Failure, Innovation, Adaptability.*

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### Introduction

The startup scene is distinguished by innovation, risk-taking, and quick expansion. However, it is also characterized by a high rate of failure. A large proportion of startups confront obstacles such as insufficient capital, market competition, and operational concerns, resulting in a high failure rate within the first few years of operation.

Failure in entrepreneurship is not only common but also serves as a powerful learning tool. Entrepreneurs often encounter setbacks that provide valuable insights, allowing them to refine their strategies, identify weaknesses, and gain a deeper understanding of market dynamics. Embracing failure fosters a culture of continuous learning and adaptability, contributing to long-term success.

Entrepreneurship requires resilience. It entails the ability to recover from failures, adapt to changing circumstances, and overcome obstacles. Resilient entrepreneurs see failures as transitory impediments rather than insurmountable roadblocks, helping them to negotiate uncertainty, retain focus, and eventually achieve their objectives. Building resilience is not only a personal trait, but it is also an important predictor of a startup's capacity to thrive in a competitive environment.

### The Nature of Failure in Entrepreneurship

Startups frequently experience numerous forms of failures, including financial, strategic, and operational issues. Financial failures can be caused by a lack of financing or inadequate financial planning, which impairs the organization's capacity to operate and grow. Strategic failures are frequently caused by ineffective market positioning or a misalignment between the startup's goals and market demands. Operational setbacks can include inefficient internal processes or difficulty in scaling operations to meet demand.

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Common causes of startup failure include a lack of market fit, which occurs when a firm fails to address genuine market requirements or solve pressing problems. Inadequate finance is a widespread issue, with many firms struggling to get the capital required for development and operations. Leadership issues, such as disagreements and ineffective team management, contribute to organizational breakdowns. Strong competition, product or service flaws, market timing errors, and ineffective marketing methods are all common causes of startup failures.

Statistics demonstrate the harsh realities of startup success and failure rates. Studies show that 70-90% of startups fail within the first five years of operation. The leading cause of startup failure, accounting for 42% of cases, is a lack of market demand. Financial difficulties, with 29% of firms running out of cash, and team-related concerns, at 23%, are major contributors to startup failure. Achieving long-term success remains difficult, with just a small number of businesses overcoming the early-stage barriers to establish themselves in the marketplace.

### **Case Studies of Notable Startup Failures**

One famous case study is Blockbuster, a former video rental giant. Its downfall was ascribed to the company's unwillingness to adapt to the digital streaming era, as well as a delayed response to shifting consumer tastes. Blockbuster's decline was mostly caused by a lack of innovation, a failure to embrace internet platforms, and an underestimating of growing competitors such as Netflix. The lesson learnt emphasizes the crucial need of adaptation and staying ahead of technology breakthroughs in a continually changing market. Blockbuster's bankruptcy serves as a cautionary tale for businesses who misunderstand the speed of industry change and the importance of continual innovation.

### **The Psychology of Failure**

The psychology of failure in entrepreneurship reveals a complex interaction of emotional and cognitive responses. Entrepreneurs frequently endure a variety of psychological effects, including emotions of disappointment, self-doubt and stress. The dread of being judged and the societal stigma associated with failing might aggravate these emotions. Entrepreneurs' coping techniques vary, with some adopting a growth mentality, viewing failure as a chance for learning and improvement. Others may have a sense of resilience, utilizing failures as a drive to endure and adapt. Seeking mentorship, networking with other entrepreneurs, and practicing self-reflection are frequent coping mechanisms.

Emotional reactions to failure might include feelings of aggravation, worry, and even mourning over the perceived loss of the business. Entrepreneurs may struggle with issues of identity and self-worth related to their business ventures. Accepting failure as a normal part of the business process is critical for cultivating a healthier mindset.

The stigma associated with failure in entrepreneurship can stifle innovation and risk-taking. Societal expectations frequently emphasize achievement, producing an environment in which entrepreneurs may be concerned about the implications of failure. This stigma can deter people from pursuing entrepreneurial endeavors, limit the sharing of failure stories, and maintain a culture that ignores the beneficial lessons learnt from mistakes.

Addressing the stigma necessitates a shift in perception, with failure viewed as a stepping stone to achievement rather than a sign of weakness. Encourage open discussions about failure, celebrate resilience, and emphasize tales of successful people who overcame difficulties to help destigmatize failure. This cultural shift supports a more supportive atmosphere for entrepreneurs, encouraging inventiveness and a greater willingness to take calculated risks.

### **Building Resilience in Entrepreneurship**

Building resilience in entrepreneurship entails applying ways to recover from failure. Entrepreneurs can build resilience by viewing setbacks as learning opportunities, adopting a problem-solving approach, and studying failures for future improvements. Embracing a growth mindset is critical in this process because it promotes a positive attitude toward obstacles, ongoing learning, and adaptability. Entrepreneurs with a growth mentality are more inclined to perceive failures as temporary impediments and chances for personal and professional development.

Furthermore, mentoring and support networks play an important role in building resilience. Engaging with experienced mentors provides invaluable insights and help, giving entrepreneurs a broader perspective on difficulties. Participating in a supportive community also helps entrepreneurs to share their experiences, receive encouragement, and have access to resources, all of which contribute to

a stronger support system. By using these tactics and appreciating the importance of a growth mindset and supportive networks, entrepreneurs may strengthen their resilience, effectively navigate adversities, and ultimately boost their chances of long-term success in the dynamic world of entrepreneurship.

### **Learning from Failure**

Successful entrepreneurs use failure as a strong learning tool, gathering useful lessons from setbacks to help shape future decisions. Instead than seeing failure as a hindrance, they see it as a springboard to growth and creativity. These entrepreneurs build a culture of continuous improvement within their firms by analyzing mistakes, learning lessons, and refining processes. Entrepreneurs foster a dynamic environment conducive to innovation by developing a mindset that values learning from mistakes. Setbacks are viewed as opportunities to innovate and improve products, services, or operational tactics, resulting in the startup's long-term success and resilience.

### **Resilience in Action: Case Studies of Successful Rebounds**

Several startups have shown resilience by successfully overcoming adversity. One famous example is Netflix, which evolved from a DVD rental-by-mail business to a streaming behemoth. Faced with dwindling DVD rentals and fierce competition, Netflix embraced innovation by aggressively investing in original content and developing a global streaming network. Their strategic pivot demonstrated resilience through adaptability, responding to shifting consumer preferences, and staying ahead of industry trends. Airbnb is another fascinating case study. The corporation had challenges during the COVID-19 epidemic, as travel restrictions hampered their operations. In response, Airbnb expanded its offers, focusing on local experiences and internet services. This strategic adjustment enabled Airbnb to respond to shifting market conditions and capitalize on new market demands, demonstrating resilience through flexibility and strategic repositioning.

Common characteristics of resilient companies include a dedication to innovation, a readiness to pivot in response to changing circumstances, and a focus on customer requirements. Furthermore, many resilient firms focus developing deep ties with their user base, creating a community that supports the brand during difficult times. These case studies emphasize the significance of adaptability, creativity, and customer-centric initiatives as critical components of resilience in the face of adversity.

### **Practical Advice for Entrepreneurs**

Entrepreneurs can overcome failure and develop resilience by adding practical strategies into their company approach. For starters, cultivating a growth mindset is essential—see failures as chances for learning and growth rather than insurmountable obstacles. Create an environment of open communication among the team, enabling frank talks regarding difficulties and lessons learned.

Entrepreneurs should do extensive risk assessments during the business development process to reduce risks and plan for contingencies. Diversifying revenue streams, establishing sound financial reserves, and constantly evaluating business plans to adjust to changing conditions are all useful techniques. Developing solid relationships with suppliers, clients, and partners helps to build a more resilient business foundation. Encouraging a proactive attitude entails being current on industry trends, analyzing market changes, and predicting future obstacles. Regularly reassessing and modifying corporate plans to reflect emerging trends improves flexibility. Building a dependable support network through mentorship, industry colleague.

To summarize, developing resilience involves a combination of mentality, strategic planning, and proactive actions. Accepting failure as part of the entrepreneurial path, employing risk mitigation methods, and staying ahead of obstacles all help to build a robust and adaptive business model. es, and professional organizations is a helpful source of guidance during challenging times. Finally, the investigation of entrepreneurship and startups emphasizes the unavoidable presence of failure as an integral part of the path. Examining case studies, psychological effects, and practical recommendations yields critical insights. Failure is not a dead end, but rather a stepping stone to success, delivering vital lessons, insights, and growth chances.

### **Conclusion**

The value of failure as a stimulus for growth and innovation cannot be emphasized. Successful entrepreneurs use failures to fine-tune their strategy, promote creativity, and improve their overall business approach. These experiences help them develop resilience, a skill necessary for managing the dynamic and often uncertain terrain of entrepreneurship.

In light of this, there is a strong need to embrace resilience as a necessary component of the entrepreneurial journey. Entrepreneurs should see setbacks not as insurmountable impediments, but as opportunities to adapt, learn, and eventually succeed. Entrepreneurs that cultivate resilience are better positioned to endure setbacks, innovate in the face of adversity, and eventually achieve long-term success. As the entrepreneurial landscape evolves, resilience becomes increasingly important, allowing individuals to negotiate uncertainty and emerge stronger on the path to success.

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## MSME SUPPORT: A CLOSER LOOK AT KEY INITIATIVES

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### ABSTRACT

*MSMEs, the Micro, Small and Medium Enterprises are imperative for the overall regional and economic development of the country, constituting a substantial portion of the GDP. With their capacity to generate employment, MSMEs contribute significantly to the well being of citizens. Despite their strategic importance, the MSMEs in India face some challenges that impede their growth and development. The government has instituted various facilities and schemes for the sustainability and expansion of MSMEs. These initiatives encompass financial assistance, technological support, skill enhancement programs tailored particularly to the needs of MSMEs. The emphasis of the government on the MSMEs aligns with its objective of promoting entrepreneurship, innovation and inclusive economic growth. In addition to the above challenges, MSMEs often struggle with problems such as limited credit facilities, inadequate infrastructure and need for the technological upgradation. The paper seeks to examine the government schemes designed to overcome the challenges and to enhance the overall competitiveness and stability of MSMEs in India. By shedding light on these initiatives the paper aims to analyse the measures aimed at strengthening MSME sector and contributing to the economic prosperity.*

**KEYWORDS:** MSMEs, Micro, Small and Medium Enterprises, Marketing Assistance, Credit, Government, Technology.

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### Introduction

#### MSMEs

MSMEs contribute around 30% of country's GDP, almost 45% of total production and over 40% of the export in the nation. Using the phrase 'backbone of the nation' will certainly be an understatement. As per the provisions of the Micro, Small and Medium Enterprises Development (MSMED) Act 2006, the Indian government launched MSME. Now a days, there are several types of manufacturing, processing and preservation businesses working in this sector. For the economy, MSMEs are a vital component of the economy and have contributed much to the country's socioeconomic progress. This sector is beneficial for both the rural and backward sectors In India around 6,33,88,000 MSMEs are presently working in India as mentioned in Government's Annual Report (2021-22).

MSMEs, i.e. Micro, Small and Medium Enterprises are classified into two divisions namely manufacturing and service enterprises, according to the MSMED Act 2006.

MSME Redefined: The classification of MSMEs as per the provisions of the MSMED Act, 2006:

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**Table 1: Classification of MSMEs**

Type of Enterprise	Investment in Plant and Machinery/Equipment	Turnover
Micro	Not exceeding 1 Crore Rupees	Not exceeding 5 Crore Rupees
Small	Not exceeding 10 Crore Rupees	Not exceeding 50 Crore Rupees
Medium	Not exceeding 50 Crore Rupees	Not exceeding 250 Crore Rupees

Table1 provides a clear breakdown of the criteria for categorizing the enterprises into micro, small and medium on the basis of investment in plant and machinery/equipment and annual turnover. The above thresholds are set to differentiate enterprises by the scale of operations, ensuring a structured approach to support and promote businesses of different sizes working as MSMEs.

Effective from July 1,2020, a modified classification for the MSMEs has replaced the previous criteria from the MSMED Act of 2006. The revision announced on May 13, 2020, as a part of the Aatma Nirbhar Bharat Package, aims to reflect current economic realities. The new criteria consider both annual turnover and investment in plant and machinery/equipment, providing a more objective and business-friendly classification system. This change considers change in economic environment and provides for increased flexibility and benefits to a wider range of businesses.

Investing in Machinery/Equipment will not further need as many inspections under the proposed reclassification or new categorization. In addition, MSMEs' activities would be open, non-discriminatory, and objective.

#### **Objectives**

- To assess the significant contributions of MSMEs focusing on their contribution in GDP.
- To explore and analyse the effectiveness of government initiatives and support schemes aimed at promoting MSME development in India.

#### **Contribution of the MSMEs**

The Micro, Small and Medium Enterprises (MSMEs) have a significant contribution in fostering the holistic economic growth. The MSMEs are committed to employee's well-being. They provide jobs and other essential services such as providing loans, while simultaneously supporting financial institutions through the provision of credit limits and financial assistance. MSMEs actively contribute to skill development and encourage entrepreneurship by establishing specialized training centers. Moreover, they drive technological advancements, facilitate industry modernization and offer cutting-edge testing and certification facilities. With a keen focus on market expansion, MSMEs help businesses gain access to the local as well as international markets. MSMEs also show their commitment to promote innovation in the production creation, design, intervention and packaging. In essence, MSMEs emerge as dynamic contributors to different areas of economic development and societal progress.

#### **Role of the MSMEs in Economy**

Since its inception, the MSMEs sector has emerged as highly dynamic in the country's economy as it is engaged in manufacturing and production of a diverse range of goods for local as well as the foreign markets, By collaborating with relevant ministries, state governments and other stakeholders. MSMEs have notably contributed to develop sectors like Khadi, village and coir industries. Through joint efforts, they have facilitated education and training programs in rural communities, contributing to their development.

The vital role of the MSMEs is evident in the job creation especially in the rural and underdeveloped regions of the country. Their affordability in terms of cost of startup has significantly fueled the industrialization of these regions. The socio-economic development of the nation has been positively impacted by the substantial contributions of SMEs i.e. small and medium size enterprises. MSMEs further contribute to national economic growth by requiring modest investment levels, operating with a high degree of adaptability, easily relocating to new regions as needed, and facilitating cost-effective imports. The benefits extend to the adoption of technology fostering competitiveness in both domestic and international markets, supporting the production of literary materials and nurturing a new generation of entrepreneurs through specialized training centers.

Technology-savvy enterprises, strong rivalry in domestic and international markets, a contribution to building military materials and the generation of new entrepreneurs via specialized training centers are only a few of the benefits of developing relevant indigenous technology. The Central

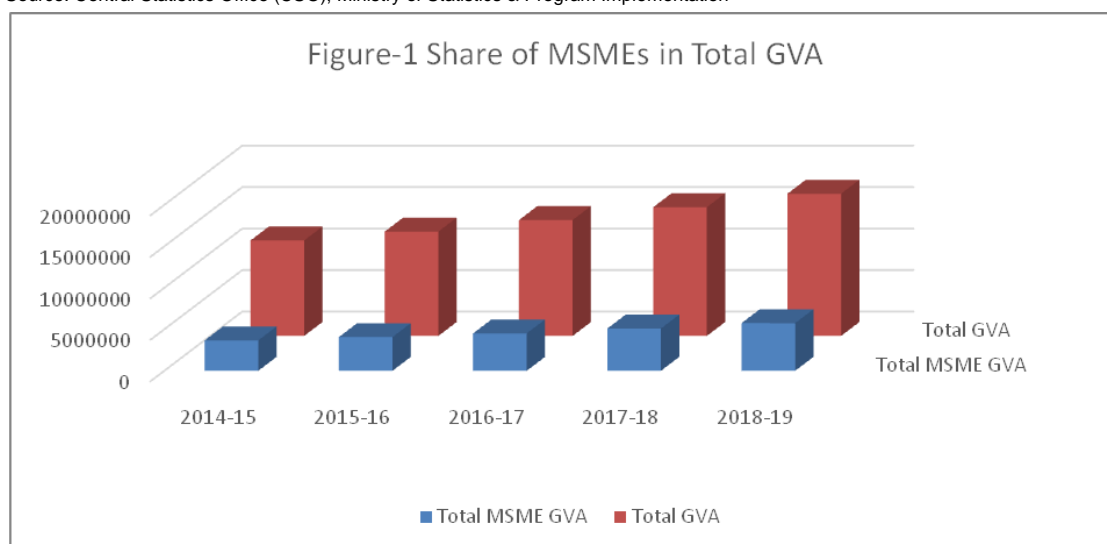


Statistics Office (CSO) and the Ministry of Statistics & Program Implementation provided the information given in table below

**Contribution of MSMEs in Country’s Economy at Current Prices (in Rupees Crores)**

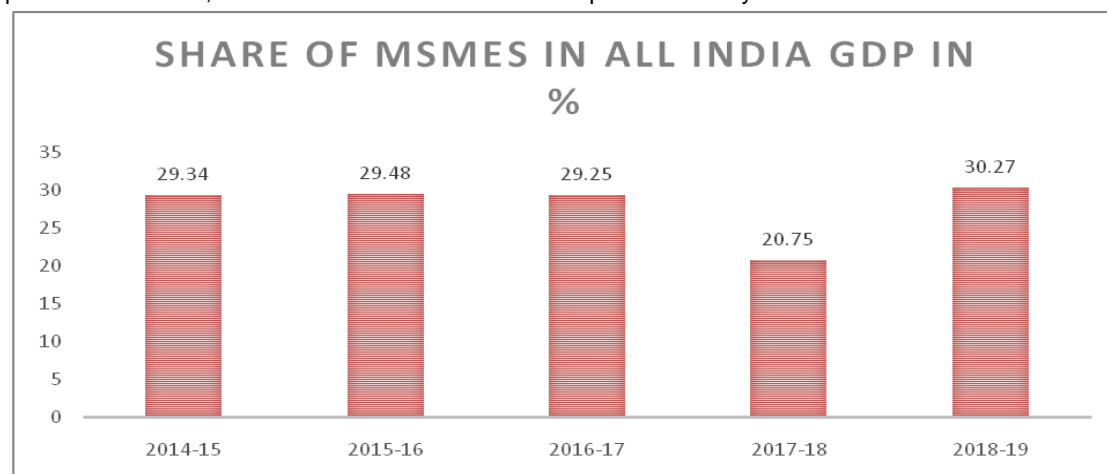
Year	MSME- Share in Gross Value Addition	Growth (in %)	Total GVA	Share of MSME in GVA(in %)	Total GDP	Share of MSME in GDP (in %)
2014-15	3658196	–	11504279	31.80	12467959	29.34
2015-16	4059660	10.97	12574499	32.28	13771874	29.48
2016-17	4502129	10.90	13965200	32.24	15391669	29.38
2017-18	5086493	12.98	15513122	32.79	17098304	29.75
2018-19	5741765	12.88	17139962	33.28	18971237	30.27

Source: Central Statistics Office (CSO), Ministry of Statistics & Program Implementation



**Figure 1: Share of the MSMEs in Total GVA (In absolute terms)**

As represented in figure-I, the proportion of contribution of the MSME sector in total GVA in GDP has witnessed an increase at a steady rate. The MSMEs contribution to the Total GVA was 31.80 percent in 2014-15, and their share increased to 33.28 percent in the year 2018-19.



**Figure 2: Proportionate Share of MSMEs in ALL INDIA GDP**

Figure 2 represents the contribution of MSMEs in GDP of India in percent, which forms a considerable share in All India GDP.

### **Importance of MSMEs for the Indian Economy**

The Micro, Small and medium-sized enterprises (MSMEs) are often seen as a means of economic development and also a tool for achieving social justice. As a group, they are well-recognized for their contribution in economic development. Because of their minimal investment needs, flexibility in operations and ability to create local technology, the MSME sector has driven India to new heights.

- According to the 73<sup>rd</sup> round of the National Sample Survey (NSS) conducted in the 2015-16 period, the MSME sector has generated employment for around 110 million people.
- It generated 6.11 % of the country's GDP from manufacturing and 24.63 % of GDP from the service activities through around 63.4 million units throughout the nation.
- The MSME ministry aims to expand its GDP contribution by upto 50 percent till 2025 as India pushes forward to become \$5 trillion economy.
- India's exports make up to approx. 45% of the country's total output.
- All-inclusive development is facilitated by MSMEs by offering potential job opportunities, specifically for the persons from the most disadvantaged groups of the society residing in rural regions.
- The MSMEs working in Tier 2 and Tier 3 cities have contributed to the economy by enabling consumers to avail the banking services.
- MSMEs encourage new product development by giving aspiring entrepreneurs a platform from which to launch their own businesses and in turn increase competition as well as growth.

In the face of global economic fluctuations and adversities, the MSME sector in India appears as a steadfast pillar that supports the national economy. India's MSMEs are driving the country toward a thriving global economy and we may say that this is a quiet revolution started by MSMEs.

### **Major Challenges for MSMEs**

#### **Financial Challenges**

- Lack of adequate and timely credit.
- High cost of credit.
- Collateral requirements.
- Limited access to equity capital.

#### **Operational Hindrances**

- Challenges in supplying to government departments.
- Availability of raw materials at reasonable cost.
- Concerns related to storage, designing, packaging and product display.

#### **Market Access and Infrastructure Constraints**

- Limited access to foreign markets.
- Inadequate infrastructure facilities, including power, water and roads.

#### **Technological and Human Resource Limitations**

- Low level of technology as well as difficulty of access to latest technology.
- Lack of trained and skilled workforce for marketing, manufacturing and services.
- Multiple labour laws and complex compliance procedure.

Moreover, concerns such as lack of an adequate mechanism for speedy revival of the viable sick units and efficient closure of unviable entities, along with taxation-related issues (both direct and Indirect), form major challenges for Indian MSMEs.

### **MSME Schemes/Govt. Initiatives**

In India, micro, small and medium enterprises (MSMEs) receive essential financial assistance in order to support the growth, expansion and modernization efforts. The government provides credit

facilities through various schemes, often with reduced collateral requirement, enabling MSMEs to access loans. Subsidies and grants are offered to encourage the adoption of modern technologies, quality improvement and compliance with environmental standards. Financial support is provided for technology upgradation, marketing assistance and skill development, fostering innovation and competitiveness initiatives promoting cluster development, infrastructure and market access further empower MSMEs, while specialized programs facilitate international market exploration. Government schemes, alongside collaborations with financial institutions, are vital for MSMEs seeking to leverage diverse forms of support for sustained development and diversification.

- **Marketing Assistance**

Under marketing assistance, financial support is extended to the MSMEs, as well as Industry Associations and other associated to the MSME sector, for various promotional activities. This assistance encompasses organizing exhibitions abroad and participating in International exhibitions/trade fairs, co-sponsoring exhibitions organized by other entities and conducting buyer-seller meets, intensive campaigns and marketing promotion events. For entrepreneurs participating in exhibitions abroad, financial assistance of up to 95% of the airfare and space rent is provided, with the assistance amount dependent on the size and type of the enterprise. Co-sponsoring assistance is capped at 40% of the net expenditure, with a maximum limit of Rs. 5 lakh. These initiatives aim to promote and provide market access to MSMEs in international markets, fostering international partnerships and business growth.

- **Credit Guarantee**

The collaborative initiative between the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India, and the Small Industries Development Bank of India (SIDBI) has resulted in the establishment of the Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE). This trust oversees the implementation of Credit Guarantee Fund Scheme for the micro and small enterprises, designed to offer financial support to individual MSEs through collateral-free loans, with a maximum limit of Rs. 50 lakh. The scheme extends its benefits to both existing and new enterprises. To avail themselves of this support, eligible candidates can approach participating banks, financial institutions, scheduled commercial banks, and select Regional Rural Banks. The CGTMSE, supported by contributions from the government and SIDBI, assumes a pivotal role in promoting financial inclusivity and facilitating the growth of MSEs by removing the conventional requirement for collateral in securing loans. Interested parties are strongly encouraged to engage with eligible financial institutions to leverage this valuable avenue of financial assistance.

- **Credit Linked Capital Subsidy**

Technological upgradation in the Indian small-scale sector, covering more than 7,500 products, basically means adopting the latest or almost the latest technology. The Credit Linked Capital Subsidy (CLCS) for Technology Upgradation scheme, managed by the Development Commissioner (DC-MSME) aims to help businesses make a big jump in technology. This jump includes improving how much they can produce, making better quality products and creating a better working environment. The scheme supports things like using advanced packaging, methods to reduce pollution and energy-saving machines. It also helps businesses set up in-house testing and online quality control. But it's important to know that the scheme doesn't give support if a business is just replacing its old equipment with the same kind or if it's using used machinery. The main purpose is to encourage small businesses to adopt new technologies that make them more efficient, improve their products and help the environment.

- **Micro & Small Enterprises Cluster Development Programme (MSE-CDP)**

The Ministry of Micro, Small and Medium Enterprises (MoMSME) has adopted a cluster development approach as a crucial strategy to boost productivity, competitiveness and the capabilities of the Micro and Small Enterprises (MSEs) and their groups nationwide. By clustering these units together, not only does it encourage collaboration among MSEs, but it also enables service providers like banks and credit agencies to offer their services more efficiently. This results in cost savings and improved service accessibility for these enterprises. The MSE-CDP aims to provide support for the sustainability and growth of MSEs by addressing common challenges such as technology enhancement, skill development, quality improvement, market access and access to capital. The scheme also focuses on strengthening the capacity of MSEs for collective action through the formation of self-help groups, consortia and the upgrading of associations. It seeks to create or enhance infrastructure in both new and existing industrial areas and clusters of MSEs. The establishment of common facility centers, catering to

needs such as testing, training, raw material storage, effluent treatment and supporting production processed, is another key aspect of the initiative. Overall, the approach towards cluster development aims to create a conducive environment for mutual growth and development among MSEs.

- **Micro Finance Program**

The Union Government has introduced a comprehensive microfinance scheme, forging a partnership with the Small Industries Development Bank of India (SIDBI). This initiative involves the government contributing to the security deposits necessary for Microfinance Institutions (MFIs) and Non-Governmental Organizations (NGOs) to secure loans from SIDBI. The scheme specifically focuses on under-served states and districts, where financial services are limited. By addressing the security deposit requirements, the government aims to facilitate greater access to financial resources for MFIs and NGOs, fostering economic development in regions experiencing difficulties related to financial inclusion. This collaborative effort aligns with the broader objective of promoting inclusive financial practices and ensuring that underserved communities have access to vital financial services.

- **MSME Market Development Assistance**

The MSME-MDA scheme is a new plan to help small businesses grow. It has three parts: First, it supports small manufacturing businesses to take part in international exhibitions and fairs. Second, it gives money to businesses to use modern barcoding standards called GS1. Third, there's a special policy for buying things from small businesses by the government. This policy reserves 358 items just for small businesses. It also gives extra benefits like free tender documents, no need for extra money or deposits, and a 15% discount in government purchases. These changes aim to make it easier for small businesses to be part of big events, use modern standards, and get special benefits when selling to the government.

- **National Awards (Individual MSMEs)**

Small businesses, known as MSMEs, have done really well and improved in making better-quality products, exporting goods, coming up with new ideas, creating new things, and reducing the need for imports. Entrepreneurs in these small businesses have been able to make things that we used to buy from other countries. Sometimes, these new things are even better than the original ones and help solve more problems for people. All of this has happened because of the big dreams and smart thinking of the people who run these small businesses. To appreciate their hard work, MoMSME i.e. the Ministry of MSMEs gives out National Awards every year to recognize the best entrepreneurs and businesses. This is to show how important and great these small businesses are for our country.

- **Marketing Assistance and Technology Upgradation**

This initiative of the Govt. of India focuses on assisting the MSMEs in embracing contemporary marketing techniques aligned with global market standards. The scheme comprises eight distinct sub-components, each offering financial support in varying proportions. The assistance encompasses several aspects, including funding for awareness programs on new packaging technologies, cluster-based studies to assess packaging needs, and pilot projects for unit-based interventions in packaging. Additionally, financial aid is provided for skill development programs in modern marketing techniques, trade competition studies, and participation in marketing events. Support extends to the establishment of marketing hubs, adoption of corporate governance practices, and reimbursement for ISO certifications, local exhibitions, and trade fairs. The assistance structure includes specific amounts allocated per program, study, or initiative, along with percentage-based reimbursements for different expenditures. This multifaceted approach aims to empower MSMEs, fostering their growth, and enhancing their competitiveness in the market.

- **Raw Material Assistance**

The initiative is designed to support the MSEs (Micro and Small Enterprises) by offering financial support for raw material procurement, whether sourced domestically or imported. This initiative aims to empower MSEs to concentrate on manufacturing quality products by providing them with the necessary funds for raw material purchases for a period of up to ninety days. Apart from providing financial aid, the scheme enables MSEs to capitalize on economic benefits associated with bulk purchases and cash discounts, fostering cost-effective procurement practices. For MSEs involved in international trade and importing raw materials, the scheme further simplifies the process by managing all procedures, documentation, and the issuance of letters of credit. Ultimately, this initiative seeks to enhance the financial capacity of MSEs, promote efficiency in raw material procurement, and facilitate their focus on producing high-quality goods.

- **Marketing Intelligence Service Lease**

The Marketing Intelligence Cell is like a detective for the enterprise. It gathers and looks at the information about the people who buy things now and might buy things in the future. This helps to understand what people want and how they behave in the market. It also looks at any changes happening that could affect how big the market is. The information collected includes lists of big buyers, especially those working with the government, and details about contracts and tenders from the government. It also keeps lists of the India enterprises selling things in foreign markets and what they sell and the lists of buyers in global markets and what they like to buy as well. The Cell also has information about technology suppliers for small businesses and helps set up meetings between foreign visitors and Indian sellers. They provide reports and statistics on trends and trade on the websites. They have a library with books, magazines and lists that the businesses can use. They also keep a list of small business houses that the government supports and those in different industries. The Marketing Intelligence Cell helps businesses make smart decisions by giving them the right information.

- **Exhibition cum Marketing Development Business Park**

To accommodate the increasing demand from the corporate sector and business entrepreneurs for a unique business setting, a cutting-edge Exhibition cum Marketing Development Business Park has been established in Hyderabad at the NSIC-TSCComplex. This five –story building, covering an extensive 1,50,000 sq.ft., is designed with exhibition space and office space on ground floor and first floor respectively. The park, situated across 8 acres, offers a range of features, including visually appealing elements like ACP, structural glazing, and fountains. It also ensures practical amenities such as 100% power backup, ample parking, capsule elevators, spacious column –free office areas and a conference hall. The park includes an eighteen thousand sq.ft. exhibition hall, a food court, earthquake-resistant construction, polished granite flooring, two atriums for ventilation, CCTV surveillance, a PA system, modern fire-fighting technology, lush green landscaping, rainwater harvesting, a wide approach road for smooth traffic flow, and broad corridors within the building. These features collectively create a modern and accommodating business environment.

- **Software Technology-cum-Business Parks**

NSIC has created special places called Software Technology-cum-Business Parks in New Delhi and Chennai. The special places are for the Small and Medium Sized Enterprises that work on software development. They are also for businesses in Information Technology (IT), IT-enabled Services (ITES), and the MSMEs that may not be registered with Software Technology Parks of India (STPI) or fit under the broader definition of MSME. Even businesses outside the MSME category, like banks, public sector companies, financial institutions, and big companies, can also get a space in these parks. These places are designed to provide a good environment for different businesses to work together and contribute to the growth of the software and IT industry.

- **Exhibition Grounds, New Delhi**

NSIC has built a modern exhibition complex next to its office building to showcase the skills of small-scale industries and seize market opportunities. This facility includes a fully air-conditioned built-up area of 1500 sq. mtrs.. and an open space 16000 sq. mtrs. with a sturdy base. It features amenities such as a cafeteria and an open theatre. This initiative falls under the related scheme titled "Exhibition Grounds, New Delhi." The complex offers ample parking space for over 1,000 cars and ensures uninterrupted power supply with a 500 KVA DG set. Additionally, there is a 24-hour water supply, and the facility is equipped to host conferences and business meetings. This state-of-the-art Exhibition Complex serves as a platform to highlight the capabilities of small-scale industries and create avenues for them in the market.

- **Pradhan Mantri Mudra Yojana**

The Micro Units Development Refinance Agency (MUDRA) Bank, envisioned in the 2015 Budget with an initial corpus of Rs.20,000 crores and a credit guarantee corpus of Rs.3,000 crores, is designed to play a pivotal role in supporting micro-businesses and units. Its primary offering is refinance for lending, specifically tailored for micro-entrepreneurs under the Pradhan Mantri MUDRA Yojana. MUDRA has introduced distinct products and schemes, identified as 'Shishu,' 'Kishor,' and 'Tarun,' symbolizing different stages of growth and funding requirements for the beneficiary micro-unit or entrepreneur. 'Shishu' caters to loans upto Rs. 50,000, 'Kishor' covers loans ranging from above Rs. Fifty thousand to Rs. Five lakhs and 'Tarun' encompasses loans above Rs. five lakh to Rs. ten lakh. These

categorizations serve as a strategic framework, offering a reference point for the progression and aspirations of micro-entrepreneurs. MUDRA's innovative approach aims to facilitate financial inclusivity and empower micro-enterprises through targeted financial support.

- **Growth Capital and Equity Assistance**

Assistance for the MSMEs involves providing capital for marketing, brand building, distribution networks, know-how, and research and development. The support is offered in the form of mezzanine/convertible instruments, subordinated debt, and equity, enabling MSMEs to increase their market presence and foster growth.

- **General Refinance**

General refinance for Micro and Small Enterprises (MSEs) encompasses assistance for setting up new enterprises, expansion, modernization, diversification, and similar initiatives. The scheme involves providing financial support in the form of loans or refinancing to facilitate the various stages of MSE development and growth. This assistance aids in the establishment of MSEs or the enhancement of existing operations, contributing to their overall sustainability and competitiveness in the market

In short, the help and money provided by government to the small businesses, i.e. Micro and Small Enterprises (MSEs), are crucial for their growth. MSMEs get support for starting new businesses, expanding, and improving their operations. This aid comes in the form of loans or refinancing, making it easier for MSMEs to succeed. MSMEs are important for India's economy because they create jobs, contribute to the country's income, and help everyone, including those in rural areas. The government has different plans and support for MSMEs, such as giving them financial assistance, helping them use new technologies, and promoting their products in foreign countries. This support is like a silent revolution, making small businesses stronger and contributing to India's success. It's important for MSEs to know about these opportunities and work with banks to get the help they need.

### Recommendations

A robust system of monitoring the government schemes is imperative while recommending measures for the future success of MSMEs, aimed at their growth and development. Although the government indeed takes significant initiatives to support MSMEs through various schemes, ensuring their effective implementation and impact requires diligent monitoring and evaluation. This involves regularly assessing the reach, accessibility, and effectiveness of these schemes and soliciting feedback from MSMEs themselves to locate the possibilities of improvement. By implementing a rigorous monitoring framework, policymakers can identify successes, address challenges, and make necessary adjustments to ensure that these schemes fulfill their intended objectives. Moreover, transparency and accountability in the monitoring process are essential to build trust among MSMEs and stakeholders, promoting an environment conducive of their sustainable growth and prosperity. Therefore, alongside recommending strategies for future support, it's imperative to underscore the importance of ongoing monitoring mechanisms to optimize the impact of government initiatives on MSMEs.

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## STATE BANK OF INDIA'S CONTRIBUTION TO FINANCIAL INCLUSION: A CASE STUDY OF THE RAJASTHAN STATE SCENARIO

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### ABSTRACT

*This qualitative research study investigates the role of the State Bank of India (SBI) in financial inclusion within Rajasthan State from 2018 to 2022. Utilizing both primary data collected through structured questionnaires and secondary data from existing projects and online sources, the study employs statistical tests such as correlation, t-test, and regression for data analysis. The geographical scope is limited to Rajasthan, focusing on SBI banks. The findings are expected to contribute valuable insights to the understanding of the interplay between SBI, financial inclusion, and socio-economic development in the region. This qualitative research study aims to explore the role of the State Bank of India (SBI) in fostering financial inclusion within the geographical confines of Rajasthan State from 2018 to 2022. The research design integrates both primary and secondary data sources to comprehensively investigate the dynamics between financial inclusion, economic growth, banking services, and socio-economic development among account holders. The study initiates with a thorough exploration of the topic through secondary data analysis, involving an in-depth review of existing projects, reports, policy initiatives, and program databases. Information gleaned from secondary sources informs the development of a structured interview guide. Subsequently, a series of meetings and discussions with banking professionals conducted to provide a collaborative dimension to the research. Primary data collected through a well-designed questionnaire distributed to respondents. The questionnaire is strategically formulated to align with the research objectives and hypotheses, covering aspects related to financial inclusion, banking services, and socio-economic development. The sampling strategy ensures representation across diverse demographics to enrich the depth and breadth of the findings. Concurrently, secondary data sourced through online research, utilizing major search engines and scanning relevant websites.*

**KEYWORDS:** *Financial Inclusion, State Bank of India (SBI), Rajasthan Case Study, Banking Services, Economic Development.*

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### Introduction

Financial inclusion is a critical driver of economic development, ensuring that individuals and businesses, irrespective of their socio-economic background, have access to essential financial services. Within the dynamic landscape of India, the State Bank of India (SBI) stands as a pivotal player, contributing significantly to the national agenda of fostering financial inclusion. This research endeavors to dissect and illuminate the multifaceted role of the State Bank of India in advancing financial inclusion, with a specific focus on the unique scenario presented by the state of Rajasthan. As the largest public-sector bank in the country, SBI's historical evolution and strategic initiatives have played a crucial role in shaping the financial landscape. With a commitment to inclusive growth, SBI has implemented various programs and policies aimed at extending banking services to the marginalized and underserved communities. Rajasthan, with its diverse socio-economic composition, presents an intriguing case study

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to assess the impact of these initiatives. This paper employs a comprehensive approach, integrating qualitative and quantitative methods to analyze the historical trajectory of SBI, its overarching strategies, and the specific programs tailored for the Rajasthan region. By examining the current financial inclusion landscape in the state, identifying challenges, and delving into the success stories and obstacles faced by SBI, this study aims to provide a nuanced understanding of the bank's contribution to financial inclusion in the unique context of Rajasthan. Additionally, the research extends to a comparative analysis, drawing parallels with other states, and culminates in offering actionable policy recommendations to enhance the effectiveness of financial inclusion strategies in the broader Indian context.

The significance of this study lies in its potential to unravel the intricate dynamics of financial inclusion within the context of the State Bank of India's operations in Rajasthan. In an era marked by rapid economic changes and a growing emphasis on inclusive development, understanding the role of a leading financial institution like SBI becomes imperative. Rajasthan, with its diverse demographics and socio-economic challenges, serves as an ideal microcosm for this examination. The findings of this study have far-reaching implications, offering insights that can inform not only the strategies of the State Bank of India but also influence broader financial inclusion policies in India. By dissecting the successes and challenges faced by SBI in Rajasthan, this research contributes to the existing body of knowledge on financial inclusion, providing a nuanced understanding of how banking institutions can tailor their approaches to address the specific needs of diverse regions. Moreover, the study's comparative analysis sheds light on best practices and potential replicable strategies that can be adapted in other states facing similar challenges. Policymakers, financial institutions, and researchers will benefit from the actionable recommendations derived from this research, which could serve as a blueprint for enhancing the impact and reach of financial inclusion initiatives across the country. Ultimately, the significance of this study lies in its potential to foster more inclusive economic growth and contribute to the ongoing dialogue on shaping effective financial policies for the betterment of society.

#### Related Works

The literature on financial inclusion and the role of banks, particularly the State Bank of India (SBI), provides a comprehensive foundation for understanding the complexities and implications of this research. Financial inclusion, as a concept, underscores the importance of ensuring that all individuals and businesses have access to a range of financial services, contributing to inclusive economic growth. Existing literature highlights the significance of financial inclusion in alleviating poverty, reducing income inequality, and fostering sustainable development.

Authors	Conclusions	Methods Used	Results
Pritha Chaturvedi et. al. 2022	Small finance banks promote Financial inclusion in India Challenges faced by Small finance banks in serving diverse clients	Examines the importance of Financial inclusion in India Analyzes the licensing of Small finance banks and their impact on Financial inclusion	importance of Financial inclusion in India licensing of Small finance banks to promote Financial inclusion
Mukta Mani et. al. 2022	Shortage of staff is a major challenge in Indian banking sector. Financial illiteracy and unawareness are Challenges addressed through Financial literacy initiatives.	In-depth interviews with bank managers.	Shortage of staff in banks is a major challenge in Indian banking sector. Financial illiteracy and unawareness are Challenges addressed through Financial literacy initiatives.
Poornima Tapas, Deepa Pillai, Rita Dangre 2019	Financial inclusion promotes Financial stability and economic growth. Barriers to Financial inclusion include income insecurity and technological infrastructure.	Systematic review of Financial inclusion strategies and practices analysis of similarity and dissimilarity in Financial inclusion initiatives across emerging nations	analysis of Financial inclusion initiatives across emerging nations Examination of interdependence of Financial inclusion and Financial stability



Thyra A. Riley, Anoma Kulathunga 2017	Financial inclusion and literacy are important policy goals. a comprehensive Financial inclusion plan is being prepared.		
Debolina Saha, Razdan Alam 2022	Fluctuating trend of Financial inclusion in India lack of modernized Financial system and Financial illiteracy	Max-Min procedure to convert indicators into indices CRISIL's criteria of measurement	The paper measures financial inclusion in India during 2001-2019. The paper identifies states/regions that need attention for improvement in banking services.
Neelam Goel 2022	Financial inclusion is a critical concern in India. the paper Examines the Growth and initiatives in Financial inclusion.	Tracking and Analyzing the project of Financial inclusion in India Examining the Growth of Financial inclusion, initiatives taken by banks and government	the paper Examines the Growth of Financial inclusion in India. the paper Analyzes various initiatives taken by banks and the government.

### Research Methodology

The research design is introduced, with a specific emphasis on the qualitative approach chosen for its ability to capture the complexities and contextual nuances inherent in the study. The chapter details the commencement of the research journey, starting with an exploration of the topic through secondary data analysis. This phase lays the foundation for the subsequent stages, informing the development of an interview guide through a synthesis of primary and secondary data. The importance of engaging in discussions with key stakeholders, particularly bankers, is emphasized to gain a comprehensive understanding of the financial landscape and challenges faced. The subsequent section introduces the planned data analysis and interpretation methods. Statistical tests such as correlation, t-tests, and regression will be employed to derive meaningful insights into the relationships between variables, differences between groups, and the overall impact of SBI's initiatives on financial inclusion.

The research design for this study is qualitative in nature. A qualitative approach allows for a nuanced exploration of the role of the State Bank of India (SBI) in financial inclusion in Rajasthan. This design is well-suited for understanding the complexities and contextual nuances associated with financial inclusion and its impact on account holders. Qualitative methods, such as interviews and case studies, will be employed to gather in-depth insights into the experiences and perceptions of individuals involved in SBI's financial inclusion initiatives.

- **Research Approach**

The research approach adopted is a combination of deductive and inductive reasoning. Deductive reasoning involves testing existing theories and hypotheses, such as those formulated in the research hypotheses section. Inductive reasoning, on the other hand, involves deriving general principles from specific observations. This dual approach allowed for a comprehensive examination of the specific context of financial inclusion in Rajasthan while considering broader theories and principles.

- **Sampling**

The sampling method employed purposive sampling, focusing on individuals who have directly experienced or been impacted by SBI's financial inclusion initiatives in Rajasthan. This targeted approach ensures that the participants have relevant insights into the research objectives. The sample size taken for this study is 400 persons from banking professionals' data.

### Results and Discussion

In the results and discussion section, the findings of the study are presented and analyzed. This section provides a comprehensive overview of the key outcomes, their implications, and their relevance to the research objectives. The results and discussion segment is crucial for interpreting the data, drawing meaningful conclusions, and offering insights into the broader context of the study.

### Reliability Analysis of Data

The reliability analysis presented in Table 4.1 assesses the internal consistency of the key variables measured in the study. Internal consistency is crucial as it indicates the extent to which the items within each variable consistently measure the same underlying construct. In this study, Cronbach's alpha was employed as a widely-used measure of internal consistency.

- **Financial Inclusion (FI)**

The variable "Financial Inclusion" comprises eight items, and the Cronbach's alpha value of 0.910 suggests excellent reliability. This high alpha value indicates a strong degree of internal consistency among the items, reinforcing the reliability of the measurements for financial inclusion in the study. Researchers can have confidence that the items collectively capture the intended concept effectively.

- **Role of SBI Bank in Financial Inclusion (ROSFI)**

Similarly, the variable "Role of SBI Bank in Financial Inclusion" exhibits a Cronbach's alpha of 0.897, which falls within the "Good" range. While slightly lower than the financial inclusion variable, this still signifies a commendable level of internal consistency. The items within this variable collectively provide a reliable measure of respondents' perceptions regarding the role of SBI in financial inclusion.

- **Constraints faced by SBI bank in financial inclusion (C)**

The variable "Constraints faced by SBI bank in financial inclusion" demonstrates a remarkably high Cronbach's alpha of 0.944, categorizing it as excellent. This implies that the items measuring constraints faced by SBI in financial inclusion are highly consistent, ensuring that the variable is a reliable measure of the challenges encountered by the bank in its financial inclusion initiatives.

- **Socio-economic Development of Account Holders (SED)**

The variable "Socio-economic development of account holders" yields a Cronbach's alpha of 0.936, falling within the excellent range. This high reliability indicates that the items within this variable collectively provide a consistent and dependable measure of the socio-economic development experienced by SBI account holders.

- **Changes in Awareness Level (CAL)**

The variable "Changes in awareness level about banking products, economic, social, and general condition of account holders after financial inclusion" records an outstanding Cronbach's alpha of 0.964, categorizing it as excellent. This exceptionally high internal consistency suggests that the items measuring changes in awareness levels are highly reliable, ensuring the variable's trustworthiness as a measure of the impact of financial inclusion initiatives.

In summary, the reliability analysis reaffirms the robustness of the measurement instruments used in the study. The high Cronbach's alpha values across all variables indicate that the items within each variable are strongly correlated and consistently measure the intended constructs. Researchers can have confidence in the reliability of the data collected through these instruments, strengthening the validity of the subsequent analyses and interpretations in the study.

**Table 1 Reliability Analysis**

Sr. No.	Variable Name	Number of Items	Cronbach's Alpha	Remark on Reliability
1.	Financial Inclusion (FI)	8	0.910	Excellent
2.	Role of SBI Bank in Financial Inclusion (ROSFI)	8	0.897	Good
3.	Constraints faced by SBI bank in financial inclusion. (C)	8	0.944	Excellent
4.	Socio-economic development of account holders (SED)	8	0.936	Excellent
5.	Changes in awareness level about banking products, economic, social and general condition of account holders after financial inclusion (CAL)	8	0.964	Excellent

### Exploratory Factor Analysis

Exploratory Factor Analysis (EFA) is conducted to further examine the underlying factor structure of the variables in the study. This analysis aims to identify the latent factors that contribute to the observed relationships among variables. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett's Test of Sphericity are essential in determining the appropriateness of conducting factor analysis.

The KMO measure assesses the proportion of variance among variables that might be common variance. In this analysis, the KMO measure is found to be 0.834. Typically, a KMO value above 0.7 is considered good, indicating that the variables are suitable for factor analysis. The obtained value of 0.834 suggests a high degree of sampling adequacy, reinforcing the appropriateness of proceeding with the factor analysis.

Bartlett's Test of Sphericity assesses whether the observed variables intercorrelate significantly, justifying the use of factor analysis. The test yields an approximate chi-square value of 1809.474 with 153 degrees of freedom, and the associated p-value is 0.000, which is less than the conventional significance level of 0.05.

The obtained p-value indicates that the correlations between variables are not due to random chance, providing evidence to reject the null hypothesis that the correlation matrix is an identity matrix (i.e., variables are uncorrelated). Therefore, the statistically significant Bartlett's Test supports the appropriateness of factor analysis for the dataset.

The KMO measure and Bartlett's Test of Sphericity collectively indicate that the dataset is suitable for exploratory factor analysis. The high KMO value suggests that the variables share substantial common variance, and the significant Bartlett's Test supports the presence of correlations among variables. Consequently, the subsequent factor analysis is expected to yield meaningful insights into the underlying factor structure of the measured variables, contributing to a deeper understanding of the relationships within the study.

**Table 2: KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.834
Bartlett's Test of Sphericity	Approx. Chi-Square	1809.474
	Df	153
	P-Value	.000

Communalities play a pivotal role in Exploratory Factor Analysis (EFA) as they signify the proportion of variance in each variable that can be explained by the identified factors. In Table 5.3, the initial communalities are uniformly at 1.000, representing the total variance of each variable before factor extraction. Post-extraction, the communalities take on values less than 1, indicating the extent to which the extracted factors account for the observed variance.

For instance, consider the variable FI6, representing an aspect of financial inclusion. The initial communality is 1.000, denoting that the variable's entire variance is initially observed. After extraction, the communality decreases to 0.868, signifying that approximately 86.8% of the variance in FI6 is explained by the extracted factors. This reduction highlights the influence of the underlying factors in shaping the observed patterns in financial inclusion.

The extraction method employed is Principal Component Analysis, revealing the shared variance captured by the principal components. The communalities provide researchers with valuable insights into the effectiveness of the factor extraction process. Variables with higher communalities are more adequately represented by the identified factors, contributing significantly to the understanding of latent structures within the dataset.

In summary, communalities serve as a crucial metric in factor analysis, elucidating the extent to which the identified factors explain the observed variance in each variable. The values in Table 5.3 offer a nuanced perspective on how the selected variables contribute to the underlying factors, aiding in the interpretation of the factor structure in subsequent analyses.

### Confirmatory Factor Analysis

To ensure a thorough examination of the structural models, the Confirmatory Factor Analysis (CFA) is employed as a powerful multivariate statistical technique, serving to evaluate complex and

interrelated relationships within the model. In the context of the study, the CFA estimates the model based on the overall goodness of fit and the statistical significance of the model parameters. In the context of structural equation modeling and confirmatory factor analysis, GFI, AGFI, NFI, CFI, TLI, and RMSEA are commonly used fit indices that assess how well the hypothesized model fits the observed data. Here's a brief explanation of each:

- **Goodness of Fit Index (GFI)**
  - Definition: GFI assesses the proportion of variance in the observed data explained by the model. It ranges from 0 to 1, with higher values indicating better fit.
  - Interpretation: A GFI close to 1 suggests a good fit, while lower values indicate poorer fit.
- **Adjusted Goodness of Fit Index (AGFI)**
  - Definition: AGFI is an adjusted version of GFI that penalizes for the number of parameters in the model. It helps account for model complexity.
  - Interpretation: Similar to GFI, a higher AGFI indicates a better fit, considering model complexity.
- **Normed Fit Index (NFI)**
  - Definition: NFI evaluates the relative improvement of the model over a null model (a model with no relationships). It ranges from 0 to 1, with higher values indicating better fit.
  - Interpretation: An NFI close to 1 suggests a good fit, while values close to 0 indicate that the model does not improve over the null model.
- **Comparative Fit Index (CFI)**
  - Definition: CFI compares the fit of the hypothesized model with that of a baseline model (a completely unrelated model). It also ranges from 0 to 1.
  - Interpretation: A CFI close to 1 indicates a good fit, while values closer to 0 suggest a poor fit.
- **Tucker-Lewis Index (TLI)**
  - Definition: TLI, also known as the Non-Normed Fit Index (NNFI), is similar to CFI. It compares the fit of the hypothesized model with a baseline model.
  - Interpretation: TLI values close to 1 suggest a good fit, while values closer to 0 indicate a poorer fit.
- **Root Mean Square Error of Approximation (RMSEA)**
  - Definition: RMSEA provides a measure of the discrepancy between the hypothesized model and the observed data per degree of freedom. It ranges from 0 to infinity, with lower values indicating better fit.
  - Interpretation: An RMSEA close to 0 suggests a good fit, while values below 0.05 are often considered excellent.

Researchers use these fit indices collectively to assess different aspects of model fit, considering both goodness of fit and model complexity.

In the study, while the chi-square method remains significant in measuring model fitness, the RMSEA, CFI, GFI, and TLI are prioritized in the CFA for assessing the model's adequacy. Drawing insights from existing literature, it is observed that a model is considered acceptable when the RMSEA value tends towards 0, and the values of GFI, AGFI, NFI, CFI, and TLI surpass 0.80.

The framework consists of 5 main items with 8 sub-items to each. The results of the goodness-of-fit analysis are summarized in Table 4.51, showcasing calculated indices ( $\chi^2 = 719.10$ ,  $\chi^2/df = 1.48$ , GFI = 0.910, AGFI = 0.915, TLI = 0.923, CFI = 0.930, NFI = 0.816, and RMSEA = 0.003) that demonstrate the adequacy and satisfaction of the model's fit.

**Table 3: Results of goodness-of-fit**

Model	Goodness-of-Fit Results								
	$\chi^2$	$\chi^2/df$	Df	GFI	AGFI	NFI	CFI	TLI	RMSEA
EWB									
CFA	5035.814	1.351	532	0.910	0.915	0.816	0.930	0.923	0.003

**Descriptive Statistics od Data**

- **Financial Inclusion Perception (FI1 to FI8)**

Examining respondents' perceptions of financial inclusion through banks, the mean values range from 4.0200 to 3.4400. The modes vary across different items, indicating a diverse range of opinions. For instance, FI1 ("The availability of banking services has positively impacted financial inclusion") has a mode of 4.00, suggesting agreement. The standard deviations vary (ranging from 0.89912 to 1.14756), indicating differing degrees of consensus and variability in opinions on these aspects of financial inclusion.

- **Role of SBI in Financial Inclusion (ROSF11 to ROSFI8)**

Assessing the role of the State Bank of India (SBI) in financial inclusion, mean values range from 3.5000 to 3.9400. The modes vary, with some items having a mode of 3.00 (indicating neutrality) and others showing a mode of 5.00 (indicating agreement). Standard deviations range from 0.98531 to 1.14002, suggesting diverse perceptions and experiences regarding SBI's contributions to financial inclusion.

- **Constraints Faced by SBI (C1 to C8)**

Exploring the challenges faced by SBI, mean values range from 3.6600 to 3.8000, and modes vary across items, indicating a mix of agreement and neutrality. Standard deviations range from 1.06736 to 1.19498, suggesting varying degrees of consensus and diversity in opinions regarding the constraints faced by SBI in financial inclusion efforts.

- **Socio-Economic Development (SED1 to SED8)**

Analyzing socio-economic development due to SBI's financial inclusion programs, mean values range from 3.7400 to 4.0200. Modes vary, and standard deviations range from 0.92831 to 1.09334, indicating a range of opinions on the impact of SBI's initiatives on socio-economic development.

- **Changes in Awareness (CAL1 to CAL8)**

Evaluating changes in awareness due to SBI's financial inclusion initiatives, mean values range from 4.0000 to 4.1400. Modes vary, and standard deviations range from 0.95953 to 1.04993, indicating diverse opinions on the extent of changes in awareness brought about by SBI's initiatives.

These descriptive statistics provide a comprehensive overview of respondents' perceptions and experiences related to financial inclusion, the role of SBI, constraints faced, socio-economic development, and changes in awareness. The means, modes, and standard deviations offer insights into the central tendencies and variability within the dataset for each study variable.

**Hypothesis Testing**

The following three Hypothesis are needed to be tested for this research. Paired sample T-test, Correlation test, and regression analysis are performed for hypothesis testing.

Note: If P-value > 0.05 then Null Hypothesis Accepted (NHA), and if P-value < 0.05 then Null Hypothesis Rejected (NHR).

**Hypothesis 1 (Paired Samples Test) (NHA)**

**H<sub>01</sub>:** There is no significant difference between financial inclusion and growth of economy in Rajasthan.

**H<sub>a1</sub>:** There is significant difference between financial inclusion and growth of economy in Rajasthan.

**Table 4: Paired Samples Test (Hypothesis 1)**

		Paired Differences					t	df	P-Value
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	FI – GOE	.01500	.60213	.03011	-.04419	.07419	.498	399	.619

**Result:** There is no significant difference between financial inclusion and growth of economy in Rajasthan.

The paired samples test was conducted to assess whether there is a significant difference between financial inclusion (FI) and the growth of the economy (GOE) in Rajasthan. The null hypothesis (H01) posited that there is no significant difference, while the alternative hypothesis (Ha1) suggested that there is a significant difference.

The results of the paired samples test are summarized in Table 4.8. The paired differences, representing the discrepancy between financial inclusion and the growth of the economy, exhibited a mean difference of 0.01500 with a standard deviation of 0.60213. The standard error of the mean was calculated as 0.03011. The 95% confidence interval of the difference ranged from -0.04419 to 0.07419.

The t-statistic, which measures the difference relative to the variability in the data, was found to be 0.498, and the degrees of freedom were 399. The p-value associated with this test was 0.619.

Based on the results, the p-value of 0.619 is greater than the commonly used significance level of 0.05. Consequently, we fail to reject the null hypothesis (NHA) that there is no significant difference between financial inclusion and the growth of the economy in Rajasthan.

In practical terms, this implies that, according to the collected data and the statistical analysis performed, there is insufficient evidence to suggest a substantial and statistically significant difference between the level of financial inclusion and the growth of the economy in Rajasthan. The findings suggest a degree of consistency or similarity between the two variables in the context of this study. It's important to interpret these results in the specific context of the data collected and the research question addressed by the study.

**Hypothesis 2 (Correlation) (NHR)**

**H02:** There is no significant difference between banking services and financial inclusion in Rajasthan.

**Ha2:** There is significant difference between banking services and financial inclusion in Rajasthan.

**Table 5: Correlations**

		FI	BS
FI	Pearson Correlation	1	.731 <sup>P-Value</sup>
	P-Value		.000
	N	400	400
BS	Pearson Correlation	.731 <sup>P-Value</sup>	1
	P-Value	.000	
	N	400	400
P-Value. Correlation is significant at the 0.01 level (2-tailed).			

**Result:** There is significant difference between banking services and financial inclusion in Rajasthan.

The correlation test was conducted to examine the relationship between banking services (BS) and financial inclusion (FI) in Rajasthan. The null hypothesis (H02) stated that there is no significant difference between these two variables, while the alternative hypothesis (Ha2) proposed that there is a significant difference.

The correlation coefficients and associated p-values are presented in Table 5.9. The Pearson correlation coefficient between financial inclusion and banking services was found to be 0.731. The p-value associated with this correlation coefficient was determined to be 0.000.

The results indicate that the correlation is statistically significant at the 0.01 level (2-tailed). Since the p-value is less than the commonly used significance level of 0.05, we reject the null hypothesis (NHR) and accept the alternative hypothesis (Ha2). Therefore, there is a significant difference between banking services and financial inclusion in Rajasthan, suggesting a meaningful and strong positive correlation between these two variables.

In practical terms, this implies that, based on the collected data and the statistical analysis performed, an increase or decrease in banking services is associated with a corresponding increase or decrease in financial inclusion in Rajasthan. The correlation coefficient of 0.731 indicates a strong positive linear relationship between the two variables, reinforcing the notion that improved banking services contribute significantly to enhanced financial inclusion in the region.

**Hypothesis 3 (Regression Analysis) (NHR)**

**H<sub>03</sub>:** There is no significant difference between financial inclusion and socio economy development of account holders.

**H<sub>a3</sub>:** There is significant difference between banking services and financial inclusion in Rajasthan.

The regression analysis aimed to explore the relationship between financial inclusion (FI) and the socio-economic development of account holders (SED) in Rajasthan. The null hypothesis (H<sub>03</sub>) posited that there is no significant difference between these two variables, while the alternative hypothesis (H<sub>a3</sub>) suggested that there is a significant difference. Table 6 presents the variables entered and removed during the analysis. In this case, the dependent variable was socio-economic development (SED), and the independent variable was financial inclusion (FI).

**Table 6: Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	FI <sup>b</sup>	.	Enter
a. Dependent Variable: SED			
b. All requested variables entered.			

The Model Summary in Table 7 provides key statistics related to the regression model. The R Square value, representing the proportion of the variance in the dependent variable (SED) explained by the independent variable (FI), was found to be 0.681, indicating a moderately strong relationship.

**Table 7: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.826 <sup>a</sup>	.681	.681	.47235
a. Predictors: (Constant), FI				

The ANOVA table (Table 8) assessed the overall significance of the regression model. The F statistic was highly significant at 851.554, with a corresponding p-value of 0.000, suggesting that the regression model as a whole is statistically significant.

**Table 8: ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	P-Value	
1	Regression	189.992	1	189.992	851.554	.000 <sup>b</sup>
	Residual	88.798	398	.223		
	Total	278.790	399			
a. Dependent Variable: SED						
b. Predictors: (Constant), FI						

Table 9 displays the coefficients of the regression model. The unstandardized coefficient (B) for the variable FI was 0.843, with a standard error of 0.029. The standardized coefficient (Beta) was 0.826. The t-statistic was 29.181, and the associated p-value was 0.000.

**Table 9: Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	P-Value
		B	Std. Error	Beta		
1	(Constant)	.645	.116		5.580	.000
	FI	.843	.029	.826	29.181	.000
a. Dependent Variable: SED						

**Result:** There is significant difference between banking services and financial inclusion in Rajasthan.

Based on the results, the regression coefficient for FI is significantly different from zero, and the p-value is less than 0.05. Therefore, we reject the null hypothesis (NHR) and accept the alternative hypothesis (H<sub>a3</sub>). In practical terms, this implies that there is a significant positive relationship between financial inclusion and the socio-economic development of account holders in Rajasthan. An increase in financial inclusion is associated with a corresponding increase in socio-economic development, as indicated by the positive coefficient.

### Chi-Square Testing

The provided Table 5.14 displays the results of Chi-Square Test Statistics for various factors related to financial inclusion, role of the State Bank of India (SBI), challenges faced by SBI, and the impact of SBI's services on socio-economic development, awareness, and perception. Each factor is represented by an acronym, and the corresponding Chi-Square test statistics are presented, including Chi-Square value, degrees of freedom (df), and p-value.

- **Financial Inclusion (FI) Factors**

FI1 to FI8: All factors related to the positive impact of banking services on financial inclusion show highly significant Chi-Square values (e.g., FI1 has a Chi-Square of 297.600 with 4 df and p-value of 0.000). This suggests a strong association between the availability, access, and utilization of banking services and positive outcomes in financial inclusion.

- **Role of SBI (ROSF) Factors**

ROSF1 to ROSF8: Factors related to the role of the State Bank of India in promoting financial inclusion also show highly significant Chi-Square values (e.g., ROSF2 has a Chi-Square of 161.600 with 4 df and p-value of 0.000). This indicates that respondents perceive SBI as playing a significant and positive role in enhancing financial inclusion.

- **Challenges Faced by SBI (C) Factors**

C1 to C8: Factors related to challenges faced by SBI in reaching remote areas, regulatory constraints, limited awareness, economic factors, infrastructure limitations, trust-building, financial resources, and communication all show highly significant Chi-Square values. This suggests that respondents acknowledge these challenges as substantial in hindering SBI's financial inclusion initiatives.

- **Socio-Economic Development (SED) Factors**

SED1 to SED8: Factors related to the impact of SBI's financial services on socio-economic development, including overall socio-economic status, educational opportunities, employment, standard of living, entrepreneurship, savings, financial vulnerabilities, and wealth distribution, all show highly significant Chi-Square values. This indicates a strong association between the utilization of SBI's services and positive socio-economic development outcomes.

- **Customer Awareness and Perception (CAL) Factors**

CAL1 to CAL8: Factors related to increased awareness of banking products, understanding of financial concepts, awareness of economic opportunities, positive influence on community involvement, improved perception of community development, active participation in local economic activities, understanding of social and cultural dynamics, and an enhanced sense of financial security and well-being, all show highly significant Chi-Square values. This suggests that becoming an account holder with SBI positively influences customer awareness and perception across various dimensions.

In summary, the Chi-Square test results indicate strong associations and significance across a wide range of factors related to financial inclusion, the role of SBI, challenges faced by SBI, and the impact of SBI's services on socio-economic development, awareness, and perception.

The research delves into a comprehensive examination of the relationships between financial inclusion and key factors, employing statistical analyses such as paired samples tests, correlation tests, regression analysis, and Chi-Square testing. In addressing Hypothesis 1, which investigates the connection between financial inclusion and the growth of the economy in Rajasthan, the paired samples test indicates a lack of significant difference. With a p-value of 0.619, exceeding the significance level of 0.05, the null hypothesis is retained. This implies a consistency or similarity between financial inclusion and economic growth in the context of the study.

Moving to Hypothesis 2, which explores the correlation between banking services and financial inclusion, the results are strikingly different. The correlation test reveals a robust and positive correlation (Pearson correlation coefficient of 0.731) with a highly significant p-value of 0.000. Consequently, the null hypothesis is rejected in favor of the alternative, signaling a meaningful and strong positive relationship between banking services and financial inclusion in Rajasthan.

Hypothesis 3 employs regression analysis to scrutinize the relationship between financial inclusion and the socio-economic development of account holders. The analysis yields a substantial R Square value of 0.681, indicative of a moderately strong relationship. The p-value associated with the



regression coefficient is less than 0.05, leading to the rejection of the null hypothesis. This implies a significant positive relationship between financial inclusion and socio-economic development, suggesting that an increase in financial inclusion corresponds to enhanced socio-economic development.

The research extends its examination through Chi-Square testing, which scrutinizes various factors related to financial inclusion, the role of the State Bank of India (SBI), challenges faced by SBI, and the impact of SBI's services on socio-economic development, awareness, and perception. Across these diverse factors, the Chi-Square test consistently reveals highly significant values, underscoring strong associations. Factors such as the positive impact of banking services on financial inclusion, the role of SBI in promoting financial inclusion, challenges faced by SBI, and the impact of SBI's services on socio-economic development all exhibit strong and statistically significant relationships.

In essence, the research findings paint a nuanced picture of the economic landscape in Rajasthan. While financial inclusion and economic growth may share a level of consistency, banking services exhibit a robust and positive correlation with financial inclusion. Moreover, the positive relationship between financial inclusion and socio-economic development, as evidenced by regression analysis, reinforces the potential impact of inclusive financial practices on broader economic well-being. The Chi-Square analyses further underscore the significance of various factors, emphasizing the multifaceted nature of financial inclusion and its broader implications for societal development in Rajasthan.

### **Conclusion**

The research study delved deeply into the intricacies of financial inclusion within the regional context of Rajasthan, with a primary focus on understanding the pivotal role played by the State Bank of India (SBI) in shaping this landscape. Employing a diverse range of statistical analyses, the study meticulously unraveled the complex relationships existing between financial inclusion, the functions of the SBI, challenges encountered by the bank, socio-economic development patterns, and alterations in awareness levels among the populace. The following is an in-depth summary of the principal findings derived from the study:

The paired samples test constituted a fundamental component of the research methodology, seeking to scrutinize the potential disparity between financial inclusion (FI) and the growth of the economy (GOE). The outcomes of this analysis unveiled a non-significant difference, as evidenced by the modest mean difference of 0.01500 and a corresponding p-value of 0.619. These statistical indicators collectively pointed towards a lack of substantial significance, indicating that, based on the data at hand, there exists inadequate support for positing a noteworthy and statistically significant distinction between financial inclusion and economic growth in the region of Rajasthan. In interpreting these findings, the study underscores the critical importance of contextualizing the results within the specific parameters of the research question. This nuance highlights the nuanced nature of the relationship between financial inclusion and economic growth, emphasizing the necessity to consider the unique contextual factors that may influence these dynamics within the geographic and economic landscape of Rajasthan.

The correlation analysis, scrutinizing the interplay between banking services (BS) and financial inclusion (FI), unraveled a robust and positive correlation, as evidenced by a Pearson correlation coefficient of 0.731. The associated p-value of 0.000 accentuated the statistical significance at the 0.01 level (2-tailed). This substantial finding signifies that fluctuations in banking services are markedly linked to corresponding variations in financial inclusion within the regional context of Rajasthan. The noteworthy correlation coefficient of 0.731 further solidifies the understanding that enhancements in banking services act as a catalyst in augmenting financial inclusion in the region. This insight underscores the pivotal role of improved banking services in positively influencing the financial landscape, contributing significantly to the inclusive financial growth observed in Rajasthan.

The regression analysis, designed to uncover the nuanced relationship between financial inclusion (FI) and the socio-economic development of account holders (SED), yielded insightful results. The findings indicated a moderately strong relationship, encapsulated by an R Square value of 0.681. The highly significant F statistic (851.554, p-value = 0.000) emphasized the overall importance of the regression model, showcasing its statistical significance. The unstandardized coefficient (B) for FI, standing at 0.843, underscored a substantial and positive association between financial inclusion and socio-economic development. This implies that an upswing in financial inclusion directly corresponds to a parallel upsurge in the socio-economic development experienced by account holders within the region. The findings accentuate the role of financial inclusion as a key driver for positive socio-economic advancements, demonstrating its potential to uplift the well-being of account holders.

The Chi-Square testing, spanning diverse facets related to financial inclusion, the role of the State Bank of India (SBI), challenges faced by SBI, socio-economic development, and awareness levels, consistently delivered highly significant results. Factors elucidating the affirmative impact of banking services on financial inclusion, the instrumental role of SBI in advancing financial inclusion, and the socio-economic development outcomes attributed to SBI's services all manifested robust associations. These findings underscore the multi-dimensional and pervasive impact of financial inclusion initiatives, with the State Bank of India emerging as a linchpin in steering positive outcomes across various dimensions. The comprehensive Chi-Square results validate the effectiveness of financial inclusion efforts, with SBI at the forefront of fostering positive transformations in the economic and social landscape of Rajasthan.

In essence, the study's findings furnish a nuanced comprehension of the intricacies inherent in the realm of financial inclusion within the context of Rajasthan. Although the research indicates that economic growth may not exhibit substantial variations with respect to financial inclusion, it brings to the forefront the pivotal role played by banking services, particularly those facilitated by the State Bank of India (SBI), in exerting a positive influence on both financial inclusion and socio-economic development within the region.

The highlighted correlation between banking services and financial inclusion underscores the significant impact that accessible and well-structured banking services can have on fostering financial inclusion. Specifically, the pronounced correlation coefficient of 0.731 signifies a robust and positive relationship, emphasizing that improvements or fluctuations in banking services correspond significantly with parallel changes in the landscape of financial inclusion in Rajasthan. This key insight establishes banking services, particularly those provided by SBI, as instrumental catalysts in driving the inclusive financial growth observed in the region.

The study's discernment of challenges faced by SBI in the pursuit of financial inclusion emphasizes the need for addressing operational obstacles to further augment inclusive financial practices. Recognizing and overcoming these challenges, such as regulatory constraints, limited awareness, and communication barriers, becomes imperative for financial institutions and policymakers to fortify and expand their financial inclusion initiatives effectively. By doing so, there is a considerable potential to unlock greater avenues for financial accessibility and inclusion, subsequently fostering socio-economic development.

These findings contribute significantly to the broader discourse on financial inclusion, offering not only a theoretical understanding but also practical insights for policymakers, financial institutions, and stakeholders operating in analogous contexts. The study suggests that an integrated approach, combining enhanced banking services, targeted policy interventions, and a proactive stance towards addressing challenges, can pave the way for more robust and inclusive financial practices. Ultimately, this research serves as a valuable resource for shaping informed decisions, strategies, and interventions aimed at advancing financial inclusion and socio-economic development in regions facing similar socio-economic dynamics and challenges.

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## A STUDY OF WORKING CAPITAL MANAGEMENT IN BHARAT ELECTRONIC LIMITED

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### ABSTRACT

*This study delves into the intricacies of working capital management within Bharat Electronics Limited (BEL), a prominent player in the Indian electronics industry. Effective management of working capital is crucial for the financial health and operational efficiency of any organization, especially in the dynamic and competitive environment of the electronics sector. This research examines the various components of working capital, including inventory management, accounts receivable, and accounts payable, with a focus on optimizing liquidity, profitability, and risk. Through a combination of qualitative and quantitative analysis, this study seeks to identify the current practices, challenges, and opportunities in working capital management at BEL. By analysing financial statements, cash flow trends, and relevant financial ratios, insights will be gained into the efficiency of working capital utilization and its impact on the overall performance of the company. Additionally, comparisons may be drawn with industry benchmarks and best practices to assess BEL's competitive positioning and areas for improvement. The findings of this research aim to contribute valuable insights to BEL's management, stakeholders, and the broader academic and business community. Recommendations may be provided to enhance working capital management strategies, mitigate risks, and optimize financial resources, ultimately supporting BEL's long-term sustainability and growth objectives.*

**KEYWORDS:** Working Capital Management, Profitability, Operational Efficiency, Financial Analysis.

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### Introduction

Most companies focus their managerial efforts on controlling profits, trying to increase sales revenue, reduce production costs, and control their overheads. Working budgets are prepared, standard plans are set, and every effort is made to identify and correct deviations in actual results from these budgets and standard costs. Management of working capital helps in reducing the chances of business failure and helps in its survival. But only a few companies are concerned about the management of working capital. Many profitable companies fail simply because their managers are unable to manage working capital properly.

Working capital management is related to the management of short-term assets and short-term liabilities. These assets include cash, marketable securities, debtors, stock, prepaid expenses and these liabilities include creditors, unpaid wages and other current liabilities. Therefore, the management of

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working capital of a firm is related to planning, regulation and control of the mix of its current assets and current liabilities. Apart from this, it also includes how the assets should be financed. Financing options also include a mix of short-term and long-term liabilities.

The efficient management of working capital may lead to the progress of any organisation. The management of working capital includes the management of current assets and current liabilities.

Although a company can exist without turning a profit, it cannot endure without liquidity. An organization's working capital management functions similarly to a person's heart. It is also a crucial aspect of financial management. The financial management needs to determine the right amount of working capital funds as well as the optimal ratio of current assets to current liabilities.

### **Objectives of the Study**

- To understand the existing working capital management practices at BEL
- To analyze the components of Working Capital Management.
- To analyze the efficiency of working capital management in Bharat Electronics Limited.
- To evaluate the impact of improved working capital management on BEL's overall financial performance.
- To ensure that sufficient cash is available to meet day to day cash flow needs.
- To Assess the effectiveness of BEL's working capital management in terms of liquidity, profitability, and risk.
- To provide valuable insights and recommendations to enhance the company's financial health and operational efficiency.

### **Review of Literature**

Subbarayudu.S.et al An Investigation into Working Capital at Ultratech Cements Ltd in the Anantapuramu District" (2020): - The financial condition is analysed using a number of methodologies, including ratio analysis and a statement of changes in working capital. From 2013–2014 through 2017–2018, annual reports and P & L accounts served as the main sources of data. This investigation revealed that Ultra Tech Cement has a sound financial situation.

Jain P. K. and Yadav Surendra S. (2001) study the working capital management procedures used by Indian, Singaporean, and Thai corporations. The writers of this essay have made an effort to comprehend working capital management, current assets, current liabilities, and how they are related to one another. Additionally, the authors have provided an aggregate analysis of current liabilities and assets in terms of the key liquidity ratios.

Thappa Sankar (2007) study the working capital management procedures used by Indian, Singaporean, and Thai corporations. The writers of this essay have made an effort to comprehend working capital management, current assets, current liabilities, and how they are related to one another. Additionally, the authors have provided an aggregate analysis of current liabilities and assets in terms of the key liquidity ratios.

Kushwah, Mathur & Ball (2009) The study assessed the working capital management and direction of the five largest selected cement companies. Secondary data is used for research, because the authors collected the data from financial statements of selected cement companies. Liquidity indicators and activity indicators are analyzed for the state of the working capital of companies. The study revealed that the truth of the study is that most companies do not maintain their working capital systematically, while the overall ACC indicates proper working capital management.

Dr. Khatik S. K. and Jain Rashmi (2009) argue that Working capital administration is one of the foremost important and key assets within the day-to-day operations of an organization. Working capital can be used as a source of financing for normal business operations. It is the most important and important part of fund management and business profit. The author analyzed the working capital position of MPSEB (Madhya Pradesh State Electricity Board) using ratio analysis technique and it was found that the position of current ratio, quick ratio, acid test ratio, working capital ratio, inventory turnover ratio is not in order to normal control value.

Manjhi Rakesh Kumar and Kulkarni S. R. (2012) to conduct a study on working capital structure and liquidity analysis of textile industry in Gujarat. It turned out that the variability between current assets

and working capital was quite large in the industry. The study concludes with the observation that Arvind Ltd. and Shri Dinesh Mills Ltd. achieved working capital and inventory sales compared to other companies. However, the sample companies had a good current ratio, which also indicates their healthy liquidity.

Gurumurthy N. and Reddy Jayachandra K. (2014) A working capital study of four pharmaceutical companies APSPDCL, APEPDCL, APNPDCL and APCPDCL concluded that the current working capital management was not up to standard and needs improvement.

Kishore Kumar Das & Rupsa Mahapatra study "economic analysis study of MSME sector" (2021):- MSME is a critical part of Indian economy as it continuously generates more than 70 million jobs, produces more than 6000 different products and accounts for more than 45% of industrial production and produces 40. % of exports. The purpose of the report is to assess the economic development of the MSME sector. The study uses various statistical techniques such as correlation, regression and ANOVA analysis to analyze and measure financial performance and trends. Strategies and innovative ideas are implemented in this top sector. The analysis revealed that the MSME sector is the most promising and growing sector.

Dr. Seema Pandit, Jash Gandhi "The analysis compares the performance of SBI and HDFC Bank. (2021): - Using the CAMEL model, the findings show that HDFC Bank performed well on liquidity factors, while SBI Bank showed strong performance on solvency, asset quality and governance.

### Hypothesis of the Study

- The null hypothesis of working capital refers to a statement or assumption made for statistical hypothesis testing that suggests no significant difference or relationship exists between variables related to working capital. It assumes that any observed differences or correlations are due to chance or random variation. A study examining the relationship between a company's working capital and its profitability and Liquidity. The null hypothesis, here is denoted by H<sub>0</sub>

**H<sub>0</sub>:** That there is no significant relationship between working capital and profitability and Liquidity.

- The alternative hypothesis related to working capital typically involves a statement or proposition that suggests there is a significant difference or relationship between working capital and another variable. The alternative hypothesis denoted by H<sub>1</sub>
  - **H1a:** Alternative Hypothesis for Working Capital and Profitability: "There is a significant positive or negative relationship between the level of working capital and a company's profitability, indicating that higher levels of working capital lead to higher profitability & lower level of working capital to lower profitability respectively."
  - **H1b:** Alternative Hypothesis for Working Capital and Liquidity: "There hypothesis indicate that positive or negative relationship between the amount of working capital and a company's liquidity, suggesting that higher levels of working capital result in improved liquidity position & lower levels of working capital deteriorate to liquidity position."
  - **H1c:** Alternative Hypothesis for Working Capital and Sales Growth: "There is an expressive positive association between the level of working capital and a company's sales growth, indicating that increased working capital supports higher sales growth rates or decreased in working capital will down sales growth rates."
  - **H1d:** Alternative Hypothesis for Working Capital and Operational Efficiency: "There is an effective negative relationship between the level of working capital and a company's operational efficiency, suggesting that lower levels of working capital result in improved operational efficiency."

### Data Analysis and Interpretation

The consolidated financial statements typically include a consolidated balance sheet, consolidated income statement, consolidated statement of cash flows, and accompanying notes. These statements provide a consolidated view of the group's assets, liabilities, equity, revenues, expenses, and cash flows. Consolidation is essential for providing a clear and transparent view of the financial position and performance of a group of companies. It ensures that related party transactions and intercompany relationships are appropriately accounted for and eliminates any duplications or distortions in financial reporting.

**Ratio Analysis**

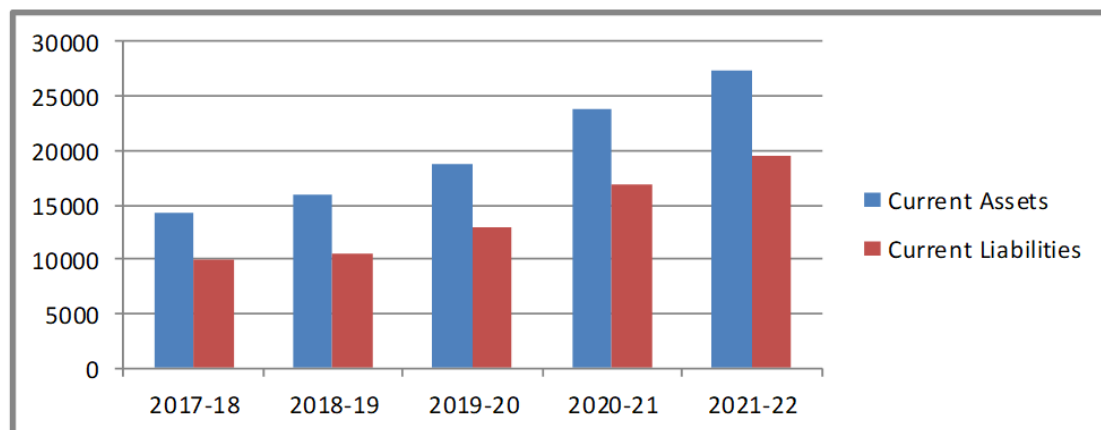
•	Current Ratio
•	Quick Ratio
•	Working Capital Turnover Ratio
•	Inventory Turnover Ratio
•	Inventory to Working Capital Ratio
•	Debtor's Turnover Ratio
•	Average Collection Period
•	Working Capital to Net Worth Ratio

**Current Ratio**

Statement of Current Assets to Current Liabilities Rs (in crore)

Annual Report 2017-18 to 2021-22

Year	Current Assets	Current Liabilities	Current Ratio
2017-18	14304.52	9896.18	1.44
2018-19	15874.44	10448.75	1.51
2019-20	18790.64	12865.72	1.46
2020-21	23754.95	16831.81	1.41
2021-22	27293.71	19581.04	1.39

**Interpretation**

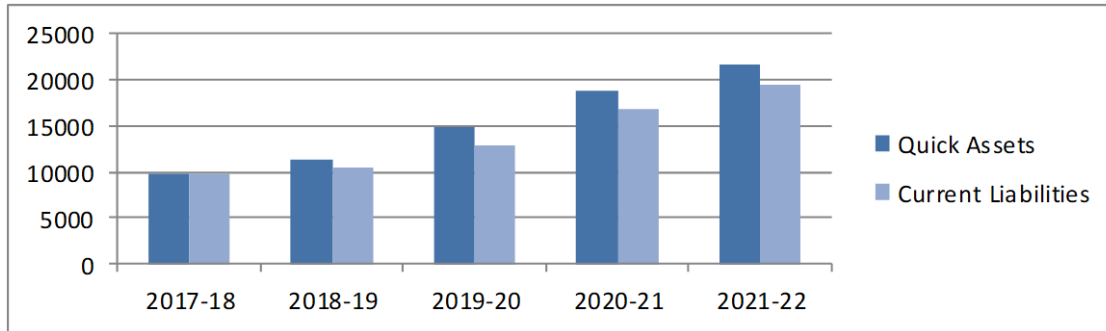
Interpreting the current ratio involves assessing the company's ability to meet its short-term financial obligations. Generally, a current ratio of 1.5 to 2 is considered healthy, as it indicates a comfortable liquidity position. It can be seen from the above graph that the company's liquidity position of the years 2018, 2019, 2020, 2021, 2022 is 1.44, 1.51, 1.46, 1.41, 1.39 respectively. In the year 2018-19 the company's liquidity position is healthier.

**Quick Ratio**

Statement of Quick Assets to Current Liabilities Rs (in Crore)

Annual Report 2017-18 to 2021-22

Year	Quick Assets	Current Liabilities	Quick Ratio
2017-18	9725.16	9896.18	0.98
2018-19	11431.09	10448.75	1.09
2019-20	14779.79	12865.72	1.14
2020-21	18747.59	16831.81	1.11
2021-22	21701.81	19581.04	1.10



### Interpretation

A quick ratio greater than 1 indicates that the company has sufficient liquid assets to cover its current liabilities. Generally, a quick ratio of 1 or higher is considered favourable. So that the company's condition is unfavourable in the year 2017-18. A company which has a quick ratio of less than 1 may not be able to fully pay off its current liabilities in the short term. In the other years the quick ratio is fluctuated and favourable 2018-19, 2019-20, 2020-21, 2021-22 the ratios are 1.09, 1.14, 1.11, 1.1 respectively.

### Efficiency or Turnover Ratio

Some ratios under an efficiency ratio are following:

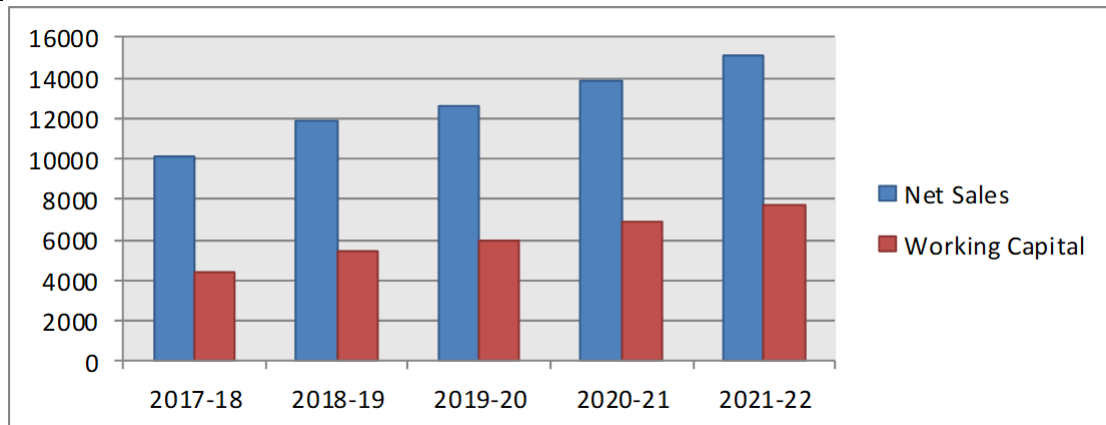
- Working capital turnover ratio
- Inventory turnover ratio
- Inventory to working capital ratio
- Account receivable turnover ratio
- Average collection period
- Ratio of working capital to net worth

### Working Capital Turnover Ratio

Statement of Net Sales to Net Working Capital Rs (in crore)

Annual Report 2017-18 to 2021-22

Year	Net Sales	Net working capital	Working capital Turnover Ratio
2017-18	10068.72	4408.34	2.28
2018-19	11854.70	5425.69	2.18
2019-20	12636.58	5924.92	2.13
2020-21	13849.71	6923.14	2.00
2021-22	15084.74	7712.67	1.95





**Interpretation**

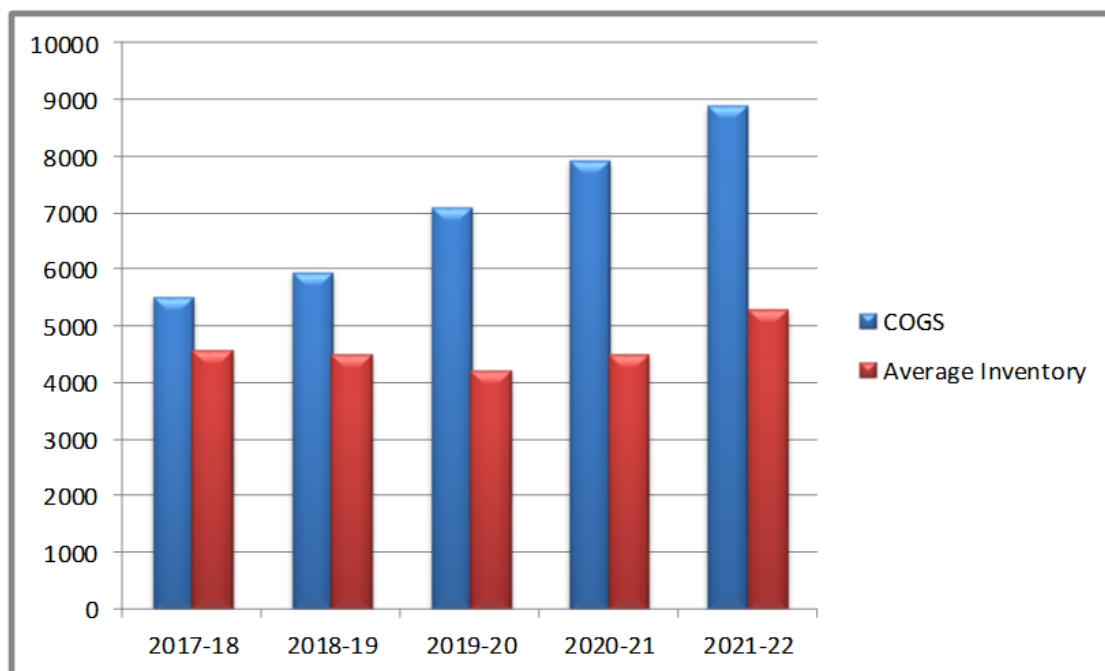
The graph shows that the ratio is constantly decreasing. In 2017-18, the working capital turnover ratio was the highest among other years (2.28). A high turnover rate indicates that management is using the company's current assets and liabilities very effectively to support sales. Over the years, the ratio has increased to 1.95 in 2021-22, which means no working capital in the company, which is not favorable.

**Inventory Turnover Ratio**

Statement of COGS to Average Inventory Rs (in crore)

Annual Report 2017-18 to 2021-22

Year	COGS	Average Inventory	Inventory Turnover Ratio
2017-18	5522.52	4579.36	1.2
2018-19	5944.3	4511.35	1.31
2019-20	7097.28	4227.1	1.67
2020-21	7926.04	4509.1	1.75
2021-22	8897.16	5299.63	1.67

**Interpretation**

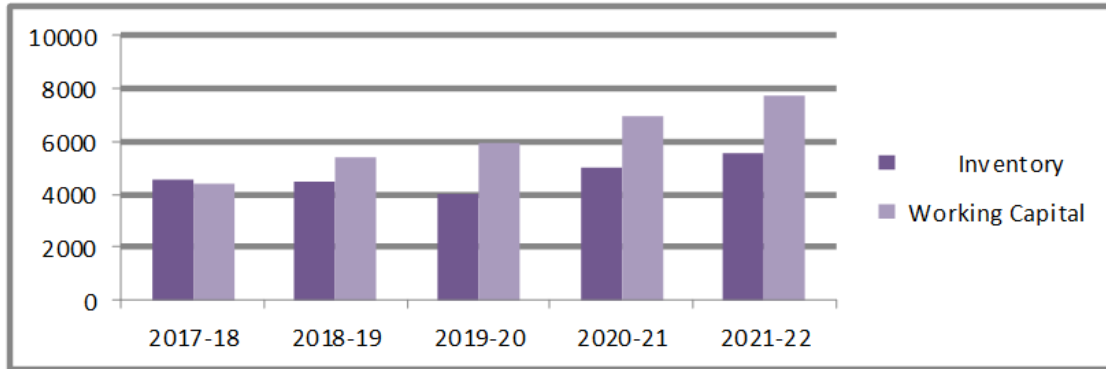
In the year 2020-21 the company had inventory turnover ratio is 1.75 which was the highest compared to the other years. This signifies strong sales and that the company is able to sell its stocks. In 2017-18, the ratio is the lowest which is 1.2.

**Inventory to Working Capital Ratio**

Statement of Inventory to Working Capital Rs (in crore)

Annual Report 2017-18 to 2021-22

Year	Inventory	Working Capital	Inventory to Working Capital Ratio
2017-18	4579.36	4408.34	1.03
2018-19	4443.35	5425.69	0.08
2019-20	4010.85	5924.92	0.67
2020-21	5007.36	6923.14	0.72
2021-22	5591.90	7712.67	0.72



### Interpretation

Interpreting the inventory to working capital ratio provides insight into the efficiency of inventory management and the extent to which working capital is being utilized in inventory holdings. A lower ratio indicates that a smaller portion of working capital is invested in inventory.

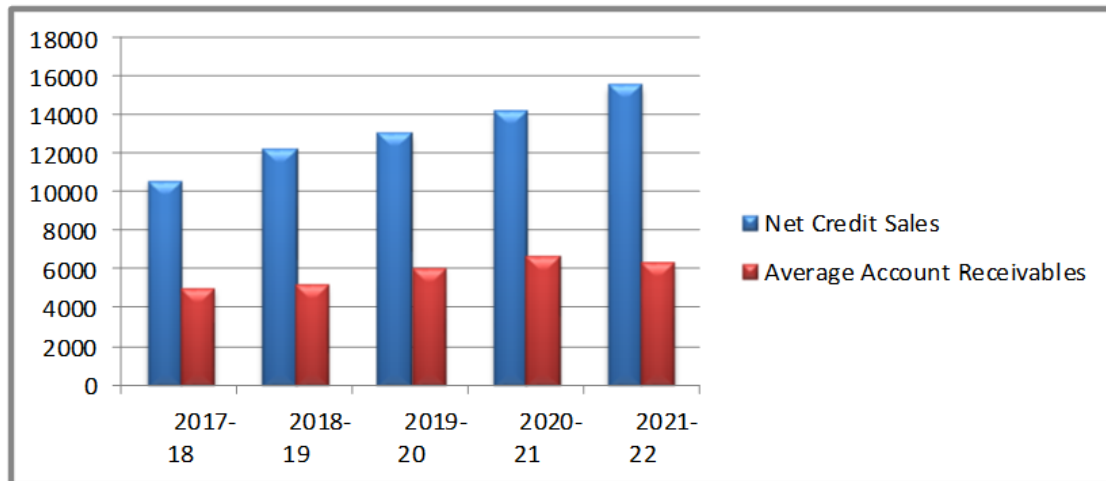
A higher ratio, on the other hand, indicates that a larger proportion of working capital is tied up in inventory. The ratio declined from 1.03 to 0.08 in the year 2018 to 2019 respectively then after the year 2018-19 its increase by 0.67 in 2019-20. In the year 2021 & 2022 the ratios are remain same 0.72.

### Debtors' Turnover Ratio

Statement of Net Credit Sales to Average Account Receivables Rs (in crore)

Annual Report 2017-18 to 2021-22

Year	Net Credit Sales	Average A/R	Debtors' Turnover Ratio
2017-18	10596.53	5014.30	2.11
2018-19	12237.16	5193.98	2.35
2019-20	13067.07	6048.84	2.16
2020-21	14233.65	6643.00	2.14
2021-22	15599.72	6335.04	2.46



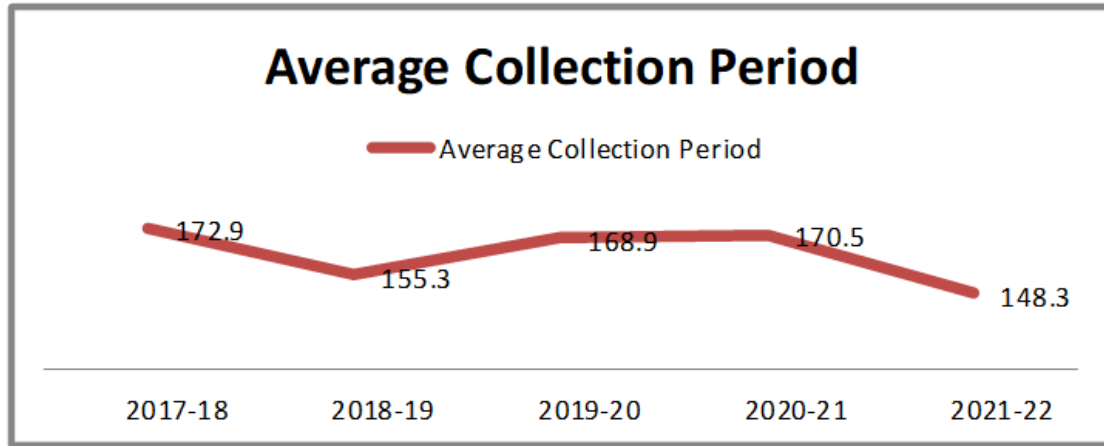
### Interpretation

In the year 2017-18, the company collected its average receivables approximately 2.11 times in a year. A low ratio indicates the company's collection process is poor. However, this ratio is fluctuating and in the year 2021-22 it was at 2.46 which is the highest among the other years. A high ratio is desirable as it indicates that the company's collection of receivables is frequent and efficient.

**Average Collection Period**

Statement of Average Collection Period

Year	Debtors' Turnover Ratio	Average Collection Period
2017-18	2.11	172.9
2018-19	2.35	155.3
201e9-20	2.16	168.9
2020-21	2.14	170.5
2021-22	2.46	148.3



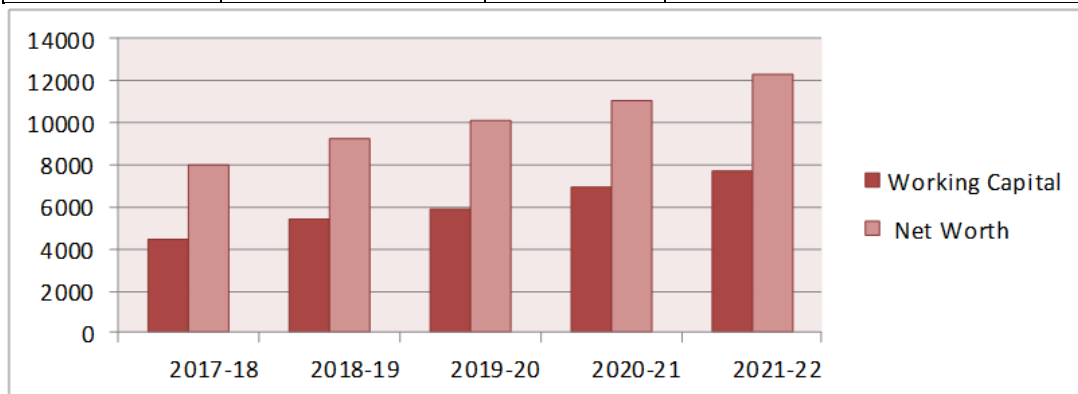
**Interpretation**

In the year 2017-18, the customer took approximately 172.9 days to repay their debt. This is the longest duration among the 5 years. A longer period of repayment is generally not favourable. In the year 2021-22 had the lowest collection period (148.3days) which indicates that the organization collects payments faster.

**Working Capital to Net Worth Ratio**

Statement of Working Capital to Net Worth Rs (in crore)  
Annual Report 2017-18 to 2021-22

Year	Working Capital	Net Worth	Working Capital to Net Worth Ratio
2017-18	4408.39	8015.68	0.54
2018-19	5425.69	9211.50	0.58
2019-20	5924.92	10071.53	0.58
2020-21	6923.14	11059.58	0.62
2021-22	7712.67	12285.93	0.62



### Interpretation

Interpreting the working capital to net worth ratio provides insight into the liquidity and financial stability of a company in relation to its net worth. In the year 2021 & 22 the ratio is higher 0.62. A higher working capital to net worth ratio indicates that a larger portion of the company's net worth is represented by its working capital. This suggests a higher level of liquidity, which can be beneficial for meeting short-term obligations and managing unexpected financial needs. On the other hand, in the year 2017-18 the ratio is lowest 0.54 so, a lower working capital to net worth ratio indicates that a smaller proportion of the company's net worth is tied up in working capital. This may suggest a relatively lower level of liquidity and potential difficulties in meeting short-term obligations. It could also indicate a higher reliance on long-term financing or other external sources of funding.

### Findings

- The Current Ratio shows the company's liquidity position. as per the standard ratio 2:1 but still it is greater than 1 which indicates the company's ability to pay off its current obligations. The company's liquidity position of the years 2018, 2019, 2020, 2021, 2022 is 1.44, 1.51, 1.46, 1.41, 1.39 respectively. In the year 2019 the company's liquidity position is healthier.
- A company shows the ability to fully pay off its current liabilities in the short term. In the recent year of BEL quick ratio is fluctuated and favorable.
- Declining of working capital shows that the company do not manage its working capital effectively & efficiently for supporting the sales.
- In the study year 2017-18 the company highest ratio indicates that a higher portion of working capital is invested in inventory. A lower ratio, on the other hand, indicates that a smaller proportion of working capital is tied up in inventory in 2018-19.
- Inventory turnover ratio, Debtors' turnover ratio, Average collection period & working capital to net worth are show fluctuated trend in the given 5 years.

### Suggestions

- The Bharat electronic limited have need for improvement in some ratios like Receivables and Working Capital Turnover in order to enhance the liquidity and profitability position to the greater level.
- The Working Capital Turnover Ratio can also be improved by maintaining an optimal level of working capital without incurring liquidity risks which will be beneficial to the company's daily operations and long term investments.
- The company can reduce the average collection days by reviewing its credit terms and policies with an aim to shorten its Net Operating Cycle.

### Cash Management

- Implement cash forecasting techniques to anticipate cash needs accurately.
- Maintain optimal cash reserves to meet day-to-day operational expenses and unforeseen contingencies.
- Invest surplus cash in short-term, low-risk instruments to earn returns while ensuring liquidity.
- Inventory Management:
- Adopt just-in-time (JIT) inventory systems to minimize carrying costs and inventory obsolescence.
- Regularly assess inventory turnover ratios and identify slow-moving items for clearance or liquidation.
- Negotiate favorable installment terms with providers to optimize cash surges related to stock buys.

### Accounts Receivable Management

- Implement robust credit policies to evaluate customer creditworthiness and minimize bad debts.
- Monitor accounts receivable aging reports closely to identify overdue payments and follow up promptly.
- Offer discounts for early payment to incentivize customers and accelerate cash inflows.

**Accounts Payable Management**

- Negotiate extended payment terms with suppliers without compromising relationships or incurring penalties.
- Take advantage of supplier discounts for prompt payments to optimize cash outflows.
- Streamline invoice processing and payment authorization workflows to minimize processing delays.

**Working Capital Financing**

- Explore various financing options such as short-term loans, lines of credit, or invoice financing to address temporary cash shortages.
- Optimize the capital structure by balancing the use of debt and equity financing to minimize financing costs and maximize returns to shareholders.
- Maintain a healthy relationship with banks and financial institutions to ensure access to credit facilities when needed.

**Financial Performance Monitoring**

- Implement key performance indicators (KPIs) and financial metrics to monitor working capital efficiency and performance.
- Conduct regular financial reviews and variance analysis to identify trends, anomalies, and areas for improvement.
- Integrate working capital management into overall strategic planning and decision-making processes

**Technology Integration**

- Invest in integrated enterprise resource planning (ERP) systems to streamline and automate working capital management processes.
- Leverage data analytics and business intelligence tools to gain insights into cash flows, inventory levels, and accounts receivable/payable dynamics.
- Embrace digital payment solutions and electronic invoicing to enhance efficiency and transparency in financial transactions.

By implementing these strategies, BEL can optimize its working capital management practices, improve cash flow visibility, and enhance overall financial performance. It's essential to continuously review and refine these approaches to adapt to changing market conditions and organizational needs.

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## LITERATURE REVIEW ON THE ROLE OF SOCIAL MEDIA IN THE ENCOURAGEMENT OF WOMEN ENTREPRENEURS

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Ms. Vijay Laxmi Gupta\*  
Dr. Preeti Agarwal\*\*

### ABSTRACT

*The world is changing at a tremendous pace in recent times. With the inclusion of the latest technologies, entrepreneurship has come a long way. In today's scenario, with the help of technological tools, everyone can efficiently have access to business opportunities. Social media is one of the prominent platforms that provide a new way for women entrepreneurs to start businesses. Social media helps women to start their venture with the least cost and optimal approach. Women entrepreneurs can create a customer base, approach new customers, display their products in innovative ways, and learn a lot of things easily. After the Covid era, through social media women are trying to be their own economically as well as socially. This paper tries to review available literature related to social media encouraging women entrepreneurs and also highlights the contribution of women entrepreneurs.*

**KEYWORDS:** Social Media, Entrepreneurship, Encouraging, Women, Business Opportunities, Literature Review.

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### Introduction

"The big secret in life is that there is no big secret. Whatever your goal, you can get there if you're willing to work."

Oprah Winfrey

Today's Women are working to get whatever they are willing. They are willing to be equal contributors to the economy. They are willing to stand for the Nation's Development and Growth. They want to explore and give wings to their thoughts. Women's Dreams are coming to be true with the use of social media. Social media which emerged out of technological advancement has taken the front seat with digitalization. Women have got great platforms to showcase their entrepreneurial skills and find a market for their products, all just because of social media.

**Boyd & Ellison (2008)** define social media as showcasing several websites for creating profiles and also providing a picture of the relationship between users.

**Manning (2014)** in his study said that the phrase 'social media' is frequently used to describe new media that allow for interactive interaction. The evolution of media is frequently split into two distinct eras: the interactive age and the broadcast age. According to this study, social media accelerated the growth of women's empowerment.

**Rani (2021)** defined empowerment as a process of transformation that allows weaker or powerless people and groups to make decisions that have an impact on their lives. When women gain power, have choices, and can live a changed life, these steps move toward women's empowerment.

**News 18 (2023)** published an article dated March 5, 2023, on "Women Entrepreneurs Paving the Way for a New India" and stated that both government and non-government organizations in India are working to empower women but unless women take the initiative, they are powerless, and social media makes their job easier.

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**Sankhyayan, (2022)** says in an article on DNA Web Desk that in India, if 50% of the women could become part of the workforce then India's growth can rise to 9% from 1.5%. India ranks 120 amongst 131 countries in women's labour power contribution rates at the same time rates of gender-based brutality stay on disappointingly high. As per news published by the end of 2025, the Indian Economy could grow to an additional 60%, if there is the same representation of women as men in the formal economy of the Country.

According to the Periodic Labour Force Survey (PLFS), conducted by the National Statistical Office (NSO), Ministry of Statistics & Programme Implementation (MOSPI):

Worker Population Ratio (WPR)	Male (%)	Female (%)
2017-18	71.2	22.0
2018-19	71.0	23.3
2019-20	73.0	28.7

Looking at the above two news articles we can see that the position of women in business and their contribution to the economy is not much, we need to work more on empowering women but at the same time, we cannot forget that social media is playing its role in empowering Women.

**Chaturvedi, (2023)** anticipated that women-owned businesses will grow by 90% over the next five years, directly employing 22 to 27 million people. As per the article Women-owned and controlled start-ups can bring about 10% higher revenue in the next five years and such ventures are going to produce a more cooperative and healthier workplace environment and will hire more women in comparison to men. So now we are in the position to admit that women can pave the path of growth and development for the economy as they are independent and ready to move ahead with their business ideas.

The following literature review will try to bring to light the contribution of social media in encouraging women in Business.

#### Literature Review

**Melissa, Anis and Muningggar (2013)** Conducted a study in Indonesia and came up with the conclusion that the main reason for women starting online business or in making use of social media is the comfort, and flexibility that they gain through online business. Social capital gained through social media interaction is another reason for the growing number of women entrepreneurs in Indonesia.

**Merza (2019)** came up with the result after doing a study on 250 respondents from Kabul (Afghanistan) where he came up with the outcome that easiness and comfort provided by social media do not make much difference in women's entrepreneurship and on the other side multi-channel, faith and admittance ability of social media boast positive and supposed consequence resting on women entrepreneurship.

**Kumari (2020)** in her research paper talked about the rural and urban parts of the country about women empowerment. She has placed many examples of women who are doing good through social media in business.

- *Aditi Gupta is the Co-Founder and Managing Partner of Menstrupedia.*
- *Richa Singh acting as Conceptualizer and Co-Founder of YourDOST.*
- *Richa Kar, lady behind Zivame.*
- *Shradha Sharma, is the name behind Your story.*
- *Radhika Ghai Agarwal is the Co-founder of Shopclues.com*

**Sudha (2020)** in her article "The Role of Social Media in Women Empowerment" surveyed in which she asked 200 online activists about the role of social media in women's empowerment and she got the following results which we know that women are connected through one or other form of social media. She observed that 47.5 percent of respondents have WhatsApp accounts, 25 percent of respondents have a Facebook account, 15 percent of respondents have YouTube links and 11 percent of the respondents have a Tik-Tok app.

Such kind of research proves that women are not lagging in the use of social media. We assume it when they are good at making use of social media, they must be using it somewhere to their benefit also.

**Sengottaiyan, Brindha, and Jayaseelan (2020)** in their article on “Social Media as a Gateway for Accelerating Women Empowerment” talked about the liberty and freedom of women which is gained by from the dynamic online medium that is social media. They said that women can have better work-life balance through this platform. They also wrote in their paper that social media provides liberty to creative women to work from anywhere.

**Olsson, Bernhard (2021)** has undergone thirteen detailed interview programs from eleven women from nine small businesses and came up with the conclusion that women need to learn always so that they can remain in touch with market conditions and technology. They say that of course digitalization is a limited resource that poses challenges for women and they always need to be in learning mode. In disparity to previous research, they said that they still feel the problem of work-life balance but there was no stereotyping based on gender.

**Ians (2022)** has very beautifully given examples of two women Entrepreneurs **Kriti Gupta from Jaipur and Sara Zafar Mir from Karachi**, and these two women are doing good business through online platforms or say through social media.

These two ladies have their online business empire, Authors say that they may be separated by national boundaries but these two ladies are examples of Booses of the New Generation from South Asia.

**Mandal (2022)** in a study made on the topic “Study on Impact of Social Media on Women Empowerment in India”. He wrote that social media is working as a guide in providing information and connections to women across the world.

**Merchant (2023)** Co-founder and COO of Arre Voice, wrote in an article on April 29, 2023, in The Times of India, “Women are ruling in the digital realm as CEOs in tech and fashion blogs”. She said that women are making use of social media in building brands and in providing Brand Power to their products. Even Social Sites help women to get connected to their audience and that too on their terms and conditions. Further, she says that to be a successful entrepreneur women need not prove themselves or they need not be a man or an individual who gets privileges, what is important is the force, unique and value-adding idea, and above all one’s ability to connect the audience. She says that it’s the best time for women to give speed, and wings to entrepreneurial ideas, and that is all possible due to social media.

#### **Limitation**

- The study is limited to Women only.
- Only Women Entrepreneurs are included in this study.
- Online businesses have not been classified.
- The geographical area is not classified.

#### **Conclusion**

Looking at different research papers and news articles available we know that social media is supporting women to be their boss. Social media has opened the world to women. We can see that online platforms are providing their support not only in India but all over the world. According to a blog article published at IBEF, on Dec.16, 2022, India is the 3rd largest ecological unit in terms of start-ups in the world and also it is the 3rd largest in the unicorn community. Yet only 10% of them have women founders. And if we want to improve this percentage and establish equality, we need to promote social media use for women positively. If we talk about rural areas, we can give training to women about ICT. So that they can also get access to social media platforms and contribute to the economy.

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## A STUDY ON CONSUMER BEHAVIOR TOWARDS ONLINE SHOPPING IN KACHCHH DISTRICT

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Shivani Umaraniya\*

### ABSTRACT

*This paper presents the current scenario of consumer behavior towards online shopping in Kachchh district, Bhuj. In Present Online shopping become the part of every market, Online shopping allows consumer to buy products from their own convenience. Customer can place their order in any time and from anywhere, whether customer is in their home or office. Online shopping provides new era of marketing. To study the consumer behavior towards online shopping here surveyed based primary data collected. to fulfill the aim and objectives of research literature review conducted.*

**KEYWORDS:** Online Shopping, E Commerce, Consumer Behavior.

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### Introduction

Online shopping has become a part of all and one person in present. In the current world online shopping become popular. It is easy to purchase things from various websites and shopping applications, Online shopping platforms gives discounts and another benefit to consumer to gain competitive advantages. In India several online shopping options are available, India is developing country where new business areas are developing day by day, along with this network facilities and devices are so common that very less people might be not using devices and internet. For shopping, banking, financing teaching in every sector Internet is most used today.

Online shopping is alternate option of traditional market. to avoid limitations of traditional market online shopping is best alternate to buy things on your convenience. It also saves time and money; consumer can get alternate options of similar product and brands so that they can compare the product and they can purchase wisely. Some online platforms get the reviews of previous consumer that would be useful to another consumer to make their purchase decisions.

### E Commerce

E-commerce is the buying and selling of goods or services via the internet, and the transfer of money and data to complete the sales. It is also known as electronic commerce or internet commerce.

Electronic commerce or e-commerce refers to a wide range of online business activities. for products and services – Anita Rosen.

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E-commerce is a wide term, in e-commerce traditional markets are turned into digital markets. traditional sellers are available in digital markets in which consumer can buy their products online. with the facilities provided by online shopping people can buy any product from anywhere.

There are four traditional models of E-commerce.

- **Business-to-business (B2B)**
- **Business-to-consumer (B2C)**
- **Consumer-to-business (C2B)**
- **Consumer to consumer (C2C)**

### **Consumer Buying Behavior**

According to Engel, Blackwell and Mansard, "Consumer behavior is the actions and the decision process of people who purchase goods and services for personal consumption."

Consumer buying behavior refers to the decisions and actions people undertake to buy products or services for personal use. In other words, the actions of consumer before taking buying decision may influence by several factors.

### **Review of Literature**

There are several study and work done in this subject. to know and understand the previous work literature review plays important role in the study.

Jagruti B. Kanani (2020) has studied about the online shopping behaviour of student of Gujarat state. She found that students prefer to buy goods from their original sources, and they are willing to buy through online shopping. it concluded that future of online shopping in India is bright.

Shyni A (2022) studied about the online shopping behaviour of female, the study suggests that in past decades women are under confident to make decisions even they were not aware about the IT sectors and lack of information were seen. Man, and women are different in various ways, this study presents the various research work done regarding female consumer behaviour.

Akbarhusen M. Sidhpura and Abuzar H. Vora (2023) studied on consumer behaviour towards online shopping in north Gujarat, they concluded that after covid 19 pandemic people of north Gujarat are switching their shopping preference to online shopping, majority of the people are satisfied with online shopping, but there are also some limitations like language and safety.

### **Objectives of the Study**

- To Identify consumers online buying behavior
- To study consumers perception for online shopping
- To identify the most popular online platform among the online buyers
- To study about the challenges faced by online buyers

### **Sample Design**

- **Sample Size:** Sample for this study are 150 consumers from different age groups and gender.
- **Method of Data Collection:** Survey based questionnaire method will be used to collect data.
- **Sampling Technique:** Selection of respondents will be done by convenience sampling (non-probability)

### **Source of Data**

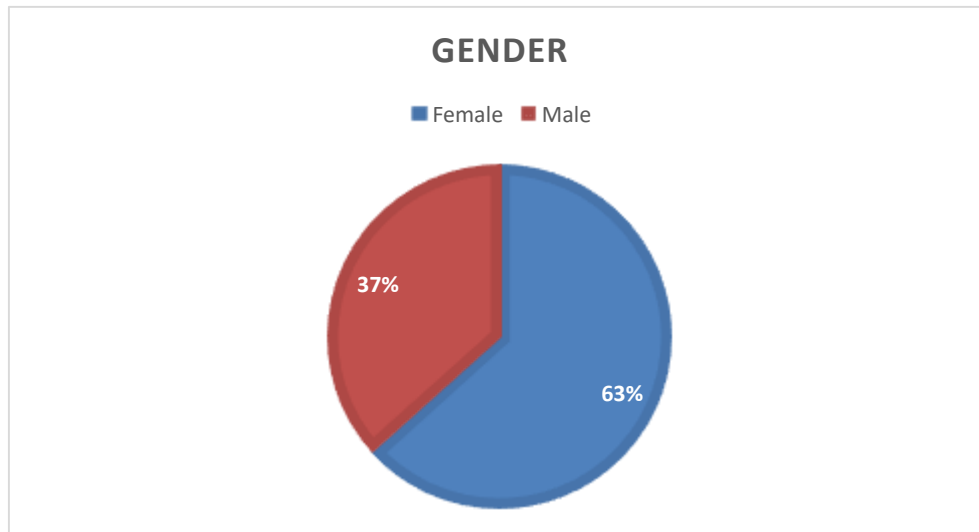
The primary data is collected by survey only. The survey was done through a structured questionnaire.

The source of secondary data is in journals, articles, research papers, online sites, websites and many more sources which are available on online or offline platform.

### **Data Analysis and Interpretation**

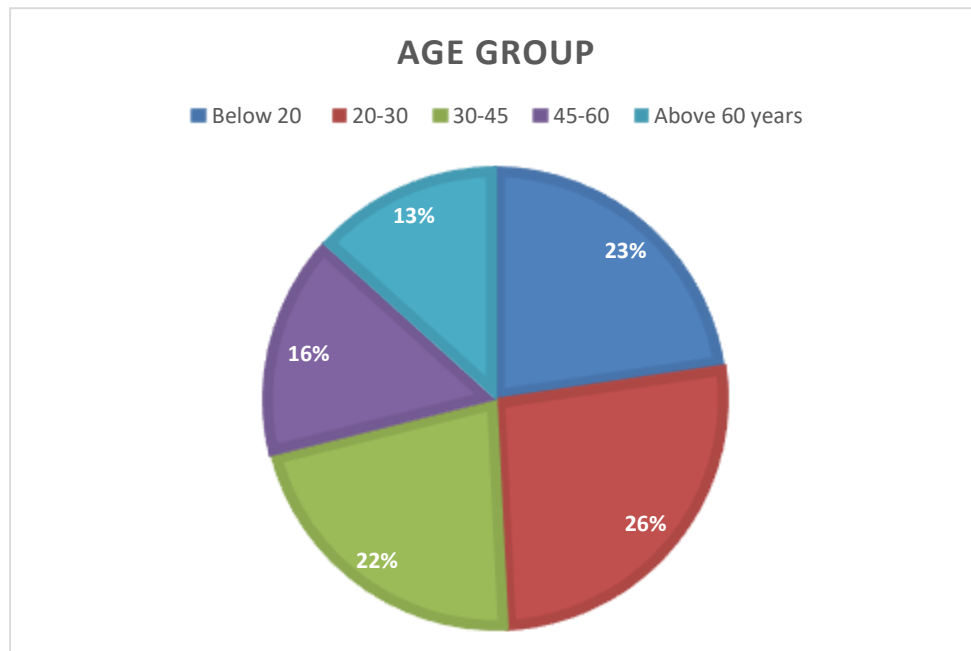
Total 150 questionnaire sent to online buyers from them 128 were filled and returned.

- **Gender**



From all the 128 respondents 63% were female and 37% were male.

- **Age Group of Respondents**

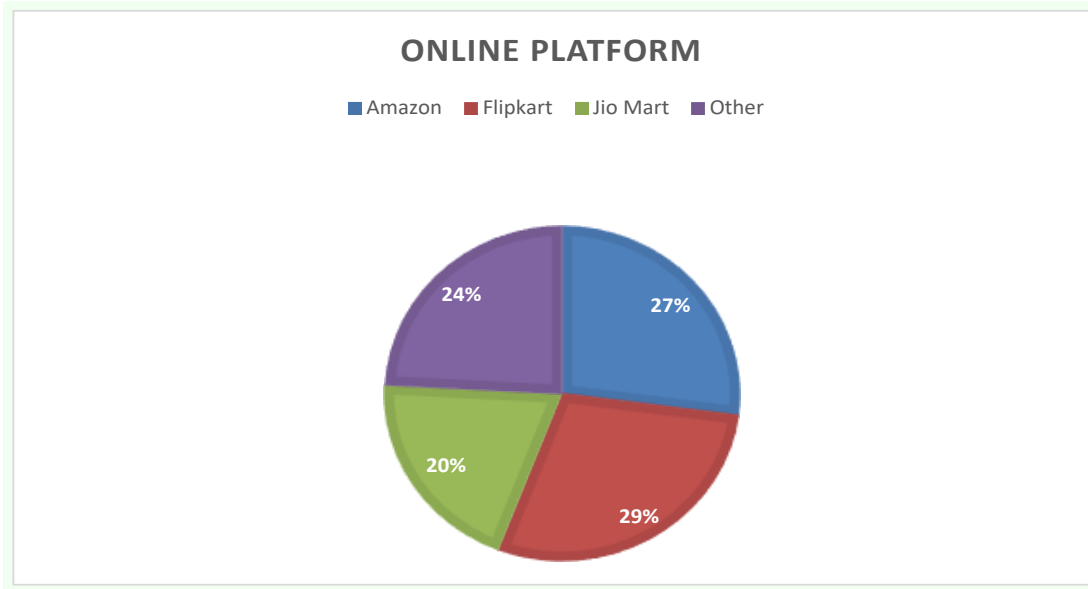


From the above data 23% of the respondents are Below 20, 26% are between 20-30 age, 22% of respondents are between 30-35 age group, 16% of them are from 45-60 age group, 13% of the respondents are above 60 years.

- Do you compare a product in traditional and digital market before buying?  
46 % of total respondents are compare products in traditional market and online markets.
- Do you purchase after comparing the products from different platforms?

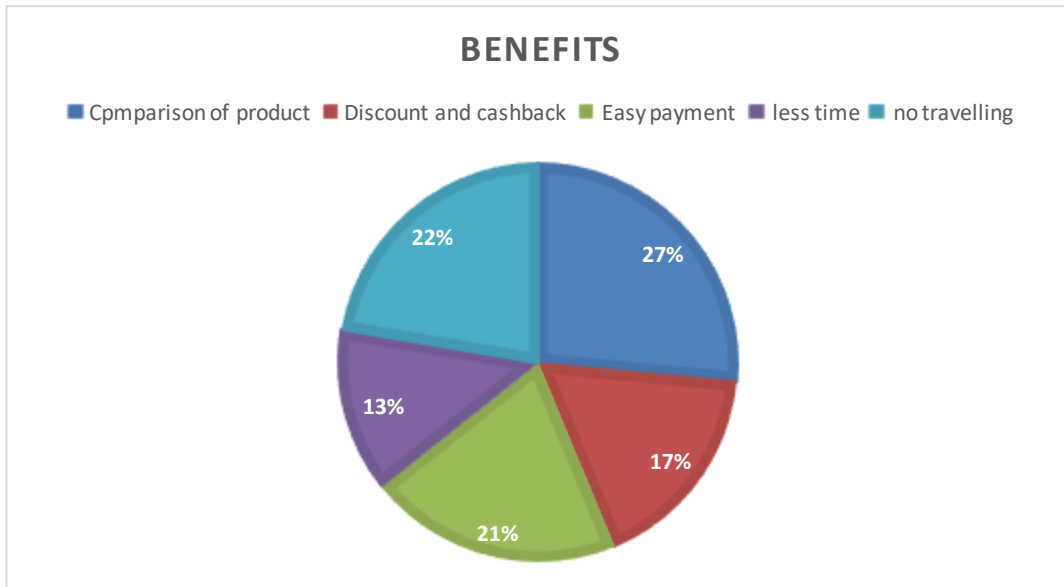
59% of respondents are compare one product on different online platforms before buying the products.

- How often do you purchase in a month from online shopping platforms?  
36% of all the respondents are 1-2 times buying, 16% of them are 3-5 times and 48% of respondents are buying more than 5 times from online platforms.
- From which online platform do you mostly make purchases?



From the data 27% of users using Amazon,29% users prefer Flipkart, 20% of users prefer Jio mart, 24% of respondents are prefer other Online platform.

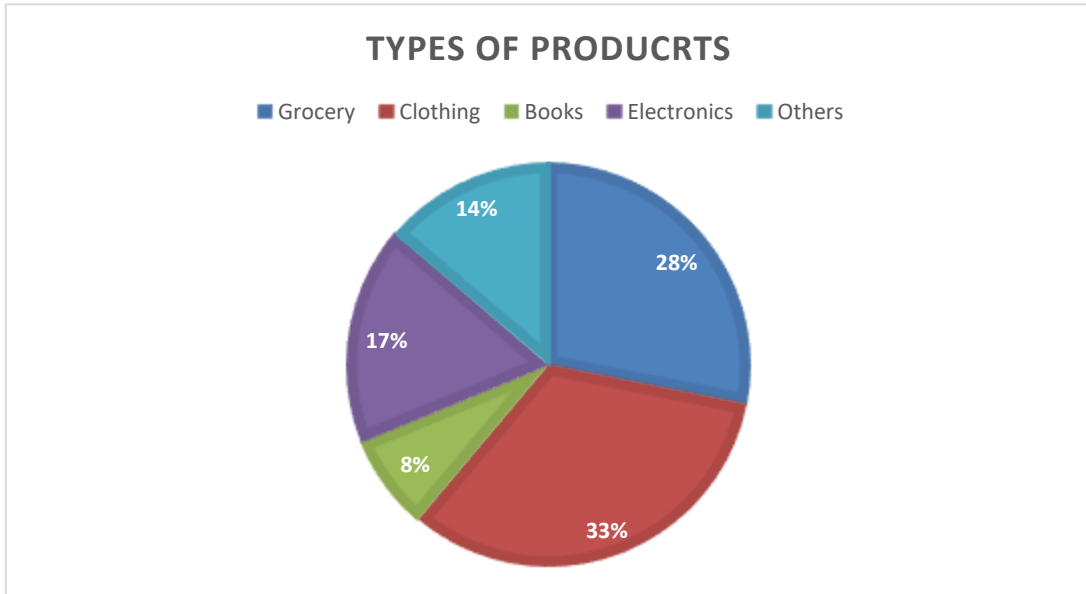
- Which benefit do you prefer from online shopping platforms?



From the above data we can see that 22% of respondents are taking benefit of comparison of various products, 17% of respondents enjoy benefit of cashback and discounts and reward points. 21%

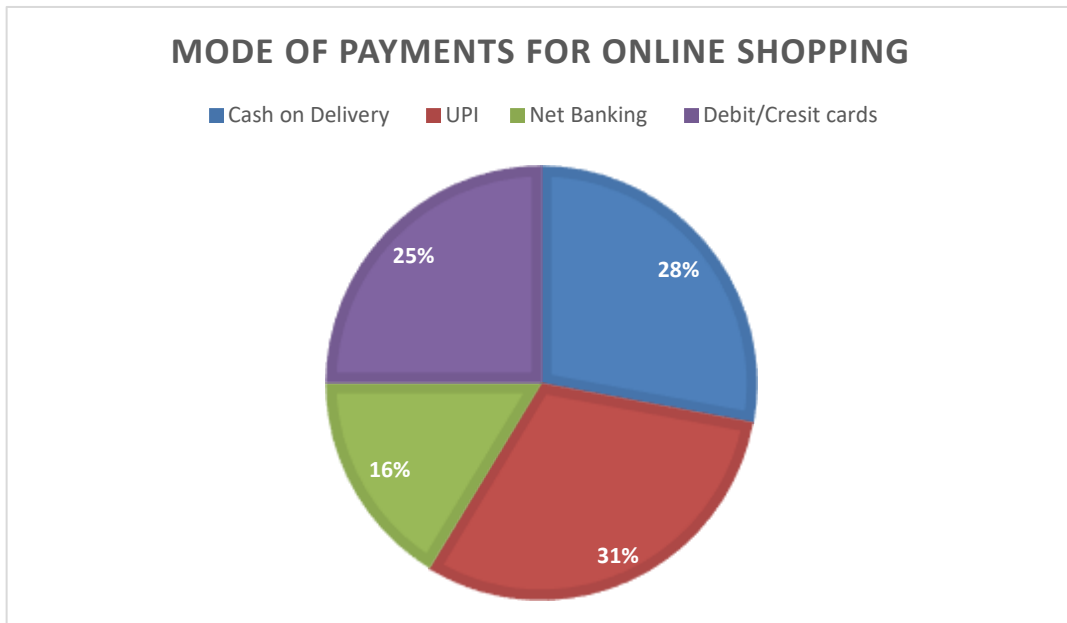
306 Inspira- Journal of Modern Management & Entrepreneurship (JMME), Volume 14, No. 01, Jan.-March 2024  
of respondents prefer easy payment system, 13% of respondents feels that online shopping is less time consuming. 22% of respondents chose option no travelling for shopping.

- Which kind of products do you like to purchase online?



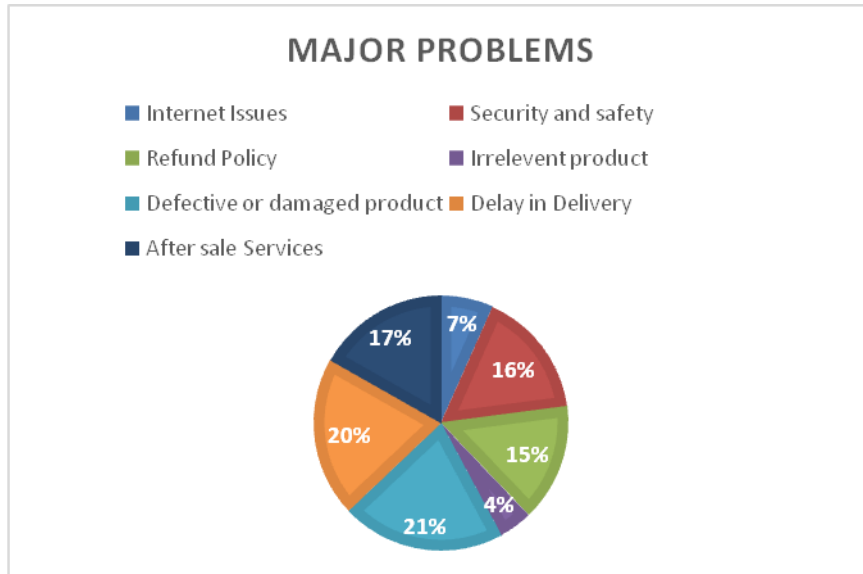
From the data 28% of respondents purchase grocery products, 33% of respondents purchase clothing, 8% of respondents purchase Books, 17% chose electronics, 14% of respondents chose other products.

- How do you make your payments for online shopping?



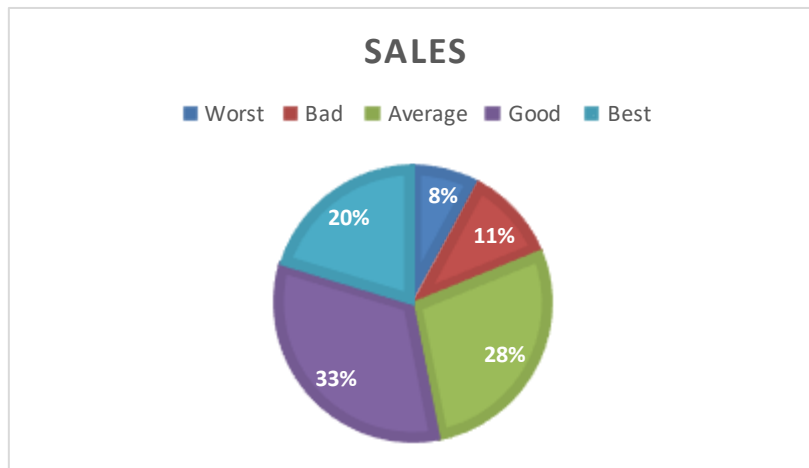
From the data 28% of respondents chose option cash on delivery, 31% of respondents chose UPI, 16% of respondents prefer net banking and remaining 25% of respondents chose Debit/Credit cards.

- What are the things that demotivate you from online shopping?



From the data 7% of the respondents face Internet issues, 16% of the respondents are feel safety and security concern, 15% of the respondents have problems regarding refund policy, 4% of them have issues of irrelevant product, 21% of respondents have problem regarding defective or damaged products, 20% of the respondents have problem of delay in delivery of product, 17% of the respondents have problems regarding after sale services.

- At present What is your experience from online shopping?



From the data, the majority of the respondents have a good experience with online shopping, 28% of the respondents have average experience, while 20% of the respondents have best experience of online shopping, 11% and 8% of the respondents have bad and worst experience, respectively.

**Conclusion**

From the collected data, we can say that majority of the people are using online mode of shopping in present. Some respondents compare the product from traditional market and online market before making their final decision of purchase. Online platform gives wide choices of products so consumer can also compare various products, prices, and services.

In present there are several online platforms available for shopping, and all the platform provides wide range of services to the consumers for that reason consumers enjoy online shopping. Online shopping is convenient and easy, consumers also attract by discounts, coupons, reward points, cashback, free delivery services, etc. facilities offered by the e sellers.

Online shopping provides easy payment options like UPI, cash on delivery, net banking, card payment options, so it also convenient for the consumer. Online shopping websites now provide all kinds of products in one roof. From the study we can say that people are confident to buy grocery, clothing, and other consumer goods but they think twice before buying electronic products from the websites.

Each coin has two side, though online shopping is convenient and at present online shopping is growing day by day there are some barriers which stop consumers to shoponline. Online platforms should provide better and trustworthy services to encourage online shopping. along with this they should quickly solve problems of consumers regarding application error, after sale services and refund policy etc. some of online shopping applications has started to provide details in regional languages. It focuses on consumers who can read only regional languages. In short present trend of shopping is changing and online shopping is more convenient in today's busy world. Online shopping platform should provide easy services to the consumers at regional level so that it would be positively affect to the consumers buying behavior.

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## DEMERGER DYNAMICS: AN ANALYSIS OF SHARE PRICES AND TRADE VOLUMES OF RELIANCE INDUSTRIES LIMITED

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### ABSTRACT

*This research paper presents an in-depth analysis of the impact of Reliance Industries Ltd's (RIL) demerger, announcing the segregation of its financial services division into Jio Financial Services on July 8, 2023. This comprehensive study offers valuable insights into the dynamics of shareholder wealth and market behavior in the context of a major corporate restructuring event, with a specific focus on the case of Reliance Industries Ltd. by employing event study methodology, the study meticulously examines the effects of this corporate event on shareholder returns, focusing on the variations in share prices and trading volumes during different time phases surrounding the announcement. CAR (Cumulative Abnormal Return) and BHAR (Buy and Hold Abnormal Return) are used for abnormal return of share price. However, Mean Adjusted Trading Volume is a key metric used for measurement of abnormal trading volume of shares. The detailed analysis of this study suggests that there is a significant generation of cumulative abnormal returns around the announcement of the demerger event. Purchasing shares, subsequent to the announcement of the demerger and then selling it within a brief timeframe of 7 to 10 days is likely to yield either insignificant returns or potentially result in negative abnormal returns. The greatest advantages from this event are realized by shareholders, who possessed shares, before the announcement was made.*

**KEYWORDS:** Demerger, Spin Off, Reliance Industries Ltd, RIL, Event Study.

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### Introduction

Strategy, which is synonymous with triumph, has always been at the heart of successful businesses; without a well-defined strategy and its implementation, an organization may fail (LISSE, 2022). The chances of an organization's success are determined by the formulation, implementation, and constant update of its strategy. Various company restructuring tactics have been relevant since ancient times. According to Kautilya Arthashastra, the ideal strategy is determined by relative power, environment, and situational dynamics (Vinay, 2011). Managers frequently choose one of the best tactics based on the requirements of the organization.

Organizations are aggressively pursuing corporate restructuring techniques such as amalgamation, mergers, acquisitions, demergers/spin-offs, and divestitures in order to unlock value. However, unlocking value relies on value drivers, with increased focus and the creation of synergy standing out as the two paramount ones. In the context of mergers, value is generated through the cultivation of synergy whereas in the case of demergers or spin-offs, value is unveiled through the sharpening of focus.

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The present paper highlights on Demerger strategy as a means of unlocking value. Demerger is commonly referred to as "Spin off," "Spin out," or "Starburst" in various regions across the globe. According to the Oxford Dictionary, "demerger" means separating one business from another. As per the Companies Act, 2013, a demerger involves transferring one or more business undertakings from a 'demerged company' to a 'resulting company' through a scheme of arrangement. This transfer is done in a way outlined in section 2(19AA) of the Income Tax Act. Additionally, shares are allotted by the 'resulting company' to the shareholders of the 'demerged company' in exchange for the transfer of assets and liabilities.

Demerger strategy is employed for various reasons such as enhancing operational efficiency, focusing on core competencies, and unlocking shareholder value. Moreover, tax considerations play a significant role in demerger strategies by encouraging companies to reorganize without adverse tax implications. On the other hand, demergers seek to unleash value for the shareholders of both the demerged and resultant companies. Hence, it is very pertinent to study the impact of demerger on the shareholders' wealth. However, the impact on shareholders' wealth is contingent on the effective implementation and subsequent performance of the demerged entities in the evolving business landscape.

### **Review of Literature**

Some selected literature presented below emphasizes the impact of demerger on the wealth of shareholders.

Aggarwal and Garg (2019) conducted a comprehensive analysis of 76 Indian firms that announced demergers or spin-offs between 2010-11 and 2015-16. Utilizing event study methodology, they observed the impact of spin-off announcements on the parent firm's share prices. Their findings revealed the highest average abnormal return on day 0 and the highest cumulative average abnormal return on day +1, aligning with the results of previous studies by Hite and Owers (1983), Cusatis et al. (1993), Miles and Rosenfeld (1983), and Rosenfeld (1984). Halder and Rakshit (2013) investigated the impact of the effective date of demergers on share price growth. Analyzing five companies using a kinked exponential model of growth and t-test, they discovered a substantial negative impact on sub-periodic stock price growth, daily share price return, and average daily share price return around the effective date of demerger. Vyas, Pathak, and Saraf (2015) examined the demergers and price reactions in the announcement period of 51 listed Indian companies from 2012 to 2014. Employing event study methodology and the market model to calculate abnormal return (AR) and cumulative average abnormal return (CAAR), their study indicated a positive impact on shareholders' wealth upon the announcement of demergers.

Allen et al. (1995) investigated whether the excess stock return observed during the announcement period of spin-offs resulted from earlier losses in value during past merger events. They focused on spin-offs that had undergone mergers and acquisitions in the past. Employing various statistical tools such as average cumulative excess return, value-weighted excess return, market-adjusted change in aggregate market value, parallel regression, and t-tests, they found a negative correlation between spin-offs and earlier acquisition period returns. Essentially, their study suggested that managers could partially correct the negative impact of poor mergers or acquisitions by subsequently implementing spin-offs to rectify earlier mistakes.

### **Research Gaps and Methodological Approaches**

The existing literature provides valuable insights into the announcement effects of demergers/spin-offs on stock prices, but there are notable research gaps that this study aims to address.

The present study focuses on the detailed and in-depth analysis of demerger event with special reference to Reliance Industries Ltd. (RIL) by incorporating the entire past one-year stock exchange working days for various calculations, offering a more extensive perspective on the impact of these events.

The majority of the study focuses on the impact of demerger on share prices. However, the present study introduces a novel dimension by examining the trading volume effect through the application of a mean-adjusted model. This adds an additional layer of analysis, providing a nuanced understanding of how trading volumes may contribute to the observed effects during demerger/spin-off events.

Furthermore, the research methodology employed in this study surpasses the existing literature by conducting a detailed analysis at different temporal phases - pre-period, on the event date, and post-period, both individually and collectively. This meticulous approach allows for a nuanced understanding of how the effects unfold over time, capturing the dynamic nature of the market reactions to these corporate events.

In addition, the present study goes beyond mere announcement effects by calculating buy and hold abnormal returns, thereby exploring the investing perspective. By assessing the returns an investor could achieve by buying shares before the event, holding them through the demerger/spin-off, and subsequently selling, the study offers insights into the practical implications for investors, contributing a unique perspective to the existing body of literature.

The methodological approach for the study collectively contributes to a comprehensive and nuanced examination of the demerger/spin-off events, addressing crucial gaps in the existing literature.

### Objectives

The primary objective of this research paper is to investigate the impact of demerger on the shareholders' wealth with special reference to Reliance Industries Ltd. This includes a detailed analysis of the effects on share prices and trading volumes resulting from the demerger announcement. The specific objectives of the study are as follows:

- To assess the immediate effect of the demerger announcement on the Share Prices and Trade Volume of Reliance Industries Ltd on the date of the event.
- To scrutinize the Share Price and Trade Volume movements of Reliance Industries Ltd during the pre-announcement period.
- To evaluate the Share Price and Trade Volume movements of Reliance Industries Ltd during the post-announcement period.

### Data Collection

The research is predominantly grounded in secondary data sources, primarily obtained from diverse channels. The principal repositories include the official website of Reliance Industries Ltd., the Bombay Stock Exchange portal, and a spectrum of publications. The data compilation also incorporates information collection from news sources and events pertinent to the stock market, with a specific focus on the demerger event involving Reliance Industries Ltd.

### Methodology

The present study has used event study methodology to analyze the impact of demerger on the share price and trade volume in order to understand the shareholders' wealth of RIL.

The event in this study is defined as the date of the demerger announcement. The original date of the announcement was 8th July 2023 but due to the stock market being closed on 08th July 2023 (Saturday) and 09th July 2023 (Sunday) the event date has been specifically set to 10th July 2023.

- **Event window:** It is a specific time frame essential for event study methodology. It comprises the pre-event period, event date, and post-event period. In the present case, abnormal returns and trade volumes have been analyzed during these phases to assess the market's reaction.
- **Estimation window:** It is a predefined period before the event date during which historical data is analyzed to establish a baseline or normal behavior for the financial metric under investigation of share price and trade volume. The present study considers one-year stock exchange working days as an estimation window for various calculations.

The present study has used several models of the event study method to assess the impact of the demerger announcement on shareholder returns and trading volume.

- **Return Analysis:** It measures the abnormality in the returns for the event date. Abnormal returns to be calculated based on constant return model and market model.
- **Constant Return Model:** Abnormal return (AR) is calculated as the difference between the actual return ( $R_{it}$ ) and the mean return ( $\bar{R}_t$ ) of the firm during the estimation period.

### Return analysis applying constant return model

$$AR_{it} = R_{it} - \bar{R}_t$$

Where,

$AR_{it}$  = Abnormal return of  $i$  at time  $t$

$R_{it}$  = Return of  $i$  at time  $t$

$\bar{R}_i$  = Mean Return

- **Market Model:** Abnormal return (AR) is computed using the market model, which considers the intercept ( $\alpha$ ), slope ( $\beta$ ), and market return ( $R_{mt}$ ) in addition to the actual return ( $R_{it}$ ).

#### Return analysis applying market model

$$AR_{it} = R_{it} - (\alpha + \beta R_{mt})$$

Where,

$AR_{it}$  = Abnormal return of  $i$  at time  $t$

$R_{it}$  = Return of  $i$  at time  $t$

$\alpha$  = Intercept and  $\beta$  = Slope, of  $i$  and  $m$

$R_{mt}$  = Return of Market at time  $t$

A case study of Reliance Industries Ltd demerger to Jio Financial Services Ltd is carried out to know the effect of demerger event on returns of the shareholders and on trading volume of the company. To test for return and volume implications of event, we measured the abnormal return and abnormal volume during various days around event date i.e. during different event windows. Normal return of a firm is expected return in absence of demerger event which is calculated from data prior to event i.e. estimation period return or based on estimation window.

Difference between actual return or actual trade volume on day  $t$  and normal return or normal volume of a firm is abnormal return or abnormal volume. Various methods/models are available to estimate abnormal return and abnormal volume; amongst all, constant (mean) return model & market model (using CAPM) for return/s analysis and constant mean volume model for trade volume analysis are employed in current case study.

For computation of abnormal return, cumulative abnormal return and buy & hold abnormal return for a period following formulae are used.

The basic difference between BHAR and CAR is the time span over which the returns are measured, i.e. in case of BHAR time span/period is typically several months or years versus days in regular abnormal return calculations. Another difference is CAR is cumulative effect where as BHAR depicts buying and holding effects which normally investors do as a part of their investing strategy/ies. Thus, to measure the effect of what will be the return if one person buys and holds a particular stock around announcement period BHAR is also calculated. Where CAR is the summation, BHAR is the product and uses geometric mean. Thus, buy and hold abnormal return for a company is generally calculated by subtracting the geometric return of a market ( $R_{mt}$ ) from the geometric return of the company ( $R_{it}$ ). In a BHAR, expected returns are calculated based on the security returns over a longer time period, such as the previous year or several years, as opposed to the daily consideration of regular abnormal return calculations. As the present study took the data of return and volume from starting on first day of preceding year from date of an event (i.e. data are analyzed for event window starting date on 08<sup>th</sup> July 2022 as compared to event announcement on 08<sup>th</sup> July 2023 on Saturday.), BHAR is also calculated and studied.

#### Cumulative Abnormal Return (CAR)

The cumulative abnormal return is the summation of abnormal returns over various days within the event window.

$$CAR_t = \sum_{k=2}^t AR_k$$

$CAR_t$  = Cumulative abnormal return

### Buy and Hold Abnormal Return (BHAR)

BHAR is introduced as a method to assess the cumulative effect of holding a stock over an extended period following the demerger announcement. It is calculated by multiplying the geometric returns of the company and the market.

BHAR is also calculated and studied.

$$BHAR_{it(t, T)} = \prod_{t=1}^{toT} (1 + R_{it}) - \prod_{t=1}^{toT} (1 + R_{mt})$$

Where,

$\prod_{t=1}^{toT} (1 + R_{it})$  = geometric return of the company ( $R_{it}$ ) (from  $t = 1$  to  $T =$  total time period)

$\prod_{t=1}^{toT} (1 + R_{mt})$  = geometric return of a market ( $R_{mt}$ ) (from  $t = 1$  to  $T =$  total time period)

Furthermore, rather than utilizing stock return and market return directly, BHAR is computed based on abnormal returns in order to apply the influence of positive and negative returns in net amount coupled with the effect of alpha and beta of the market model, which is the ultimate key objective underlying the buy and hold investing strategy.

Thus,

$$BHAR_{it(t, T)} = \prod_{t=1}^{toT} (1 + AR_{it}) - 1$$

### Volume Analysis

#### Mean Adjusted Model

The mean-adjusted abnormal volume is calculated using the logarithmic transformation of the ratio of the number of shares traded to the outstanding shares, with a constant added for days with no trades.

#### Trade volume analysis using mean adjusted model

$$v_{it} = \log \left( \frac{n_{it} \cdot 100}{S_{it}} + 0.000255 \right)$$

$$v_{it} = V_{it} - \bar{V}_i$$

$n_{it}$  = the number of shares traded for firm  $i$  on day  $t$

$S_{it}$  = is the outstanding shares of firm  $i$  on the trading day = 6,765,994,014 Shares

$V_{it}$  = trade volume of security  $i$  on day  $t$

$\bar{V}_i$  = mean

0.000255 = constant added for no trade day

### Hypothesis

Based on the outlined objectives, the following hypotheses have been formulated for the present study.

#### Objective 1

To assess the immediate effect of the demerger announcement on the Share Prices and Trade Volume of Reliance Industries Ltd on the date of the event.

**H<sub>01</sub>:** There is no significant difference in Cumulative Abnormal Return (CAR) on event date.

**H<sub>02</sub>:** There is no significant difference in Buy and Hold Abnormal Return (BHAR) on event date.

**H<sub>03</sub>:** There is no significant difference in Mean Adjusted Abnormal Trading Volume on event date.

#### Objective 2

To scrutinize the Share Price and Trade Volume movements of Reliance Industries Ltd during the pre-announcement period.

**H<sub>04</sub>:** There is no significant difference in Cumulative Abnormal Return (CAR) during anticipation period (i.e. before announcement).

**H<sub>05</sub>:** There is no significant difference in Buy and Hold Abnormal Return (BHAR) during anticipation period (i.e. before announcement).

**H<sub>06</sub>:** There is no significant difference in Mean Adjusted Abnormal Trading Volume during anticipation period (i.e. before announcement).

### Objective 3

To evaluate the Share Price and Trade Volume movements of Reliance Industries Ltd during the post-announcement period.

**H<sub>07</sub>:** There is no significant difference in Cumulative Abnormal Return (CAR) during adjustment period (i.e. after announcement).

**H<sub>08</sub>:** There is no significant difference in Buy and Hold Abnormal Return (BHAR) during adjustment period (i.e. after announcement).

**H<sub>09</sub>:** There is no significant difference in Mean Adjusted Abnormal Trading Volume during adjustment period (i.e. after announcement).

### Analysis and Interpretation

Data analysis depicted in Table – 1 to Table – 5 shows effect of demerger announcement with respect to cumulative abnormal returns and buy and hold abnormal returns on event day, before the date of an event and after an event. An analysis of p-values derived from analysis of data indicates –

- No significance difference in cumulative abnormal return and buy – hold abnormal return during the pre announcement period; thus, null hypothesis holds good which means that there is no information leakage or insider information presence in case of reliance industries ltd demerger announcement and no generation of abnormal returns during pre announcement period solely.
- Significance difference in abnormal return on date of event at 5% and 1% level of significance both. Thus, we reject the null hypothesis in case of event date CAR and BHAR and accepts the alternate one.
- No significance difference in cumulative abnormal return and buy – hold abnormal return during the post announcement period in case of post event window of 2 days, 5 days and 7 days indicating that a person needs to buy shares before announcement to gain significant abnormal return after announcement of demerger; then after there is significance difference in CAR and BHAR in case of 10 days post event window which indicates that record date of an event which is 20<sup>th</sup> July 2023 has also significant impact on returns resulting in abnormal returns around record date also thus, indicating if one do not holding shares before announcement he can still generate abnormal return around record date but in the present case it is significantly negative so if one buys shares after announcement of demerger and try to generate abnormal return around record date then its likely that he generates negative abnormal returns rather than positive and ultimately, losing money. Further, after the effect of record date nullifies i.e. in case of 20 days post event window there is no significance difference and market normalized after record date.
- Analysis of total event timeline including pre plus event date plus post announcement period indicates significant abnormal return for less than 10 days after an announcement. Thus, if one has to reap the benefits of demerger announcement it can be easily done within 7 to 8 days after announcement and not then after. Thus, market absorbs demerger event announcement news within a week (7 to 8 days) around.

**Table 1: Event Study Analysis using 5 days Event Window**

Particulars	Constant Return Model	Market Model
Estimation window	245	245
Anticipation Window	2	2
Adjustment Window	2	2
Average Return	0.04%	0.04%
Alpha	-0.000526476	-0.000526476
Beta	1.155992174	1.155992174
Standard Deviation	1.22%	0.86%

Particulars	Constant Return Model				Market Model			
	Pre	Event	Pre	Event	Pre	Event	Pre	Event
Return (CAR)	1.90%	3.75%	1.07%	6.72%	2.34%	3.72%	1.14%	7.19%
Return (BHAR)	1.89%	3.75%	1.07%	6.85%	2.35%	3.72%	1.14%	7.37%
t-stat (CAR)	1.10	3.09	0.62	2.47	1.93	4.34	0.94	3.75
t-stat (BHAR)	1.10	3.09	0.62	2.52	1.94	4.34	0.94	3.84
p-value (CAR)	27.10%	0.23%	53.45%	1.42%	5.46%	0.00%	34.93%	0.02%
p-value (BHAR)	27.17%	0.23%	53.44%	1.24%	5.33%	0.00%	34.79%	0.02%

Source: Computed

**Table 2: Event Study Analysis using 11 days Event Window**

Particulars	Constant Return Model	Market Model
Estimation window	242	242
Anticipation Window	5	5
Adjustment Window	5	5
Average Return	0.03%	0.03%
Alpha	-0.000532124	-0.000532124
Beta	1.151131527	1.151131527
Standard Deviation	1.21%	0.85%

Particulars	Constant Return Model				Market Model			
	Pre	Event	Pre	Event	Pre	Event	Pre	Event
Return (CAR)	3.16%	3.75%	2.08%	9.00%	2.55%	3.72%	0.28%	6.55%
Return (BHAR)	3.15%	3.75%	2.07%	9.24%	2.54%	3.72%	0.26%	6.63%
t-stat (CAR)	1.17	3.10	0.77	2.24	1.34	4.37	0.15	2.32
t-stat (BHAR)	1.17	3.10	0.77	2.30	1.34	4.37	0.14	2.35
p-value (CAR)	24.36%	0.22%	44.25%	2.59%	18.13%	0.00%	88.12%	2.10%
p-value (BHAR)	24.49%	0.22%	44.45%	2.22%	18.28%	0.00%	89.00%	1.95%

Source: Computed

**Table 3: Event Study Analysis using 15 days Event Window**

Particulars	Constant Return Model	Market Model
Estimation window	240	240
Anticipation Window	7	7
Adjustment Window	7	7
Average Return	0.03%	0.03%
Alpha	-0.000531238	-0.000531238
Beta	1.153382129	1.153382129
Standard Deviation	1.21%	0.85%

Particulars	Constant Return Model				Market Model			
	Pre	Event	Pre	Event	Pre	Event	Pre	Event
Return (CAR)	5.29%	3.75%	3.57%	12.61%	2.47%	3.72%	1.05%	7.23%
Return (BHAR)	5.36%	3.75%	3.60%	13.24%	2.45%	3.72%	1.03%	7.36%
t-stat (CAR)	1.65	3.10	1.11	2.69	1.09	4.36	0.47	2.19
t-stat (BHAR)	1.67	3.10	1.12	2.82	1.09	4.36	0.46	2.23
p-value (CAR)	10.04%	0.22%	26.64%	0.77%	27.51%	0.00%	64.17%	2.94%
p-value (BHAR)	9.60%	0.22%	26.28%	0.52%	27.77%	0.00%	64.75%	2.68%

Source: Computed

**Table 4: Event Study Analysis using 21 days Event Window**

Particulars	ConstantReturn Model	Market Model
Estimation window	237	237
Anticipation Window	10	10
Adjustment Window	10	10
Average Return	0.03%	0.03%
Alpha	-0.000459015	-0.05%
Beta	1.155287564	115.53%
Standard Deviation	1.22%	0.85%

Particulars	Constant Return Model				Market Model			
	Pre	Event	Pre	Event	Pre	Event	Pre	Event
Return (CAR)	3.61%	3.75%	-9.39%	-2.03%	0.70%	3.72%	-10.46%	-6.04%
Return (BHAR)	3.60%	3.75%	-9.35%	-2.57%	0.66%	3.72%	-10.31%	-6.37%
t-stat (CAR)	0.94	3.08	-2.44	-0.36	0.26	4.35	-3.87	-1.54
t-stat (BHAR)	0.94	3.08	-2.43	-0.46	0.24	4.35	-3.82	-1.63
p-value (CAR)	34.86%	0.23%	1.54%	71.63%	79.52%	0.00%	0.01%	12.47%
p-value (BHAR)	35.03%	0.23%	1.58%	64.55%	80.86%	0.00%	0.02%	10.52%

Source: Computed

Table 5: Event Study Analysis using 41 days Event Window

Particulars	Constant Return Model	Market Model
Estimation window	227	227
Anticipation Window	20	20
Adjustment Window	20	20
Average Return	0.03%	0.000277323
Alpha	-0.000506976	-0.000506976
Beta	1.148504087	1.148504087
Standard Deviation	1.23%	0.87%

Particulars	Constant Return Model				Market Model			
	Pre	Event	Pre	Event	Pre	Event	Pre	Event
Return (CAR)	4.75%	3.75%	-8.23%	0.26%	1.90%	3.72%	-7.78%	-2.17%
Return (BHAR)	4.74%	3.75%	-8.34%	-0.40%	1.85%	3.72%	-7.90%	-2.72%
t-stat (CAR)	0.86	3.05	-1.50	0.03	0.49	4.29	-2.01	-0.39
t-stat (BHAR)	0.86	3.05	-1.52	-0.05	0.48	4.29	-2.04	-0.49
p-value (CAR)	38.88%	0.26%	13.55%	97.35%	62.46%	0.00%	4.56%	69.61%
p-value (BHAR)	38.94%	0.26%	13.04%	95.96%	63.34%	0.00%	4.23%	62.45%

Source: Computed

Table 6: Volume Event Study Analysis - Mean Adjusted Model

Particulars	Constant Return Model	Market Model
Estimation window	245	242
Anticipation Window	2	5
Adjustment Window	2	5
Mean Volume ( $\bar{v}_{it}$ )	-5.7749	-5.7747
Standard Deviation	67.66%	67.52%

Particulars	Pre	Event	Post	Total	Pre	Event	Post	Total
Volume (CAR) %	214.84	168.07	144.16	527.08	208.93	168.05	343.08	720.05
t-stat (CAR)	2.25	2.48	1.51	3.48	1.38	2.49	2.27	3.22
p-value (CAR) %	2.56	1.37	13.32	0.06	16.77	1.35	2.39	0.15

Source: Computed

Table 7: Volume Event Study Analysis - Mean Adjusted Model

Particulars	Constant Return Model	Market Model
Estimation window	240	240
Anticipation Window	7	7
Adjustment Window	7	7
Mean Volume ( $\bar{v}_{it}$ )	-5.7758	-5.7758
Standard Deviation	67.76%	67.76%

Particulars	Pre	Event	Post	Total
Volume (CAR) %	237.02	168.16	537.23	942.41
t-stat (CAR)	1.32	2.48	0.00	0.00
p-value (CAR) %	18.74	1.38	0.00	0.00

Source: Computed



Analysis of Table 6, Table 7 and Table 8 indicates significant anomalies only in two days event window during pre-announcement period according to constant mean adjusted model. It means there is an abnormal trading volume during two days prior to announcement. It may be because of systematic risk prevalent in market. Further, as this is the mean adjusted model it fails in incorporating effect of systematic risk prevalent in the market, therefore, one need to apply volume market model to form a robust conclusion.

**Table 8: Volume Event Study Analysis - Mean Adjusted Model**

Estimation window	237	227
Anticipation Window	10	20
Adjustment Window	10	20
Mean Volume ( $\bar{v}_{it}$ )	-5.7765	-5.7669
Standard Deviation	68.12	68.99

Particulars	Pre	Event	Post	Total	Pre	Event	Post	Total
Volume (CAR) %	254.96	168.23	769.72	1192.91	16.82	167.27	863.15	1047.24
t-stat (CAR)	1.18	2.47	3.57	3.82	0.05	2.42	2.80	2.37
p-value (CAR) %	23.78	1.42	0.04	0.02	95.66	1.61	0.56	1.86

Source: Computed

In addition, when we analyzed event day trade volume of Table 6, Table 7 and Table 8, it is indicative of significant difference at 5% level, indicative of market efficiency in absorption of demerger announcement. On detail study of post announcement period significance difference is observed in trade volume after two days of announcement at 5% level in case of five days anticipation window and at 1% level after that indicative of positive effect on trade volume as a result of demerger announcement.

### Conclusion

In summary, the study on Reliance Industries Ltd.'s demerger announcement highlights key insights into market dynamics and investor opportunities. Pre-announcement, the market showed no abnormal returns or no signs of information leakage, maintaining its integrity. Significant abnormal returns were recorded on the announcement day, indicating a clear market reaction to the event. However, post-announcement opportunities for abnormal returns were limited, primarily benefiting those who held shares beforehand. The market quickly adjusted to the news, stabilizing within 7 to 8 days post-announcement, particularly after the record date. This research provides a deeper understanding of how significant corporate events like demergers or spin-offs can affect shareholder returns and offers strategic insights for investors and market analysts.

### Scope for future Studies

Based on existing literatures, present study and dynamic environment, further studies can be carried out for long run incorporating comparative analysis to include multiple cases industry wise. In addition, trading volume analysis can be done incorporating market model. International comparison and risk assessment can also be carried out to measure effects of demerger strategy country wide and also for increasing understanding of various risk mitigation strategies. Further, investigation of qualitative aspects such as changes in corporate culture and investor sentiment can be made to measure qualitative impacts of such strategies. One can also investigate the effects of implementing new indexed methodologies on stock market listing.

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## भील जनजाति श्रमिकों का पलायन: एक समाजशास्त्रीय अध्ययन

डॉ. बाल चंद यादव\*

### सार

प्रस्तुत शोध पत्र पूरी दुनिया में फैले भील जनजाति श्रमिकों का पलायन: एक समाजशास्त्रीय अध्ययन को लेकर है। पलायन एक बहु आयामी घटना है, जिसका प्रत्यक्ष या अप्रत्यक्ष प्रभाव आर्थिक विकास जनशक्ति नियोजन, नगरीकरण और सामाजिक परिवर्तन पर पड़ता है। भारत की श्रमिक जनजाति शहरी जनसंख्या का नगरों एवं महानगरों से गांवों की ओर पलायन की प्रवृत्ति में अप्रत्याक्षित वृद्धि हुई है। जिसने न केवल जनसंख्या नियोजकों एवं नीति निर्धारकों के समक्ष चुनौती प्रस्तुत की है, अपितु क्षेत्रीय, सामाजिक, आर्थिक विकास पर भी प्रश्न चिह्न लगा दिया है। शहरी क्षेत्रों से जनसंख्या के अधिकाधिक पलायन से न केवल ग्रामीण क्षेत्रों की अर्थ व्यवस्था प्रभावित होती है, अपितु तात्कालिक परिपेक्ष्य में पलायनकर्ताओं के गंतव्य स्थल की अर्थव्यवस्था भी प्रभावित होती है। भील जनजाति श्रमिकों के रूप में सबसे अधिक परिवार बेरोजगारी और साधनहीनता के शिकार हैं। प्रवृत्ति की स्थिति पूरे देश में कारखाने, खेत और श्रम के विभिन्न अनौपचारिक क्षेत्र में अवसर खोजने की कहानी कहती है। भील जनजाति के श्रमिक स्वयं-सहायता समूहों के जरिये परिवार की आमदनी के लिये प्रयास कर रहे हैं। भील जनजाति के श्रमिकों के सामने नयी स्थिति और अवसरों की तलाश उन्हें करनी होगी। तमाम प्रकार के सरकारी प्रयत्नों के बाद भी मूल निवास में श्रमिकों को रोजगार के पर्याप्त अवसर उपलब्ध नहीं हो पा रहे हैं। परिणामतः पलायन उनकी मजबूरी होती है। इस प्रकार भील जनजाति के श्रमिक परिवारों में पलायन की प्रवृत्ति पायी जाती है।

**शब्दकोश:** भील जनजाति, श्रमिक, कोरोना महामारी, पलायन, आर्थिक स्थिति पर पड़ने वाले प्रभाव।

### प्रस्तावना

पलायन या प्रवास एक सार्वभौमिक तथ्य है। दुनिया के प्रत्येक समाज में किन्हीं न किन्हीं कारणों से प्रवास की प्रवृत्ति को आवश्यक रूप से देखा जा सकता है। प्रवास के कारण भी अनेक हो सकते हैं, कभी प्रवास का कारण धार्मिक यात्रा या तीर्थाटन होता है तो कभी उच्च शिक्षा, रोजगार युद्ध, अकाल व महामारी जनसंख्या के बड़े पलायन का कारण बनती है। कारण के अनुरूप ही हमें इसका प्रभाव भी समाज में सकारात्मक तथा नकारात्मक दोनों ही रूपों में देखने को मिलता रहा है। जहाँ सकारात्मक प्रवास के प्रभाव भी सकारात्मक होते हैं, वहीं विपत्ति एवं आपदा में किये जाने वाले प्रवास का नकारात्मक प्रभाव भी समाज पर पड़ता है। भारत में प्रवास की प्रति को अभी तक मूल रूप से प्रातिक आपदा, गरीबी और भूखमरी से जोड़कर देखा जाता रहा है। इसका कारण भी वाजिब है, क्योंकि भारत की जनगणना 2001 के अनुसार देश की कुल आबादी का 26 प्रतिशत भाग गरीबी रेखा के नीचे जीवन-यापन करता है और प्रवास का संबंध इस बड़े भाग से रहा है। भारत में

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जनगणना 2011 के आंकड़ों के अनुसार देश की कुल जनसंख्या 121.02 करोड़ आंकलित की गयी है जिसमें 68.84 प्रतिशत जनसंख्या गांवों में निवास करती है, जबकि 31.16 प्रतिशत की आबादी शहरों में निवास करती है। स्वतंत्र भारत के प्रथम जनगणना 1951 में गांवों और शहरों की आबादी का अनुपात 83 प्रतिशत एवं 17 प्रतिशत था। आजाद भारत के छः दशक बाद 2011 की जनगणना में गांवों और शहरों की जनसंख्या का प्रतिशत 70 एवं 30 प्रतिशत था इन आंकड़ों से स्पष्ट होता है कि भारत में गांवों के व्यक्तियों का शहरों की ओर पलायन बढ़ा है। गांवों से पलायन कर शहर पहुंचे हैं अब यदि देश की 130 करोड़ से अधिक जनता को अन्न और फल-सब्जी-दूध चाहिए तो इन ग्रामीणों में से ज्यादातर को गांव में रोक कर गांव को समृद्धशाली बनाना होगा। इससे इनको जीने का बेहतर अवसर मिले और देश को भी अनाज मिलता रहे। शहर और उद्योगों के हालात बदतर होते चले गये। देश में करीब 46 करोड़ लागे असंगठित क्षेत्रों में हैं, जबकि 20 करोड़ से अधिक खेतिहर मजदूरों का बोझ पहले से ही क्षेत्र उठा रहा है। इसमें लगातार मशीनीकरण को बढ़ावा मिलने के कारण मजदूरों की मांग घटी है। भारत में प्रवास का जो स्वरूप देखने को मिलता है, वह ग्राम में नगर उत्प्रवास मुख्य है, अर्थात् लोग विभिन्न कारणों से गाँव से शहर की ओर प्रवास करते हैं। ऐसी स्थिति में इसका सर्वाधिक प्रभाव भी ग्रामीण समुदाय में ही देखा जा सकता है, यदि हम इसके प्रभाव की व्यापकता पर विचार करते हैं तो इससे बच्चे और वृद्ध ही सबसे ज्यादा प्रभावित होते हैं। एक ओर जहाँ पूरा विश्व झूज रहा है, वहीं जनजाति श्रमिक परिवारों की स्थिति भी बहुत नाजुक हो रही थी, जिसका कारण भारत में कार्यशील जनसंख्या का प्रतिशत बहुत कम होने लगा है। भारत ही नहीं विश्व के अधिकांश देशों के विकल्प को अपनाया गया है। उस समय भारत में श्रमिक वर्ग को पलायन जैसी गम्भीर समस्या से दो चार होना पड़ा, पलायन सामान्य दिनों की अपेक्षा होने वाले पलायन से एकदम उलट है, अमुमन हमने रोजगार पाने व बेहतर जीवन जीने की आशा में गांव और कस्बों से महानगरों की आरे पलायन होते देखा है परन्तु इस समय महानगरों से गांवों की आरे हो रहा पलायन निःसंदेह चिन्ताजनक स्थिति को उत्पन्न कर रहा है। इस स्थिति को ही जानकारों ने रिवर्स माइग्रेशन की संज्ञा दी है। सामान्य शब्दों में रिवर्स माइग्रेशन से तात्पर्य महानगरों और शहरों से गांव एवं कस्बों की आरे होने वाले पलायन से है, इस प्रवासी संकट को दूर करने के लिए सरकार ने आत्म निर्भर भारत अभियान के तहत प्रोत्साहन पैकज के हिस्से के रूप में मनरेगा के लिए 40 हजार करोड़ रुपये का अतिरिक्त फण्ड आवंटित किया है। पलायन के कारणों में खराब मजदूरी दर-न्यूनतम मजदूरी अधिनियम 1948 के आधार पर मनरेगा की मजदूरी दर निर्धारित न करने के कारण मजदूरी दर काफी स्थिर हो गई है। वर्तमान में अधिकांश राज्यों में मनरेगा के तहत मिलने वाली मजदूरी न्यूनतम मजदूरी से काफी कम है। यह स्थिति कमजोर वर्गों को वैकल्पिक रोजगार तलाश करने को विवश करती है। राज्य सरकार को यह सुनिश्चित करना चाहिए कि हर गांव में सार्वजनिक काम शुरू हो, कार्यस्थल पर कार्य करने वाले श्रमिकों को बिना किसी देरी के तुरन्त काम प्रदान किया जाना चाहिए। इस समय मनरेगा मजदूरों को भुगतान में तेजी लाने की आवश्यकता है, मुख्य रूप से नकदी को श्रमिकों तक आसानी व कुशलता से पहुंचाने की आवश्यकता है। प्रस्तुत अध्ययन शहरी क्षेत्रों से प्रभाव के कारण भील जनजाति श्रमिक मजदूरों के पलायन से संबंधित है, जिसमें परिवार के कार्यशील सदस्यों (युवा सदस्यों) के पलायन के फलस्वरूप परिवार में रह गये वृद्धजनों या महिला और बच्चों सहित परिवार पर प्रभाव को ज्ञात किया गया है। अध्ययन मुख्य रूप से श्रमिक परिवारों पर केन्द्रित है। अध्ययन में कार्यशील भील श्रमिक परिवार के सदस्यों का पलायन से उनके सामाजिक-आर्थिक स्थिति पर पड़ने वाले प्रभावों को शोध परक ढंग से प्रस्तुत करने का प्रयास किया गया है।

### संबंधित साहित्य का अध्ययन

ली (1966) ने प्रवास को आकर्षण एवं विकर्षण कारणों के आधार पर स्पष्ट किया है। टोडारो (1967) ने अपने माडल में (प्रवास संबंधी) चार प्रमुख बातों का उल्लेख किया है। ग्रामीण क्षेत्रों से शहरों की ओर पलायन प्रमुखतः आर्थिक विषमताओं के कारण होता है। पलायन इस अनुमान पर आधारित होता है, कि ग्रामीण क्षेत्रों की तुलना में शहरी क्षेत्रों में रोजगार के अवसर एवं मजदूरी अधिक होगी, परंतु यह आवश्यक नहीं है, कि यह

वास्तविकता भी हो। शहरी क्षेत्रों में रोजगार की उपलब्धता शहरी क्षेत्रों के बेरोजगारी दर से संबंधित होता है। टोडारो (1967) ने अपने मॉडल में (प्रवास संबंधी) चार प्रमुख बातों का उल्लेख किया है कि ग्रामीण क्षेत्रों से शहरों की ओर पलायन प्रमुखतः आर्थिक विषमताओं के कारण होता है। पलायन इस अनुमान पर आधारित होता है, कि ग्रामीण क्षेत्रों की तुलना में शहरी क्षेत्रों में रोजगार के अवसर एवं मजदूरी अधिक होगी, परंतु यह आवश्यक नहीं है, कि यह वास्तविकता भी हो। शहरी क्षेत्रों में रोजगार की उपलब्धता शहरी क्षेत्रों के बेरोजगारी दर से संबंधित होता है। शहरी क्षेत्रों में बेराजे गारी की उच्च दर ग्रामीण एवं शहरी क्षेत्रों में रोजगार के अवसरों में व्याप्त बहुत बड़े अंतर का परिणाम है। एस.के.शर्मा (1989) ने राजस्थान में पलायन की समस्या एवं इसके कारण तथा पलायनकर्ता श्रमिकों द्वारा अपनाए जाने वाले परिवहन के साधनों तथा श्रमिकों द्वारा पलायन के पश्चात् किए जाने वाले कार्यों का विश्लेषण किया है। अमर्त्य सेन (1999) ने भारत के विभिन्न राज्यों में आए अकाल, बंगलादेश तथा इथापिया में पड़े अकाल के आधार पर इस तथ्य को स्पष्ट किया है कि अकाल से कृषकों के साथ-साथ उन पर आश्रित भूमिहीन श्रमिकों की स्थिति और भयावह हो जाती है तथा यह स्थिति इन्हें हजारों किलोमीटर दूर पलायन करने के लिए विवश करती है। गुप्ता एवं शर्मा (1996) ने अपने पलायन संबंधी अध्ययन में यह स्पष्ट किया है कि मुख्यतः पुरुष ही प्रवास करते हैं तथा महिलाएं सामान्यतः पुरुषों का अनुसरण करते हुए प्रवास करती हैं। सुन्दरी एवं रूखमणी (1998) का अध्ययन महिला प्रवासी श्रमिकों से संबंधित रहा है, जिसमें प्रवास का प्रवासी महिलाओं के बच्चों पर पड़ने वाले प्रभाव पर विस्तृत चर्चा की गई है। अध्ययन से यह ज्ञात हुआ है कि प्रवास स्थल पर शैक्षणिक सुविधाओं के अभाव होने की स्थिति में बच्चों शिक्षा से वंचित हो जाते हैं। कुछ प्रवासी मजदूर अपने बच्चों को प्रवास स्थल के विद्यालयों में पढ़ाना चाहते हैं, तो स्थानीय विद्यालयों में उन्हें आसानी से प्रवेश नहीं मिल पाता है, चूँकि श्रमिक मूल रूप से अर्थोपार्जन के लिए प्रवास करते हैं, एसी स्थिति में वे बच्चों की शिक्षा को लेकर न तो गंभीर हो पाते हैं ना ही उस स्तर का प्रयास करते हैं परिणामतः प्रवासी परिवारों में निरक्षर बच्चों की तादात बढ़ती चली जाती है।

### अध्ययन की आवश्यकता

स्वस्थ शरीर में स्वस्थ मस्तिष्क का निर्माण होता है। समाज की इकाई व्यक्ति है। यह सर्वविदित है कि इस इकाई की रढ़ता पर समाज निर्भर रहता है। समाज सही दिशा में विकास करे। इसके लिए आवश्यक है, कि समाज में रहने वाले व्यक्ति सामाजिक आर्थिक रूप से सक्षम हो। सभी लोगों को सामाजिक आर्थिक रूप से सक्षम करने के लिए सिर्फ सरकारी नीतियाँ ही सहायक नहीं होती हैं वरन् व्यवहार के रूप में सकारात्मक कदम उठाने से होती है। श्रम पलायन करने वाले परिवारों के समक्ष न केवल आर्थिक समस्या है, वरन् सामाजिक, आर्थिक, पारिवारिक स्थिति से संबंधित समस्याएं भी आती हैं इन समस्याओं का उचित समाधान नहीं हो पाता तो वे कुंठा के शिकार हो जाते हैं। इस स्थिति में उनकी सामाजिक आर्थिक स्थिति पर नकारात्मक प्रभाव पड़ता है। इस समय उनको सही मार्गदर्शन की आवश्यकता होती है, पर सरकार की नीतिया सही नहीं होने के कारण अथवा अशिक्षित होने के कारण यह है, कि वे अपने प्राथमिक आवश्यकता (रोटी, कपड़ा व मकान) की पूर्ति में दिन रात लगे रहते हैं और गांवों से शहर की ओर पलायन करने लगते हैं, जिससे शहरों में रहकर वे अपनी आवश्यकताओं की पूर्ति कर सकें। 21वीं सदी में भील समुदाय की अपनी एक अलग विशिष्ट पहचान है जो कि इनकी परम्परागत सांस्कृतिक धराहे रो का जीवन दर्शन कराती है। गँवरी दक्षिणी राजस्थान में निवास करने वाली जनजातियों की एक विशेष नृत्य नाटिका है जो इनकी धार्मिकता एवं सांस्कृतिक कला का जीता जागता नमूना है। आज व्यथा यह है कि इनकी आर्थिक स्थिति दयनीय है। सामाजिक संगठन कमजोर होते जा रहे हैं। संस्कृति भी संक्रमण के दौर से गुजर रही है। पलायन करने वाले श्रमिक भील समुदाय परिवार जो समाज में मेहनती व कमजोर हैं तथा रात दिन मजदूरी करने में लगे रहते हैं और ये श्रम पलायन करने वाले परिवारों के जीवन के महत्व को भली-भाँति समझते हैं। लेकिन अपने आर्थिक समस्या के कारण अनेक उत्पन्न समस्या को दूर नहीं कर पाते। कोविड-19 महामारी के दौरान श्रम पलायन करने वाले भील समुदाय परिवारों के जीवन यापन की समस्या एक ज्वलंत समस्या के रूप में विद्यमान हो गई है। बड़ी संख्या में श्रमिकों के पलायन से

महानगरों को प्राप्त होने वाला राजस्व भी नकारात्मक रूप से प्रभावित हो जायेगा। अतः श्रम पलायन करने वाले भील समुदाय परिवारों की सामाजिक आर्थिक समस्या का अध्ययन आवश्यक है, जिसके द्वारा उनकी समस्याओं का सूक्ष्म अध्ययन कर उन कारणों का पता लगाया जा सके, जो से जीवन यापन करने में अवरोध उत्पन्न करते हैं, जिससे इन अवरोधों को दूर किया जा सके। अतः उक्त बातें अध्ययन की आवश्यकता को स्पष्ट करता है।

#### अध्ययन के उद्देश्य

- पलायन करने वाले श्रमिक भील समुदाय परिवारों की पलायन करने की प्रवृत्ति का समाजशास्त्रीय अध्ययन करना।
- पलायन करने वाले श्रमिक भील समुदाय परिवारों में उनके सामाजिक-आर्थिक स्थिति पर पड़ने वाले प्रभाव का अध्ययन करना।

#### अध्ययन की परिकल्पना

- पलायन करने वाले श्रमिक भील समुदाय परिवारों में पलायन करने की प्रवृत्ति हो सकती है।
- पलायन करने वाले श्रमिक भील समुदाय परिवारों में उनके सामाजिक –आर्थिक स्थिति पर प्रभाव पड़ता है।

#### न्यादर्श

शाधे अध्ययन हतुे बांसवाडा जिले के शहरी क्षेत्रों में रहने वाले पलायन करने वाले श्रमिक भील समुदाय परिवारों का चयन किया गया है, जिसमें कुल 100 पलायन करने वाले श्रमिक भील परिवारों का चयन किया गया है।

#### उपकरण

प्रदत्तों के संकलन के लिये पलायन करने वाले श्रमिक भील समुदाय के परिवारों के लिये स्वनिर्मित साक्षात्कार अनुसूची का प्रयोग किया गया।

#### सांख्यिकीय विश्लेषण

प्रस्तुत अध्ययन में प्रतिशत विधि का प्रयोग समीक्षात्मक अध्ययन के लिए किया गया। पलायन करने वाले श्रमिक परिवारों के सामाजिक-आर्थिक स्थिति पर पड़ने वाले प्रभाव का अध्ययन करने के लिए स्वनिर्मित साक्षात्कार अनुसूची का निर्माण किया जाएगा, जिसमें (हां/ नहीं) वस्तुनिष्ठ प्रश्न हैं। इसके लिए संकलित प्रदत्तों को सारणीकृत किया गया और प्रदत्तों द्वारा प्राप्त आंकड़ों का योग कर प्रतिशत निकाला गया है। इसके लिए संकलित प्रदत्तों को सारणीकृत किया गया। प्रदत्तों द्वारा प्राप्त आंकड़ों का योग कर प्रतिशत निकाला गया है।

#### निष्कर्ष

अध्ययन से प्राप्त निष्कर्ष निम्नानुसार हैं –

- पलायन करने वाले श्रमिक भील समुदाय के परिवारों की पलायन करने की प्रवृत्ति हो सकती है। अध्ययन से प्राप्त निष्कर्ष परिकल्पना की पुष्टि करता है कि अध्ययनगत समूह के कुल 100 परिवारों में से 56.25 प्रतिशत परिवार से एकल पलायन होता है, जबकि 43.75 प्रतिशत परिवार सपरिवार पलायन करते हैं। बच्चों के पलायन संबंधी विवरण से यह ज्ञात होता है, कि 43.25 प्रतिशत बच्चों परिवार के साथ पलायन करते हैं।
- आईएलओ पहले ही कह चुका है कि कोरोना वायरस महामारी केवल एक चिकित्सा संकट नहीं है, बल्कि एक सामाजिक और आर्थिक संकट भी है। सभी तरह के उद्योगों ने पहले ही काम बंद कर दिया है, कामकाज के समय में कटौती की है और कर्मचारी हटाए गए हैं। अनेक छोटी उत्पादन इकाइयां और सेवा प्रदाता, पतन के कगार पर हैं और दुकानों व रेस्तराँ चलाने के लिए संघर्ष कर रहे

हैं। ऐसी स्थिति में, अक्सर सबसे पहले उन लोगों का राजेगार खत्म हो जाता है जिनके रोजगार अनिश्चित होते हैं – जैसे कि अनुबंध और आकस्मिक श्रमिक, प्रवासी और असंगठित क्षेत्र के श्रमिक।

- न केवल श्रमिक बल्कि उनके परिवार भी प्रभावित हुये, क्योंकि रोजगार नहीं होगा तो धन भी मिलेगा. दिहाड़ी मजदूरों और अनौपचारिक मजदूरों की स्थिति सबसे ज्यादा नाजुक होती है। कामकाज व रोजगार के अवसरों की अनिश्चितता और शहरी क्षेत्रों में रहने की उच्च लागत के कारण प्रवासी श्रमिकों पर अपने मूल निवासों पर लौटने का दबाव बन गया।
- प्रवासियों के पलायन से वायरस के प्रसार में वृद्धि का एक बड़ा खतरा पैदा हो गया। महामारी के लंबे समय तक प्रसार आरंभ होने से समाज में गरीबी और असमानता के चक्रों में नाटकीय रूप से वृद्धि हुई। इसीलिए प्रवासी लॉकडाउन के दौरान पलायन करने को मजबूर हो गये।
- पलायन करने वाले भील श्रमिक परिवारों में सामाजिक आर्थिक समस्या उत्पन्न हुई है। अध्ययन से प्राप्त निष्कर्ष परिकल्पना की पुष्टि करता है, क्योंकि प्राप्त आंकड़ों से स्पष्ट है, कि 81.25 प्रतिशत उत्तरदाताओं की सामाजिक आर्थिक स्थिति बहुत खराब हो गई है।

इस प्रकार उपरोक्त विवरण से यह ज्ञात होता है, कि प्रवासी श्रमिकों में प्रवास की प्रवृत्ति का प्रभाव उनके आय व स्थिति पर बहुत कम पड़ता है और यह और कम हो गया, जिसके कारण प्रवास स्थल पर मूलभूत सुविधाओं की कमी हो गई। प्रवास स्थल पर आर्थिक सुविधाओं की स्थिति संबंधी विवरण से यह ज्ञात होता है, कि 38.35 प्रतिशत उत्तरदाता सपरिवार प्रवास करते हैं, ऐसी स्थिति में बच्चे भी साथ होते हैं। प्रवास स्थल पर श्रमिक झुग्गी में या फिर तंबू डालकर कार्य स्थल के आस-पास रहते हैं। अध्ययन से प्राप्त तथ्य यह स्पष्ट करता है कि तमाम प्रकार के सरकारी प्रयत्नों के बाद भी मूल निवास में श्रमिकों को रोजगार के पर्याप्त अवसर उपलब्ध नहीं हो पा रहे हैं परिणामतः पलायन उनकी मजबूरी होती है। इस प्रकार पलायन करने वाले श्रमिक भील जनजाति परिवारों में पलायन की प्रवृत्ति पायी जाती है। अतः परिकल्पना की पुष्टि होती है।

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